



Laporan Keberlanjutan
2019



BCA

Senantiasa di Sisi Anda



Embracing
A NEW JOURNEY

Daftar Isi

PENDAHULUAN

- 1 Embracing a New Journey
- 2 Ikhtisar Kinerja Keberlanjutan 2019
- 7 Ikhtisar Kinerja Aspek Keberlanjutan
- 9 Kinerja Pembiayaan Penerapan Keuangan Berkelanjutan
- 10 Penjelasan Direksi
- 14 Strategi Keberlanjutan BCA
- 16 Dukungan BCA pada SDGs

TENTANG LAPORAN KEBERLANJUTAN

- 19 Profil Laporan
- 20 Keterlibatan Pemangku Kepentingan
- 24 Pendekatan Manajemen

PROFIL BCA

- 35 BCA 'Senantiasa di Sisi Anda'
- 36 Visi, Misi dan Tata Nilai BCA
- 38 Skala Usaha
- 44 Bekerja Mencipta Karya
- 50 Kilas Kinerja Ekonomi
- 53 Tata Kelola Keberlanjutan
- 56 Penerapan Keuangan Berkelanjutan

PERJALANAN BARU MENUJU KEUANGAN BERKELANJUTAN

- 61 Pembiayaan Berkelanjutan
- 66 Mendukung Pembangunan Nasional
- 70 Literasi dan Inklusi Keuangan

MENUJU KEBERLANJUTAN MELALUI LAYANAN DAN DIGITALISASI

- 73 Menjaga Kualitas Layanan
- 77 *Value Creation* untuk Digitalisasi Perbankan
- 80 Keamanan dan Tanggung Jawab Produk
- 83 Pencegahan *Fraud*

MEMBERIKAN NILAI KEPADA MASYARAKAT DAN LINGKUNGAN

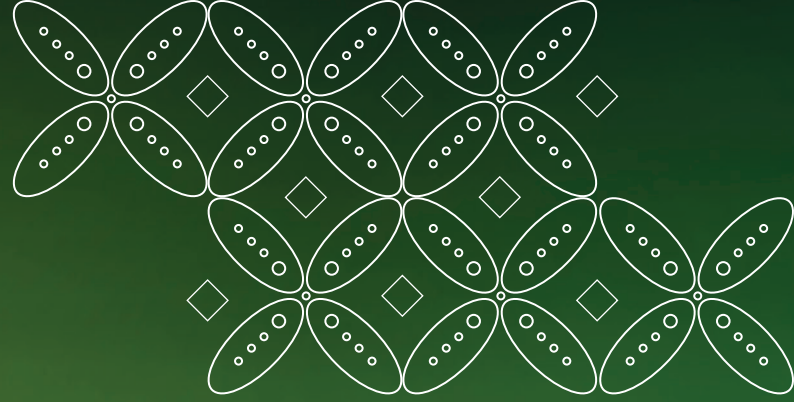
- 87 Bakti BCA
- 87 Cerdas dan Kompeten bersama BCA
- 91 BCA untuk Pemberdayaan dan Kelestarian Budaya
- 101 BCA Peduli Kesehatan
- 103 Menjaga Lingkungan Hidup

109 LEMBAR PERSETUJUAN

110 VERIFIKASI TERTULIS PIHAK INDEPENDEN

114 INDEKS POJK, GRI, SASB DAN SUSBA

119 LEMBAR UMPAN BALIK



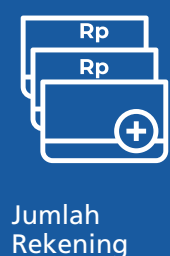
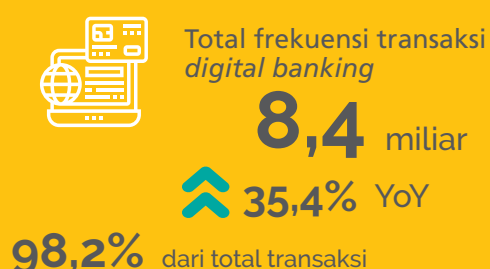
Embracing **A NEW JOURNEY**

Pada tahun 2019, BCA memulai dengan mengembangkan visi dan misi Keuangan Berkelanjutan, membentuk Unit Kerja Sub-Divisi Environment Sustainability Governance (ESG), serta mengimplementasikan Rencana Aksi Keuangan Berkelanjutan. BCA percaya bahwa perjalanan ini memerlukan waktu yang panjang. Namun BCA berkeyakinan, bahwa dengan berjalan bersama seluruh pemangku kepentingan, kita semua dapat berkontribusi untuk membangun Indonesia.



IKHTISAR KINERJA KEBERLANJUTAN 2019

Kinerja Aspek Ekonomi





Kinerja Aspek Sosial dan Masyarakat



27,3%

Wanita yang menduduki posisi Direktur



55,3%

Wanita yang menduduki posisi Kepala Cabang



63,8%

Pekerja wanita dari total pekerja yang mendapatkan kesempatan promosi



17.976

pasien

Menerima layanan kesehatan dari klinik mitra BCA



613

orang

Menerima layanan operasi katarak



98.072

orang

Jumlah peserta edukasi literasi keuangan



20

ATM

ATM Wicara untuk penyandang disabilitas



656

orang

Pekerja mengikuti pelatihan Keuangan Berkelanjutan



1.606

orang

Alumni program pendidikan non-gelar

Kinerja Aspek Lingkungan



20.200
pohon

Mangrove ditanam dengan luas tanam total 12 hektar



12,9%

Pengurangan pemakaian kertas di 7 lokasi kantor pusat berpotensi reduksi 24,5 tCO₂ eq



61

Kantor cabang yang mendukung konsep green office



6 ekor

Pelepasliaran orangutan di Kalimantan

BCA berkontribusi dalam upaya pelestarian habitat fauna yang dilindungi antara lain Tarsius di bukit Peramun, Orangutan di Kalimantan dan Penyu di Banyuwangi



261

kWh/m²/tahun

Pemakaian listrik rata-rata di Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah

Teknologi dan Inovasi

Memberikan Kenyamanan dan Kemudahan



Peer-to-peer transfer berbasis kode QR di 'BCA Mobile' dan e-wallet 'Sakuku'



Virtual Assistant perbankan yang diakses melalui berbagai aplikasi chat ternama



Aplikasi online berinvestasi reksadana dan obligasi serta informasi mengenai asuransi



Mobile Apps untuk mengakses layanan internet banking dan mobile banking



Fitur pembayaran pada online merchant yang berfokus pada kecepatan transaksi



BCA Keyboard

Akses beragam transaksi perbankan melalui keyboard handphone dari BCA

Buka Rekening Baru

Pembukaan rekening tabungan secara online melalui BCA Mobile

12 DESA BINAAN BAKTI BCA



- Desa Wisata Pentingsari, Sleman, Yogyakarta
- Wirawisata Goa Pindul, Gunung Kidul, Yogyakarta
- Desa Wisata Aik Rusa Berehun, Terong, Belitung Barat
- Desa Wisata Tamansari, Banyuwangi, Jawa Timur
- Bukit Peramun, Belitung Barat
- Gunung Lumut, Belitung Timur
- Nagari Silokek, Sumatera Barat
- Desa Wisata Wayang Wukirsari, Imogiri, Yogyakarta
- Kampung Batik Gemah Sumilir, Pekalongan, Jawa Tengah
- Kampung Adat Sijunjung, Sumatera Barat
- Doesoen Kopi Sirap, Semarang, Jawa Tengah
- Desa Wisata Pucak Tinggan, Badung, Bali



Sepanjang 2019 BCA memperoleh beragam penghargaan dari institusi nasional dan internasional di antaranya:



Forbes

Forbes List of The World's Best Bank 2019

FinanceAsia

FinanceAsia Country Awards for Achievement 2019

- Best Asian Bank
- Best Bank in Indonesia

Euromoney

Euromoney Awards for Excellence 2019

BCA – The Best Bank in Indonesia

Asiamoney

Asiamoney Awards 2019

- Best Domestic Bank
- Best Digital Bank

BrandZ & WPP Kantar



Most Valuable Brands 2019

BCA - Top 100 Most Valuable Global Brands 2019

Bank Indonesia



Bank Indonesia Award 2019

Bank dengan Kepatuhan Pelaporan Keuangan Terbaik

MSCI

Peringkat ke-1 dalam daftar 10 Konstituen Utama MSCI Indonesia sebagai LST/ESG Leaders 31 Januari 2020

Indeks MSCI memperhitungkan paparan kinerja LST dengan peer-nya di pasar modal Indonesia. BCA mendapat peringkat ke-1 dalam daftar 10 Konstituen Utama MSCI Indonesia LST Leaders per 31 Januari 2020. BCA juga mendapatkan *rating A* pada MSCI ESG Ratings periode Februari 2020.

FTSE4Good

Peringkat ke-4 dalam daftar 10 Konstituen Utama FTSE4Good ASEAN 5 Indeks 31 Januari 2020

Indeks FTSE4Good merupakan indeks yang dipilih dan dipilih secara transparan dan ditetapkan berdasarkan kriteria LST di pasar modal ASEAN. BCA berada di peringkat ke-4 dalam daftar 10 Konstituen Utama pada 31 Januari 2020.

KEHATI

BCA masuk dalam daftar perusahaan indeks SRI-KEHATI periode November 2019 - April 2020. Hal ini menunjukkan perusahaan memiliki komitmen untuk melakukan upaya pengelolaan manajemen berkelanjutan yang peduli terhadap lingkungan hidup, sosial dan tata kelola (LST) perusahaan yang baik.

www.kehati.or.id
dan www.idx.co.id



IKHTISAR KINERJA ASPEK KEBERLANJUTAN



Kinerja Aspek Ekonomi

Uraian	Satuan	2019	2018	2017
Kinerja Internal				
Pendapatan operasional	Rp miliar	71.622	63.034	56.982
Laba bersih	Rp miliar	28.570	25.852	23.321
Penyaluran kredit	Rp miliar	586.940	538.100	467.509
Penyaluran kredit UMKM	Rp miliar	81.429	71.118	55.716
Pembiayaan infrastruktur (termasuk <i>non-cash loan</i>)	Rp miliar	41.734	32.237	24.572
Dana Pihak Ketiga (DPK)	Rp miliar	698.980	629.812	581.115
Total frekuensi transaksi di <i>internet</i> dan <i>mobile banking</i>	Juta kali	6.357	4.196	3.201
Jumlah pajak yang dibayarkan	Rp miliar	7.719	6.854	5.838
Pembukaan cabang baru*	Kantor	7	14	24
Kinerja Aspek Ekonomi terkait Keberlanjutan				
Nominal produk dan/atau jasa yang memenuhi kriteria kategori kegiatan usaha berkelanjutan (KKUB)**	Rp miliar	116.331	102.201	78.947
Penyaluran KUR	Rp miliar	125,7	116,2	103,5
Persentase total portofolio pembiayaan kategori kegiatan usaha berkelanjutan (KKUB) terhadap total portofolio	%	19,8	19,0	16,9
Kinerja Keuangan Inklusif				
Perkembangan Laku BCA				
a. Jumlah agen	Agen	2.375	1.722	362
b. Jumlah rekening	Rekening	139.470	55.979	17.231
c. Jumlah dana nasabah Laku BCA	Rp miliar	14,6	4,9	1,2

* Pembukaan cabang baru berkurang karena transaksi banyak dilakukan melalui perbankan digital

** Portofolio pembiayaan KKUB per 31 Desember 2017 dan 2018 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2019





Kinerja Aspek Sosial

Uraian	Satuan	2019	2018	2017
Kinerja Internal				
Persentase jumlah pekerja wanita dibanding total pekerja	%	60,8	60,4	60,0
Jumlah peserta pelatihan (pekerja)	Orang	67.548	60.448	56.830
Jumlah hari pelatihan (pekerja)	Hari	248.738	207.513	192.424
Jumlah jam pelatihan (pekerja)	Jam	1.660.212	1.275.086	1.392.003
Biaya pelatihan dan pendidikan pekerja	Rp juta	395.659	273.279	255.000
Jumlah peserta edukasi literasi keuangan (CSR)	Orang	98.072	91.425	89.266
Indeks <i>Customer Engagement</i> (CE)	Skala 1-5	4,67	4,63	4,57
Indeks <i>Branch Service Quality</i> (BSQ)	Skala 1-5	4,86	4,81	4,76
Tingkat penyelesaian keluhan nasabah	%	99,4	99,1	98,6
Persentase pengaduan (<i>whistleblowing</i>) yang telah selesai diinvestigasi dari total pengaduan yang diterima	%	100,0	100,0	100,0
Kegiatan Tanggung Jawab Sosial				
Realisasi dana kegiatan tanggung jawab sosial	Rp miliar	122,8	105,6	103,5
Jumlah lulusan pendidikan non gelar	Orang	142	167	157
Jumlah pasien klinik binaan	Orang	17.976	15.570	15.036



Kinerja Aspek Lingkungan Hidup

Uraian	Satuan	2019	2018	2017
Kinerja Internal				
Penggunaan energi listrik ^{a)}	kWh	17.282.935	17.114.118	17.456.672
	kWh/tahun/m ²	261	259	264
Pengurangan limbah kertas ^{b)}	Ton	12	1 ^{c)}	9 ^{c)}
Penggunaan kertas di Kantor Pusat ^{b)}	Ton	81	93	94
(Pengurangan)/peningkatan emisi (scope 1 dan 2) ^{d)}	tCO ₂ eq	126 ^{e)}	(307)	(1.690)
Penggunaan air ^{a)}	m ³	55.322	45.168	53.404
Kantor cabang yang mendukung <i>green office</i>	Kantor	61	34	28
Kegiatan Tanggung Jawab Lingkungan				
Realisasi biaya Bakti BCA terkait program lingkungan	Rp juta	685	1.118	782
Reintroduksi orngutan di Kalimantan	Ekor	6	6	4
Pelestarian keanekaragaman hayati	Sarang penyu	100	100	-
	Pohon <i>mangrove</i>	20.200	12.000	8.200

Catatan:

a) Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah

b) Gedung Menara BCA, Wisma Asia I & II, Wisma BCA Pondok Indah, Chase Plaza, Landmark Pluit, Wisma BSD City

c) Data kertas tahun 2017 dan 2018 merupakan data pembelian bukan pemakaian

d) (Pengurangan)/peningkatan emisi dihitung dari penggunaan listrik di Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah dan penghematan kertas di Gedung Menara BCA, Wisma Asia I & II, Wisma BCA Pondok Indah, Chase Plaza, Landmark Pluit, Wisma BSD City

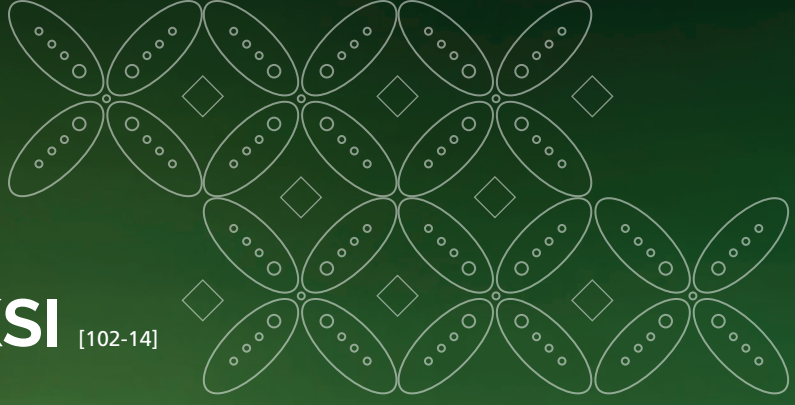
e) Ada pengembangan infrastruktur teknologi informasi



KINERJA PEMBIAYAAN PENERAPAN KEUANGAN BERKELANJUTAN

Uraian/Tahun	2019		2018*		2017*	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Portofolio Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)	116.331	100,0	102.201	100,0	78.947	100,0
a. Energi Terbarukan	3.020	2,6	2.343	2,3	2.122	2,7
b. Efisiensi Energi	547	0,5	1.589	1,6	1.781	2,3
c. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	21.700	18,7	18.121	17,7	13.346	16,9
d. Transportasi Ramah Lingkungan	5.965	5,1	5.440	5,3	3.600	4,6
e. Pengelolaan Air dan Air Limbah yang Berkelanjutan	1.042	0,9	1.093	1,1	15	0,0
f. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (<i>Eco-Efficient</i>)	2.544	2,2	2.407	2,4	2.368	3,0
g. Bangunan Berwawasan Lingkungan yang memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional	85	0,1	89	0,1	-	0,0
h. Kegiatan UMKM	81.429	70,0	71.118	69,6	55.716	70,6
Portofolio Pembiayaan KKUB non UMKM berdasarkan segmen	34.902	100,0	31.082	100,0	23.232	100,0
- Korporasi	33.961	97,3	29.863	96,1	22.142	95,3
- Komersial	941	2,7	1.219	3,9	1.089	4,7
Portofolio Pembiayaan Infrastruktur (termasuk <i>non-cash loan</i>)	41.734	100,0	32.237	100,0	24.572	100,0
- Jalan Tol	12.946	31,0	10.341	32,1	6.745	27,4
- Kelistrikan	19.155	45,9	15.376	47,7	13.770	56,0
- Kereta Api	2.080	5,0	2.320	7,2	1.574	6,4
- Menara Telekomunikasi	4.593	11,0	2.107	6,5	1.726	7,0
- Bandara dan Pelabuhan	1.946	4,7	1.000	3,1	694	2,8
- Air Minum dan Sanitasi	1.014	2,4	1.093	3,4	63	0,3

* Portofolio pembiayaan KKUB per 31 Desember 2017 dan 2018 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2019.
Portofolio pembiayaan keseluruhan berdasarkan sektor industri dapat dilihat pada Laporan Tahunan BCA 2019.



PENJELASAN DIREKSI [102-14]



Jahja Setiaatmadja
Presiden Direktur



“

Dengan adanya Unit Kerja Sub-Divisi Environment Sustainability Governance (ESG) pada Divisi Sekretariat dan Komunikasi Perusahaan, di bawah Executive Vice President bertanggung jawab kepada Direktur Perencanaan dan Keuangan, kami menyempurnakan perjalanan dalam penerapan Keuangan Berkelanjutan untuk mencapai visi dan misi keberlanjutan yang merupakan bagian dari komitmen BCA.

”

Para Pemangku Kepentingan yang kami hormati,

Pembahasan pertemuan tahunan *World Economic Forum* pada tanggal 21-24 Januari 2020 di Davos-Klosters, Swiss, menyisakan banyak pekerjaan rumah bagi pemerintah dan seluruh pelaku usaha. Dalam pertemuan tahunan tersebut, telah dikemukakan bahwa lima dari sepuluh risiko utama perekonomian dunia adalah risiko lingkungan hidup. Perubahan cuaca yang ekstrem menduduki risiko pertama yang akan mempengaruhi kondisi ekonomi dunia. Pembahasan risiko lingkungan ini telah menjadi perhatian serius dan telah kita rasakan bersama.

Pertemuan yang dihadiri oleh lebih dari 3.000 peserta di seluruh dunia, sekali lagi menyerukan komitmen dalam mendukung Tujuan Pembangunan Berkelanjutan dan Perjanjian Paris yang telah disepakati oleh sekitar 195 negara, termasuk Indonesia. Menanggapi komitmen ini, melalui Kementerian Perencanaan Pembangunan Nasional Republik Indonesia atau Badan Perencanaan Pembangunan Nasional (Bappenas), Indonesia mencanangkan Empat Pilar, yaitu Pilar Pembangunan Sosial, Ekonomi, Lingkungan, serta Hukum dan Tata Kelola. Pilar ini menjadi dasar bagi Indonesia untuk mengajak seluruh pemangku kepentingan dan dunia usaha, dalam bersama-sama mendukung capaian Pembangunan Berkelanjutan.

Risiko lingkungan yang diserukan secara global telah memanggil perbankan, termasuk BCA, untuk mulai menerapkan prinsip Keuangan Berkelanjutan sebagai salah satu bentuk dukungan pada kelestarian lingkungan. Seiring dengan perkembangan inovasi teknologi, BCA memulai sebuah perjalanan baru dalam menjalankan prinsip Keuangan Berkelanjutan dengan memastikan keamanan teknologi yang handal dan menyalurkan pembiayaan berwawasan lingkungan, sosial dan tata kelola (LST). Komitmen ini sejalan dengan dukungan BCA pada pencapaian target Pemerintah Indonesia dalam Empat Pilar Pembangunan Berkelanjutan.

Kebijakan untuk Merespons Tantangan Keberlanjutan

Dampak perubahan iklim telah mempengaruhi keberlanjutan masa depan. BCA merespon positif tantangan keberlanjutan dan menyatakan dukungannya untuk ikut serta mengurangi dampak negatif perubahan iklim melalui kebijakan pembiayaan berwawasan LST dan penyalurannya antara lain pembiayaan pada sektor energi terbarukan seperti pembangkit listrik tenaga mini hidro, biomassa dan biogas. BCA mulai memetakan portofolio kredit korporasi yang tergolong Kategori Kegiatan Usaha Berkelanjutan (KKUB), melaksanakan pelatihan untuk meningkatkan pemahaman konsep Keuangan Berkelanjutan, dan menyesuaikan tata kelola keberlanjutan. BCA selalu mengikuti perkembangan isu terkini, di antaranya melalui keikutsertaan pada Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) dan SDG Indonesia One.



Keberlanjutan memiliki arti penting bagi BCA, yang tidak terlepas dari kelangsungan usaha (*going concern*) dengan tetap menjaga kelestarian lingkungan hidup. Ketika bisnis perbankan BCA terus berkembang, BCA terpacu untuk dapat melakukan lebih banyak penciptaan nilai keberlanjutan. Seiring dengan dukungan dari pemangku kepentingan, BCA akan memulai perjalanan baru menuju keberlanjutan yang lebih selaras, yakni antara aspek ekonomi, lingkungan dan sosial.

Setiap jalan pasti menemui tantangan yang harus diperjuangkan. Demikian pula pada penerapan Keuangan Berkelanjutan. Beberapa tantangan yang dihadapi, antara lain: kebijakan, pola pikir dan kebiasaan, cara pandang dan perilaku *business as usual*, serta perbedaan persepsi atas berbagai konsep keberlanjutan. Kami menyadari bahwa penerapan Keuangan Berkelanjutan membutuhkan banyak penyesuaian dan dukungan dari berbagai pihak. Oleh sebab itu, langkah pertama BCA adalah mematuhi regulasi, menerapkan nilai keberlanjutan dan prinsip kehati-hatian, serta terus melakukan edukasi ke berbagai pihak. Inilah perjalanan baru dalam mendukung pencapaian pembangunan berkelanjutan.

Penerapan Keuangan Berkelanjutan dan Strategi Pencapaian Target

Penerapan dan capaian kinerja Keuangan Berkelanjutan merupakan tanggung jawab insan BCA, termasuk jajaran Dewan Komisaris dan Direksi yang terlibat dalam pengawasannya. Penerapan didukung dengan dibentuknya Unit Kerja Sub-Divisi Environment Sustainability Governance (ESG) melalui Surat Keputusan Direksi No. 136/SK/DIR/2019 tanggal 30 Agustus 2019 serta mengembangkan visi dan misi keuangan berkelanjutan.

Keuangan Berkelanjutan mengandung tiga aspek, yaitu ekonomi, sosial dan lingkungan. Di tahun 2019, BCA mencatat pertumbuhan yang positif atas kinerja aspek ekonomi. Portofolio kredit perseroan meningkat 9,1% YoY. Pertumbuhan laba bersih meningkat 10,5% menjadi Rp28,6 triliun, dibandingkan dengan laba bersih tahun 2018 sebesar Rp25,9 triliun. Pembiayaan pada Kategori Kegiatan Usaha Berkelanjutan (KKUB) meningkat sebesar 13,8% YoY. Peningkatan diperoleh dari kenaikan portofolio Non UMKM sebesar 12,3% dan UMKM sebesar 14,5%. Total pembiayaan kredit KKUB mencapai Rp116,3 triliun atau 19,8% dari total pembiayaan per 31 Desember 2019. Pembiayaan ini terdiri dari kredit KKUB Non UMKM sebesar Rp34,9 triliun dan kredit UMKM sebesar Rp81,4 triliun.

BCA juga memberikan layanan perbankan yang setara guna meningkatkan kesejahteraan masyarakat. BCA

menyediakan layanan keuangan inklusif, salah satunya melalui LAKU BCA yang saat ini memiliki 2.375 agen, 139.470 nasabah dan Rp14,6 miliar dana nasabah dan DUITT. Keuangan inklusif juga memberikan dampak positif bagi buruh migran dan keluarganya, membuka akses bagi nasabah yang berada di daerah. Komitmen BCA dalam menyediakan layanan yang setara juga dapat dirasakan oleh nasabah berkebutuhan khusus, salah satunya dengan menyediakan ATM Wicara.

Pada aspek sosial, BCA menyelenggarakan pelatihan Keuangan Berkelanjutan untuk 656 pekerja, termasuk di antaranya jajaran Dewan Komisaris dan Direksi. Dengan demikian sejak tahun 2015, sebanyak 1.026 pekerja telah menerima sosialisasi dan pelatihan Keuangan Berkelanjutan. Selain Keuangan Berkelanjutan, 99% pekerja juga menerima sosialisasi dan pelatihan anti *fraud* untuk meningkatkan kesadaran pada risiko dan konsekuensi tindak korupsi.

Capaian kinerja aspek sosial juga mencakup kegiatan literasi keuangan dan Bakti BCA. Penerima manfaat program literasi keuangan meningkat 7,3% dari tahun 2018, menjadi 98.072 orang. Melalui program Bakti BCA, sebanyak 392 siswa mengikuti Program Pendidikan Akuntansi non-gelar. Jumlah ini naik 4,3% dibandingkan tahun 2018. Sebanyak 147 siswa mengikuti Program Pendidikan Teknik Informatika non-gelar, dengan kenaikan 38,7% dibandingkan tahun sebelumnya. Jumlah peserta magang Bakti BCA meningkat 9,8% di tahun 2019, demikian juga penyaluran dana beasiswa Bakti BCA naik 8,1%. Selain pendidikan, BCA juga melakukan strategi pencapaian target dalam pemberdayaan masyarakat melalui 12 Desa Binaan sebagai upaya turut mendukung proses peningkatan kesejahteraan masyarakat dan melestarikan budaya Indonesia.

Dari sisi aspek lingkungan, pemberian kredit semakin memperhatikan dampak negatif risiko yang ditimbulkannya. BCA mendukung para debitur untuk memiliki sertifikasi lingkungan, misalnya perusahaan kelapa sawit dengan sertifikat *Indonesian Sustainable Palm Oil* (ISPO) dan/atau *Roundtable on Sustainable Palm Oil* (RSPO). BCA juga turut mendukung perolehan kinerja lingkungan PROPER dengan penilaian minimal Biru. Selain itu, dukungan BCA pada aspek energi terbarukan dilakukan dengan menyalurkan kredit sebesar Rp3,0 triliun untuk pembiayaan proyek Pembangkit Listrik Tenaga Air (PLTA) dan Pembangkit Listrik Tenaga Mini Hidro (PLTMH), serta pembangkit listrik tenaga biogas (PLTBg).

Kegiatan perbankan BCA juga diupayakan untuk mendukung kelestarian lingkungan dengan penerapan beberapa inisiatif, di antaranya melalui pengembangan teknologi yang berkontribusi pada penghematan energi dan emisi, serta penghematan kertas.



Penghematan kertas di kantor pusat selama tahun 2019 sebesar 4.795 rim, yang apabila dikonversikan menjadi sekitar 24,5 tCO₂ eq. BCA juga mulai menerapkan konsep ramah lingkungan di beberapa lokasi antara lain Gedung Menara BCA, Wisma Asia II, dan Wisma BCA Pondok Indah. Salah satu penerapan yaitu penggunaan sumber energi terbarukan melalui pemasangan panel surya sebagai *pilot project* di Wisma Asia II dan KCU Gading Serpong. Melalui pengukuran kinerja lingkungan, BCA percaya bahwa budaya peduli lingkungan akan membantu meningkatkan target efisiensi. Keberhasilan program ramah lingkungan ini melibatkan pekerja sebagai '*agent of change*' dalam gerakan '*go green*'.

Risiko, Peluang, dan Prospek Usaha [102-15]

Situasi eksternal ekonomi, sosial dan lingkungan berpotensi mempengaruhi keberlanjutan dunia usaha, termasuk perbankan. Industri perbankan memiliki peran sebagai *intermediary* di masyarakat, yaitu dengan menginvestasikan modal atau dana yang dihimpun dari nasabah ke dalam bentuk pembiayaan kepada individu dan bisnis. Pembiayaan yang dilakukan berdasarkan prinsip kehati-hatian dan berwawasan LST akan mengurangi risiko pelanggaran terhadap berbagai peraturan. BCA meminimalkan risiko ini dengan mempersiapkan kebijakan kredit KKUB dan mendukung nasabah untuk melakukan usaha sejalan dengan prinsip-prinsip keberlanjutan.

Penerapan Keuangan Berkelanjutan di Indonesia mendorong Bank untuk membiayai KKUB dan membuka akses keuangan inklusif. Seiring dengan kemajuan teknologi dan perkembangan perekonomian, BCA terus menciptakan inovasi teknologi dengan mengembangkan beragam produk dan solusi layanan perbankan digital dalam memenuhi kebutuhan nasabah. Solusi layanan perbankan digital meningkatkan kenyamanan dan kemudahan nasabah sehingga nasabah dapat bertransaksi di mana saja dan kapan saja dengan tetap memperhatikan sistem keamanan. Frekuensi transaksi *digital banking* BCA meningkat pesat, di sisi lain transaksi di cabang menurun sehingga saat ini jumlahnya hanya sekitar 2%. Penggunaan layanan digital untuk bertransaksi secara tidak langsung mengurangi antara lain penggunaan kertas, transportasi, dan emisi.

BCA juga mengambil peluang untuk membiayai proyek transportasi ramah lingkungan dan proyek infrastruktur, sejalan dengan Rencana Pembangunan Jangka Menengah Nasional (RPJMN) yang dicanangkan oleh Pemerintah Indonesia untuk tahun 2020-2024 dalam rangka mendukung Pembangunan Berkelanjutan di Indonesia.

Ke depan, prospek usaha terkait KKUB terbuka lebar. Data Kementerian Energi dan Sumber Daya Mineral pada 2016 menunjukkan potensi energi surya di Indonesia diperkirakan 207.898 MW, paling besar jika dibandingkan dengan potensi energi terbarukan lainnya, misalnya air yang sebesar 75.091 MW, angin sebanyak 60.647 MW dan panas bumi sebesar 29.544 MW. Potensi lainnya adalah terbukanya prospek pembiayaan pada bangunan hijau di Indonesia yang memiliki potensi sebesar USD200 miliar dalam sepuluh tahun yang akan datang. Dalam laporan di Desember 2019 terkait bangunan hijau, *the International Finance Corporation* (IFC) menyatakan, *green building* di negara berkembang mempunyai peluang investasi senilai Rp24,7 triliun. Peluang ini akan memacu pertumbuhan ekonomi dan mempercepat pembangunan berkelanjutan, serta membuka prospek pembiayaan berwawasan LST.

BCA memandang bahwa fungsi *intermediary* merupakan sebuah peluang, serta tantangan. BCA perlu mengambil langkah integrasi dan berkelanjutan dalam upaya peningkatan kapasitas dan kapabilitas bank untuk menilai aspek dan risiko LST, serta memperdalam peluang yang dapat dikembangkan. Untuk meraih peluang ini, BCA mengajak seluruh pemangku kepentingan bekerja sama dalam mengembangkan program Keuangan Berkelanjutan, serta memulai sebuah perjalanan bagi masa depan.

Apresiasi

Semua pencapaian target penerapan Keuangan Berkelanjutan dan kinerja keberlanjutan lainnya, merupakan kerja keras dan komitmen seluruh insan BCA bersama dengan pemangku kepentingan. Atas nama seluruh jajaran Direksi BCA, kami mengucapkan terima kasih dan apresiasi kepada seluruh pemangku kepentingan, terutama insan BCA dan nasabah setia.

Kami percaya bahwa sebuah perjalanan baru telah terbentang di hadapan kita semua untuk mewujudkan masa depan yang berkelanjutan. Perubahan dan kerja maksimal menjadi kunci melalui perjalanan ini. Kedepan, BCA akan terus melangkah maju dan optimis menghadapi perubahan yang sangat dinamis dalam menerapkan perbankan yang berkelanjutan. Mari bergandengan tangan!

Jakarta, Maret 2020

Jahja Setiaatmadja
Presiden Direktur



STRATEGI KEBERLANJUTAN BCA

Keberlanjutan merupakan bagian dari komitmen BCA dalam mewujudkan visi dan misi Perusahaan. Sejalan dengan itu, BCA menetapkan visi dan misi Keuangan Berkelanjutan sebagai dasar pelaksanaan Keuangan Berkelanjutan. Visi dan misi Keuangan Berkelanjutan disusun dan telah disetujui melalui rapat Direksi dan Dewan Komisaris pada tanggal 26 November 2019 dan Surat Keputusan Direksi No. 196/SK/DIR/2019 tanggal 29 November 2019.

Visi

Keuangan Berkelanjutan [102-16]

Bank pilihan utama andalan masyarakat yang berperan sebagai pilar penting perekonomian Indonesia, selaras dengan pembangunan berkelanjutan Indonesia.

Misi

Keuangan Berkelanjutan [102-16]

Menyelaraskan kegiatan usaha perusahaan dengan prinsip Keuangan Berkelanjutan.



Strategi keberlanjutan untuk mendukung implementasi Keuangan Berkelanjutan dilakukan melalui:

- Peningkatan portofolio pembiayaan kegiatan usaha berkelanjutan;
- Pengembangan kapasitas intern; dan
- Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional.



Gunong Lumut merupakan salah satu Desa Binaan Bakti BCA

BCA menyusun kebijakan Keuangan Berkelanjutan (*sustainability policy*) sebagai pedoman dalam mengimplementasikan proses kegiatan bisnis Bank yang mendukung pembangunan berkelanjutan dan pemetaan kategori kegiatan usaha berkelanjutan (KKUB). Secara periodik minimal tiga tahun sekali, BCA melakukan proses audit internal terhadap penerapan kebijakan Keuangan Berkelanjutan pada unit kerja terkait di Kantor Pusat.

Dukungan pada Tujuan Pembangunan Berkelanjutan/*Sustainable Development Goals (SDGs)*

Perubahan iklim yang mengakibatkan pemanasan global menjadi perhatian semua kalangan, termasuk pelaku bisnis perbankan. Perbankan tidak hanya mengutamakan kinerja ekonomi, tetapi juga risiko lingkungan dan sosial yang secara signifikan akan mempengaruhi pencapaian keberlanjutan. Sehubungan dengan adanya dampak usaha terhadap lingkungan, maka untuk meminimalkan risiko yang mungkin timbul, BCA meminta beberapa tambahan

dokumen antara lain AMDAL, *Roundtable on Sustainable Palm Oil (RSPO)*, *Indonesian Sustainable Palm Oil (ISPO)*, *Forest Stewardship Council (FSC)*. Untuk itu, BCA sebagai salah satu bank swasta nasional terbesar di Indonesia turut berupaya mendukung kelestarian lingkungan dan pencegahan pemanasan global.

Sesuai dengan komitmen BCA, kegiatan perbankan yang ramah lingkungan dan pembiayaan berwawasan lingkungan, sosial dan tata kelola (LST) ditingkatkan dari waktu ke waktu. Upaya ini sejalan dengan implementasi Peraturan OJK No. 51/POJK.03/2017 tentang Keuangan Berkelanjutan dan selaras dengan dukungan BCA pada pencapaian SDGs.

Bentuk dukungan BCA pada pencapaian SDGs tersebut diwujudkan dengan bergabungnya BCA dalam SDG Indonesia One. BCA memetakan solusi dan layanan serta aktivitas Bank untuk mendukung SDG. Pemetaan dilakukan dengan memperhatikan strategi Keuangan Berkelanjutan dan strategi bisnis bank.



DUKUNGAN BCA PADA SDGs

Pemetaan Dukungan Utama BCA pada Tujuan Pembangunan Berkelanjutan

BCA melakukan pemetaan pada Tujuan Pembangunan Berkelanjutan sebagai bentuk dukungan atas pencapaiannya. Sebanyak sembilan tujuan telah menjadi prioritas bagi kegiatan BCA, baik internal maupun eksternal, yaitu pada tujuan ke 3,4,5,7,8,9,10,13 dan 16. Hasil pemetaan ini menjadi dasar bagi rujukan atas topik material yang telah ditetapkan dalam laporan ini.

Tujuan Pembangunan Berkelanjutan	Kegiatan
3. Kehidupan Sehat dan Sejahtera 	- Memastikan kesehatan dan keselamatan kerja dengan melakukan <i>fire drill</i> secara berkala, <i>medical checkup</i> setiap tahun dan tersedianya fasilitas kesehatan. - Kegiatan Bakti BCA juga mendukung kesehatan bagi masyarakat Target Pencapaian 2020: - Angka pekerja yang tidak dapat melaksanakan pekerjaannya karena sakit menurun. - Layanan kesehatan kepada masyarakat sesuai dengan tujuan program. Strategi Pencapaian Target: - Melakukan evaluasi hasil <i>medical checkup</i>, memberikan pelatihan kesadaran hidup sehat, menyelenggarakan Pekan Olah Raga dan Seni (Porseni). - Bekerja sama antara lain dengan Seksi Penanggulangan Buta Katarak Persatuan Dokter Spesialis Mata Indonesia (SPBK Perdami), PMI, klinik Bakti Medika dan praktik dokter Duri Utara.
4. Pendidikan Berkualitas 	- Pemberian kesempatan yang setara pada pelatihan, peningkatan pendidikan. - Kegiatan tanggung jawab sosial di bawah payung Bakti BCA bidang pendidikan seperti beasiswa, sekolah binaan, PPA dan PPTI non gelar. Target Pencapaian 2020: - Peserta pelatihan sebesar 15% untuk pekerja yang terkait langsung pada pembiayaan KKUB. - Sebanyak 30 pekerja tetap mendapatkan beasiswa S2. - Peningkatan kualitas lulusan PPA dan PPTI non-gelar sesuai dengan target yang ditentukan. Strategi Pencapaian Target: - Pengembangan program pelatihan berupa <i>e-learning</i>, <i>in-class training</i> dan/atau bekerja sama dengan pihak lain. - Bekerja sama dengan lembaga pendidikan lain seperti Universitas Trisakti dan Universitas Bina Nusantara
5. Kesenjangan Gender 	- Pemberian kesempatan yang setara bagi pelatihan, peningkatan pendidikan dan karir - Penyediaan tempat kerja yang aman, sehat dan layak bagi kaum wanita Target Pencapaian 2020: - Keikutsertaan wanita dalam pelatihan dan pengembangan karir - Adanya ruang laktasi di hampir seluruh kantor pusat dan wilayah Strategi Pencapaian Target: - Pengembangan program pelatihan berupa <i>e-learning</i>, <i>in-class training</i> dan/atau bekerja sama dengan pihak lain. - Bekerja sama dengan Divisi Logistik untuk ketersediaan ruang laktasi
7. Energi Bersih dan Terjangkau 	Pemberian kredit sindikasi proyek Pembangkit Listrik Tenaga Air (PLTA), dan Pembangkit Listrik Tenaga Mini Hidro (PLTMH). Target Pencapaian 2020: - Peningkatan portofolio pembiayaan kategori kegiatan usaha berkelanjutan (KKUB) rata-rata 7%. Strategi Pencapaian Target: - Bekerja sama dengan ICED, dan/atau pembiayaan secara bilateral maupun sindikasi dengan lembaga keuangan lain.
8. Pekerjaan Layak dan Pertumbuhan Ekonomi 	60% pembiayaan kredit usaha rakyat disalurkan ke sektor produksi (non perdagangan), antara lain: jasa, industri, peternakan, pertanian. - Pemberian kesempatan yang setara bagi peningkatan pendidikan dan karir - Layanan keuangan inklusif antara lain Laku BCA, Duit, SimPel, Tabunganku, yang ditujukan kepada masyarakat <i>unbankable</i> - Kegiatan tanggung jawab sosial di bawah payung Bakti BCA, bidang pemberdayaan masyarakat dan pelatihan usaha



Tujuan Pembangunan Berkelanjutan	Kegiatan
	Target Pencapaian 2020: - Target KUR Rp138,3 miliar. - Peserta pelatihan sebesar 15% untuk pekerja yang terkait langsung pada pembiayaan KKUB. - Pengembangan Laku BCA: - Jumlah Agen: 3.000 - Jumlah Rekening: 245.000 - Jumlah Dana: Rp14,7 miliar - Adanya program pendampingan Desa Binaan yang berlanjut Strategi Pencapaian Target: - Penyaluran secara langsung melalui cabang dan/atau bekerja sama dengan skema <i>off-taker</i> dan <i>channeling</i>. - Pengembangan program pelatihan berupa <i>e-learning</i>, <i>in-class training</i> dan/atau bekerja sama dengan pihak lain. - Pemetaan layanan perbankan serta memberikan akses jasa finansial kepada masyarakat <i>unbankable</i>. - Bekerja sama dengan pengurus desa, masyarakat lokal setempat, pemerintah daerah
9. Industri Inovasi dan Infrastruktur 	Pengembangan inovasi digital untuk memenuhi kebutuhan nasabah Target Pencapaian 2020: - Indeks <i>Customer Engagement</i> (CE) dari skala 5 - CE aktif: 4,70 - CE pasif: 4,60 - Indeks <i>Branch Service Quality</i> (BSQ) sebesar 4,70 dari skala 5 Strategi Pencapaian Target: - Mengembangkan fitur atau solusi perbankan digital - Pembukaan rekening <i>online</i>
10. Berkurangnya Kesenjangan 	- Kesetaraan remunerasi bagi pekerja wanita dan pria - Pengembangan kualitas sumber daya manusia Target Pencapaian 2020: - Memberikan upah minimum yang di atas upah minimum propinsi atau sesuai ketentuan pemerintah - Memastikan setiap pekerja mendapat kesempatan pelatihan minimal satu kali per tahun Strategi Pencapaian Target: - Memastikan kebijakan SDM dan PKB terkait kesetaraan dan pemberian remunerasi sesuai ketentuan. - Melakukan inklusi keuangan untuk masyarakat di daerah
13. Penanganan Perubahan Iklim 	- Pembiayaan pada produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi. - Pembiayaan untuk proyek kereta api (LRT, <i>commuter line</i>, dan <i>railink</i>), serta pembiayaan Instalasi Pengolahan Air Limbah (IPAL). - Pengurangan dampak lingkungan dengan daur pakai kertas, <i>teleconference</i>, <i>video conference</i>, implementasi <i>smart building</i>, dan layanan digital. - Pengembangan produk atau fitur pada <i>digital banking</i> BCA Target Pencapaian 2020: - Peningkatan portofolio kategori kegiatan usaha berkelanjutan rata-rata 7%. - Pencapaian tingkat efisiensi sesuai dengan kategori SNI 03-6196-2000 tentang Intensitas Konsumsi Energi Gedung. - Peningkatan transaksi <i>digital banking</i> Strategi Pencapaian Target: - Meningkatkan calon debitur yang memiliki kegiatan usaha berwawasan lingkungan, sosial dan tata kelola (LST). - Menggali kebutuhan penambahan kredit untuk debitur yang memiliki kegiatan usaha berwawasan LST. - Penyaluran pembiayaan bilateral maupun sindikasi dengan lembaga keuangan lain. - Penerapan teknologi ramah lingkungan, serta sosialisasi dan edukasi kepada pekerja melalui <i>agent of change</i>.
16. Perdamaian, Keadilan, dan Kelembagaan yang Tangguh 	- Memastikan praktik kesehatan dan keamanan kerja - Mematuhi semua regulasi - Melaksanakan tata kelola perusahaan yang baik Target Pencapaian 2020: - Tidak ada laporan terkait tindak korupsi yang dilakukan oleh pekerja BCA. - Mempertahankan posisi BCA sebagai "Best Financial Sector" Strategi Pencapaian Target: - Mengefektifkan <i>whistleblowing system</i> dan mematuhi semua peraturan perusahaan maupun regulator. - Melakukan sosialisasi kode etik



TENTANG LAPORAN KEBERLANJUTAN



PROFIL LAPORAN

Dasar Laporan [102-1]

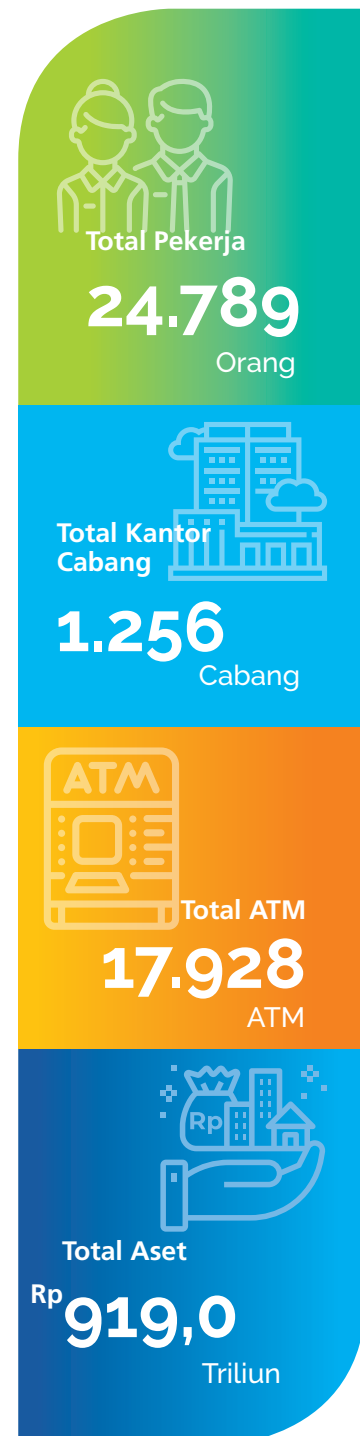
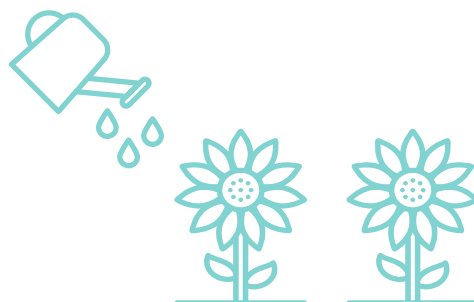
PT Bank Central Asia Tbk (BCA) kembali melaporkan kinerja keberlanjutan tahun 2019 yang mencakup aspek ekonomi (*profit*), sosial (*people*), dan lingkungan (*planet*). Inisiatif terhadap keberlanjutan, dilaksanakan BCA untuk mendukung Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*), serta untuk mematuhi Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 yang mengatur tentang penerapan Keuangan Berkelanjutan (*sustainable finance*) di Indonesia.

Siklus Laporan [102-50, 102-51, 102-52]

Laporan Keberlanjutan disampaikan dalam periode tahunan dan disajikan terpisah dari Laporan Tahunan, namun isi kedua laporan ini saling melengkapi. Laporan ini merupakan kesinambungan dari Laporan Keberlanjutan periode sebelumnya, yang terbit tanggal 12 Maret 2019. Laporan ini mencantumkan kinerja keberlanjutan periode 1 Januari – 31 Desember 2019.

Pedoman dan Standar Laporan [102-54]

BCA merupakan salah satu bank dalam proyek rintisan '*First Mover on Sustainable Banking*' di Indonesia. Kegiatan penerapan Keuangan Berkelanjutan menjadi dasar utama dalam penyampaian Laporan Keberlanjutan. Dalam penyusunan Laporan Keberlanjutan, BCA mengikuti ketentuan POJK No. 51/POJK.03/2017. Penyampaian informasi dalam Laporan Keberlanjutan mengacu pada Standar *Global Reporting Initiatives* (GRI Standards) "*core option*", dan pengungkapan sektor layanan keuangan (*Financial Sector Supplement Disclosures*). Laporan ini juga merujuk pada indikator *Sustainability Accounting Standards* untuk *Commercial Banks* yang dikeluarkan oleh *Sustainability Accounting Standards Board* (SASB), dan *Sustainable Banking Assessment* (SUSBA) *Environmental, Social, and Governance* (ESG) *Integration Pillars* dari *The World Wide Fund* (WWF).





KETERLIBATAN PEMANGKU KEPENTINGAN

Identifikasi Topik dan Menentukan Prioritas Topik [102-46]

BCA mengidentifikasi topik-topik yang relevan berdasarkan karakteristik industri perbankan, terutama terkait konsep Keuangan Berkelanjutan dan pengaruhnya terhadap pemangku kepentingan. Pada laporan keberlanjutan ini, BCA menyampaikan respons atas masukan dari pemangku kepentingan terhadap kualitas Laporan Keberlanjutan. Relevansi topik-topik material pada laporan sebelumnya dikaji ulang oleh Unit Kerja Sub-Divisi Environment Sustainability Governance (ESG) selama proses pembuatan Laporan Keberlanjutan. Kaji ulang ini dilakukan dengan memetakan kebutuhan pemangku kepentingan dan dampaknya terhadap kinerja dan pengambilan keputusan. Dari proses ini, beberapa topik material tahun lalu disesuaikan dan disusun kembali prioritasnya untuk disampaikan sebagai topik material di tahun 2019.

Ruang Lingkup Isi Laporan [102-45, 102-46, 102-48, 102-49, 102-56]

Isi laporan berupa informasi dalam bentuk narasi dan data kinerja keberlanjutan tahun 2019. Penyajian data dalam tabel maupun infografis menampilkan tren data tiga tahun terakhir. Seluruh data dan informasi bersumber dari data internal yang telah divalidasi oleh unit kerja terkait.

Sumber data keuangan yang disajikan mengacu dari laporan keuangan konsolidasian, yang mencakup konsolidasi BCA dan seluruh entitas perusahaan anak. Data keuangan perusahaan anak yang tercatat dalam laporan keuangan terdiri dari PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT BCA Multi Finance, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV) dan PT Bank Royal Indonesia. Selain data keuangan, sumber data untuk topik material lainnya merupakan data BCA sebagai *parent only*.



Presiden Direktur BCA H. Setiaatmadja menyapa nasabah pada Hari Pelanggan Nasional



Direksi BCA beramah tamah sekaligus *sharing session* dengan media

Perubahan isi Laporan yang bersifat signifikan terdapat pada topik material, empat topik material berubah dari tahun sebelumnya, yaitu pelabelan produk, masyarakat setempat, material, keberagaman dan kesempatan setara. Penambahan topik material untuk tahun 2019 adalah kualitas layanan dan digitalisasi. Selain perubahan tersebut, terdapat perubahan susunan Direksi BCA yang disampaikan secara detail pada Laporan Tahunan 2019. Terdapat pula perubahan perhitungan data yang dihitung kembali dan penjelasannya telah disampaikan dalam Laporan ini, antara lain perubahan perhitungan penggunaan energi listrik. Perhitungan penggunaan energi listrik tahun 2018 tidak termasuk Landmark Pluit.

Unit ESG telah menunjuk pihak independen untuk memverifikasi serta terlibat langsung dalam proses penjaminan (*assurance*) Laporan Keberlanjutan tahun buku 2019. Laporan ini telah mempertimbangkan prinsip-prinsip Laporan Keberlanjutan, antara lain keterlibatan pemangku kepentingan, konteks keberlanjutan, materialitas, dan kelengkapan data. Kualitas Laporan telah mempertimbangkan

keseimbangan antara informasi positif dan negatif, komparabilitas tren data, akurasi data dan informasi, ketepatan waktu pelaporan, serta kejelasan dan keandalan isi laporan. [102-56]

Keterlibatan Pemangku Kepentingan [102-42]

BCA mengidentifikasi pemangku kepentingan kunci, yaitu pihak-pihak yang berhubungan dengan kegiatan usaha dan mempengaruhi keberlanjutan Perseroan maupun sebaliknya secara signifikan, termasuk pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan dan juga lembaga-lembaga terkait Keuangan Berkelanjutan antara lain WWF. Interaksi dengan pemangku kepentingan dikelola secara kolektif oleh berbagai unit, salah satunya adalah Divisi Sekretariat dan Komunikasi Perusahaan. Hubungan yang profesional dengan pemangku kepentingan dibangun guna mendapatkan masukan dan saran untuk meningkatkan pelayanan BCA. Selain itu, diharapkan dapat meningkatkan pemahaman BCA terhadap kebutuhan pemangku kepentingan, termasuk pengelolaan kinerja keberlanjutan.





Keterlibatan Pemangku Kepentingan [102-40, 102-43, 102-44]

Pemangku Kepentingan	Metode Pendekatan dan Pengelolaan		Respons Kebutuhan Pemangku Kepentingan
	Pertemuan/Sarana Pelibatan dan Frekuensi	Topik Signifikan dan Kebutuhan Pemangku Kepentingan	
Nasabah 	- Aktivitas perbankan di kantor cabang, frekuensi setiap saat; - Contact center, HaloBCA 1500888, situs web, electronic channel dan media sosial, frekuensi setiap saat.	- Kinerja keuangan - Permintaan informasi solusi atau produk, masukan, dan keluhan - Pengembangan solusi dan pemecahan masalah perbankan - Perlindungan privasi dan keamanan data nasabah - Transaksi perbankan	- Menyediakan media komunikasi 24 jam sehari dan 7 hari seminggu untuk menerima dan menanggapi keluhan dan pengaduan dari nasabah - Inovasi produk dan layanan perbankan sesuai kebutuhan - Survei kepuasan nasabah - Menjaga privasi dan keamanan data nasabah dengan memperkuat sistem sekuriti pada sistem teknologi informasi - Informasi di situs web dan media massa
Investor dan Pemegang Saham 	- Rapat Umum Pemegang Saham Tahunan (RUPST) setiap setahun sekali - Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) - Publikasi laporan keuangan setiap kuartal di media cetak dan update di situs web BCA - Laporan Tahunan - Laporan Keberlanjutan setahun sekali	- Kinerja keuangan - Kinerja pembiayaan Keuangan Berkelanjutan - Pencegahan fraud - Laporan pertanggungjawaban - Pembagian dividen - Publikasi atau keterbukaan informasi	- Penyelenggaraan RUPST dan RUPSLB - Pelaporan aspek kinerja ekonomi, sosial dan lingkungan - Penyediaan laporan antara lain melalui situs web - Press release - Unit kerja Investor Relation yang melakukan sekitar 200 meeting selama tahun 2019
Regulator 	- Laporan pelaksanaan kepatuhan, minimal setahun sekali, atau insidentil - Laporan sesuai kepatuhan pada regulasi	- Kepatuhan dan pelaksanaan prinsip kehati-hatian dan GCG - Anti fraud dan anti-korupsi, APU dan PPT - Inklusi dan literasi keuangan - Keuangan Berkelanjutan termasuk portofolio produk - Laporan kinerja keuangan	- Melaksanakan kepatuhan - Menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) - Menyusun dan menyediakan Laporan Tahunan dan Laporan Keberlanjutan - Meningkatkan jangkauan akses perbankan (misal: inklusi keuangan)
Mitra Bisnis/Pemasok/ Vendor 	- Kode etik dan sosialisasi syarat pengadaan - Kemudahan interaksi dan komunikasi misal melalui sistem online, situs web	- Pengadaan barang dan/atau jasa - Kontrak kerja yang adil dan transparan - Pembayaran tepat waktu - Kerja sama yang berkelanjutan - Harga dan kualitas yang baik	- Pemberian informasi yang dibutuhkan - Sosialisasi kebijakan prosedur pengadaan - Sistem pembayaran sesuai kontrak kerja - Komunikasi dan kerja sama yang baik - Proses pemilihan mitra sesuai ketentuan
Masyarakat Umum 	- Kegiatan pengembangan masyarakat sesuai rencana - Seminar atau pelatihan literasi keuangan sesuai rencana - Pertemuan dengan lembaga terkait keuangan berkelanjutan antara lain WWF, USAID-ICED	- Program pemberdayaan masyarakat - Pendampingan dan pendidikan - Kesempatan kerja - Pemahaman Keuangan Berkelanjutan	- Program Bakti BCA - Pemagangan dan penyediaan kesempatan kerja sesuai kebutuhan BCA - Literasi keuangan
Media 	- Siaran dan jumpa pers secara berkala Informasi perkembangan kinerja perusahaan dan produk bank - Media coverage (cetak, online, elektronik) - Daily communication	- Informasi kinerja perusahaan, antara lain kinerja keuangan, aksi korporasi - Perkembangan dan inovasi produk terkini	- Menyediakan siaran pers - Pengembangan sarana komunikasi, misal jumpa pers, pressroom di situs web BCA, email humas@bca.co.id - Pengkinian informasi terkait solusi perbankan atau kinerja perusahaan
Pekerja 	- Media komunikasi internal, baik tatap muka maupun non tatap muka secara berkala, minimal setahun sekali - Kesehatan, keamanan, dan keselamatan kerja - Kebebasan berserikat - Pengembangan diri	- Hubungan industrial - Hak dan kewajiban pekerja - Kesempatan pengembangan karir - Kesempatan pengembangan kompetensi dan pendidikan - Fasilitas kerja	- Ketersediaan sarana komunikasi, misal media internal, gathering, sharing session, dan halo SDM - Ketersediaan whistleblowing system - Menjamin keamanan dan hak-hak pekerja sesuai Perjanjian Kerja Bersama (PKB) - Serikat Pekerja - Pelatihan inclass dan e-learning - Sistem penilaian kinerja dan promosi - Menyediakan fasilitas kerja yang memadai



Validasi dan Telaah

Keterlibatan pemangku kepentingan, terutama internal perusahaan memiliki kontribusi sangat penting dalam proses penyusunan laporan keberlanjutan. Divisi dan unit kerja yang terlibat langsung, selaku kontributor data maupun partisipan dalam diskusi penentuan topik dan penyusunan laporan keberlanjutan, antara lain Divisi Sekretariat & Komunikasi Perusahaan, Divisi Corporate Strategy & Planning, Divisi Keuangan Perusahaan, Divisi Bisnis Komersial & SME, Grup Analisa Risiko Kredit, Grup Corporate Banking, Transaction & Finance, Divisi Logistik & Gedung, Divisi Human Capital Management, Divisi Learning & Development dan Satuan Kerja Corporate Social Responsibility.

Direktur Perencanaan dan Keuangan beserta Direksi terkait lainnya mengawasi penyusunan laporan keberlanjutan dan mereview hasil *assurance* dari pihak independen sebelum diajukan kepada Dewan Komisaris. Lembar persetujuan Direksi dan Dewan Komisaris disajikan di bagian belakang Laporan ini. Laporan keberlanjutan dapat diakses melalui situs *web* Perseroan www.bca.co.id.

Tanggapan Umpan Balik Laporan Tahun Sebelumnya

Sepanjang tahun 2019, BCA menerima umpan balik untuk laporan keberlanjutan 2018 dari pemangku kepentingan, baik secara lisan maupun tertulis. Secara umum, umpan balik ini memberikan tanggapan yang positif dan input untuk perbaikan. Salah satu umpan balik yang diterima secara tertulis berasal dari WWF Indonesia yang menyampaikan hasil evaluasi berdasarkan *Sustainable Banking Assessment* (SUSBA). Hasil evaluasi ini telah diimplementasikan dan referensi yang merujuk pada SUSBA disampaikan pada bagian belakang Laporan ini.

Morgan Stanley Capital International (MSCI) sebagai salah satu lembaga pemeringkat perusahaan di dunia telah memberikan umpan balik kepada BCA berupa peringkat (*rating*) A di MSCI ESG Ratings berdasarkan kriteria yang mereka gunakan, termasuk kriteria *environment, social and governance* (ESG). Pada indeks ini, BCA berhasil mempertahankan peringkat yaitu menjadi peringkat pertama dalam daftar 10 Konstituen Utama di MSCI Indonesia Index.

BCA mengucapkan apresiasi dan terima kasih atas semua input yang diberikan dari para pemangku kepentingan. Diharapkan hal tersebut dapat semakin meningkatkan kepercayaan pemangku kepentingan pada keberadaan BCA sebagai bank andalan masyarakat.

Tanggapan atas laporan keberlanjutan tahun 2019 ini dapat disampaikan melalui: [102-3, 102-53]

Divisi Sekretariat & Komunikasi Perusahaan

Hera F. Haryn

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Menara BCA, Lantai 20,

Grand Indonesia

Jl. M.H. Thamrin No.1 Jakarta 10310

Tel. (62 21) 2358 8000

Fax. (62 21) 2358 8300

E-mail: humas@bca.co.id

Website: www.bca.co.id



PENDEKATAN MANAJEMEN



Topik Material Utama dan Kepentingannya [102-47, 103-1]

Terdapat enam topik material kategori tinggi atau topik yang menjadi prioritas BCA untuk disampaikan sebagai respon atas kebutuhan pemangku kepentingan, dari total sepuluh topik material. Topik ini telah didiskusikan secara internal pada tanggal 20 Desember 2019 dan dihadiri oleh Direksi, Unit ESG, serta perwakilan unit terkait. Topik ini diidentifikasi pengaruhnya terhadap kelangsungan usaha perusahaan dan dampaknya pada aspek ekonomi, sosial, dan lingkungan. Selain topik material, topik lain juga disajikan dengan memperhatikan dampak atas pengambilan keputusan pemangku kepentingan.

Kinerja Ekonomi BCA



SDG



Pentingnya Topik Material Utama

Fungsi utama perbankan sebagai *intermediary* yaitu mengelola dana pihak ketiga (nasabah) dan menyalurkan dana tersebut melalui kredit. Oleh karena itu, Informasi kinerja ekonomi sangat penting untuk disampaikan sebagai salah satu evaluasi target dan pencapaian kinerja keuangan selama tahun 2019.

Portofolio Produk



SDG



Pentingnya Topik Material Utama

Portofolio produk, terutama kredit atau pembiayaan berwawasan LST sangat penting dalam implementasi Keuangan Berkelanjutan. Bank mengidentifikasi dan melaporkan portofolio kredit yang berwawasan LST, serta menilai usaha yang akan dibiayai untuk mengurangi risiko perubahan iklim.

Kualitas Layanan dan Digitalisasi



SDG



Pentingnya Topik Material Utama

Kualitas layanan dan digitalisasi menjadi fokus BCA, sejalan dengan visi dan misi perusahaan, menjadi dasar keberlangsungan bisnis BCA dan mendukung pengurangan emisi. Kualitas layanan dan digitalisasi memiliki korelasi signifikan pada reputasi Bank, persepsi nasabah dan pemangku kepentingan.

Strategi peningkatan kualitas layanan dan digitalisasi dilakukan melalui peningkatan kualitas SDM, inovasi dan teknologi. Layanan perbankan yang bertanggung jawab, antara lain mencakup keamanan, akses dan kenyamanan, inklusi keuangan, *design* produk, menjaga kerahasiaan data nasabah dan mendukung perilaku ramah lingkungan.



Perlindungan Privasi dan Keamanan Data Nasabah



SDG



Pentingnya Topik Material Utama

Data pribadi maupun finansial merupakan privasi nasabah yang dipercayakan kepada Bank. BCA mengacu kepada UU No. 10 tahun 1998 pasal 40 mengenai kewajiban menjaga kerahasiaan data nasabah. Implementasi peraturan dilakukan dengan menjaga kerahasiaan data nasabah dan transaksi perbankan. Perlindungan data nasabah merupakan bentuk penghormatan pada hak asasi manusia.

Pencegahan Fraud



SDG



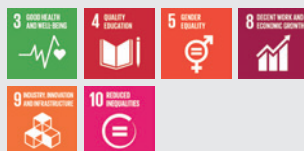
Pentingnya Topik Material Utama

Kejahatan keuangan menjadi salah satu risiko utama lembaga keuangan, terlebih dengan perkembangan teknologi. Pencegahan kejahatan keuangan mencakup *anti fraud*, anti-korupsi, anti pencucian uang, serta anti pendanaan terorisme (APU dan PPT). Manajemen pencegahan kejahatan keuangan sangat penting dilakukan untuk mencegah dampak negatif yang akan merusak reputasi Bank.

Pelatihan dan Pendidikan



SDG



Pentingnya Topik Material Utama

Pengembangan kompetensi dan kapabilitas SDM, seiring dengan perkembangan dan kemajuan teknologi. Berbagai sarana dan modul pelatihan disediakan BCA bagi pekerja, antara lain pelatihan *in-class*, *e-learning* dan BLIMS. Selain itu, melalui program Bakti BCA, memfasilitasi beberapa pelatihan kepada pengelola desa binaan Bakti BCA, penerima Beasiswa Bakti BCA, guru Sekolah Binaan Bakti BCA.





Selain topik material dalam kategori tinggi, BCA juga melakukan identifikasi topik material dalam kategori sedang. Topik ini adalah:

Kesetaraan, Kesehatan, Keselamatan, serta Keamanan Kerja



SDG



Pentingnya Topik Material Utama

BCA memastikan bahwa kesehatan, keselamatan, keamanan dan kesetaraan kerja menjadi perhatian bagi kenyamanan semua pekerja. BCA menghormati kesetaraan perlakuan di tempat kerja dan menargetkan *zero accident* untuk semua pekerja, baik selama perjalanan menuju kerja atau setelah pulang kerja.

Inklusi dan Literasi Keuangan



SDG



Pentingnya Topik Material Utama

Kegiatan inklusi dan literasi keuangan menjadi kewajiban bagi semua bank, termasuk BCA. Kegiatan ini dilakukan secara berkala untuk memastikan bahwa akses dan pendidikan perbankan dapat diterima oleh semua masyarakat, terutama yang berada pada daerah *unbankable*.

Energi dan Emisi



SDG



Pentingnya Topik Material Utama

Melalui kegiatan internal aktivitas perbankan dan kegiatan pemberian kredit untuk debitur, BCA melakukan upaya dan mendukung penghematan penggunaan energi dan pengeluaran emisi. Upaya ini merupakan salah satu komitmen untuk membantu mengurangi emisi Gas Rumah Kaca (GRK).

Dampak Ekonomi Tidak Langsung



SDG



Pentingnya Topik Material Utama

Kegiatan BCA yang berada di seluruh Indonesia memberikan dampak yang positif bagi masyarakat sekitar, baik melalui layanan perbankan yang prima, maupun kegiatan Bakti BCA.



Gambar Matriks Topik Material dan Dukungan pada SDGs

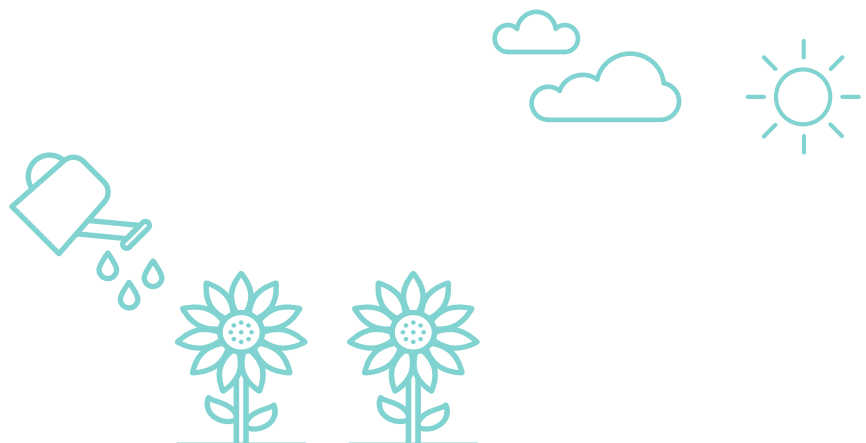
Matriks Topik Material



Dampak Signifikan terhadap Aspek Ekonomi, Lingkungan dan Sosial

● Merupakan topik dengan materialitas tinggi

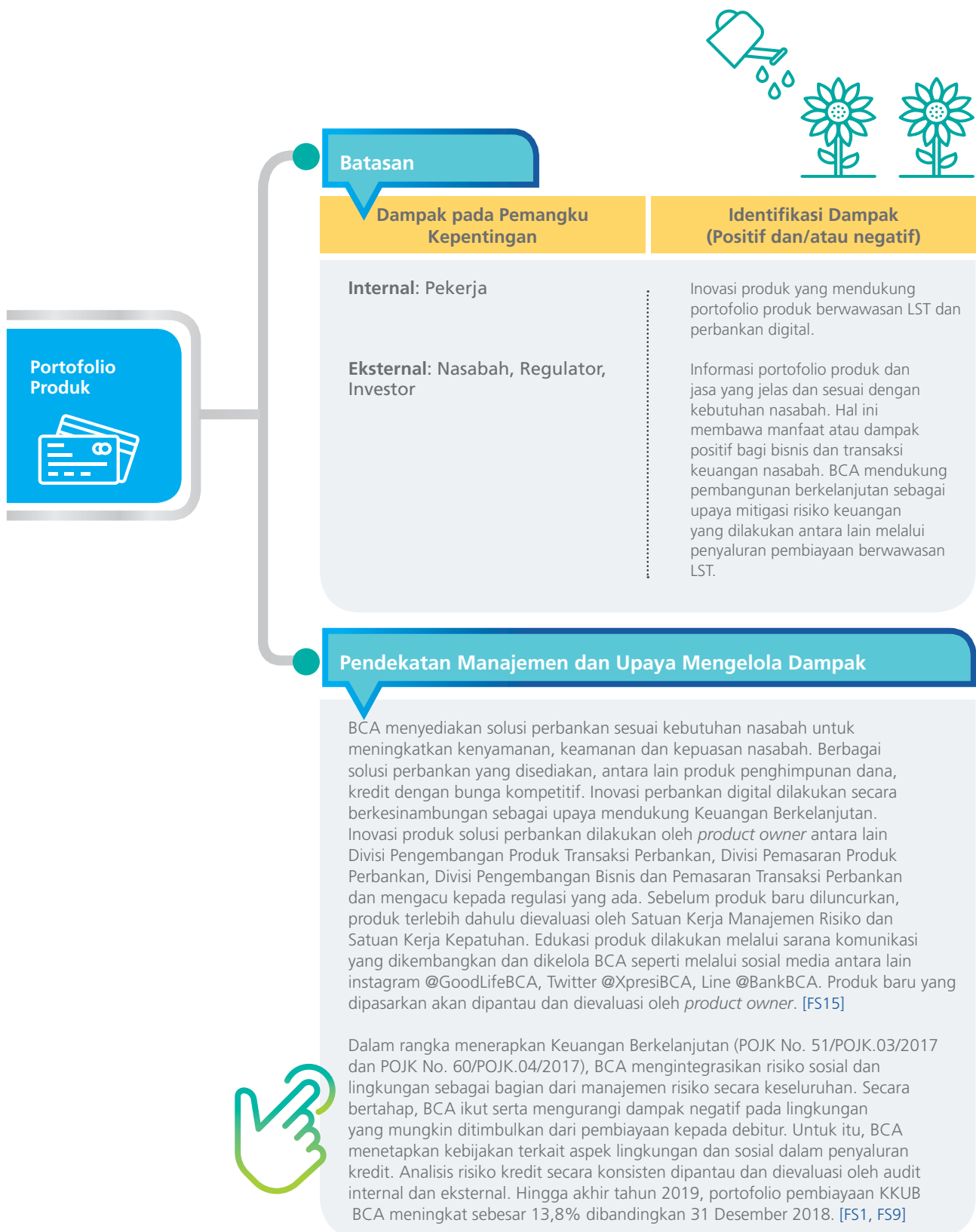
● Merupakan topik dengan materialitas sedang



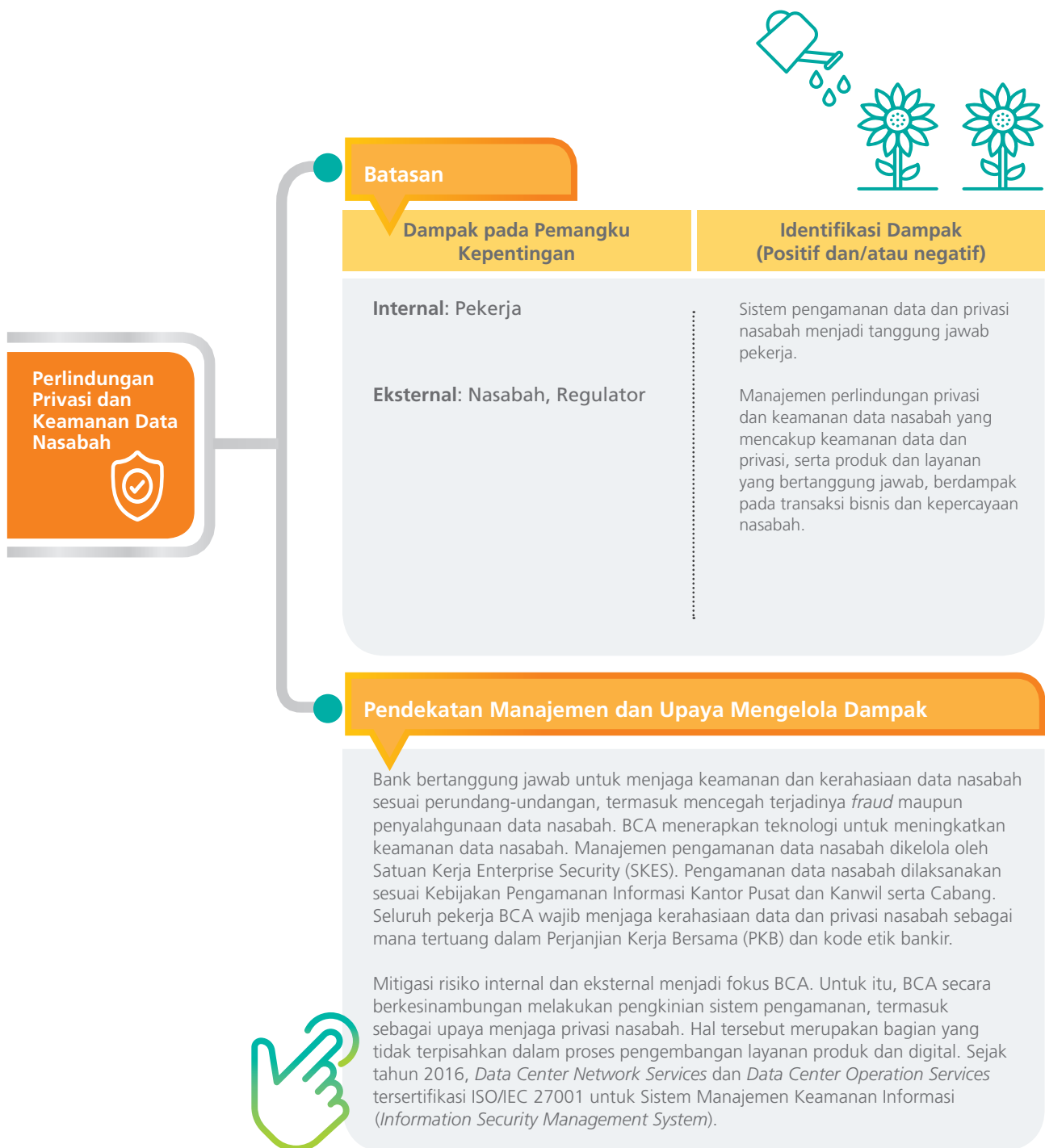
**Batasan Topik Material dan Pendekatan Manajemen** [102-46, 102-47, 102-49, 103-1, 103-2, 103-3]

BCA mengidentifikasi dampak positif dan negatif atas topik material kategori tinggi terhadap pemangku kepentingan. BCA berupaya mengelola dampak dari setiap topik ini.

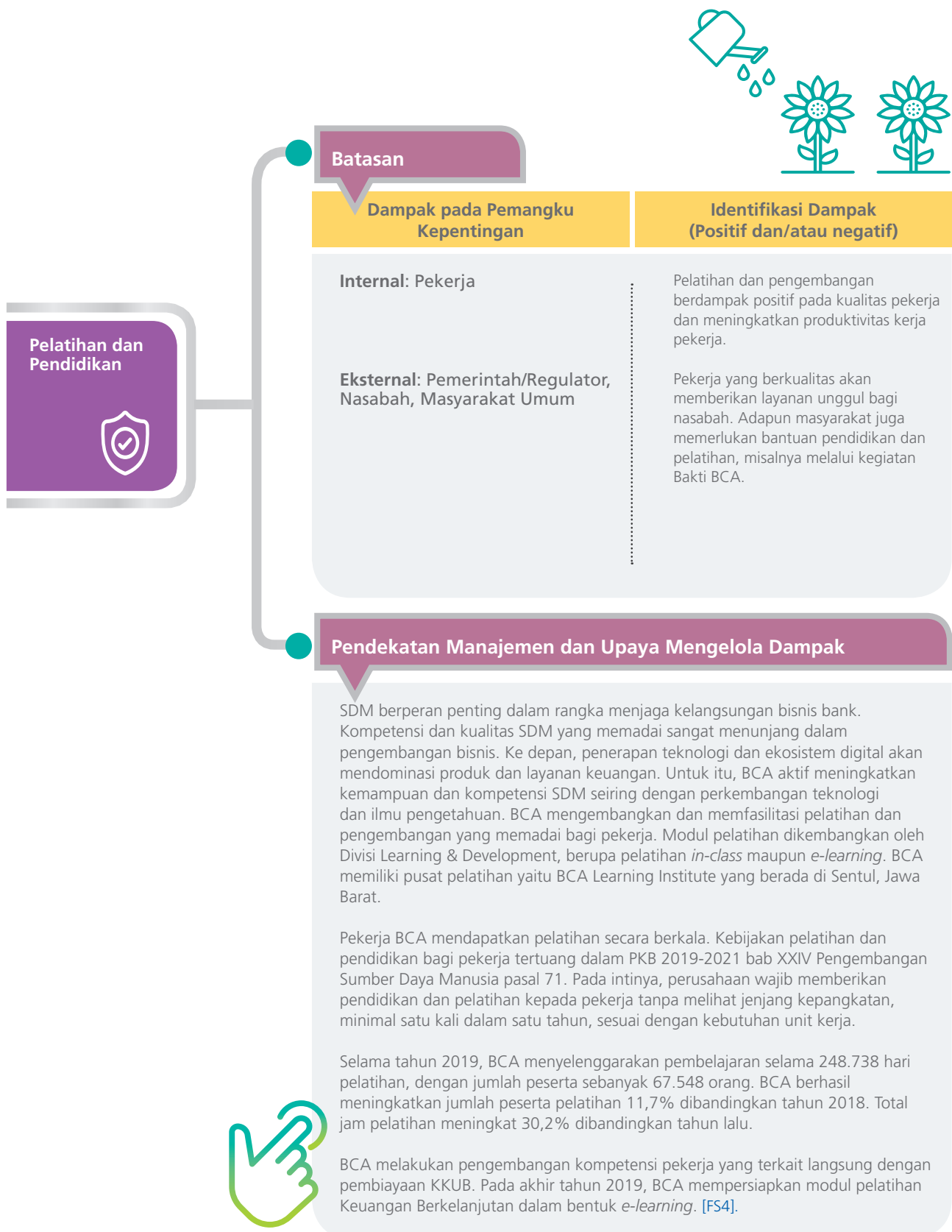














PROFIL BCA



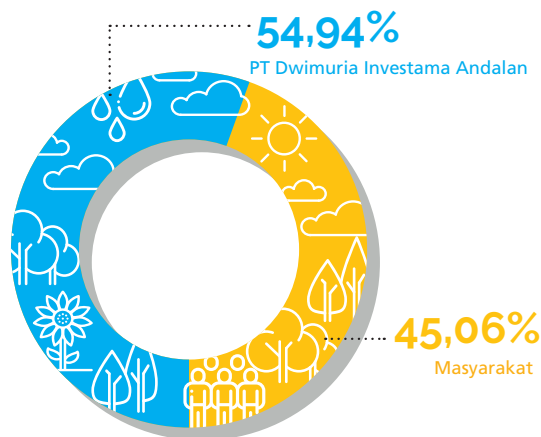
BCA 'Senantiasa di Sisi Anda'

Profil Perusahaan [102-1, 102-4, 102-5]

PT Bank Central Asia Tbk (BCA) berdiri pada tahun 1957. BCA menyediakan solusi perbankan untuk memberikan kemudahan dan kenyamanan bagi nasabah. BCA tumbuh dan berkembang bersama nasabah dan masyarakat selama lebih dari 62 tahun, sebagaimana tercermin dari *tagline* persero "BCA senantiasa di sisi Anda".

BCA merupakan salah satu bank umum swasta dan *payment settlement* bank terbesar di Indonesia. BCA aktif menyalurkan kredit sebagai upaya mendukung perkembangan dunia usaha di Indonesia, yang diharapkan dapat meningkatkan perkembangan ekonomi nasional. Meskipun BCA merupakan salah satu bank swasta terbesar di Indonesia, tetapi BCA tidak termasuk dalam daftar *Global Systemically Important Banks* (G-SIB).

BCA merupakan perusahaan publik dengan persentase kepemilikan saham sebagai berikut:



Pada komposisi saham yang dimiliki masyarakat, sebesar 2,49% dimiliki oleh pihak yang terafiliasi dengan PT Dwimuria Investama Andalan dan sebesar 1,76% dimiliki oleh Bapak Anthony Salim. Selain itu Dewan Komisaris dan Direksi memiliki 0,19% saham perseroan.

VISI, MISI DAN TATA NILAI BCA

Visi

Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia.

Misi

- Membangun institusi yang unggul di bidang penyelesaian pembayaran dan solusi keuangan bagi nasabah bisnis dan perseorangan
- Memahami beragam kebutuhan nasabah dan memberikan layanan finansial yang tepat demi tercapainya kepuasan optimal bagi nasabah
- Meningkatkan nilai *francais* dan nilai *stakeholders* BCA.



TATA NILAI [102-16]



Kerja Sama Tim



Fokus pada Nasabah



Integritas



Berusaha Mencapai yang Terbaik



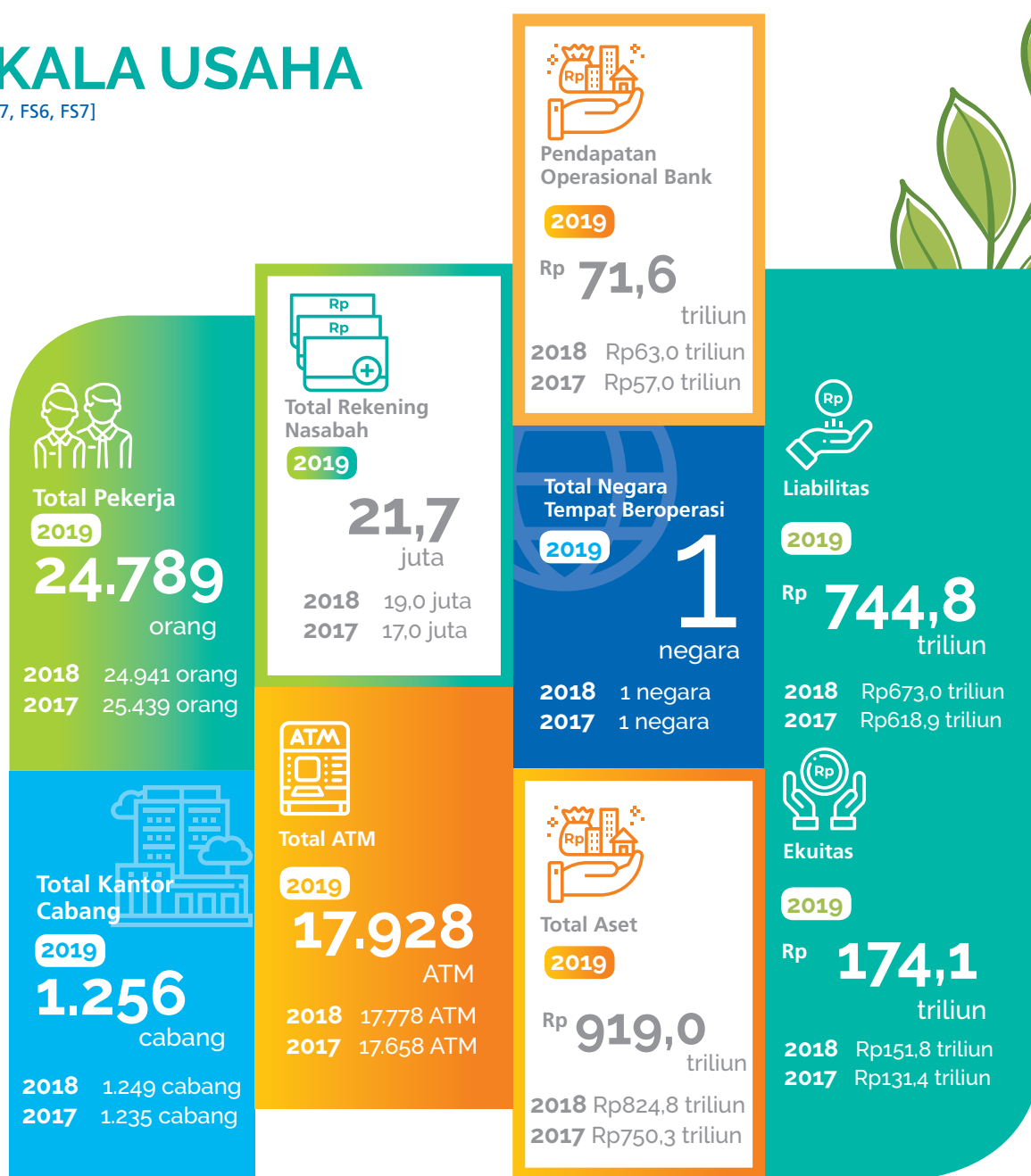
Digital Banking dan jaringan cabang BCA yang tersebar di Indonesia, memberikan kemudahan bagi nasabah untuk memenuhi kebutuhan transaksi perbankan di manapun dan kapanpun. Segmen yang dijangkau BCA, mencakup nasabah individu, korporasi, komersial, hingga Usaha Mikro, Kecil dan Menengah (UMKM). [102-4, 102-6]





SKALA USAHA

[102-7, FS6, FS7]



Produk dan Layanan



Giro

2019

Rp **184,9** triliun2018 Rp166,8 triliun
2017 Rp151,3 triliun

Tabungan

2019

Rp **345,6** triliun2018 Rp316,2 triliun
2017 Rp292,4 triliun

Deposito

2019

Rp **168,4** triliun2018 Rp146,8 triliun
2017 Rp137,4 triliun

Kredit Bruto

2019

Rp **586,9** triliun2018 Rp538,1 triliun
2017 Rp467,5 triliun



BCA secara konsisten meningkatkan kemampuan sumber daya manusia (SDM) untuk memberikan solusi perbankan yang menyeluruh bagi masyarakat. Menjawab kebutuhan nasabah dan masyarakat, BCA mengembangkan dan memperkuat layanan perbankan digital. Penerapan teknologi juga dilakukan dalam rangka mendukung dan meningkatkan layanan cabang. Kegiatan pendukung layanan cabang juga dilakukan penyesuaian, antara lain penerapan sistem sentralisasi logistik dan sistem pengadaan.

Produk dan Layanan [102-2]

Per 31 Desember 2019

Produk dan Layanan	Keterangan	Produk dan Layanan	Keterangan
Produk Simpanan	Tahapan	Perbankan Elektronik (lanjutan)	KlikBCA Bisnis Integrated Solution memiliki fitur lebih komprehensif dari KlikBCA Bisnis, contohnya untuk layanan <i>supply chain</i>
	Tahapan Xpresi		API BCA
	Tahapan Gold		OneKlik
	Tahapan Berjangka		Welma
	Tahapan Berjangka SiMuda		VIRA
	Tapres		Sakuku
	Simpanan Pelajar		Duit
	TabunganKu		BCA KlikPay
	Laku		WhatsApp Bank BCA
	BCA Dollar		SMS BCA
	Deposito Berjangka		SMS Top Up
	Giro		BCA by Phone
Layanan Transaksi Perbankan	Safe Deposit Box	Layanan Cash Management	Info SMS/Email
	Transfer		Video Banking
	Remittance		CS Digital
	Collection dan Kliring		Call Center (Halo BCA)
	Bank Notes		Host to Host (H2H) ERP Integration
	Travellers' Cheque	Kartu Kredit	Payable Management/Disbursement
	Virtual Account		Receivable Management/Collection (termasuk B2B & B2C)
	Sub Account		Account & Liquidity Management
	Payment		BCA Card
	Auto Debit		BCA Mastercard
	Payroll Services	Produk Bancassurance	BCA Visa
	Cash Pick Up		BCA Amex
	Jasa Kustodian		BCA JCB
	Business Debit Card (BDC)		Regular Premium Unit Link
	Payment Gateway		Maxi Infinite Link Assurance
	STAR Teller		Maxi Protection
	eBranch		Maxi Syariah
	eService		Provisa Platinum Syariah
	Modul Penerimaan Negara Generasi 3 (MPN G3)		Provisa Max Assurance
	e-Billing (pembayaran pajak lokal: PPN, PPh, dan lainnya)		Single Premium Unit Link
Perbankan Elektronik	ATM BCA (multifungsi, non tunai dan ATM setor tarik)		Provisa Signature Assurance
	EDC BCA		Health Protection
	Debit BCA		Hospital 100% Refundable
	Tunai BCA		Bima Proteksi Kesehatanku
	Flazz		Optima Health Protection
	Autoprint		Optima Cancer Protection
	BCA mobile		Optima Medical Care
	m-BCA		
	Internet Banking		
	KlikBCA Individu - untuk nasabah individu		
	KlikBCA Bisnis - untuk kebutuhan bisnis		



Produk dan Layanan		Produk dan Layanan	
Keterangan		Keterangan	
Produk Bancassurance (lanjutan)	Proteksi Penyakit Kritis Maksima (PRIMA)	Produk Investasi Reksadana (lanjutan)	Eastspring Investments Yield Discovery
	BCA Life Perlindungan Kritis Optima (PELITA)		Nikko Gebyar Indonesia Dua
	Proteksi Kesehatan Ultima (PRATAMA)		Panin Gebyar Indonesia II
	Life Protection		Schroder Dana Mantap Plus II
	BCA Life Heritage Protection		Schroder Prestasi Gebyar Indonesia II
	b-Save Accident Protection		Reksadana Pendapatan Tetap USD
	BCA Life Proteksi Hidupku		BNP Paribas Prima USD
	BCA Life Proteksi Jiwa Optima		Schroder USD Bond Fund
	Life Protection 100% Refundable		Reksadana Campuran
	Optima Accident Protection		BNP Paribas Spektra *
	Education		Schroder Dana Terpadu II
	Proteksi Edukasi Maksima (EduPlan)		Schroder Syariah Balanced Fund
	Retirement		Reksadana Saham IDR
	BCA Life Purna Medis Optima (PURNAMA)		Ashmore Dana Ekuitas Nusantara
	Proteksi Retirement Maksima (RetirePlan)		Ashmore Dana Progresif Nusantara
	Corporate Solutions		Batavia Dana Saham
	Program Pensiun DPLK		Batavia Dana Saham Optimal
	Health Corporate Insurance		BNP Paribas Ekuitas
	Life Corporate Insurance		BNP Paribas Pesona
	Asuransi Umum		BNP Paribas Pesona Syariah
	Asuransi Kebakaran		Danareksa Mawar Konsumer 10
	Asuransi Property All Risks (PAR)		Eastspring Investments Value Discovery
	Asuransi Kendaraan Bermotor		First State IndoEquity Sectoral Fund **
	Travel Insurance		Schroder 90 Plus Equity Fund
	Reksadana Pasar Uang		Schroder Dana Istimewa
	Bahana Dana Likuid *		Schroder Dana Prestasi
	Batavia Dana Kas Maxima		Schroder Dana Prestasi Plus
	Danareksa Gebyar Dana Likuid		Reksadana Saham USD
	First State Indonesia Money Market Fund **		BNP Paribas Cakra Syariah USD
	Schroder Dana Likuid		Schroder Global Sharia Equity Fund (USD)
	Reksadana Terproteksi		Surat Berharga Negara (SBN)
	Batavia Proteksi Gebyar III ***		Surat Utang Negara (SUN):
	Batavia Proteksi Gebyar V		Obligasi Negara Ritel (ORI)
	Batavia Proteksi Gebyar VI		Surat Perbendaharaan Negara (SPN)
	Batavia Proteksi Gebyar 7		Saving Bond Ritel (SBR)
	Batavia Proteksi Gebyar 8		Global Bond
	Batavia Proteksi Gebyar 9		Surat Berharga Syariah Negara (SBSN) atau Sukuk Negara:
	Batavia Proteksi Gebyar 10		Surat Perbendaharaan Negara Syariah (SPNS)
	Batavia Proteksi Gebyar 11		Project Bsed Sukuk (PBS)
	Danareksa Proteksi Gebyar 1		Sukuk
	Danareksa Proteksi Gebyar 2		Global Bond
	Reksadana Pendapatan Tetap IDR		Surat Berharga Korporasi
	Bahana Pendapatan Tetap Makara Prima		Surat Berharga Negara Asing (Government Bills/Bonds)
	Batavia Dana Obligasi Ultima		Medium Term Notes (MTN)
	BNP Paribas Prima II		Promissory Notes
	Danareksa Gebyar Indonesia II		Kredit Derivatif: CLN, EBA
Produk Investasi Reksadana		Produk Investasi Tresuri	



Produk dan Layanan	Keterangan	Produk dan Layanan	Keterangan
Produk Investasi Tresuri (lanjutan)	Surat Berharga Pasar Uang: *	Standby LC/ Bank Garansi (lanjutan)	Direct Pay Guarantee
	Sertifikat Bank Indonesia (SBI) **		Financial Guarantee
	Sertifikat Deposito Bank Indonesia (SDBI) ***		Maintenance Guarantee
	Surat Berharga Bank Indonesia (SBBi) Valas		Payment Guarantee
	Negotiable Certificate of Deposit (NCD)		Performance Guarantee
	Sukuk BI (SukBI)	Pembiayaan Ekspor-Import (Trade Finance)	Inward Documentary Collection
	Surat Berharga Komersial (SBK)		LC Issuance
	Deposito Berjangka Money Market (DBMM)		Trust Receipt
Fasilitas Kredit	Kredit Pemilikan Rumah		LC Forfaiting
	Kredit Kendaraan Bermotor		LC Confirmation
	Kredit Sindikasi		LC Discounting
	Kredit Modal Kerja		LC Negotiation
	Kredit Ekspor		Letter of Guarantee
	Trust Receipt		Outward Documentary Collection
	Kredit Investasi		Pre Export Financing (Export Loan)
	Distributor Financing	Surat Kredit Berdokumen Dalam Negeri	SKBDN Issuance
	Supplier Financing		Trust Receipt
	Dealer Financing		SKBDN Forfaiting
	Franchise Financing		Letter of Guarantee
	Showroom Financing	Fasilitas Valuta Asing	SKBDN Discounting
	Investment Financing		TOD
	Business Personal Loan		TOM
	Kredit Usaha Rakyat		SPOT
	Personal Loan		Forward
	Pinjaman Berjangka Money Market (PBMM)		Swaps
Standby LC/ Bank Garansi	Advance Payment Guarantee		Cross Currency Swap (CCS)
	Bid Guarantee		Interest Rate Swaps (IRS)
	Counter Guarantee		FX Option
	Custom Guarantee (P4BM)		Domestic Non-Deliverable Forward (DNDF)
			Overnight Index Swap

* Tidak tersedia untuk transaksi pembelian dan pengalihan masuk, namun BCA tetap melayani transaksi penjualan dan pengalihan keluar

** Tidak tersedia untuk transaksi pembelian dan pengalihan masuk maupun keluar, namun BCA tetap melayani transaksi penjualan

*** Telah jatuh tempo pada tanggal 2 September 2019

Wilayah dan Lokasi Operasional [102-4] [102-10]

BCA beroperasi di Negara Indonesia dengan kantor cabang dan akses layanan yang tersebar di berbagai wilayah Indonesia. Tidak ada kantor BCA yang berada ataupun berdampingan dengan wilayah konservasi. Tahun 2019, terdapat perubahan berupa penambahan jumlah kantor cabang meliputi dua KCU, delapan KCP, serta jumlah kantor kas berkurang tiga kantor, akibat aktivitas relokasi dan pembukaan cabang baru, sehingga total jumlah kantor selama tahun 2019 bertambah tujuh kantor cabang. Hingga akhir tahun

2019, BCA memiliki 1.256 kantor cabang (139 kantor cabang utama, 873 kantor cabang pembantu, dan 244 kantor kas) dan 17 lokasi MyBCA (*store* dan *booth*). BCA memiliki 17.928 *automated teller machine* (ATM), ratusan ribu *electronic data capture* (EDC), dan berbagai perbankan lainnya. Informasi lebih rinci terkait alamat, nomor telepon kantor cabang terdapat di dalam Laporan Tahunan 2019.



Keanggotaan pada Asosiasi

BCA terlibat aktif dalam beberapa asosiasi, baik lingkup nasional maupun internasional. Keikutsertaan dalam asosiasi mempunyai arti strategis, untuk mengetahui perkembangan isu-isu terkini, baik informasi bisnis, perbankan, risiko dan peluang. Hal tersebut juga merupakan sarana untuk mendekatkan diri dengan pemangku kepentingan.

Keanggotaan Perusahaan dalam Asosiasi Industri [102-13]

Asosiasi	Peran	Lingkup
Perhimpunan Bank Nasional (Perbanas)	Anggota	Nasional
Asosiasi Bank Kustodian Indonesia (ABKI)	Anggota	Nasional
Asosiasi Pengelola Reksadana Indonesia (APRDI)	Anggota	Nasional
ACI Financial Market Association (ACI FMA)	Anggota	Nasional
Asosiasi Sistem Pembayaran Indonesia (ASPI)	Anggota	Nasional
Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)	Anggota	Nasional
Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)	Anggota	Nasional
Indonesia Contact Center Association (ICCA)	Anggota	Nasional
The Institute of Internal Auditors (IIA) Indonesia Chapter	Anggota	Nasional
Ikatan Komite Audit Indonesia (IKAI)	Anggota	Nasional
Securities Investor Protection Fund (SIPF)	Anggota	Nasional
Asia Pacific Loan Market Association (APLMA)	Anggota	Internasional
European ATM Security Team (EAST)	Anggota	Internasional
International Monetary Conference (IMC)	Anggota	Internasional
Certified Information System Audition – Information Systems Audit & Control Association (CISA)	Anggota	Internasional

Inisiatif Eksternal dan Sertifikasi [102-12]

BCA memastikan bahwa kegiatan operasional bank sesuai dengan standar kelayakan mutu. Beberapa kegiatan operasional dievaluasi oleh badan sertifikasi independen. BCA juga aktif mengikuti inisiatif eksternal. Hal tersebut menunjukkan kesungguhan BCA dalam mendukung pembangunan berkelanjutan.

Sertifikasi	Cakupan	Badan Sertifikasi/Peran
ISO 9001:2008 Sistem Manajemen Mutu	<i>Network Data Center</i>	SGS Indonesia
ISO 9001:2015 Sistem Manajemen Mutu	<i>Network Data Center dan IT Quality Assurance</i>	SAI Global
ISO/IEC 27001:2013 untuk Sistem Manajemen Keamanan Informasi (Information Security Management System)	<i>Network Data Center</i>	SGS Indonesia
ISO 9001:2015 Sistem Manajemen Mutu	<i>Contact Center HaloBCA</i>	SGS Indonesia
Inisiatif Keuangan Berkelanjutan Indonesia	Keuangan Berkelanjutan	Pendiri
SDG Indonesia One	<i>Multi-stakeholder Platform for Financing SDGs di Indonesia</i>	Anggota
Ikatan Ahli Bangunan Hijau Indonesia	Bangunan Hijau Nasional	Green Building Council Indonesia



Peran BCA dalam Mendukung SDG Indonesia One

Sejak diluncurkan pada 5 Oktober 2018 oleh Kementerian Keuangan, BCA sebagai salah satu anggota dalam SDG Indonesia One.



Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)

BCA mengambil peran sebagai salah satu perintis Keuangan Berkelanjutan yang digagas oleh Otoritas Jasa Keuangan melalui "First Mover on Sustainable Banking" pada kurun waktu 2015-2017 yang dikembangkan menjadi Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada Mei 2018. IKBI merupakan wadah perbankan Indonesia untuk menyatakan komitmen dalam mengimplementasikan Keuangan Berkelanjutan. Sebagai salah satu pendiri IKBI, BCA terus mendukung inisiatif tersebut.

Dukungan BCA terhadap Kegiatan IKBI

Nama Kegiatan	Waktu	Peran
Lokakarya IKBI "Potensi Pendanaan Internasional & Prinsip Perbankan Berkelanjutan"	08 April 2019	Peserta
Pelatihan <i>Green Climate Fund</i>	29 Juli 2019	Peserta
Lokakarya Intensif <i>Green Bonds Boot Camp Training</i>	6-7 November 2019	Peserta
Executive CEO Dialogue on Sustainable Finance: " <i>Sustainability: What does it take for our economy</i> "	22-November 2019	Peserta
International Seminar on Sustainable Finance	26-November 2019	Peserta



BEKERJA MENCIPTA KARYA

Komposisi Insan BCA dan Keberagamannya [102-8]

Sumber daya manusia yang kompeten merupakan salah satu faktor penting kesuksesan BCA. Keberhasilan BCA dalam menyediakan solusi perbankan terbaik bagi nasabah, merupakan kinerja dari seluruh jajaran pekerja. Divisi Human Capital Management bertanggung jawab mengembangkan SDM BCA. Praktik manajemen SDM memperhatikan aspek-aspek keberlanjutan dan hak asasi manusia (HAM).

BCA memberikan kesempatan yang sama bagi setiap pekerja tanpa memandang suku, agama, ras, golongan, maupun *gender*. Kesetaraan kesempatan bekerja diberlakukan mulai dari rekrutmen, pengembangan kompetensi, evaluasi kinerja, remunerasi hingga promosi. Kebijakan tersebut tertuang dalam Perjanjian Kerja Bersama (PKB) 2019-2021.

Komposisi Pekerja berdasarkan Gender dan Status Ketenagakerjaan

Status Pekerja	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Tetap	9.049	14.162	9.366	14.467	9.664	14.679
Tidak tetap (kontrak, percobaan, <i>trainee</i>)	658	920	507	601	516	580
Jumlah berdasarkan gender	9.707	15.082	9.873	15.068	10.180	15.259
Jumlah keseluruhan	24.789		24.941		25.439	



Direktur BCA, Lianawaty Suwono (kedua dari kanan) menerima penghargaan "Indonesia's Most Impactful Women Leaders 2019"



BCA Awards merupakan penghargaan kepada pekerja BCA atas performa terbaiknya



BCA menerima penghargaan sebagai "Best of Work Place di Asia"

Komposisi Pekerja berdasarkan Gender dan Jenjang Jabatan

Jenjang Jabatan	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Dewan Komisaris	5	0	5	0	5	0
Direktur	8	3	9	3	9	2
Senior Manager	105	76	108	66	105	63
Middle Manager	846	759	814	712	804	680
Line Manager	3.677	5.929	3.721	5.880	3.864	5.926
Staf	4.131	7.946	4.212	8.230	4.242	8.552
Non Staf	935	369	1.004	177	1.151	36
Jumlah berdasarkan gender	9.707	15.082	9.873	15.068	10.180	15.259
Jumlah keseluruhan	24.789		24.941		25.439	

Komposisi Pekerja berdasarkan Gender dan Masa Kerja

Masa Kerja	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
> 20 Tahun	4.772	6.049	5.246	6.440	5.603	6.717
> 15 - 20 Tahun	489	947	600	1.112	706	1.230
> 10 - 15 Tahun	352	489	327	446	268	353
> 5 - 10 Tahun	1.317	2.547	928	1.698	685	1.117
> 1 - 5 Tahun	2.016	3.969	2.262	4.705	2.247	4.801
≤ 1 Tahun	761	1.081	510	667	671	1.041
Jumlah berdasarkan gender	9.707	15.082	9.873	15.068	10.180	15.259
Jumlah keseluruhan	24.789		24.941		25.439	



Komposisi Pekerja berdasarkan Gender dan Wilayah Kerja

Wilayah Kerja	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Wilayah Jabodetabek (termasuk Kantor Pusat)	5.419	7.969	5.096	7.457	5.307	7.669
Wilayah Jawa Barat (selain Jabodetabek)	612	1.059	840	1.353	720	1.175
Wilayah Jawa Tengah & DIY	661	1.218	705	1.243	745	1.287
Wilayah Jawa Timur	1.310	2.070	1.397	2.151	1.478	2.214
Wilayah Sumatera	865	1.380	932	1.448	991	1.472
Wilayah Kalimantan	279	478	307	490	317	495
Wilayah Indonesia Timur	561	908	596	926	622	947
Jumlah berdasarkan gender	9.707	15.082	9.873	15.068	10.180	15.259
Jumlah keseluruhan	24.789		24.941		25.439	

Komposisi Pekerja berdasarkan Gender dan Jenjang Pendidikan

Pendidikan	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
S3	4	1	4	1	4	1
S2	484	399	469	369	450	345
S1	6.596	11.581	6.449	11.294	6.396	11.124
Diploma (D1-D4)	455	1.253	571	1.427	642	1.609
SMA (atau kurang dari)	2.168	1.848	2.380	1.977	2.688	2.180
Jumlah berdasarkan gender	9.707	15.082	9.873	15.068	10.180	15.259
Jumlah keseluruhan	24.789		24.941		25.439	

Komposisi Pekerja berdasarkan Gender dan Rentang Usia

Rentang Usia	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 25 Tahun	1.056	1.756	953	1.787	1.082	2.305
> 25 - 30 Tahun	1.992	4.129	1.969	4.159	1.848	3.858
> 30 - 35 Tahun	1.020	1.742	804	1.256	676	953
> 35 - 40 Tahun	369	638	415	788	525	1.070
> 40 - 45 Tahun	1.059	2.108	1.258	2.454	1.498	2.780
> 45 - 50 Tahun	2.133	2.945	2.429	2.946	2.605	2.824
> 50 Tahun	2.078	1.764	2.045	1.678	1.946	1.469
Jumlah berdasarkan gender	9.707	15.082	9.873	15.068	10.180	15.259
Jumlah keseluruhan	24.789		24.941		25.439	

Kebijakan manajemen HCM memastikan tidak ada tenaga kerja anak dan tidak ada pekerja paksa di BCA. Kebijakan ini termuat dalam PKB 2019-2021 Pasal 7 ayat 2. Penerapan kebijakan menjadi tanggung jawab dan kewenangan Divisi Human Capital

Management (HCM). Kebijakan pengaturan jam kerja dilakukan, antara lain mencakup jam kerja, waktu istirahat, waktu cuti, dan lain-lain, yang tertuang dalam PKB Pasal 13, Pasal 14, Pasal 19, Pasal 20, Pasal 21.



Dukungan bagi Pemberdayaan Wanita



Kesetaraan Gender yang merupakan tujuan ke-5 pada SDGs menjadi salah satu prioritas BCA dalam memperhatikan keberadaan kaum wanita. Prinsip kesetaraan dan keberagaman menjadi dasar kegiatan operasional serta kebijakan pengelolaan SDM. BCA memberikan kesempatan yang sama bagi wanita untuk mencapai jenjang karir tertinggi. Saat ini, terdapat tiga direktur wanita atau sekitar 27,3% dari total Direktur, serta 541 kepala kantor cabang wanita atau 55,3% dari total kepala kantor cabang BCA seluruh Indonesia. Keberadaan wanita pada posisi puncak didasarkan pada prestasi dan kinerja yang dipersyaratkan, tanpa diskriminasi.

BCA memberikan fasilitas ruang laktasi di hampir semua kantor pusat dan kantor wilayah. Sarana tersebut merupakan salah satu bentuk dukungan kepada keberadaan pekerja wanita. Selain untuk pekerja wanita, BCA memberikan fasilitas kesehatan untuk anak dan suami pekerja wanita.

Saat ini, terdapat 60,8% pekerja wanita di BCA dan 63,8% pekerja wanita mendapatkan kesempatan promosi. Kondisi yang menggambarkan kesetaraan gender. Pemberian kesempatan kerja yang sama atau setara kepada wanita, secara tidak langsung dapat mendukung perekonomian keluarga.

Tingkat Perputaran Pekerja (*employee turnover*) [401-1]

Pada akhir tahun 2019 tingkat perputaran pekerja BCA sebesar 4,9%. Jumlah ini relatif lebih rendah dibandingkan dengan rata-rata *turnover* pekerja di industri perbankan sekitar 5-10% berdasarkan hasil riset PwC tahun 2014.

Uraian	2019	2018	2017
% Tingkat perputaran pekerja (<i>employee turnover</i>)	4,9	3,7	2,7

Pekerja Keluar berdasarkan Gender dan Usia

Rentang Usia	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 30 Tahun	254	408	246	337	223	311
30-50 Tahun	291	397	228	310	174	239
> 50 Tahun	123	125	82	74	80	56
Jumlah berdasarkan gender	668	930	556	721	477	606
Jumlah keseluruhan	1.598		1.277		1.083	



Pekerja Keluar berdasarkan Gender dan Wilayah Penempatan

Wilayah Kerja	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Wilayah Jabodetabek (termasuk Kantor Pusat)	476	640	387	490	355	458
Wilayah Jawa Barat (selain Jabodetabek)	35	69	27	47	11	30
Wilayah Jawa Tengah & DIY	20	38	16	37	17	22
Wilayah Jawa Timur	60	79	56	66	40	44
Wilayah Sumatera	39	61	29	43	30	28
Wilayah Kalimantan	14	15	10	13	5	6
Wilayah Indonesia Timur	24	28	31	25	19	18
Jumlah berdasarkan gender	668	930	556	721	477	606
Jumlah keseluruhan	1.598		1.277		1.083	

Dalam rangka memenuhi kebutuhan perusahaan, BCA merekrut 1.453 pekerja baru terdiri dari 615 laki-laki dan 838 perempuan hingga akhir Desember 2019. Jumlah tersebut meningkat dibandingkan jumlah pekerja baru yang direkrut pada tahun 2018 sebanyak 833 orang. [\[401-1\]](#)

Pekerja Baru berdasarkan Gender dan Usia

Rentang Usia	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 30 tahun	600	819	370	449	492	859
30-50 tahun	15	19	9	5	15	6
> 50 tahun	0	0	0	0	0	0
Jumlah berdasarkan gender	615	838	379	454	507	865
Jumlah keseluruhan	1.453		833		1.372	

Pekerja Baru berdasarkan Gender dan Wilayah Penempatan

Wilayah Kerja	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Wilayah Jabodetabek (termasuk Kantor Pusat)	566	732	361	404	422	611
Wilayah Jawa Barat (selain Jabodetabek)	11	12	2	6	7	23
Wilayah Jawa Tengah & DIY	6	15	4	10	5	43
Wilayah Jawa Timur	16	41	4	16	24	62
Wilayah Sumatera	8	19	3	13	26	68
Wilayah Kalimantan	5	10	3	2	6	24
Wilayah Indonesia Timur	3	9	2	3	17	34
Jumlah berdasarkan gender	615	838	379	454	507	865
Jumlah keseluruhan	1.453		833		1.372	

Sebagai salah satu apresiasi BCA terhadap pekerja wanita dan pemenuhan ketentuan Undang-Undang No.13 Tahun 2003 pasal 82 tentang Ketenagakerjaan, BCA memberikan hak cuti melahirkan. Hal ini juga berlaku bagi pekerja wanita yang mengalami keguguran tidak disengaja atau *aborts provocatus* dengan alasan medis, sebagaimana tercantum pada

PKB 2019–2021. Cuti melahirkan tidak mengurangi cuti tahunan pekerja wanita. Pekerja pria mendapatkan izin kelahiran anak dari istri sah selama tiga hari kerja dan izin mendampingi istri yang mengalami keguguran kandungan selama empat hari kerja. Selama tahun 2019, tercatat sebanyak 1.222 pekerja wanita mengambil cuti melahirkan dan sebanyak 408 pekerja pria mengambil izin atas kelahiran anak. [\[401-3\]](#)



PENILAIAN KINERJA PEKERJA [404-3]

Kebijakan promosi pekerja berdasarkan persyaratan jabatan, pendidikan dan atau kompetensi sesuai dengan kebutuhan perusahaan, tanpa memandang suku, agama, ras, golongan maupun gender. Setiap pekerja memiliki kesempatan dan peluang yang sama. Proses promosi dilakukan secara transparan, objektif dan berkeadilan. Selama tahun 2019, tercatat sebanyak 3.184 pekerja mendapatkan promosi, 63,8% di antaranya adalah pekerja wanita.

Pekerja Mendapatkan Promosi berdasarkan Gender

Lokasi	2019		2018		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
- Kantor Pusat	406	464	348	352	253	303
- Kantor Cabang & Wilayah	748	1.566	609	1.207	410	836
Jumlah berdasarkan gender	1.154	2.030	957	1.559	663	1.139
Jumlah keseluruhan	3.184		2.516		1.802	

TUNJANGAN PEKERJA [401-2]

Kebijakan remunerasi pekerja mengacu pada ketentuan yang berlaku dan BCA juga memiliki kebijakan yang mengatur tunjangan bagi pekerja. Beberapa tunjangan di antaranya:

Jenis Tunjangan	Pekerja Tetap	Pekerja Kontrak	Trainee
Tunjangan Hari Raya	✓	✓	✓
Tunjangan Akhir Tahun	✓	NA	✓
Tunjangan Khusus Hari Raya Keagamaan	✓	NA	✓
Tunjangan Jabatan	✓	NA	NA
Bantuan Lainnya	✓	NA	NA

Jaminan Lingkungan Kerja yang Layak

Tempat kerja yang layak dan lingkungan yang kondusif menjadi perhatian BCA, untuk mendukung kenyamanan dan produktivitas pekerja. Perusahaan meyakini bahwa kinerja terbaik dapat dicapai melalui iklim kerja yang kondusif.

BCA aktif mendukung penerapan program Kesehatan dan Keselamatan Kerja (K3) Depnaker (Departemen Tenaga Kerja). Secara berkala, BCA melakukan edukasi dan simulasi evakuasi gempa dan kebakaran. Kegiatan dilaksanakan di Kantor Pusat, Kantor Wilayah dan Kantor Cabang. Upaya menciptakan keselamatan kerja juga tercermin dari penataan ruang kantor yang mengacu pada beberapa hal, seperti kelengkapan dan kelayakan sarana dan prasarana maupun lingkungan kerja, serta sarana pengamanan. Bagi pekerja wanita, tersedia ruang laktasi di Kantor Pusat dan Kantor Wilayah untuk memberikan kenyamanan bagi pekerja wanita saat menunaikan tugas sebagai ibu. Kebijakan perlindungan pekerja termuat dalam PKB 2019-2021, antara lain pada Pasal 42, Pasal 47, Pasal 49, Pasal 57 ayat 1, Pasal 58 ayat 2, dan Pasal 59 ayat 2.

Serikat Pekerja dan Perjanjian Kerja Bersama

[102-41]

Dalam rangka menjamin kebebasan menyampaikan pendapat dan berserikat, dibentuk Serikat Pekerja. Organisasi dikelola secara mandiri oleh pekerja dan difasilitasi perusahaan. Hingga 31 Agustus 2018, 18.991 (78,8%) pekerja tetap menjadi anggota Serikat Pekerja. Serikat Pekerja bersama manajemen meninjau dan menyusun PKB setiap dua tahun sekali. PKB menjadi dasar hubungan industrial yang kondusif dan produktif. 100% pekerja tetap telah terlindungi hak dan kewajibannya melalui PKB ini.

Kesempatan Kerja bagi Penyandang Disabilitas

BCA memberikan kesempatan kepada penyandang disabilitas untuk memperoleh pembekalan dan pengalaman kerja di BCA. Pada tahun 2019, terdapat 15 orang tenaga alih daya penyandang disabilitas yang berkesempatan bekerja di Sentra Layanan Digital. Kesempatan tersebut disediakan sebagai wujud kepedulian BCA terhadap peningkatan kesejahteraan dan pemberian kesempatan kerja yang setara. Hal ini juga merupakan dukungan aktif BCA pada program pemerintah, khususnya terkait Peraturan Pemerintah atau PP No. 43 tahun 1998 tentang usaha meningkatkan kesejahteraan bagi penyandang disabilitas.



KILAS KINERJA EKONOMI

Risiko Perubahan Iklim [201-2]

Perubahan iklim yang terjadi akibat pemanasan global mengubah praktik bisnis agar lebih memperhatikan risiko lingkungan, demikian pula dalam proses pemberian kredit perbankan. Bank diharapkan dapat membantu kegiatan pencegahan dampak negatif dari perubahan iklim, melalui dukungan pada Keuangan Berkelanjutan.

BCA menyadari adanya risiko perubahan iklim yang dapat memberikan dampak pada kinerja keuangan. Selama tahun 2019 terdapat dampak perubahan iklim yang menimbulkan bencana alam. Sedikitnya ada empat bencana alam yang menimpa Cabang BCA, dengan perkiraan total kerugian potensial mencapai Rp272 juta dan terdapat 33 kejadian yang mengakibatkan kerusakan ATM dengan total kerugian potensial sekitar Rp1 miliar. Kejadian ini merupakan risiko perubahan iklim yang harus diperhatikan oleh semua pihak dan oleh karenanya BCA mendukung praktik bisnis yang mampu mengurangi risiko perubahan iklim.

Kinerja Perusahaan dan Kelangsungan Bisnis

Kinerja ekonomi BCA di tahun 2019 mencatat pertumbuhan yang positif. Hingga akhir Desember 2019, pertumbuhan laba bersih meningkat 10,5% menjadi Rp28,6 triliun, dibandingkan dengan laba bersih tahun 2018 sebesar Rp25,9 triliun. Pendapatan operasional, yang terdiri dari pendapatan bunga bersih dan pendapatan operasional lainnya, meningkat 13,6% menjadi Rp71,6 triliun per 31 Desember 2019, dibandingkan Rp63,0 triliun pada tahun sebelumnya.

Dana giro dan tabungan (CASA) di akhir tahun 2019, tercatat sebesar Rp530,6 triliun, atau meningkat 9,8% YoY sejalan dengan peningkatan jumlah transaksi di BCA, khususnya melalui perbankan digital. Dana pihak ketiga mencapai Rp699,0 triliun, atau meningkat 11,0% YoY. Peningkatan dana pihak ketiga tersebut melebihi target awal yang berada pada kisaran 8%-10%. Kontribusi CASA pada total dana pihak ketiga mencapai 75,9%, sehingga CASA tetap menjadi inti dari dana pihak ketiga BCA.

Portofolio kredit BCA tercatat Rp586,9 triliun meningkat 9,1%. Peningkatan ini melebihi target yang ditetapkan yaitu 6%-8%. BCA mencatat pertumbuhan yang positif pada berbagai segmen kredit. Pertumbuhan ini merupakan indikator positif bagi iklim usaha dan ekonomi dalam jangka panjang. BCA mencatat tingkat pengembalian atas aset (*Return on Assets* – ROA) dan tingkat pengembalian atas ekuitas (*Return on Equity* – ROE) masing-masing sebesar 4,0% dan 18,0%. Pencapaian ini melebihi target ROA yaitu tidak lebih rendah dari 3,5% dan ROE di atas 17%.

Kinerja ekonomi BCA tahun 2019 disampaikan secara lebih detail pada Laporan Tahunan 2019. Pada Laporan Tahunan tersebut berisi laporan keuangan konsolidasi BCA periode 2019. Laporan keuangan konsolidasi mencakup data Perusahaan Anak.



Kinerja Keuangan

(Rp miliar)

Uraian	2019	2018	2017
Kinerja Keuangan			
Total Aset	918.989	824.788	750.320
Aset Produktif	818.694	734.401	672.235
Kredit yang Diberikan - Bruto	586.940	538.100	467.509
Dana Pihak Ketiga	698.980	629.812	581.115
Pendapatan Operasional	71.622	63.034	56.982
Beban Operasional	(30.742)	(27.651)	(25.190)
Laba Bersih	28.570	25.852	23.321
Rasio			
Rasio Kecukupan Modal Minimum (KPMM)	23,8%	23,4%	23,1%
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	0,9%	0,9%	0,9%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1,9%	1,9%	2,1%
NPL <i>gross</i>	1,3%	1,4%	1,5%
NPL <i>nett</i>	0,5%	0,4%	0,4%
<i>Return on Asset</i> (ROA)	4,0%	4,0%	3,9%
<i>Return on Equity</i> (ROE)	18,0%	18,8%	19,2%
<i>Net Interest Margin</i> (NIM)	6,2%	6,1%	6,2%
Rasio Efisiensi (BOPO)	59,1%	58,2%	58,6%
<i>Loan to Deposit Ratio</i> (LDR)	80,5%	81,6%	78,2%
<i>Liquidity Coverage Ratio</i> (LCR)	276,3%	278,2%	353,0%

Sebagai salah satu bank swasta nasional dengan aset terbesar di Indonesia, BCA tidak hanya fokus pada bisnis perbankan transaksi juga pada penyediaan fasilitas kredit dan solusi keuangan. BCA aktif merespon perkembangan lingkungan bisnis yang dinamis dan isu global, termasuk isu lingkungan dan sosial. BCA turut aktif mendukung Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*) dan penerapan Keuangan Berkelanjutan di Indonesia.

Sejalan dengan penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dilakukan sejak tahun 2018, BCA mulai menyesuaikan kebijakan pemberian kredit, terutama pada pembiayaan berwawasan lingkungan, sosial dan tata kelola (LST). Persyaratan kredit di BCA memuat *checklist* terkait aspek LST. Lebih lanjut, BCA terus mengembangkan produk dan layanan keuangan untuk Kategori Kegiatan Usaha Berkelanjutan (KKUB) dan keuangan inklusif.





Kinerja Pembiayaan pada Penerapan Keuangan Berkelanjutan

Uraian	Satuan	2019	2018*	2017*
Jumlah produk yang memenuhi kategori kegiatan usaha berkelanjutan				
a. Penghimpunan Dana	Jumlah Produk	-	-	-
b. Penyaluran Dana **	Jumlah Produk	1	1	1
Total aset produktif kegiatan usaha berkelanjutan				
a. Total Kredit/Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (IDR)	Rp miliar	116.331	102.201	78.947
b. Total Non- Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR)	Rp miliar	470.609	435.899	388.562
Total Kredit/Pembiayaan Bank	Rp miliar	586.940	538.100	467.509
Persentasi total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%)	%	19,8	19,0	16,9

* Portofolio pembiayaan KKUB per 31 Desember 2017 dan 2018 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2019.

** Produk yang digunakan untuk penyaluran dana KKUB diintegrasikan dengan produk kredit yang sudah ada di BCA

Rantai Pasokan dan Praktik Pengadaan [102-9]

Salah satu bagian penting guna mendukung kelancaran operasional bank adalah rantai pasokan atau praktik pengadaan barang dan jasa dari dan untuk seluruh kantor cabang. Selama tahun 2019, BCA selalu menjaga komunikasi yang baik dengan para mitra ataupun vendor, seperti Kantor Akuntan Publik, *vendor* pengembang IT, *supplier* pengadaan barang, jasa dan transportasi, kontraktor *maintenance* dan perbaikan gedung/kantor cabang, penyedia alat-alat elektronik.

BCA telah memiliki sistem pengadaan yang terintegrasi mulai dari proses *budgeting*, pengadaan, pembuatan PO/kontrak atau sewa menyewa, pemeliharaan gedung, pengadaan sampai pembayaran yaitu aplikasi *Enterprise Backoffice Integration* (EBI). Sistem ini telah mendukung praktik bisnis ramah lingkungan, memberikan perlakuan yang setara, dan patuh pada tata kelola yang baik, sejalan dengan konsep lingkungan, sosial dan tata kelola (LST).

BCA memiliki kebijakan internal yang mengatur proses pengadaan, antara lain: kebijakan seleksi pemasok atau *vendor*, termasuk proses pengadaannya, kebijakan kompetensi bagi pemasok, larangan adanya tindakan diskriminasi terhadap pemasok. Mitra BCA ditentukan berdasarkan kemampuan, pengalaman dan kompetensinya, serta produk berkualitas sesuai dengan kebutuhan perusahaan. Selain itu, BCA juga memberlakukan kebijakan internal yang tegas untuk antisipasi kemungkinan terjadinya kondisi-kondisi *fraud* yang berpotensi terjadi dalam proses pengadaan, seperti tindakan korupsi, benturan kepentingan atau penyuapan yang melanggar peraturan perusahaan.

Distribusi Nilai Ekonomi

Distribusi nilai ekonomi diberikan kepada pemangku kepentingan, terutama kepada pekerja yang berinteraksi secara langsung dengan kegiatan operasional perbankan. Bentuk distribusi diwujudkan melalui imbal jasa, antara lain berupa gaji, tunjangan, dan insentif lain. Pekerja juga mendapatkan distribusi nilai ekonomi melalui pelatihan dan pengembangan, atau kegiatan *outbond* maupun *gathering*. Penghargaan terhadap kinerja pekerja sangat diperhatikan oleh perusahaan. BCA memberikan remunerasi yang bersaing. Remunerasi pekerja BCA di atas besaran upah minimum regional (UMR) yang berlaku di seluruh wilayah kantor cabang di Indonesia. [102-35]

Persentase Remunerasi Pekerja Tetap di Jakarta pada Tingkat Terendah Terhadap UMR

2019	2018	2017
155,6%	145,3%	137,1%

Catatan: Perbandingan remunerasi pekerja dengan UMR wilayah Jakarta.

Distribusi ekonomi kepada masyarakat, dilakukan BCA melalui implementasi program Bakti BCA. BCA mengembangkan program tanggung jawab sosial perusahaan (CSR) secara konsisten dan berkesinambungan. Total dana kegiatan Bakti BCA mencapai Rp122,8 miliar. Kegiatan ini masih terus berlanjut di bawah Pilar Solusi Cerdas, Solusi Sinergi dan Solusi Bisnis Unggul.



TATA KELOLA KEBERLANJUTAN

Struktur Tata Kelola Keberlanjutan

Komitmen BCA dalam menerapkan Keuangan Berkelanjutan, antara lain diwujudkan dengan membentuk Unit Kerja Sub-Divisi Environment Sustainability Governance (ESG) melalui Surat Keputusan Direksi No. 136/SK/DIR/2019 tanggal 30 Agustus 2019.

Proses pembentukan Unit ESG melibatkan pihak internal dan eksternal yang memiliki kompetensi di bidang keberlanjutan. Tugas pokok Sub-Divisi ESG diuraikan dalam 2 (dua) Aspek, yaitu Aspek Sekretariat Perusahaan dan *Good Corporate Governance* (GCG) Terintegrasi, serta Aspek Keuangan Berkelanjutan.

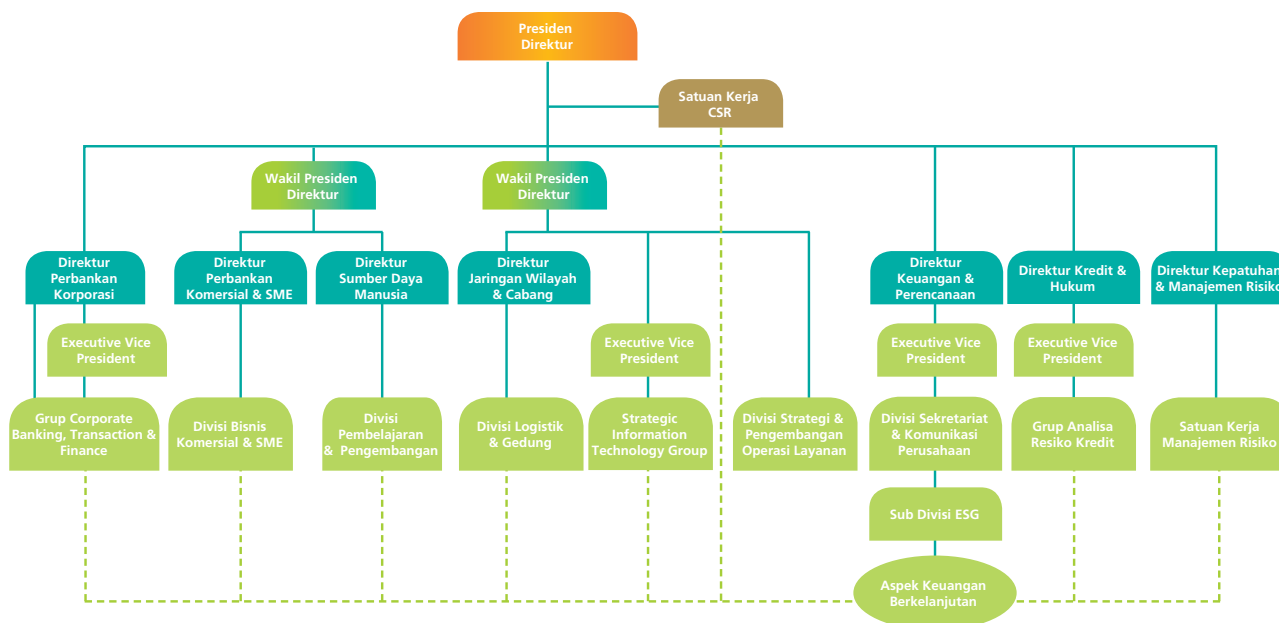
Tugas pokok pada Aspek Sekretariat Perusahaan dan GCG Terintegrasi yaitu meningkatkan nilai perusahaan melalui pelaksanaan prinsip-prinsip tata kelola yang baik (*good corporate governance*). Adapun tugas pokok Aspek Keuangan Berkelanjutan yaitu membangun dan menerapkan budaya Keuangan Berkelanjutan dengan tepat dan baik dalam berbagai aspek organisasi sehingga mendukung keberlanjutan perusahaan. Dalam membangun dan menerapkan budaya Keuangan Berkelanjutan, Aspek Keuangan Berkelanjutan berkoordinasi dengan unit-unit terkait, terutama Grup Corporate Banking, Transaction & Finance, Divisi Bisnis Komersial & SME, Grup Analisa

Risiko Kredit, Divisi Logistik & Gedung, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Satuan Kerja Corporate Social & Responsibility, Divisi Strategi & Pengembangan Operasi-Layanan, Strategic Information Technology Group.

Aspek Keuangan Berkelanjutan memantau pelaksanaan Keuangan Berkelanjutan BCA yang tertuang dalam RAKB. Pencapaian target RAKB seperti penyaluran kredit KKUB, pengembangan kapasitas internal menjadi KPI bersama antara aspek Keuangan Berkelanjutan dengan unit kerja terkait.

Sub-Divisi ESG pada Divisi Sekretariat dan Komunikasi Perusahaan berada di bawah Executive Vice President Divisi Keuangan Perusahaan dan Sekretariat & Komunikasi Perusahaan bertanggung jawab kepada Direktur Perencanaan dan Keuangan yang akan melaporkan kinerja kepada Presiden Direktur. Namun demikian, keseluruhan penerapan tata kelola keberlanjutan menjadi tanggung jawab semua insan BCA, termasuk Dewan Komisaris dan jajaran Direksi yang ikut terlibat dalam pengawasannya. Struktur tata kelola keberlanjutan menggambarkan garis wewenang seluruh unit kerja yang bertanggung jawab secara langsung untuk berkoordinasi atas rencana dan implementasi Keuangan Berkelanjutan.

Struktur Tata Kelola Keberlanjutan [102-18] [102-19]



— Garis Pelapor/tanggung Jawab
- - - Garis Koordinasi

Keterangan: Garis putus-putus pada bagan di atas merupakan mekanisme pelaporan kemajuan/progress Keuangan Berkelanjutan



Tugas Direktur Penanggung Jawab Keuangan Berkelanjutan

Secara umum, Presiden Direktur, dua Wakil Presiden Direktur dan tujuh Direktur terkait langsung dengan implementasi Keuangan Berkelanjutan. Tujuh Direktur tersebut yaitu Direktur Perencanaan & Keuangan, Direktur Kredit & Hukum, Direktur Perbankan Korporasi, Direktur Jaringan Wilayah & Cabang, Direktur Perbankan Komersial & SME, Direktur Sumber Daya Manusia dan Direktur Kepatuhan & Manajemen Risiko.

Tugas pokok Direktur terkait Keuangan Berkelanjutan di antaranya membangun dan menerapkan budaya Keuangan Berkelanjutan dalam berbagai aspek organisasi, memastikan penerapan delapan prinsip Keuangan Berkelanjutan & implementasi RAKB; publikasi laporan keberlanjutan; pelaksanaan Keuangan Berkelanjutan dan mengikuti perkembangan isu Keuangan Berkelanjutan. Selain Direksi, Dewan Komisaris juga bertugas untuk mengawasi seluruh rencana dan implementasi Keuangan Berkelanjutan.

Pengembangan Kompetensi Keuangan Berkelanjutan [102-20]

BCA senantiasa melakukan pelatihan dan pengembangan kompetensi pekerja, antara lain kompetensi Keuangan Berkelanjutan. Pelatihan Keuangan Berkelanjutan dilakukan dalam bentuk seperti, sosialisasi POJK No. 51/POJK.03/2017 dan POJK No. 60/POJK.04/2017 kepada pekerja secara keseluruhan dan pelatihan dengan tema tertentu untuk pekerja yang terkait langsung pembiayaan

kategori kegiatan usaha berkelanjutan (KKUB). Secara bertahap, pelatihan Keuangan Berkelanjutan diberikan kepada seluruh pekerja untuk meningkatkan pemahaman pekerja.

Sepanjang tahun 2019, BCA telah mengikutsertakan pekerja pada pelatihan Keuangan Berkelanjutan. Jenis pelatihan yang diikuti, antara lain sosialisasi Keuangan Berkelanjutan, *training* analisis lingkungan hidup (TAL) dasar dan menengah, pelatihan untuk pelatih TAL, pelatihan energi terbarukan (PLTS), pelatihan terkait AMDAL, penyusunan rencana aksi Keuangan Berkelanjutan dan *green bond*. Beberapa pelatihan *in-class* diselenggarakan oleh internal BCA yang bekerja sama dengan pihak eksternal maupun internal yang memiliki kompetensi di bidang Keuangan Berkelanjutan serta pelatihan eksternal yang diselenggarakan oleh regulator dalam bentuk antara lain *workshop*, seminar.

Pada Oktober 2019, BCA bekerja sama dengan pihak eksternal sebagai narasumber, BCA menyelenggarakan pelatihan Keuangan Berkelanjutan yang diikuti oleh tiga Dewan Komisaris, delapan Direksi dan beberapa kepala unit kerja yang berhubungan langsung dengan pembiayaan kegiatan usaha berkelanjutan. Pada November 2019, pelatihan kembali diselenggarakan untuk Kepala Divisi di Kantor Pusat serta perwakilan Perusahaan Anak yang dibuka oleh Direktur Perencanaan dan Keuangan. Sehingga, selama tahun 2019, sebanyak 656 pekerja termasuk di antaranya jajaran Dewan Komisaris dan Direksi mengikuti pelatihan Keuangan Berkelanjutan yang diselenggarakan pihak internal BCA maupun pihak



Rapat Umum Pemegang Saham Luar Biasa 2019



Sosialisasi Green Office kepada unit kerja



Sosialisasi SDGs kepada pekerja BCA



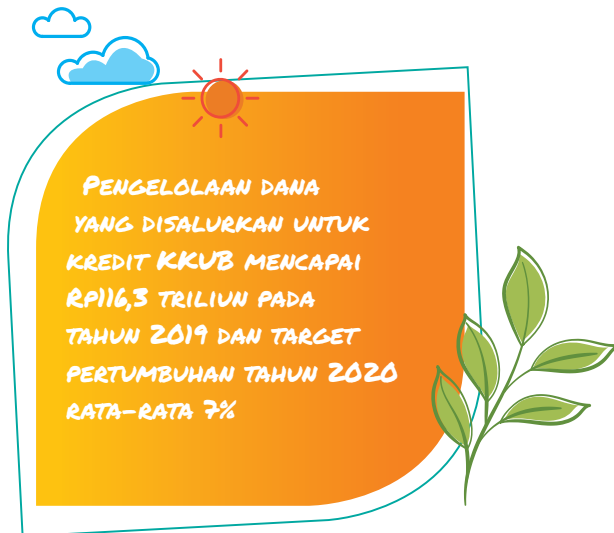
eksternal. Dengan demikian, sudah 1.026 pekerja, termasuk Dewan Komisaris dan Direksi menerima sosialisasi dan pelatihan Keuangan Berkelanjutan, yang dilakukan sejak tahun 2015.

Untuk tahun 2020, BCA mencanangkan target pelatihan Keuangan Berkelanjutan bagi pekerja yang terkait langsung pembiayaan kategori kegiatan usaha berkelanjutan (unit kerja terkait kredit) naik 15%. Target ini akan dicapai melalui pelatihan tatap muka dan pelatihan *online*.

BCA juga secara bergantian mengirimkan pekerja untuk mengikuti pelatihan eksternal yang berhubungan dengan dampak LST, khususnya lingkungan. Untuk dapat mengidentifikasi risiko pada sektor konstruksi sekaligus meningkatkan kompetensi terkait *green building*, salah satu pekerja BCA telah lulus dari pelatihan *greenship profesional* yang diselenggarakan oleh Green Building Council Indonesia (GBCI), dan saat ini juga merupakan anggota dari Ikatan Ahli Bangunan Hijau Indonesia.



PENERAPAN KEUANGAN BERKELANJUTAN



Prestasi, Peluang dan Tantangan Penerapan Keuangan Berkelanjutan

BCA aktif mendukung penerapan Keuangan Berkelanjutan, yang diwujudkan melalui inisiatif sebagai salah satu *first movers on sustainable finance*, yang diinisiasi OJK. BCA mulai menerapkan strategi Keuangan Berkelanjutan melalui Rencana Aksi Keuangan Berkelanjutan (RAKB). Penerapan dilakukan secara bertahap dan berkesinambungan.

Peluang dan tantangan yang dihadapi dalam penerapan Keuangan Berkelanjutan antara lain:

- Peluang pembiayaan pada usaha yang terkait Keuangan Berkelanjutan, maupun berkaitan dengan mitigasi dan adaptasi perubahan iklim relatif belum dikelola secara maksimal. Prospek tersebut banyak terdapat pada pertanian, transportasi dan energi terbarukan,
- Peluang kerja sama antar institusi, baik perbankan maupun non perbankan,
- Kesamaan pemahaman serta persepsi di antara pemangku kepentingan mengenai konsep, prinsip, aturan dan pelaksanaan Keuangan Berkelanjutan masih perlu terus ditingkatkan,
- Upaya meningkatkan pengetahuan dan kompetensi semua pihak, termasuk komitmen antar lembaga pemerintah dan non pemerintah,
- Dorongan dan motivasi untuk mengimplementasikan kegiatan bisnis yang ramah lingkungan, termasuk proyek energi terbarukan dan efisiensi energi,

- Situasi eksternal ekonomi, sosial dan lingkungan hidup yang berpotensi mempengaruhi keberlanjutan Bank, antara lain adanya peraturan pemerintah.

Walaupun terdapat tantangan, BCA tetap melihat peluang dan berencana menyalurkan kredit berwawasan LST melalui pembiayaan kredit KKUB yang ditargetkan meningkat rata-rata 7% termasuk pembiayaan kepada kredit usaha rakyat (KUR) sebesar Rp138,3 miliar di tahun 2020. Sebanyak 60% KUR diupayakan penyaluran kredit ke sektor produksi jasa, industri ramah lingkungan, peternakan, dan pertanian. Sejak dimulainya penerapan Keuangan Berkelanjutan, BCA belum menghadapi permasalahan yang signifikan.

Prosedur Identifikasi Risiko atas Penerapan Keuangan Berkelanjutan [102-11, FS2, FS9]

BCA memiliki manajemen risiko sebagai *precautionary approach* yang sejalan dengan penerapan Keuangan Berkelanjutan. Penjelasan lengkap terkait manajemen risiko terdapat pada Laporan Tahunan 2019. Direktur terkait melakukan pengawasan dalam penyusunan RAKB, serta memantau implementasinya. Seiring dengan penyusunan RAKB, BCA menyusun visi dan misi keberlanjutan, Laporan Keberlanjutan, penyesuaian kebijakan kredit maupun kebijakan umum yang mendukung penerapan Keuangan Berkelanjutan. Dewan Komisaris dan Direksi turut aktif mengawasi penerapan Keuangan Berkelanjutan, melalui Laporan Realisasi RAKB.

Dalam rangka menerapkan Keuangan Berkelanjutan, BCA menyesuaikan persyaratan kredit, sebagai salah satu upaya untuk meningkatkan portofolio kredit ramah lingkungan. Identifikasi risiko LST dilakukan pada saat tinjauan proposal kredit. Hasil tinjauan akan mempengaruhi peringkat risiko debitur dan menentukan kebijakan pemberian kredit. BCA juga mengidentifikasi risiko dalam menerapkan Keuangan Berkelanjutan, terutama risiko kredit. Pemantauan risiko kredit dilakukan oleh Satuan Kerja Manajemen Risiko secara periodik.



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DIREKTUR KANTOR LINGKUNGAN USAID/INDONESIA

"USAID merasa bangga dengan kemitraan yang telah terbangun selama ini dalam hal keuangan berkelanjutan dengan BCA sebagai salah satu lembaga keuangan terkemuka di Indonesia. Dimulai pada tahun 2009, kerja sama ini masih berlanjut hingga saat ini melalui pengerjaan berbagai proyek, di mana proyek USAID Indonesia Clean Energy Development II atau USAID ICED II merupakan yang terbaru. Dalam beberapa tahun terakhir, kami telah melakukan kajian teknis untuk BCA dalam pengerjaan 11 proyek energi terbarukan yang nilai investasinya di atas USD 190 juta. Empat dari proyek tersebut telah beroperasi dan menyalurkan listrik kepada lebih dari 500.000 orang – yang menandai kontribusi BCA bagi Indonesia dalam upayanya mencapai target 23% energi terbarukan pada tahun 2025. Dalam hal pengembangan kapasitas, kami juga berbagi dengan BCA tentang wawasan pasar dan perkembangan terkini di bidang energi terbarukan dan keuangan berkelanjutan, dan memberikan pelatihan-pelatihan tentang perbankan ramah lingkungan, teknologi energi terbarukan, dan risiko lingkungan yang disebabkan oleh proyek energi terbarukan. Kami terkesan dengan visi, komitmen dan kepemimpinan BCA dalam mengembangkan energi terbarukan bagi tercapainya masa depan Indonesia yang lebih bersih."

Prosedur persetujuan kredit dilakukan dengan memperhatikan risiko LST melalui mekanisme sebagai berikut:

Alur Proses Persetujuan Kredit BCA



Keterangan:

*) Dengan mempertimbangkan kelayakan bisnis (calon) debitur, termasuk isu-isu terkait dengan Lingkungan, Sosial, dan Tata Kelola (LST).

**) Termasuk *monitoring* kelengkapan dokumen terkait lingkungan, sesuai syarat yang diberikan analis.

Dalam situasi tertentu, apabila ditemukan debitur yang belum dapat memenuhi persyaratan ESG, maka BCA meminta informasi atas tindak lanjut debitur dan memantau perkembangannya secara periodik.



Penerapan Kebijakan Manajemen Risiko Lingkungan, Sosial dan Tata Kelola (LST) [102-11, 102-30] [F53]

Pada tahun 2020, BCA akan melakukan pengkinian kebijakan penerapan Keuangan Berkelanjutan, antara lain pembuatan kebijakan dalam pedoman umum pengkategorian portofolio pembiayaan/kredit berdasarkan kategori kegiatan usaha berkelanjutan (KKUB). Selain itu, pedoman umum juga akan merujuk pada kebijakan pembiayaan secara sektoral.

Dalam rangka penerapan manajemen risiko LST, BCA memiliki Manual Ketentuan Umum Kredit. Pada Manual Ketentuan Umum Kredit terdapat persyaratan kredit kepada calon debitur, seperti tidak memberikan pembiayaan kepada usaha yang bersifat spekulatif perjudian, pencucian uang, dan usaha yang diperkirakan dapat merugikan masyarakat (seperti *money game*).

BCA telah menerapkan kebijakan yang sejalan dengan penerapan manajemen risiko LST, seperti Panduan Implementasi Integrasi LST bagi Bank yang diterbitkan OJK tahun 2015; Kebijakan Dasar Perkreditan Bank (KDPB) BCA; Undang-undang No. 32 tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Kebijakan manajemen risiko LST merupakan penerapan dari *exclusionary principle*, antara lain mencakup:

- Persyaratan bagi debitur/calon debitur untuk memenuhi peraturan lingkungan hidup sesuai dengan jenis dan skala dampak kegiatan usahanya, di antaranya izin lingkungan yang disertai dokumen Analisis Mengenai Dampak Lingkungan (AMDAL), Upaya Pengelolaan Lingkungan/Upaya Pemantauan Lingkungan (UKL/UPL). Apabila debitur memiliki sertifikat terkait pelestarian lingkungan, maka pembiayaan/kredit ini akan dikategorikan sebagai pembiayaan berwawasan LST.
- BCA memantau hasil penilaian kinerja pengelolaan lingkungan hidup yang dikeluarkan oleh Kementerian Lingkungan Hidup (PROPER). Jika hasil penilaian PROPER tersebut tidak memenuhi ketentuan lingkungan hidup, maka dimintakan informasi atas tindak lanjut debitur dan dipantau hasil PROPER berikutnya.
- BCA menaruh perhatian mengenai risiko perubahan iklim dan peluang. Risiko ini dimitigasi, salah satunya melalui pengelolaan manajemen risiko dan *three lines of defences*. Di sisi lain, peluang perubahan iklim akan berdampak pada perubahan jenis pembiayaan yang mendukung mitigasi perubahan iklim.



Sosialisasi Tabungan SimPel (Simpanan Pelajar) kepada pelajar pada "SimPel Day"



Penandatanganan MoU Kredit Sindikasi Infrastruktur

Penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB)

Sejak 2018, BCA telah membuat RAKB lima tahun (periode tahun 2019 hingga 2023). RAKB BCA disusun sejalan dengan strategi bisnis, serta mampu mendukung pembangunan berkelanjutan. Pemantauan implementasi dan pencapaian target RAKB dilakukan secara berkala. Program prioritas yang tertuang dalam RAKB, antara lain:

1. Peningkatan portofolio pembiayaan Keuangan Berkelanjutan;
2. Pengembangan kapasitas intern; dan
3. Penyesuaian organisasi, manajemen risiko, tata kelola dan/atau standar prosedur operasional.

Peningkatan portofolio pembiayaan Keuangan Berkelanjutan: BCA menjabarkan target dan pencapaian kualitas kredit/pembiayaan berdasarkan KKUB, untuk segmen UMKM maupun Non UMKM. Pembiayaan KKUB Non UMKM per 31 Desember 2019 didominasi dengan penyaluran kredit kepada Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan, yang mencapai 62,2% dari total pembiayaan KKUB Non UMKM. Selain itu, penyaluran kredit dilakukan ke sektor Transportasi Ramah Lingkungan serta Energi Terbarukan, yaitu untuk pembiayaan proyek Pembangkit Listrik Tenaga Air (PLTA) dan Pembangkit Listrik Tenaga Mini Hidro (PLTMH).

Pengembangan kapasitas internal: Selama periode 2019, pelatihan Keuangan Berkelanjutan diutamakan kepada unit kerja yang berkaitan langsung dengan pembiayaan kegiatan usaha berkelanjutan. Penyesuaian organisasi dilakukan untuk mendukung implementasi Keuangan Berkelanjutan. BCA membentuk unit kerja Sub-Divisi ESG, bertugas untuk memantau implementasi Keuangan Berkelanjutan. Dilakukan penyesuaian beberapa pedoman, antara lain penyesuaian prosedur kredit yang berwawasan LST, kebijakan perusahaan, mengembangkan strategi keberlanjutan, serta menetapkan visi dan misi Keuangan Berkelanjutan.

Pengembangan Modul Pelatihan Keuangan Berkelanjutan [FS4]

Sejak tahun 2017, BCA mengembangkan sarana dan penyempurnaan materi pembelajaran Keuangan Berkelanjutan. BCA juga akan mengembangkan modul pelatihan berbasis *e-learning* tentang penerapan prosedur lingkungan dan sosial sebagaimana yang dilakukan pada lini bisnis, terutama lini kredit. Pengembangan ini bertujuan untuk meningkatkan kompetensi pekerja agar dapat mengidentifikasi usaha calon debitur, sesuai dengan konsep LST. Dalam pengembangan materi modul, BCA melibatkan pemangku kepentingan melalui dialog dan diskusi.

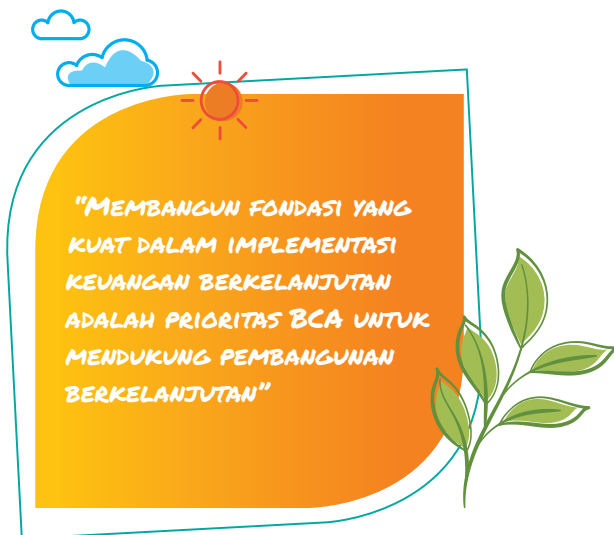
Selama tahun 2019, tidak terdapat sanksi administratif yang mempengaruhi kelangsungan usaha BCA maupun sanksi administratif yang dikenakan kepada anggota Direksi dan/atau anggota Dewan Komisaris dari otoritas terkait.



**PERJALANAN BARU MENUJU
KEUANGAN BERKELANJUTAN**



PEMBIAYAAN BERKELANJUTAN



Produk Keuangan Berkelanjutan

Produk dan/atau jasa Keuangan Berkelanjutan adalah produk dan/atau jasa keuangan yang mengintegrasikan aspek ekonomi, sosial dan lingkungan hidup serta tata kelola dalam fitur-fiturnya. Untuk terus mendukung Keuangan Berkelanjutan, selama tahun 2019, BCA menyalurkan KUR dan kredit kepada pelaku usaha berwawasan LST. Segmen penyaluran kredit mulai dari korporasi, komersial, maupun UMKM. BCA akan terus memetakan portofolio kredit dan membangun kesadaran untuk memperhatikan risiko lingkungan dan sosial pada proses perbankan.

Untuk layanan solusi perbankan, BCA mengembangkan layanan perbankan digital yang secara tidak langsung mendukung upaya untuk turut mengurangi emisi karbon antara lain melalui pengurangan penggunaan kertas, pengurangan penggunaan bahan bakar transportasi. Layanan solusi perbankan digital BCA antara lain *e-statement* untuk tabungan, giro dan tagihan kartu kredit yang dapat diakses melalui *internet banking*; pembukaan rekening *online* melalui *mobile banking*; berbagai jenis transaksi yang bisa dilakukan melalui *internet banking*, *mobile banking*, *Sakuku*; penggantian mesin ATM menjadi *Cash Recycling Machine* (CRM).

Pada kegiatan tanggung jawab sosial perusahaan atau *Corporate Social Responsibility* (CSR), BCA memiliki *program community development* di bawah payung "Bakti BCA" sebagai bentuk dukungan BCA dalam program *Sustainable Development Goals/SDGs* (Tujuan Pembangunan Berkelanjutan) dan Keuangan Berkelanjutan. Melalui kegiatan ini BCA berharap dapat menciptakan dan mendukung program kemandirian bagi masyarakat dan berpartisipasi membantu peningkatan kualitas lingkungan hidup. Program yang dilakukan melalui Bakti BCA antara lain melalui program beasiswa pendidikan, penanaman pohon mangrove, pendampingan usaha ke pelaku UMKM, pendampingan ke komunitas masyarakat, operasi katarak, donor darah, pengobatan gratis.

Portofolio Kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB)

Keterlibatan BCA dalam proses pengembangan regulasi POJK No. 51/POJK.03/2017 sudah dimulai sejak BCA ikut serta dalam proyek perintis "First Step to become Sustainable Bank" yang diinisiasi Otoritas Jasa Keuangan (OJK) tahun 2015. Berdasarkan POJK No. 51/POJK.03/2017, ada 12 kegiatan usaha yang dikategorikan sebagai kegiatan usaha berkelanjutan. Pembiayaan pada kegiatan usaha tersebut dapat digolongkan sebagai pembiayaan KKUB, baik untuk segmen korporasi, komersial, maupun UMKM.



Pengelolaan kredit berwawasan LST dilaksanakan oleh Grup Corporate Banking, Transaction & Finance, Divisi Bisnis Komersial & SME, Grup Analisa Risiko Kredit, di bawah pengawasan Direktur Perbankan Korporasi, Direktur Perbankan Komersial & SME dan Direktur Kredit & Hukum.

Komposisi Outstanding Portofolio Kredit KKUB berdasarkan Segmen Usaha [F56]

Uraian	2019		2018*		2017*	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Portofolio kredit KKUB non UMKM	34.902	30,0	31.082	30,4	23.232	29,4
- Korporasi	33.961	29,2	29.863	29,2	22.142	28,0
- Komersial	941	0,8	1.219	1,2	1.089	1,4
Portofolio kredit KKUB UMKM	81.429	70,0	71.118	69,6	55.716	70,6
Total Portofolio KKUB	116.331	100,0	102.201	100,0	78.947	100,0

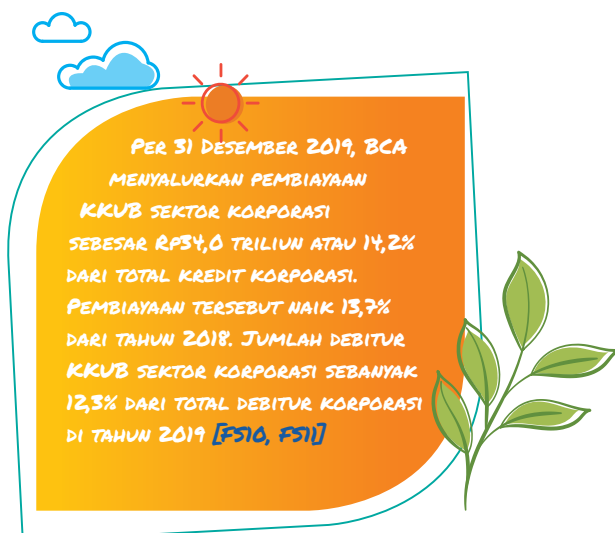
*) Data per 31 Desember 2017 dan 2018 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio per 31 Desember 2019.

BCA menyalurkan kredit KKUB per 31 Desember 2019 sebesar Rp116,3 triliun atau meningkat 13,8% YoY melebihi target awal yaitu sebesar rata-rata 8%. Peningkatan diperoleh dari kenaikan portofolio KKUB Non UMKM sebesar 12,3% dan UMKM sebesar 14,5%. Total pembiayaan kredit KKUB mencapai 19,8% dari total pembiayaan per 31 Desember 2019. Pembiayaan terdiri dari kredit KKUB Non UMKM sebesar Rp34,9 triliun dan UMKM sebesar Rp81,4 triliun.

Persentase Pembiayaan KKUB Non UMKM (kredit berwawasan LST)

Uraian	Satuan	2019	2018*	2017*
Total kredit/pembiayaan KKUB Non UMKM	Rp miliar	34.902	31.082	23.232
Persentase total kredit/pembiayaan KKUB Non UMKM terhadap total kredit/pembiayaan bank Non UMKM	%	9,6	9,6	8,4

*) Portofolio KKUB Non UMKM per 31 Desember 2018 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio per 31 Desember 2019.





Penandatanganan MOU Kredit Sindikasi Infrastruktur jalan tol 2019



Penyaluran KUR kepada Petani Jagung Dompu

Portofolio Kredit KKUB Non UMKM berdasarkan Kategori

Uraian	2019		2018*		2017*	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Energi Terbarukan	3.020	8,7	2.343	7,5	2.122	9,1
Efisiensi Energi	547	1,6	1.589	5,1	1.781	7,7
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	21.700	62,2	18.121	58,3	13.346	57,4
Transportasi Ramah Lingkungan	5.965	17,1	5.440	17,5	3.600	15,5
Pengelolaan Air dan Air Limbah yang Berkelanjutan	1.042	3,0	1.093	3,5	15	0,1
Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (<i>Eco-efficient</i>)	2.544	7,3	2.407	7,7	2.368	10,2
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional	85	0,2	89	0,3	-	-
Portofolio kredit KKUB non UMKM	34.902	100,0	31.082	100,0	23.232	100,0

*) Portofolio KKUB Non UMKM per 31 Desember 2017 dan 2018 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio KKUB Non UMKM per 31 Desember 2019

Pembiayaan di sektor pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan mencapai Rp21,7 triliun. Pembiayaan sektor tersebut mendominasi porsi pembiayaan KKUB non UMKM. Mayoritas jenis usaha yang dibiayai adalah perusahaan kelapa sawit.

Pengelolaan Portofolio Hijau [FS2, FS3]

BCA mendukung pembiayaan kepada debitur yang memperhatikan aspek sosial, di antaranya kelangsungan budaya Indonesia; serta aspek lingkungan, termasuk mencegah terjadinya krisis air. Dengan adanya risiko LST dalam setiap pembiayaan, BCA mendukung debitur-debitur untuk tidak mengakibatkan hilangnya keanekaragaman hayati, penebangan hutan, banjir, kekeringan, pencemaran, pelanggaran hak asasi manusia, dan hak pekerja. Secara tidak langsung, kebijakan yang ada di BCA mengupayakan agar tidak terjadi penebangan hutan (*no deforestation*). Kebijakan pembiayaan BCA

meminta nasabah korporasi untuk melengkapi dokumen AMDAL, memantau dan memonitor perolehan sertifikasi terkait lingkungan seperti *Indonesian Sustainable Palm Oil (ISPO)*, *Roundtable on Sustainable Palm Oil (RSPO)* untuk perusahaan kelapa sawit, *Forest Stewardship Council (FSC)* untuk perusahaan pengolahan kayu atau hutan, *International Sustainability and Carbon Certification (ISCC)*, *UTZ Certification* untuk produk kopi dan kakao, *BONSUCRO Certification* untuk produk gula, sertifikat *Green Building*, dan Peringkat PROPER.

BCA akan meminta informasi dari debitur, apabila terdapat teguran/pelanggaran/permasalahan terkait LST. Secara berkala, BCA melakukan pengkinian data debitur terkait kepatuhan LST. Identifikasi juga akan dilakukan berdasarkan standar tertentu untuk debitur sektor UMKM, misalnya pemberdayaan wanita atau pembiayaan pada wilayah terluar, terdepan, tertinggal (3T).

**Pembiayaan pada Perusahaan Industri Kelapa Sawit yang Memperoleh Sertifikasi [FS10, FS11]**

Status Sertifikasi ISPO & RSPO	2019		2018		2017	
	Jumlah Perusahaan	Outstanding (Rp miliar)	Jumlah Perusahaan	Outstanding (Rp miliar)	Jumlah Perusahaan	Outstanding (Rp miliar)
Tersertifikasi	46	19.680	45	16.044	42	11.380

**46**

Perusahaan kelapa sawit bersertifikat ISPO dan/atau RSPO

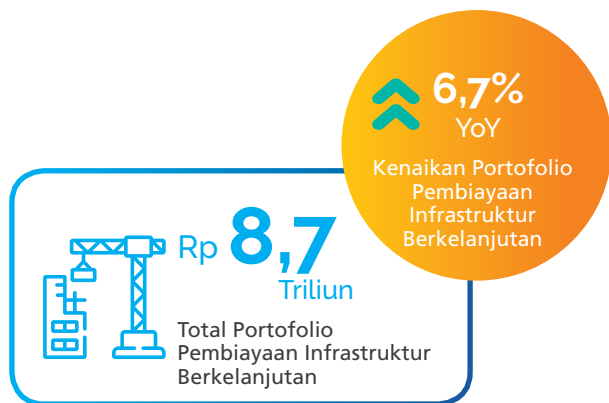
ISPO 37 Perusahaan
RSPO 19 Perusahaan**6**

Perusahaan pengolahan kayu/hutan bersertifikat FSC

Pembiayaan Proyek Infrastruktur Berkelanjutan

Guna mendukung pembangunan infrastruktur di Indonesia, BCA turut aktif memberikan pembiayaan untuk infrastruktur yang terdiri dari jalan tol, kelistrikan, kereta api, menara telekomunikasi, bandara dan pelabuhan eksekutif serta air dan sanitasi. Pembiayaan tersebut diharapkan dapat memperlancar pembangunan infrastruktur yang membawa manfaat bagi masyarakat. Dalam jangka panjang, pembangunan ini diharapkan dapat memajukan perekonomian Indonesia dan meningkatkan kesejahteraan masyarakat.

Pembiayaan infrastruktur tersebut, di antaranya telah dilakukan dengan menerapkan prinsip pembiayaan berkelanjutan (*sustainable finance*) yang mengintegrasikan aspek LST. Adapun portofolio pembiayaan berkelanjutan untuk proyek infrastruktur di BCA pada tahun 2019 mencapai 20,9% dari total kredit infrastruktur, meningkat 6,7% dibandingkan tahun 2018.

**Pembiayaan Infrastruktur Berkelanjutan**

(Rp miliar)

Sektor	2019	2018	2017
Jalan Tol	2.945	2.975	3.012
Kelistrikan	1.211	1.663	1.072
Kereta Api	1.826	1.466	588
Bandara & Pelabuhan Eksekutif	1.723	1.000	494
Air & Sanitasi	994	1.051	63
Total	8.700	8.155	5.230

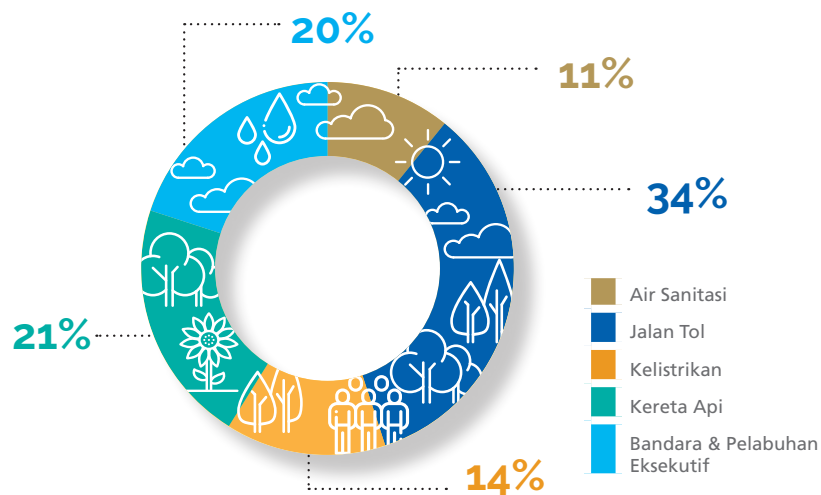


Geothermal Power Station di Jawa salah satu penyaluran kredit renewable energy BCA 2019



Jalan tol Pettarani salah satu penyaluran kredit Infrastruktur BCA 2019

Pembiayaan Infrastruktur Berkelanjutan 2019



Pembiayaan kredit infrastruktur berwawasan LST disalurkan ke beberapa wilayah di Indonesia. Salah satunya pembiayaan untuk sektor kelistrikan berwawasan LST seperti pembangkit listrik mini hidro, biomass, dan biogas yang tersebar di beberapa pulau dengan total pembiayaan Rp1,2 triliun.

Portofolio Pembiayaan Sektor Kelistrikan Berwawasan LST Berdasarkan Wilayah

(Rp miliar)

Lokasi	2019	2018	2017
Sumatera	624	944	502
Jawa	165	238	197
Nusa Tenggara	50	47	62
Sulawesi	202	227	170
Kalimantan	169	206	141
Total	1.211	1.663	1.072



MENDUKUNG PEMBANGUNAN NASIONAL



Mendukung Usaha Mikro, Kecil, dan Menengah (UMKM)

Salah satu motor penggerak perekonomian Indonesia adalah Usaha Mikro Kecil dan Menengah (UMKM), yang jumlahnya diperkirakan terus bertambah setiap tahun. Hingga akhir Desember 2019, tercatat penyaluran kredit kepada pelaku UMKM sebesar Rp81,4 triliun atau mencapai 13,8% dari total kredit. Penyaluran kredit UMKM meningkat 14,5% dibandingkan tahun sebelumnya. Kredit UMKM akan terus ditingkatkan melalui beberapa strategi, di antaranya dengan pola *linkage* (*channeling* dan *executing*) atau *joint-financing* dengan lembaga keuangan mikro.

Salah satu pembiayaan dengan pola *linkage* (*channeling* dan *executing*) merupakan penyaluran kredit atau pembiayaan kepada debitur UMKM melalui lembaga yang meliputi antara lain koperasi. Hingga akhir 2019, BCA telah menyalurkan pembiayaan kepada koperasi sebesar Rp133,4 miliar, dengan kinerja *Non Performing Loan* (NPL) sebesar 0%. Kredit tersebut memberikan manfaat kepada 5.286 anggota koperasi yang merupakan pensiunan Pegawai Negeri Sipil dan pelaku UMKM di Bandung. Secara tidak langsung, BCA turut berkontribusi pada peningkatan aspek sosial.

Selain menyediakan fasilitas kredit, BCA membantu peningkatan kapasitas pelaku UMKM dan pengurus koperasi dengan menyelenggarakan berbagai pelatihan. Tujuan pelatihan untuk memperluas wawasan dan pengetahuan bisnis kepada pelaku UMKM. Peserta pelatihan mendapat kesempatan saling bertukar pikiran dengan sesama peserta atau pakar bisnis. Selama tahun 2019, pelatihan telah diadakan di 37 kota dan dihadiri oleh sekitar 100 peserta di masing-masing kota.

Kredit Usaha Rakyat (KUR) [FS7, FS8]

BCA mendukung pembiayaan pembangunan berkelanjutan melalui penyaluran kredit usaha rakyat (KUR) kepada masyarakat *unbankable*. Penyaluran KUR dilakukan dengan prinsip kesetaraan, tanpa membedakan latar belakang. Dalam rangka meningkatkan pemahaman dan pengetahuan pengelolaan keuangan dan perbankan, BCA memberikan pendampingan dan pembelajaran atas produk dan/atau jasa keuangan. Diharapkan pemahaman yang diberikan dapat memberikan kontribusi dalam pengelolaan dan memajukan usaha.



Sejak tahun 2016 hingga akhir 2019, BCA telah menyalurkan KUR sebesar Rp363,5 miliar kepada 3.669 debitur. Pembiayaan KUR pada tahun 2019 mencapai target. Di tahun 2020, BCA akan berupaya untuk menyalurkan Rp138,3 miliar atau meningkat

10% dari tahun 2019. Pembiayaan KUR dilakukan melalui strategi penyaluran secara langsung melalui cabang dan/atau melakukan kerja sama dengan skema *off-taker* dan *channeling*.

Penyaluran KUR [FS7]

Jenis KUR	Jumlah Debitur	Pembiayaan Maksimal (Rp miliar)
Mikro	390	9,0
Ritel	771	116,7
Jumlah	1.161	125,7

Saat ini, penyaluran KUR banyak diberikan ke bidang usaha perdagangan. Ke depan, BCA akan meningkatkan penyaluran KUR ke sektor produksi non perdagangan seperti jasa, industri pengolahan, pertanian dan peternakan. [FS5]

Kredit Usaha Rakyat kepada Petani Jahe Emprit dan Kopi [FS5, FS8]



Penyaluran KUR untuk sektor produksi non perdagangan, sekaligus pemberdayaan masyarakat diberikan kepada petani jahe emprit dan kopi. Hingga akhir tahun 2019, BCA telah memberikan pembiayaan kepada 220 petani jahe di Tegal dan Jepara, dengan nilai pembiayaan sebesar Rp5,4 miliar dan jangka waktu 10 bulan. Luas area tanam di Tegal sebesar 15,7 hektar dan 6,6 hektar di Jepara. Selama tahun 2019, panen dilakukan tiga kali dengan total produksi sekitar 130 ton.

Kegiatan usaha jahe emprit secara tidak langsung turut mendukung perekonomian masyarakat dan berkontribusi positif pada aspek sosial dan lingkungan. Terdapat sekitar 50 pekerja wanita yang menerima manfaat secara langsung ataupun tidak langsung. Hal tersebut dapat membantu kesejahteraan keluarga. Dari sisi lingkungan, petani jahe emprit menggunakan pupuk organik dari kotoran sapi. Sebelumnya, limbah kotoran sapi belum dikelola.

BCA memberikan pendampingan dalam rangka pembekalan keterampilan, pengetahuan dan wawasan seputar bertani jahe emprit. Dengan keterampilan yang lebih baik, diharapkan kualitas jahe hasil panen juga baik. Pasar merespon positif hasil panen petani. Perolehan penjualan jahe emprit dapat menambah penghasilan petani.

Selain jahe, BCA juga telah memberikan pembiayaan kepada petani kopi dari komunitas Doesoen Kopi Sirap, Kabupaten Semarang (lereng Gunung Kelir). Per Desember 2019, KUR yang disalurkan ke petani kopi sebesar Rp250 juta, untuk lima tahun. Pemberian fasilitas KUR bersinergi dengan program pemberdayaan masyarakat Bakti BCA. Dalam pengembangan potensi agrowisata Doesoen Kopi Sirap. Budidaya kopi menggunakan pupuk organik yang ramah lingkungan. Sebuah pendekatan untuk meningkatkan kualitas biji kopi agar lebih bernas. Pendekatan penanaman kopi organik tersebut tetap memperhatikan kesuburan tanah dan optimalisasi hasil panen.

Petani jahe emprit dan kopi organik terbantu dengan pembiayaan KUR, karena menggunakan sistem pembayaran angsuran bayar setelah panen (*yarnen*). Beberapa manfaat yang dirasakan, antara lain meningkatkan penghasilan, menciptakan peluang atau lapangan kerja, pertanian ramah lingkungan dan mendukung pemberdayaan wanita.



Penyaluran KUR per Sektor Ekonomi



Rp **125,7**
miliar

Total penyaluran
KUR 2019



8,1%

Kenaikan
penyaluran KUR
2018-2019



(Rp juta)

Sektor Ekonomi	Jumlah Debitur	Pembiayaan Maksimal	Loans Outstanding	Pencapaian (%)
Pertanian, Perburuan dan Kehutanan	449	14.763	10.766	61,5
Perikanan	7	895	714	74,6
Industri Pengolahan	79	10.970	9.003	91,4
Konstruksi	8	1.180	473	118,0
Perdagangan Besar dan Eceran	415	70.134	54.084	127,5
Penyediaan Akomodasi dan Penyediaan Makan Minum	69	7.225	5.519	80,3
Transportasi, Pergudangan dan Komunikasi	25	4.968	3.402	82,8
Real Estate, Usaha Persewaan dan Jasa Perusahaan	33	4.194	3.242	69,9
Jasa Pendidikan	4	750	672	150,0
Jasa Kesehatan dan Kegiatan Sosial	7	875	532	87,5
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	65	9.743	7.615	97,4
Jumlah	1.161	125.696	96.023	100,0

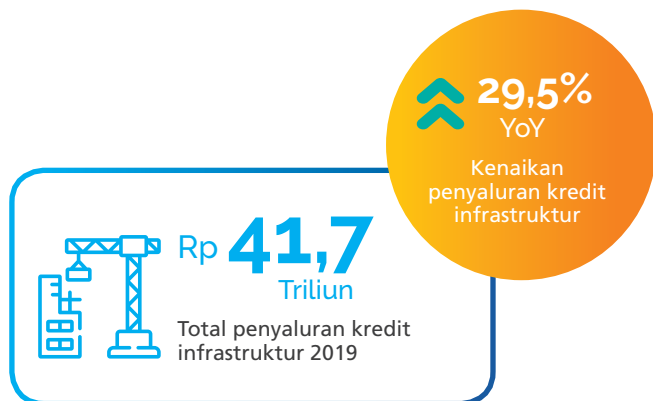


Proses produksi kopi di Doesoen Kopi Sirap, salah satu Desa Binaan Bakti BCA



Pembiayaan Proyek Infrastruktur

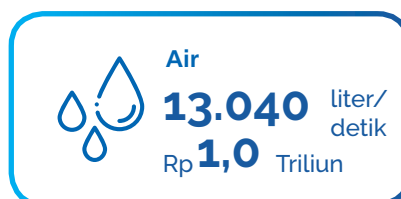
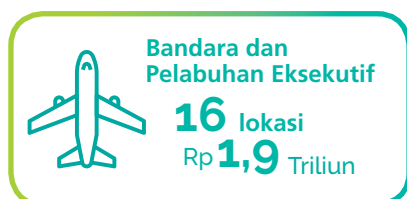
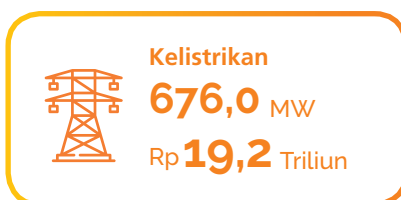
Komitmen BCA untuk mendukung akselerasi pembangunan infrastruktur diwujudkan oleh BCA melalui penyaluran kredit untuk pembangunan infrastruktur di Indonesia yang meningkat sebesar 29,5% dibandingkan tahun 2018. Pada akhir Desember 2019, BCA telah mengucurkan kredit untuk pembiayaan infrastruktur sebesar Rp41,7 triliun yang mayoritas disalurkan ke sektor kelistrikan dan jalan tol.



Pembiayaan Infrastruktur (termasuk *non-cashloan*)

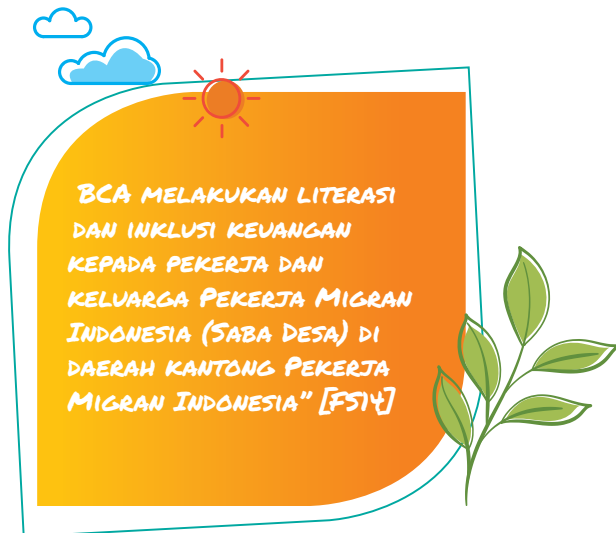
(Rp miliar)

Sektor	2019	2018	2017
Jalan Tol	12.946	10.341	6.745
Kelistrikan	19.155	15.376	13.770
Kereta Api	2.080	2.320	1.574
Menara Telekomunikasi	4.593	2.107	1.726
Bandara & Pelabuhan Eksekutif	1.946	1.000	694
Air & Sanitasi	1.014	1.093	63
Total	41.734	32.237	24.572





LITERASI DAN INKLUSI KEUANGAN



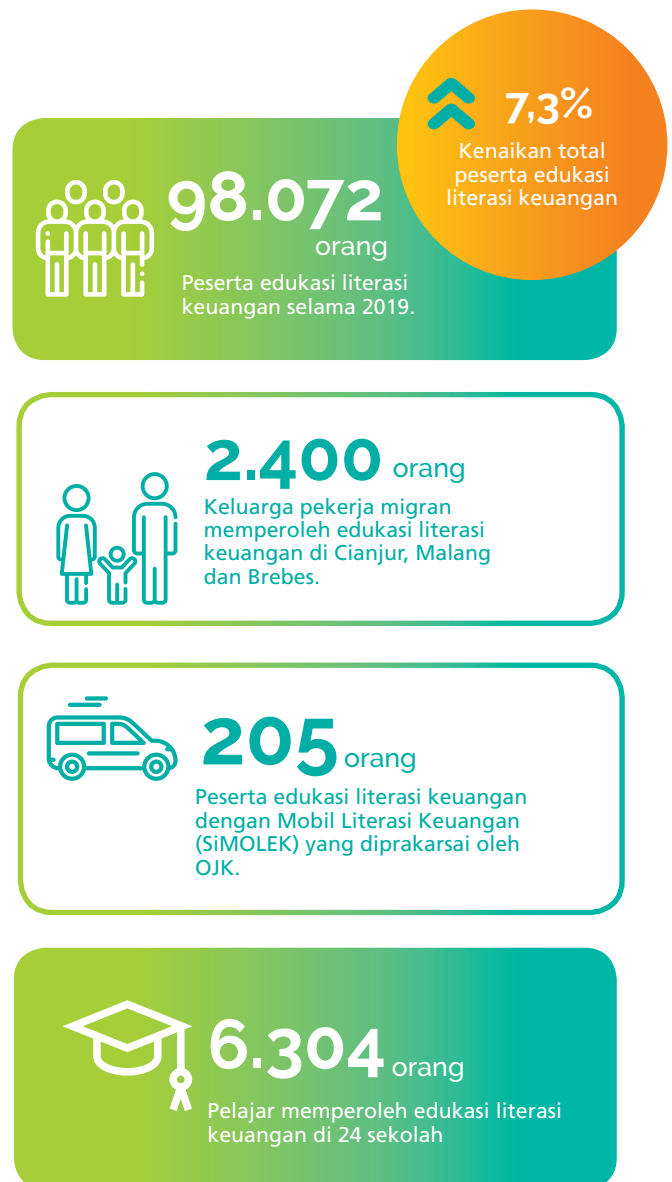
Literasi Keuangan dan Membangun Budaya Mengelola Uang

Pemerintah Indonesia berupaya meningkatkan aksesibilitas masyarakat pada jasa perbankan dan atau lembaga keuangan. Bank Indonesia dan Otoritas Jasa Keuangan (OJK) mengajak semua pihak terlibat aktif dalam program literasi dan inklusi keuangan. BCA turut aktif mendukung program pemerintah melalui Solusi Cerdas dengan mengedukasi budaya pengelolaan keuangan bagi masyarakat. Upaya literasi keuangan yang dilakukan BCA menggunakan metode yang menarik agar memudahkan masyarakat dan pelajar menerima materi edukasi keuangan. Khusus untuk pelajar, BCA mengembangkan metode gamifikasi melalui *game board*. Melalui metode ini, siswa belajar dalam suasana yang menyenangkan, sehingga materi dapat diterima dengan baik. BCA membuka akses bagi masyarakat yang relatif sulit terjangkau melalui produk inklusi keuangan. [FS13, FS16]

Produk Inklusi Keuangan [FS16]

Otoritas Jasa Keuangan melakukan inisiatif program layanan keuangan tanpa kantor dalam rangka inklusi keuangan (LAKU Pandai). Sejak tahun 2015, BCA menjadi salah satu bank penyelenggara program tersebut. BCA menyediakan produk dan layanan keuangan inklusif antara lain LAKU BCA, DUITT, TabunganKu dan SimPel.

Beberapa Kegiatan Literasi Keuangan

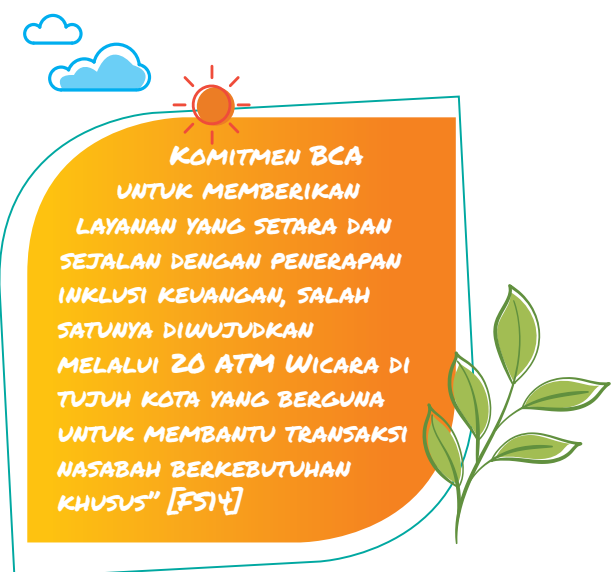




Dampak Positif dan Negatif Literasi dan Inklusi Keuangan

Bagi masyarakat di wilayah yang jauh dari perkotaan, kantor cabang, maupun ATM, hadirnya produk LAKU BCA dan DUITT dapat memudahkan akses transaksi keuangan perbankan. Pengembangan layanan perbankan tanpa kantor dibantu agen LAKU dan transaksi non tunai dengan memanfaatkan perangkat telepon genggam, berdampak positif meningkatkan akses keuangan kepada masyarakat yang belum tersentuh layanan keuangan.

Di sisi lain, Bank perlu meningkatkan profesionalitas dan memastikan integritas agen. Hal tersebut menjadi pertimbangan penting karena berpotensi membuka peluang *fraud*, sehingga menimbulkan dampak negatif hilangnya kepercayaan nasabah kepada Bank.

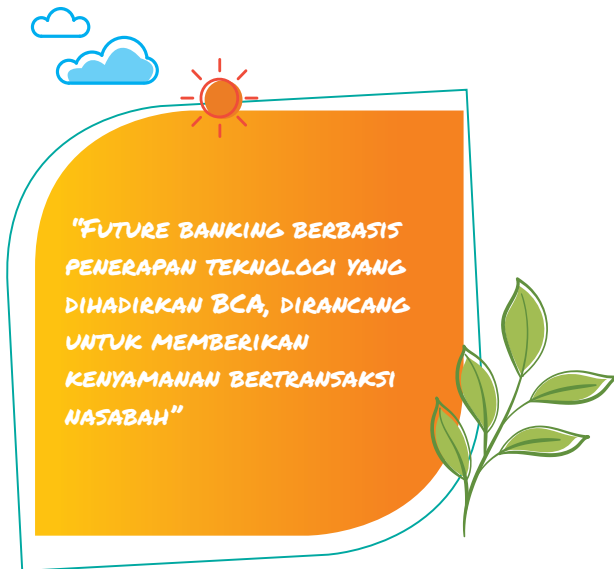




**MENUJU KEBERLANJUTAN
MELALUI LAYANAN
DAN DIGITALISASI**



MENJAGA KUALITAS LAYANAN



"FUTURE BANKING BERBASIS
PENERAPAN TEKNOLOGI YANG
DIHADIRKAN BCA, DIRANCANG
UNTUK MEMBERIKAN
KENYAMANAN BERTRANSAKSI
NASABAH"

Kualitas Layanan, Prioritas BCA

BCA secara berkesinambungan mengembangkan dan menyediakan solusi perbankan yang aman, nyaman, handal, dan mudah diakses. Keunggulan dalam memberikan layanan lengkap dan prima telah menjadikan BCA sebagai salah satu bank dengan kapitalisasi pasar terbesar di Asia Tenggara, serta berhasil menempatkan posisi BCA sebagai bank dengan reputasi baik dalam beberapa penilaian selama tahun 2019.



Kualitas Layanan, Prioritas BCA

Peringkat 1 Tahapan BCA
dalam Top Brand Indeks

BrandZ Top 50 Most
Valuable Indonesian
Brands 2019

The Asiamoney Awards
2019

Forbes Indonesia Best of
The Best Awards 2019

Terbaik **1st**

BCA sebagai bank
terbaik untuk ke-6
kalinya dalam ajang
Euromoney Awards
for Excellence 2019.

BCA terus memberikan layanan prima dan meningkatkan kepuasan nasabah setia BCA dengan mengembangkan solusi perbankan yang tepat sesuai kebutuhan nasabah. BCA terus bekerja dan konsisten dalam menerapkan inovasi teknologi *digital banking* di tengah masifnya transformasi digital. Frekuensi transaksi melalui *digital channel* meningkat pesat di sisi lain, porsi transaksi di cabang berkurang. Pada tahun 2018, frekuensi transaksi di cabang sekitar 2% dan pada tahun 2019 total transaksi di cabang turun sekitar 2,2%.



Meningkatkan Layanan Prima

Evaluasi menjadi salah satu dasar pengembangan strategi peningkatan kualitas layanan BCA. Sebagai sarana untuk meningkatkan *engagement* dengan nasabah setia BCA. Strategi peningkatan kualitas layanan, di antaranya:

- Pengembangan kompetensi dan kapabilitas SDM
- Pengembangan sistem jaringan digital, layanan internet dan media sosial
- Memperkuat *solution center*
- Pengembangan layanan *e-channel* dan CRM
- Budaya inovasi
- Pembentukan Unit Kerja Sentra Layanan Digital untuk operasional layanan digital

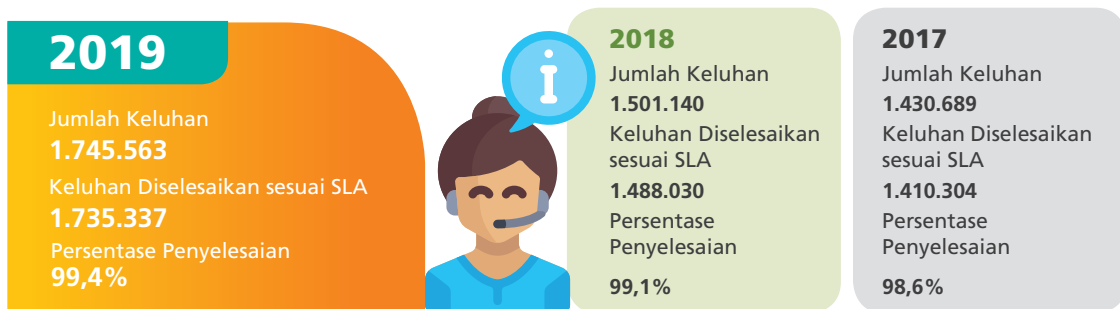


Menangani Keluhan dan Pengaduan Nasabah

Masukan, saran, keluhan maupun ketidakpuasan terhadap layanan dan solusi perbankan mendapat perhatian dari BCA. Untuk itu, BCA memberikan solusi atas kendala dan keluhan nasabah dengan menyediakan sarana komunikasi layanan *contact center* HaloBCA yang dapat dihubungi melalui telepon, situs web www.bca.co.id, email halobca@bca.co.id, serta akun Twitter @HaloBCA sebagai akun media sosial utama. Selain itu, nasabah dapat menghubungi ke kantor cabang atau melalui *video call* dan *video banking*, webchat dan Whatsapp.

Setiap keluhan maupun pengaduan yang masuk ke HaloBCA wajib diselesaikan sesuai *service level agreement* (SLA) dengan waktu penyelesaian yang berbeda-beda untuk setiap permasalahan. Komitmen ini merupakan upaya untuk meningkatkan layanan prima dan menjaga kinerja unggul.

Jumlah Keluhan dan Persentase Penyelesaian



Pada tahun 2019, HaloBCA melayani 16.117.845 panggilan telepon, terdiri dari 10,83% keluhan nasabah, sebanyak 52,15% terkait permintaan, 37,02% terkait kebutuhan nasabah atas informasi solusi perbankan BCA, dan 0,01% berupa saran. Keluhan terbanyak terkait dengan masalah kartu tertahan di mesin ATM, uang tersangkut di ATM, rekening terdebit namun uang tidak diterima nasabah, dan kartu kredit tertolak.

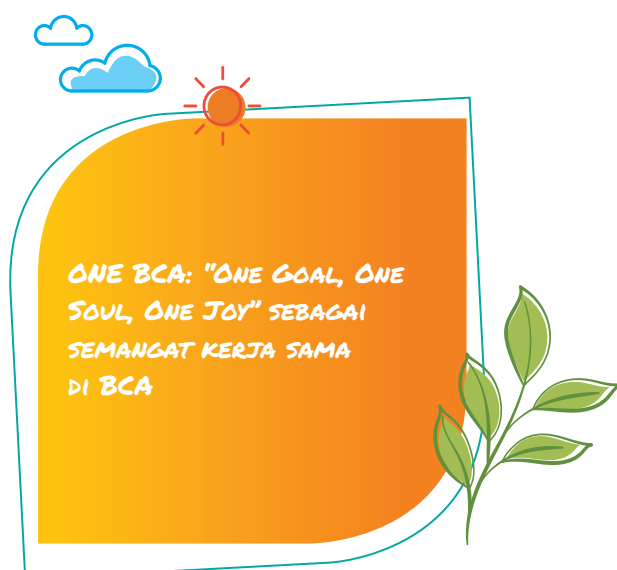
Untuk mengurangi jumlah keluhan, BCA aktif mengembangkan program dan sarana edukasi produk dan layanan BCA diharapkan nasabah dapat lebih memahami solusi perbankan BCA dan sebagai upaya preventif terhadap penipuan transaksi atau *fraud*. Salah satu sarana edukasi dilakukan melalui berbagai media sosial resmi BCA.



BCA melakukan sosialisasi tata cara pengaduan nasabah dan penyelesaian sengketa sesuai ketentuan Bank Indonesia tentang pengaduan nasabah dan mediasi perbankan, serta Surat Edaran Otoritas Jasa Keuangan (SE OJK) No.17/SEOJK.07/2018 tanggal 6 Desember 2018. Edukasi dilakukan melalui beberapa sarana, antara lain melalui telepon, *e-mail*, surat ataupun pesan singkat (SMS). Sosialisasi *contact center* HaloBCA antara lain dilakukan dengan mencantumkan nomor telepon pada materi promosi BCA.



Apresiasi atas layanan terbaik BCA tercermin dari berbagai penghargaan yang diterima, baik dari tingkat nasional maupun internasional. Selama periode 2019, BCA menerima beragam penghargaan terkait layanan *contact center*.



Penguatan Kualitas Sumber Daya Manusia

Salah satu faktor terpenting pendukung kesinambungan pertumbuhan bisnis adalah Sumber Daya Manusia (SDM). SDM berkualitas merupakan keunggulan kompetitif perusahaan dalam menghadapi dinamika dunia bisnis. Oleh karena itu, BCA membentuk SDM yang *agile* dan terus mengembangkan kompetensi.

BCA menyadari untuk memberikan pelayanan yang terbaik bagi nasabah, diperlukan pekerja yang saling kerja sama dengan sesama anggota tim, antar tim, dan dengan perusahaan. Untuk merealisasikannya, BCA mengembangkan budaya kerja yang positif di tim internal BCA melalui program Team Engagement (TE). Diharapkan program TE dapat berkontribusi dalam pencapaian kinerja optimal. *Engagement* pekerja diukur secara rutin setiap dua tahun sekali melalui survei kepada seluruh pekerja tetap dan Magang Bakti yang sudah bekerja selama satu tahun di BCA. Survei dilakukan secara independen oleh Gallup.



Pengukuran *Engagement* Pekerja

Uraian	2018	2016	2014
Survei Team <i>Engagement</i> (Skala 1-5)	4,73	4,66	4,66

Pada tahun 2019, BCA mengampanyekan “One BCA”, dengan *tagline* “One Goal, One Soul, One Joy”. Kampanye dilakukan untuk mengurangi silo antar unit kerja sehingga setiap pekerja dapat berkolaborasi dan bekerja sama untuk mencapai tujuan bersama.

Materi dan sarana pelatihan dikembangkan untuk menjawab kebutuhan operasional dan tantangan usaha. Beberapa metode pengembangan materi dan sarana pelatihan, dilakukan dengan penggunaan *video learning*, *video conference*, *e-learning*, *gamification* dan *micro learning*. Pengembangan SDM tidak hanya dilakukan melalui *training*, namun juga *on job training*, *tutoring*, *rotasi*, *coaching*, dan *mentoring*. BCA memberikan materi pelatihan yang berorientasi pada industri perbankan antara lain pengetahuan produk, analisa kredit, pelatihan pengawasan internal. BCA mengembangkan materi pembelajaran terkait *soft skills*, di antaranya kepemimpinan, pengembangan kepribadian, komunikasi. [404-2]

BCA memberikan fasilitas kepada pekerja tetap dengan usia menjelang masa pensiun, berupa pelatihan internal dan bantuan dana sebesar lima juta yang digunakan sebagai pembekalan *skills* untuk persiapan masa pensiun. Pelatihan internal diberikan dalam dua tahap, tahap pertama yaitu *ring the bell* (usia 50 tahun), tahap kedua yaitu *beautiful life* (usia 54 tahun). [404-2]

Realisasi Pelatihan [404-1]

Lokasi	2019	2018	2017
Biaya Pelatihan (Rp Juta)	395.659	273.279	255.000
Jumlah Peserta (Orang)	67.548	60.448	56.830
- Perempuan	25.666	23.514	23.388
- Laki-laki	41.882	36.934	33.442
Jumlah jam pelatihan setahun	1.660.212	1.275.086	1.392.003
- Perempuan	618.064	477.422	508.534
- Laki-laki	1.042.147	797.664	883.469
Rerata jam pelatihan per peserta per tahun	24,6	21,1	24,5
- Perempuan	24,1	20,3	21,7
- Laki-laki	24,9	21,6	26,4



15 modul

Total modul pelatihan/
pendidikan yang telah
dikembangkan BCA

1.660.212
jam

Jumlah jam pelatihan
tahun 2019

1.727
orang

Total pekerja menerima
pengembangan
kompetensi



VALUE CREATION UNTUK DIGITALISASI PERBANKAN

Perbankan Digital yang Mendukung Keberlanjutan

Dunia usaha menerapkan teknologi untuk pengembangan usaha serta peningkatan daya saing. Perubahan perilaku nasabah dan adopsi masyarakat yang tinggi terhadap perkembangan teknologi digital mendorong BCA terus beradaptasi serta melakukan inovasi tiada henti. BCA mengembangkan beragam produk dan solusi layanan perbankan digital untuk memenuhi kebutuhan nasabah setia BCA. Frekuensi transaksi *digital banking* BCA meningkat pesat, di sisi lain nasabah BCA yang datang dan bertransaksi di cabang menurun sehingga saat ini jumlahnya hanya sekitar 2%. Solusi layanan *digital banking* meningkatkan kenyamanan dan kemudahan nasabah sehingga nasabah dapat bertransaksi di mana saja dan kapan saja dengan tetap memperhatikan sistem keamanan. Transaksi digital secara tidak langsung turut mendukung implementasi Keuangan Berkelanjutan khususnya upaya pelestarian lingkungan, seperti penghematan energi, pengurangan penggunaan kertas, pengurangan penggunaan transportasi dan penurunan emisi karbon.

BCA menerapkan teknologi inovasi tidak terbatas pada produk dan layanan nasabah, juga menerapkannya pada kegiatan pendukung operasional. Beberapa

inisiatif yang dilakukan, antara lain penyimpanan dokumen secara digital (*e-filling*); penggunaan aplikasi *Enterprise Backoffice Integration (EBI)*, *Car Pooling Management System*, *Manager and Employee Self Service (MESS)*, *e-payment*, *e-learning*, *teleconference* dan *video conference*, *face biometric*. Selain itu, BCA mengembangkan sarana komunikasi internal berbasis teknologi, antara lain layanan intranet BCA (*MyBCA*), *e-magazine InfoBCA*, *digital magazine InfoBCA*, dan *digital library (BLIMS)*.

Dengan adanya pemanfaatan teknologi inovasi untuk kegiatan pendukung operasional Bank, hingga akhir Desember 2019 BCA menghemat 4.795 rim kertas di Kantor Pusat selama satu tahun. BCA baru melakukan pengukuran terhadap jumlah limbah kertas. Selama tahun 2019 jumlah limbah kertas yang dihasilkan oleh BCA sebanyak 81 ton, berkurang 12 ton dari tahun sebelumnya. Penghematan ini kemudian dihitung dengan melakukan konversi jumlah pohon yang dapat menyerap emisi CO₂. Perhitungan menghasilkan angka penurunan emisi sekitar 24,5 tCO₂ eq (referensi: <https://sites.google.com/site/pasdepapier/home/l-empreinte-carbone>). Upaya penghematan ini merupakan langkah awal BCA untuk terus mengembangkan penerapan teknologi inovasi yang mendukung lingkungan. Saat ini, BCA belum menyajikan data dan informasi terkait intensitas emisi secara keseluruhan.

Pemakaian Kertas

Uraian	2019	2018	2017
Jumlah pemakaian kertas (ton)	81	93	94*

Catatan: Mencakup lokasi di Wisma Asia I, Wisma Asia II, Wisma BCA Pondok Indah, Menara BCA, Landmark Pluit, Chase Plaza, Wisma BSD City

* Menggunakan jumlah pembelian kertas



BCA terus mengembangkan solusi perbankan BCA melalui layanan digital. Beberapa solusi perbankan BCA yang terkait dengan hal tersebut, antara lain *internet banking*, *mobile banking*, *e-branch*, maupun sarana lain seperti *e-statement*, pembukaan rekening *online*, dan layanan digital lainnya. Layanan digital dapat mengurangi frekuensi kunjungan nasabah ke kantor cabang, serta meningkatkan kenyamanan dan kemudahan bertransaksi yang lebih hemat waktu dan energi. Penggunaan layanan digital oleh nasabah secara tidak langsung mendukung program pelestarian lingkungan. BCA menyadari digitalisasi turut berkontribusi pada penurunan emisi dari transportasi perjalanan nasabah ke kantor cabang. Disisi lain, masih terdapat emisi yang dikeluarkan dari pengelolaan *data center*, jaringan dan infrastruktur lainnya.

Teknologi berperan meningkatkan efisiensi dan mempermudah akses layanan, serta tetap memberikan rasa aman bagi semua nasabah. Sebagai ilustrasi, selama periode 2019, jumlah frekuensi transaksi digital melalui *mobile banking*, *internet banking* dan ATM meningkat 35,4%. Peningkatan transaksi *digital banking* berdampak pada penurunan transaksi di cabang sebesar 2,2% atau 3,4 juta kali. Penurunan transaksi di cabang ini berpotensi mengurangi jumlah

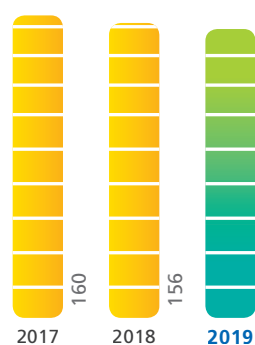
emisi karbon dari sisi nasabah pada transportasi sekitar 1.220 – 1.320 tCO₂ eq. Perhitungan ini mengacu pada asumsi cakupan radius layanan kantor cabang sejauh ±3 km.

BCA secara bertahap mengganti ATM konvensional menjadi *Cash Recycling Machine* (CRM), mesin yang dapat melayani tarikan sekaligus setoran tunai, sehingga mendukung efisiensi operasional pengelolaan uang. Pada tahun 2019 jumlah CRM meningkat 1.345 mesin dibandingkan tahun 2018 sehingga menjadi 6.940 mesin, dan mesin ATM konvensional berkurang 1.068 mesin menjadi 9.478 mesin. Pengisian uang di CRM rata-rata dilakukan empat kali per mesin dalam satu bulan, relatif lebih rendah dibandingkan dengan ATM konvensional yang rata-rata memerlukan sebelas kali. Diharapkan hal tersebut merupakan salah satu implementasi dari komitmen BCA dalam mengurangi emisi karbon.

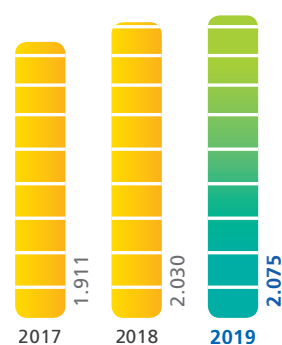
Pada tahun 2019, terobosan baru BCA pada *digital banking* yaitu layanan pembukaan rekening *online* melalui *mobile banking*. Tercatat ratusan ribu transaksi pembukaan rekening *online*. Layanan digital ini secara tidak langsung mengurangi kunjungan nasabah ke cabang dan emisi karbon.

Jumlah Frekuensi Transaksi (juta kali)

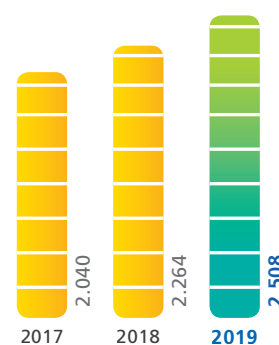
Kantor Cabang



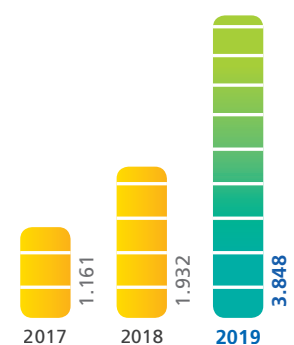
ATM BCA



Internet Banking



Mobile Banking



29,2 %

Transaksi dilakukan melalui *internet banking*



44,8%

Transaksi dilakukan melalui *mobile banking*



Peluncuran pembukaan rekening online melalui BCA mobile oleh Direksi BCA

Buka Rekening Baru
Via Smartphone

Inovasi dan Pengembangan Produk dan/atau Jasa

Pekerja berkesempatan menyalurkan ide kreatif, terkait pengembangan dan penyempurnaan solusi perbankan, proses operasional, dan lain-lain. Inovasi telah menjadi budaya kerja. Hal tersebut, seiring dengan komitmen BCA untuk terus mengembangkan proses bisnis, solusi perbankan dan meningkatkan kepuasan pelanggan, maupun dukungan perilaku ramah lingkungan. Setiap tahun diselenggarakan *BCA Innovation Awards* (BIA), yang diikuti oleh pekerja BCA.

Sejak tahun 2010, BCA meluncurkan *Community of Practice* (COP), yang merupakan bagian dari inisiatif *knowledge management*. COP merupakan salah satu bentuk implementasi budaya pembelajaran. Insan BCA diajak melakukan perbaikan dari waktu ke waktu, melalui program *continuous improvement* (Kaizen). Setiap unit kerja antusias membuat proyek Kaizen.

Kemampuan adaptasi perusahaan atas inovasi teknologi akan memberikan nilai tambah, mempermudah akses layanan dan meningkatkan daya saing di era digital. BCA terus menerapkan teknologi untuk melakukan inovasi solusi perbankan agar dapat memberikan pelayanan dan memenuhi kebutuhan nasabah dan

masyarakat. Sejak tahun 2016, BCA menyelenggarakan *financial hackathon* (*finhacks*) bagi masyarakat umum yang merupakan ajang kompetisi untuk para *developer* atau praktisi TI berkumpul, berkolaborasi dan berinovasi dalam menciptakan solusi inovatif di bidang finansial. Kemudian pada tahun 2017, dilakukan penambahan kategori khusus yaitu *finhacks* pada BIA sebagai inisiatif pengembangan aplikasi (inovasi dan perbaikan). Pada tahun 2018, pertama kali diselenggarakan *BCA Innovation Convention* (BIC) yang diikuti pekerja BCA dan perusahaan anak untuk berkolaborasi dalam menciptakan aplikasi di bidang finansial.

Selama tahun 2019, sebanyak 1.120 pekerja berpartisipasi dalam BIA dan 195 pekerja berpartisipasi dalam *Finhacks* BIC. Kegiatan BIA dan *Finhacks* BIC ini sangat berguna sebagai wadah untuk memacu pekerja terus berinovasi produk dan layanan, dari sisi kemudahan akses, efisiensi, kenyamanan, maupun dukungan pada perilaku ramah lingkungan.



446

Jumlah proposal
yang mengikuti
*BCA Innovation
Awards*

77

Jumlah proposal
yang mengikuti
Finhacks BIC

12

Jumlah proposal
inovasi yang telah
diimplementasikan
hingga tahun 2019



KEAMANAN DAN TANGGUNG JAWAB PRODUK



Keamanan Data, Transaksi, dan Simpanan Nasabah

Kepercayaan nasabah merupakan aset terpenting bagi pelaku usaha industri keuangan dan perbankan. BCA berkomitmen menjaga keamanan data, transaksi dan simpanan dana nasabah, serta bertanggung jawab atas produk dan layanan sesuai peraturan perundang-undangan yang berlaku. BCA senantiasa mengutamakan mitigasi risiko operasional untuk keamanan data dan privasi nasabah pada seluruh *platform* solusi perbankan termasuk solusi perbankan digital.

Tanggung jawab BCA untuk menjaga keamanan dan kerahasiaan data nasabah sesuai ketentuan peraturan perundang-undangan, dilakukan untuk mencegah terjadinya *fraud* maupun penyalahgunaan data nasabah. Oleh karena itu, BCA terus menyempurnakan sistem keamanan teknologi informasi (TI) untuk mengantisipasi ancaman *cyber-crime*, kelalaian dan potensi *fraud*. BCA selalu meningkatkan dan melakukan pengkinian fitur-fitur pengamanan layanan digital. Kualitas Sistem Manajemen Keamanan Informasi pada *Data Center Network Services* dan *Data Center Operation Services* telah menerima sertifikasi ISO/IEC 27001:2013 yang diperoleh sejak tahun 2016.

Kerahasiaan Data dan Privasi Nasabah [418-1]

BCA tunduk pada peraturan kerahasiaan data dan privasi nasabah sebagai bagian dari upaya perlindungan privasi dan keamanan data nasabah. Penerapan perlindungan privasi dan keamanan data nasabah mengacu pada Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, Surat Edaran No. 14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen, dan Peraturan Bank Indonesia No. 7/6/PBI/2005 tentang Transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah dan Surat Edaran Bank Indonesia No. 7/25/DPNP perihal Transparansi Informasi Produk Bank dan Penggunaan Data Pribadi Nasabah. Prinsip-prinsip kerahasiaan dan keamanan data nasabah tertuang dalam:

1. Surat Keputusan Direksi No. 011/SK/DIR/2019 tanggal 25 Januari 2019 tentang Revisi Kebijakan Pengamanan Informasi Kantor Pusat dan Kebijakan Pengamanan Informasi Kanwil - Cabang;
2. Surat Keputusan Direksi No. 035/SK/DIR/2017 tanggal 24 Maret 2017 tentang Kebijakan Manajemen Risiko Operasional;
3. Surat Keputusan Direksi No. 164/SK/DIR/2015 tanggal 20 November 2015 tentang Ketentuan Perlindungan Konsumen;
4. Kode Etik Perusahaan;
5. Pedoman Tata Kelola Perusahaan.

Informasi nasabah merupakan bentuk kerahasiaan yang tidak dapat diberikan kepada pihak lain, kecuali diatur oleh peraturan perundang-undangan yang berlaku. Selama periode pelaporan, tidak terdapat kasus signifikan yang dilaporkan sebagai pelanggaran atas keamanan data dan privasi nasabah, sehingga tidak ada sanksi/denda yang dikenakan kepada BCA.



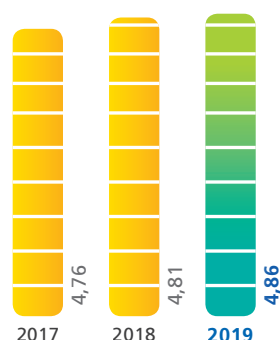
Survei Kepuasan Pelanggan [102-43]

Survei kepuasan merupakan salah satu sarana yang digunakan BCA untuk berkomunikasi, menjaga hubungan baik, serta melibatkan nasabah sebagai salah satu pemangku kepentingan utama. Hasil survei dapat membantu BCA dalam memperoleh masukan yang dapat digunakan sebagai bahan evaluasi kinerja BCA.

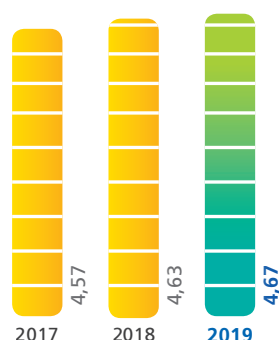
Setiap tahun, BCA melakukan survei kepuasan nasabah bekerja sama dengan pihak independen. Survei dilakukan dengan dua penilaian, yaitu survei *customer engagement* dan *branch service quality* melalui metode telepon. Hasil survei *customer engagement* menunjukkan indeks kepuasan nasabah tahun 2019 berada di 4,67 dari skala 1-5 dan hasil survei *branch service quality* mendapat 4,86 dari skala 1-5.

Indeks Kepuasan Nasabah

Hasil Survei Branch Service Quality (BSQ) (skala 1-5)



Hasil Survei Customer Engagement (CE) (skala 1-5)



Kepatuhan terhadap Komunikasi Pemasaran [417-3]

Produk maupun jasa perbankan yang diluncurkan BCA selalu dikomunikasikan melalui beberapa sarana, antara lain media digital, cetak, penjualan langsung, atau *cross selling*. Komunikasi pemasaran melalui media digital mengacu kepada kode etik yang diatur undang-undang. Divisi Pengembangan Bisnis dan Pemasaran Transaksi Perbankan aktif memantau berita/isu pada media digital melalui *command center*. Sebagai upaya mitigasi risiko komunikasi, pengembangan materi komunikasi pemasaran mengacu pada kode etik periklanan. Sepanjang tahun 2019, tidak terdapat insiden ketidakpatuhan terkait komunikasi pemasaran, sehingga tidak ada sanksi/denda yang dikenakan kepada BCA.

Prosedur Evaluasi Produk [102-11]

Dalam pengembangan produk dan layanan, BCA mematuhi peraturan dan persyaratan yang berlaku, serta memperhatikan asas adil dan transparan, penyediaan akses layanan informasi bagi nasabah. BCA melakukan evaluasi sebelum meluncurkan produk atau layanan keuangan yang baru, termasuk produk Keuangan Berkelanjutan. Evaluasi mencakup antara lain ide awal, perencanaan, kesesuaian terhadap ketentuan dan kebijakan terkait, tinjauan risiko, dukungan pada aspek LST, hingga keamanannya bagi pelanggan yang diatur dalam Surat Keputusan Direksi No. 080/SK/DIR/2015 tanggal 18 Juni 2015 tentang Kebijakan Penerbitan Produk/Aktivitas dan Penyediaan Sistem Teknologi Informasi Pendukungnya.

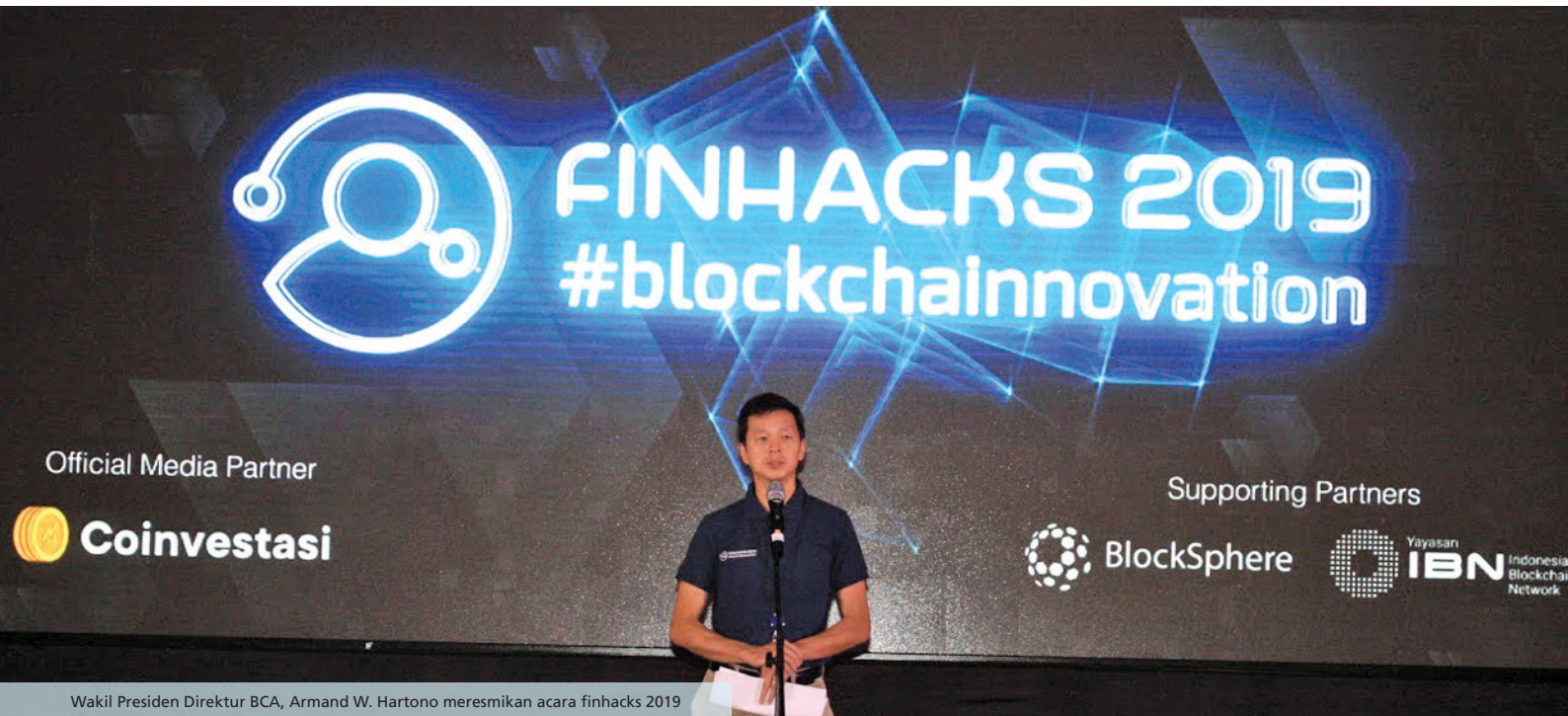
Kajian risiko dilakukan terhadap rencana penerbitan produk dan aktivitas baru sesuai dengan jenis risiko yang terdapat dalam peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan peraturan pelaksanaannya.

Seluruh produk dan layanan keuangan yang diluncurkan, telah dievaluasi keamanannya dan melewati proses telaah dari unit kerja terkait. Lebih lanjut, prosedur evaluasi produk juga melibatkan pihak otoritas antara lain Bank Indonesia dan Otoritas Jasa Keuangan. Seluruh produk dan layanan keuangan yang diluncurkan ke masyarakat adalah produk yang telah memperoleh persetujuan Bank Indonesia dan/atau Otoritas Jasa Keuangan. Prosedur tersebut juga diterapkan pada pengembangan produk Keuangan Berkelanjutan. Pada periode tahun 2019, tidak terdapat solusi perbankan, yang ditarik kembali dari masyarakat setelah diluncurkan. [417-2, FS15]

Dalam proses pemasaran produk, BCA menerapkan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) sehingga nasabah ditawarkan solusi perbankan yang sesuai dengan kebutuhan maupun profil risiko nasabah. Pedoman APU dan PPT terdapat dalam Surat Keputusan Direksi No. 145/SK/DIR/2019 tanggal 20 September 2019. [417-1]

Dampak Positif dan Negatif yang Ditimbulkan dari Produk dan/atau Jasa Keuangan Berkelanjutan

BCA melakukan evaluasi dan penilaian pada semua produk, baik penghimpunan maupun penyaluran dana. BCA juga telah senantiasa mengelola dan memitigasi risiko berdasarkan *risk appetite* yang telah ditetapkan, termasuk risiko terkait aspek sosial dan lingkungan hidup. Penggunaan jasa perbankan yang

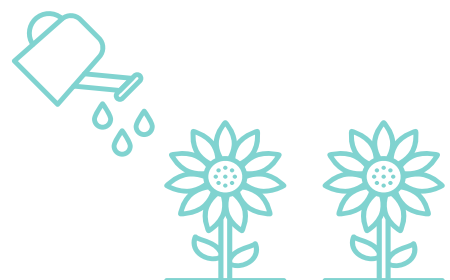


Wakil Presiden Direktur BCA, Armand W. Hartono meresmikan acara finhacks 2019

berdampak negatif antara lain penempatan atau penggunaan dana dari hasil tindak pidana, misalnya perjudian, perdagangan senjata gelap, dan terorisme. BCA melakukan pengelolaan potensi dampak negatif ini dengan menerapkan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme dalam kegiatan operasional Bank sehari-hari.

Produk dengan dampak positif misalnya penyaluran kredit kepada debitur di sektor energi terbarukan, transportasi ramah lingkungan, dan UMKM. Dampak positif ini akan terus ditingkatkan agar membantu pelestarian lingkungan. Dengan demikian, BCA akan mendukung usaha ini dan memperhatikan pengembangannya agar benar-benar memberikan manfaat yang optimal untuk pelestarian alam. Produk dengan dampak positif pada aspek sosial,

misalnya solusi perbankan yang dipergunakan pelaku usaha untuk memberdayakan masyarakat marginal, kelompok wanita, dan penyandang disabilitas. Dukungan BCA pada sektor berwawasan sosial ini terus dilakukan, misalnya dengan pengembangan desa binaan, pemberian pelatihan pada para wanita, memberikan kesempatan bekerja bagi kaum disabilitas dan menyediakan ATM Wicara. Di lain pihak, produk dengan dampak negatif pada aspek sosial di antaranya penyaluran kredit pada industri padat karya yang mempunyai risiko mempekerjakan tenaga kerja di bawah umur, memberikan upah di bawah UMR, atau memiliki risiko kemasyarakatan yang tinggi. Risiko pada usaha ini menjadi perhatian dalam pemberian kredit dan oleh karenanya BCA melakukan mitigasi risiko dengan meningkatkan pengawasan dan melakukan survei ke tempat usaha guna memastikan potensi risiko tersebut tidak terjadi.





PENCEGAHAN FRAUD

Strategi Anti Fraud

Komitmen terhadap pencegahan *fraud* dilakukan dengan penerapan sistem pengendalian yang efektif dan berkesinambungan. Sistem pengendalian *fraud* merupakan acuan upaya pencegahan, deteksi, investigasi, dan pemantauan. BCA memiliki unit khusus yakni Biro Anti *Fraud* untuk melaksanakan fungsi penerapan strategi anti *fraud*. Dalam rangka menganalisis risiko terkait *fraud* (termasuk korupsi), BCA melakukan audit terhadap seluruh kantor cabang secara berkala dalam 3 tahun (dilakukan skema prioritas berdasarkan hasil *assesment*). Kantor wilayah, kantor cabang, dan unit kerja kantor pusat yang bersifat operasional juga memiliki unit pengawasan internal.^[205-1]

Fungsi Biro Anti *Fraud* untuk meningkatkan efektivitas strategi anti *fraud*, dengan ruang lingkup yang sesuai dengan peraturan OJK No. 39/POJK.03/2019. Upaya anti *fraud* yang dilakukan, antara lain: ^[205-2]

1. *Employee Awareness*
2. *Customer Awareness*
3. Identifikasi Kerawanan
4. *Know Your Employee*

BCA aktif mengembangkan *employee awareness* atau sosialisasi anti *fraud* antara lain melalui komik anti *fraud*, video edukasi anti *fraud*, *whistleblowing system*.

Anti Fraud dan Anti Korupsi ^[205-2]

Sebagai bagian implementasi Tata Kelola Perusahaan yang Baik (GCG), BCA melakukan pencegahan *fraud*

sejak dini dengan menerapkan kebijakan dan prosedur serta sistem pengendalian internal yang memadai. Upaya yang telah berjalan dalam mencegah *fraud* antara lain optimalisasi pelaksanaan *good corporate governance* (GCG), penerapan anti-gratifikasi, sosialisasi anti *fraud*, peningkatan data *security system* dan meningkatkan penyadartahuan *whistleblowing system*. BCA memberikan sanksi yang tegas pada pekerja yang terbukti melakukan tindakan *fraud*.

99%

Pekerja tetap telah menerima sosialisasi dan lulus pelatihan anti *fraud* melalui *e-learning*



Penerapan dan kemajuan teknologi juga berpotensi menimbulkan *fraud*. Penerapan mesin elektronik dan otomatisasi dalam proses operasional, tidak menutup kemungkinan *fraud*. Dalam rangka mitigasi, BCA secara konsisten melakukan upaya peningkatan pengamanan. Salah satunya diimplementasikan dalam pengamanan di lokasi ATM atau perbankan digital, misal pemasangan CCTV.





Pencegahan *fraud* juga dilakukan dalam proses penyaluran kredit. Seluruh proses pemberian kredit dipantau dan dievaluasi secara cermat. Selama tahun 2019, tidak ada pemutusan kontrak kepada mitra atau debitur akibat korupsi (tata kelola). Total kasus *fraud* yang dilakukan oleh pekerja tetap sebanyak tujuh kasus, telah diselesaikan semua. [205-3]

Whistleblowing System

Whistleblowing system (pengaduan pelanggaran) merupakan sarana komunikasi bagi pihak internal dan eksternal untuk melaporkan tindakan *fraud* atau pelanggaran yang dilakukan oleh pelaku di internal

Perseroan. Pelaporan harus didasari itikad baik dan bukan merupakan suatu keluhan pribadi ataupun didasari niat buruk/fitnah.

Penerapan *whistleblowing system* bertujuan untuk membangun kesadaran pemangku kepentingan internal dan eksternal untuk melaporkan tindakan *fraud* atau pelanggaran yang terjadi di internal perusahaan tanpa rasa takut dan khawatir karena dijamin kerahasiaannya. Dengan *whistleblowing system* maka *fraud* atau pelanggaran dapat terdeteksi dan dicegah sedini mungkin melalui pengungkapan dari pelapor. BCA memiliki kebijakan penerapan

Keamanan Sistem Teknologi Informasi

BCA terus meningkatkan sistem keamanan teknologi informasi (TI) secara berkesinambungan untuk menjaga kepercayaan nasabah terhadap layanan perbankan. Pengembangan sistem keamanan TI dilakukan dengan tujuan untuk menangkal dan mengantisipasi ancaman *cyber-crime* serta potensi *fraud*.

Untuk memastikan keamanan teknologi informasi, BCA memiliki sertifikasi standar ISO 27001 tentang sistem manajemen keamanan informasi. Penerapan pengamanan informasi dikaji secara berkala di unit kerja kantor pusat, kantor wilayah dan kantor cabang. Selain itu, BCA memiliki tim khusus *security monitoring center* (SMC) yang bertugas mengawasi ancaman dan serangan terhadap sistem teknologi informasi.

Sejalan dengan jumlah transaksi yang semakin tinggi pada kanal digital, BCA memanfaatkan teknologi *machine learning* dan *artificial intelligence* untuk mendeteksi jika terjadi anomali lalu lintas data pada jaringan sistem. Lebih jauh, BCA melengkapi kanal *internet banking* KlikBCA dengan sistem yang mampu mendeteksi adanya *malware* pada komputer nasabah.

BCA juga menjalankan *data loss prevention* (DLP) untuk meningkatkan pengamanan informasi elektronik dari pencurian informasi, maupun akses oleh pihak yang tidak bertanggung jawab. Semua aplikasi internal yang terkoneksi dengan internet diamankan dengan *two factor authentication* untuk memastikan akses aplikasi dilakukan oleh petugas yang berwenang.

Selain itu, BCA mengimplementasikan aplikasi *secure mobile email* pada *mobile device* untuk para pekerja guna melindungi informasi perusahaan dan mencegah pencurian informasi melalui *mobile device*. Kompetensi SDM terus diperkuat dengan pengetahuan dan pelatihan terkait pengamanan sistem TI untuk mengantisipasi serangan siber terkini.

Hingga akhir 2019, jumlah serangan siber dari eksternal melalui *internet* yang tercatat di *Firewall*, IPS dan WAF, sebanyak 12.044.990 serangan, namun tidak ada serangan yang berhasil masuk ke sistem BCA. Sebagai ilustrasi, pada bulan Desember 2019, terjadi serangan *distributed denial of attack* (DDOS) dari berbagai negara, dengan 61% serangan berasal dari Indonesia. BCA berhasil mengatasinya.



Whistleblowing System sesuai dengan Surat Keputusan Direksi No. 146/SK/DIR/2017 tanggal 1 November 2017 tentang Penerapan *Whistleblowing System* di BCA. Dalam kebijakan ini, BCA memberikan perlindungan kepada pelapor. Sarana yang digunakan pelapor untuk menyampaikan pelaporannya diakses melalui situs *web bca.co.id*, pelaporan yang disampaikan akan diterima langsung oleh pengelola *whistleblowing system*. Pelaporan yang sudah divalidasi oleh pengelola *whistleblowing system* sebagai laporan yang memenuhi kriteria, akan diteruskan ke Biro Anti Fraud untuk ditindaklanjuti.

Pengaduan *Whistleblowing System*



*) Data tidak lengkap/hanya bersifat informasi/keluhan nasabah.

Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT)

Salah satu kejahatan keuangan adalah pencucian uang dan pendanaan terorisme, yang umumnya terjadi dalam bentuk penipuan yang merugikan nasabah. Satuan Kerja Kepatuhan bertanggung jawab dalam penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT). BCA memiliki kebijakan, prosedur, dan aplikasi untuk memantau dan mengidentifikasi transaksi nasabah yang mencurigakan. BCA senantiasa mengembangkan aplikasi yang memudahkan analisis dan menerapkan manajemen risiko terjadinya pelanggaran APU dan PPT.

Selain menerapkan program APU dan PPT di lingkup internal, BCA mengedukasi nasabah terkait *fraud* sebagai salah satu upaya preventif. Edukasi kepada nasabah bertujuan untuk mencegah kesalahan penjualan produk maupun penipuan transaksi atau berbagai bentuk *fraud* lainnya. BCA aktif mengembangkan berbagai program edukasi terkait keamanan bertransaksi saat menggunakan solusi perbankan melalui berbagai kanal media edukasi.



**MEMBERIKAN NILAI KEPADA
MASYARAKAT DAN LINGKUNGAN**



BAKTI BCA

Bakti BCA merupakan program pemberdayaan masyarakat yang berdampak positif. Program dikembangkan tidak hanya untuk berkontribusi terhadap peningkatan kesejahteraan masyarakat, namun juga perbaikan kondisi lingkungan hidup dan kegiatan lain yang mendukung SDGs. Implementasi program dilakukan melalui tiga pilar, yaitu:

- Solusi Cerdas untuk bidang pendidikan.
- Solusi Sinergi untuk bidang kebudayaan, kesehatan, lingkungan.
- Solusi Bisnis Unggul untuk pembinaan UMKM dan pemberdayaan komunitas melalui desa binaan.

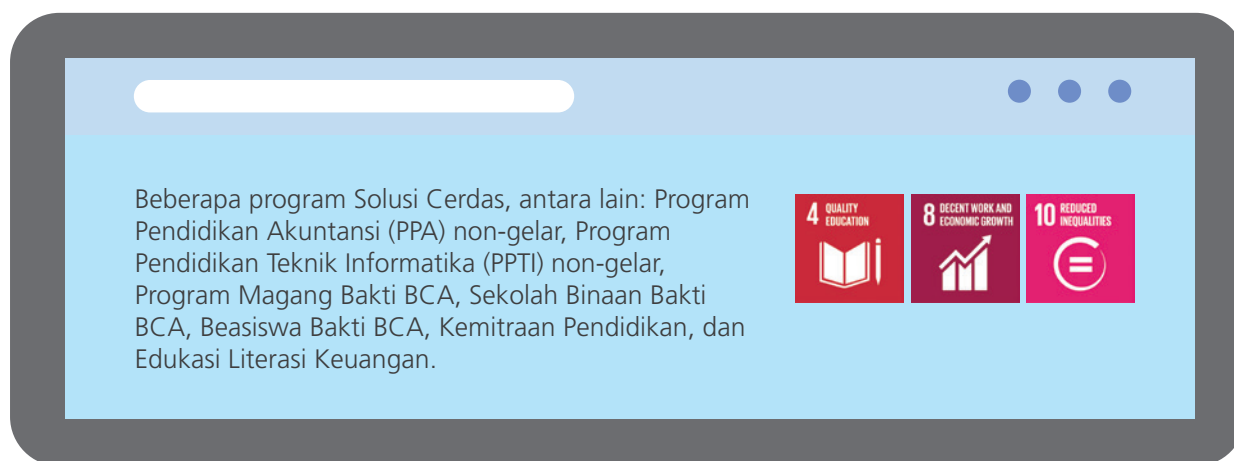
Dari berbagai kegiatan tanggung jawab sosial dan lingkungan perusahaan, terdapat program-program unggulan yang disampaikan secara ringkas dalam laporan ini.

Dampak Kegiatan Sosial dan Mekanisme Pengaduan Masyarakat

Melalui kegiatan tanggung jawab sosial perusahaan yang dijalankan, BCA mengembangkan program sosial kemasyarakatan yang berdampak positif signifikan bagi kehidupan masyarakat. BCA juga mempertimbangkan potensi dampak negatif yang muncul seiring berjalannya program. Dampak negatif dari kegiatan sosial, misalnya kecemburuan di antara masyarakat penerima program, perbedaan hasil yang diterima oleh penerima manfaat. Oleh sebab itu, BCA terus berupaya meningkatkan kinerja dan kualitas tim pelaksana program di lapangan, walaupun dengan tantangan yang besar.

Masyarakat penerima program diberi kesempatan menyampaikan pengaduan. BCA belum memiliki jalur khusus untuk menampung pengaduan masyarakat terkait dampak negatif kegiatan sosial. Saat ini, pengaduan dapat disampaikan melalui e-mail ke csr@bca.co.id. Di tahun 2019, tidak terdapat pengaduan signifikan yang diterima dari penerima manfaat program bakti BCA.

CERDAS DAN KOMPETEN BERSAMA BCA



Program Pendidikan Non-Gelar

Pengembangan program pendidikan non-gelar merupakan salah satu program unggulan Pilar Solusi Cerdas, yaitu Program Pendidikan Akuntansi (PPA) non-gelar dan Program Pendidikan Teknik Informatika (PPTI) non-gelar. Program ditujukan bagi lulusan SMA,

SMK atau sederajat yang berprestasi namun relatif memiliki kendala finansial. PPA dan PPTI non-gelar terbuka untuk siswa-siswi seluruh Indonesia dengan berbagai latar belakang. Kegiatan belajar-mengajar kedua program berlangsung selama 30 bulan. PPA dan PPTI non-gelar menerapkan sistem gugur.



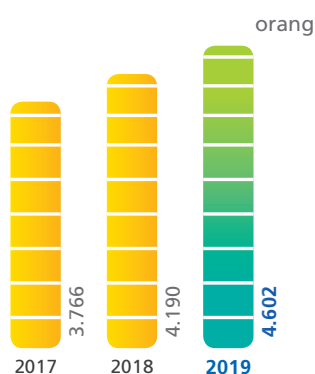
Peserta dan Lulusan PPA dan PPTI non-gelar	Program	Keterangan	2019	2018	2017
	PPA non-gelar	Jumlah Peserta	392	376	378
PPTI non-gelar	PPA non-gelar	Alumni	114	134	129
		Bergabung ke BCA	113	133	128
		Jumlah Peserta	147	106	99
		Alumni	28	33	28
	PPTI non-gelar	Bergabung ke BCA	26	33	26

Magang Bakti BCA

Program Magang Bakti BCA dikembangkan sejak tahun 2002. Kegiatan bertujuan untuk meningkatkan kualitas sumber daya manusia Indonesia, khususnya generasi muda. Peserta mendapatkan pembekalan dan pelatihan di bidang operasional perbankan. Setelah

masa pembelajaran berakhir, peserta berkesempatan menimba pengalaman sebagai *Customer Service Officer (CSO)* atau *teller*. Diharapkan pengetahuan dan pengalaman yang diperoleh dapat memperluas wawasan, khususnya di bidang perbankan yang membawa manfaat di kemudian hari.

Jumlah Peserta Magang Bakti BCA

**9,8%**

Peningkatan jumlah peserta Magang Bakti BCA 2018 - 2019

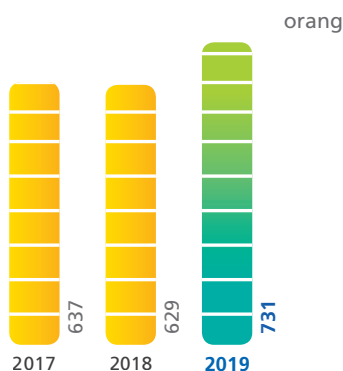




Beasiswa Bakti BCA

Program Beasiswa Bakti BCA tidak hanya berupa bantuan dana, penerima beasiswa mendapat pelatihan peningkatan kemampuan *soft skill*. Program diselenggarakan sejak tahun 1999, ditujukan bagi mahasiswa jenjang pendidikan Strata-1 yang memiliki kendala finansial. Di tahun 2019, BCA menyalurkan dana beasiswa sebesar Rp5,3 miliar kepada 18 perguruan tinggi negeri (PTN). Jumlah PTN yang bekerja sama dalam program beasiswa bakti BCA bertambah dua PTN dibandingkan tahun sebelumnya. BCA memfasilitasi program pengembangan *soft skill* bagi penerima beasiswa, antara lain pelatihan *leadership*, *sharing session entrepreneurship*, dan *mentoring*. Diharapkan penerima Beasiswa Bakti BCA dapat mengenal dan mengembangkan potensi diri, untuk mencapai performa yang optimal. BCA menyediakan sarana komunikasi berupa Facebook dan *Line group* Sahabat BCA untuk meningkatkan *engagement* antara BCA dengan para penerima Beasiswa.

Jumlah Penerima Beasiswa Bakti BCA



Sekolah Binaan Bakti BCA

Sejak tahun 2000, BCA mengembangkan program Sekolah Binaan Bakti BCA. Kegiatan ditujukan kepada sekolah yang relatif memiliki potensi untuk berkembang namun berada di wilayah ekonomi lemah. Saat ini, program dilaksanakan di tiga daerah, yaitu Kabupaten Pringsewu di Lampung, Serang di Banten, dan Kabupaten Gunungkidul di Yogyakarta. Beberapa implementasi kegiatan berupa bantuan pengembangan infrastruktur pendidikan, pengembangan kapasitas guru, bantuan sarana dan prasarana, serta pembinaan siswa. Sekolah Binaan Bakti BCA merupakan sekolah dasar hingga sekolah menengah. Hingga akhir tahun 2019, program tersebut memberi manfaat kepada 539 guru dan 8.694 siswa dari 17 sekolah Binaan Bakti BCA.

Program Sekolah Binaan Bakti BCA memberikan pelatihan untuk meningkatkan kapasitas pengetahuan guru sesuai dengan perkembangan kebutuhan dan tantangan. Pada tahun 2019, beberapa pelatihan yang diselenggarakan antara lain: pembelajaran abad ke-21 kepada guru sekolah dasar binaan Bakti BCA di Serang, Lampung dan Yogyakarta. Program pelatihan guru berlangsung selama satu tahun dengan tiga kali pertemuan, yang bertujuan untuk memberikan pemahaman yang lebih komprehensif tentang pembelajaran berbasis inkuiri.

BCA juga memberikan bantuan berupa pembangunan sarana dan prasarana penunjang kegiatan belajar mengajar. Saat ini, sebagian besar Sekolah Binaan Bakti BCA terakreditasi "baik" dan "sangat baik". Beberapa contoh prestasi Sekolah Binaan Bakti BCA, antara lain SMAN 1 Karangmojo berhasil menjadi Juara 1 Lomba Perpustakaan Tingkat Provinsi; SMAN 3 Serang memperoleh Penghargaan Guru Berprestasi Kota Serang; SMAN1 Ponjong sebagai Sekolah Adiwiyata Nasional 2018; SMPN 6 Serang sebagai Sekolah Rujukan Kota Serang; SDN 2 Ponjong dengan rata-rata Nilai



IRDAN ARDIAN NATAMA
UNIVERSITAS GADJAH MADA
PENERIMA BEASISWA BAKTI BCA
TAHUN AJARAN 2019-2020

"Tidak hanya dukungan berupa finansial yang menunjang dan membantu memenuhi kebutuhan biaya kuliah saya, tetapi Program Beasiswa Bakti BCA 2019/2020 juga memberikan pelatihan *soft skills* berupa *leadership training* dan *financial planning*. Harapan saya semoga program ini terus berlanjut dan berinovasi, serta program dari BCA selanjutnya untuk alumni penerima beasiswa ini"



Beberapa dampak positif yang diidentifikasi oleh tim CSR BCA, antara lain: [413-1]

- Membuka potensi sekolah dengan pengembangan sarana dan prasarana seperti perpustakaan, laboratorium komputer dan akses internet
- Memperluas wawasan penerapan pembelajaran yang lebih aktif dan menarik
- Menerapkan pembelajaran yang melibatkan keaktifan siswa
- Mendukung implementasi metode pengajaran interaktif
- Mendukung upaya pengembangan sekolah dan peningkatan kualitas pendidikan.

UN tertinggi sekabupaten. Selain itu dengan adanya bantuan berupa sarana prasarana serta pelatihan guru yang diselenggarakan oleh Bakti BCA diharapkan dapat menunjang dalam peningkatan prestasi sekolah dan prestasi siswa baik di bidang akademik maupun non-akademik.

Kemitraan Pendidikan

BCA aktif bekerja sama dengan beberapa lembaga atau perguruan tinggi di Indonesia, sebagai upaya mendukung pengembangan pendidikan Indonesia. Program antara lain:

- BCA melakukan pelatihan guru di Indonesia Bagian Timur yang dilaksanakan di Kupang, Mataram dan Sorong. Tiap tahunnya program diikuti lebih dari 300 guru yang bertujuan untuk meningkatkan *soft skill* dan *hard skill* guru dalam mengajar di kelas.
- BCA memfasilitasi sarana Bloomberg di Fakultas Ekonomi dan Bisnis (FEB), Universitas Diponegoro, Semarang sebagai sarana penunjang perkuliahan maupun penelitian mahasiswa.
- BCA memberikan sarana *mini bank* sebagai dukungan pengembangan Vokasi perbankan

di Sekolah Vokasi UGM, serta kantin *cashless* di Sekolah Vokasi UGM, Yogyakarta dan Institut Teknologi Bandung Kampus Jatinangor.

- Pelatihan layanan prima yang diikuti staf Unit Layanan Terpadu Universitas Padjadjaran dan staf Lembaga Kemahasiswaan Institut Teknologi Bandung. Pelatihan ini bertujuan untuk meningkatkan kualitas layanan staf kepada mahasiswa.
- BCA memberikan fasilitas seminar dan kuliah umum di beberapa perguruan tinggi di Indonesia. Kegiatan ini bertujuan untuk membekali mahasiswa sebagai persiapan memasuki dunia kerja.

Pengembangan Anak Usia Dini

BCA menjalin kemitraan dengan United Nations Children's Fund (UNICEF), khususnya dalam program Pengembangan Anak Indonesia. Kemitraan dengan UNICEF merupakan kesinambungan dari program tahun sebelumnya. Pada tahun 2019, BCA menyalurkan donasi sebesar Rp850,0 juta untuk UNICEF. Dana ini digunakan untuk mengimplementasikan layanan Pengembangan Anak Usia Dini Holistik Integratif



GIFFARY CHANDRA DARIUS SIREGAR
PESERTA/PENERIMA BEASISWA BAKTI
BCA-PPTI ANGKATAN KE-2

"Masuk dan menjadi salah satu bagian dari PPTI seperti sebuah mimpi bagi saya. Bisa berkuliah tanpa biaya dan bahkan mendapatkan uang saku adalah hal yang sangat luar biasa. Kuliah di PPTI juga sangat meringankan beban orangtua saya. Menjadi bagian dari PPTI merupakan hal yang sangat membanggakan dan membahagiakan"



(PAUD HI) yang berkualitas di Kabupaten Sorong dan Kabupaten Raja Ampat, Papua Barat.

Kegiatan ini memberikan dampak positif seperti peningkatan kualitas pengajar dan kepala sekolah

serta semakin kuatnya komitmen Pemerintah dan masyarakat setempat dalam memastikan anak-anak mendapatkan manfaat pendidikan, kesehatan, gizi, dan perlindungan dari PAUD HI.



SUTJANA,
KEPALA SEKOLAH SDN TAKTAKAN 1
SERANG, BANTEN, JAWA BARAT

"Sekolah SDN Taktakan 1 merupakan Sekolah Binaan BCA sejak tahun 2007 hingga sekarang. Kami sangat berterima kasih atas semua bantuan untuk menjalankan kegiatan sekolah demi kelancaran proses belajar mengajar. Harapan kami, Bakti BCA dapat terus membantu meningkatkan profesionalisme para guru"

BCA UNTUK PEMBERDAYAAN DAN KELESTARIAN BUDAYA

Komunitas/Desa Binaan

Pilar Solusi Bisnis Unggul merupakan program pemberdayaan masyarakat untuk meningkatkan kemampuan ekonomi. Dalam jangka panjang, diharapkan masyarakat dapat tumbuh dan berkembang secara mandiri. Sasaran program antara lain pelaku Usaha Mikro Kecil dan Menengah (UMKM), masyarakat pedesaan, dan kelompok masyarakat/komunitas. Program ini juga termasuk kegiatan pengembangan potensi desa melalui ekonomi kreatif dan sinergi UMKM dengan pemanfaatan layanan perbankan.

Saat ini BCA mendampingi 12 desa binaan. Dalam pengembangan potensi desa, BCA berfokus pada faktor SDM sebagai salah satu kunci keberhasilan program pemberdayaan masyarakat. Program pendampingan yang diimplementasikan antara lain pelatihan, *benchmark*, standardisasi *branding* dan pembangunan infrastruktur (sarana prasarana). Beberapa materi pelatihan yang diberikan kepada pengelola desa binaan, antara lain layanan prima, pengelolaan keuangan, pengembangan situs *web*, *creative selling skill*, kepemimpinan.



Beberapa dampak positif yang diidentifikasi oleh tim CSR BCA, antara lain: [413-1]

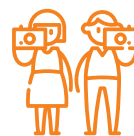
- Peningkatan kepercayaan diri untuk melaksanakan kegiatan operasional, memperluas wawasan dan memiliki pemahaman tentang bisnis yang dapat meningkatkan kinerja ekonomi
- Pengenalan layanan lembaga keuangan untuk membuka peluang penggunaan layanan perbankan, terutama untuk transaksi pembayaran
- Pengenalan yang membuka peluang untuk memanfaatkan teknologi antara lain memperluas jangkauan pasar, penggunaan *platform* penyedia aplikasi untuk pemesanan penginapan.
- Makin dikenal sebagai desa wisata atau destinasi wisata, dan beberapa desa binaan mendapat apresiasi dari pemerintah.

WIRAWISATA GOA PINDUL

Goa Pindul terletak di Desa Bejiharjo, Karangmojo, Gunung Kidul, Yogyakarta. BCA mendampingi Paguyuban Wirawisata Gelaran II dalam upaya mengembangkan potensi desa setempat. Wirawisata Gelaran II merupakan komunitas yang diprakarsai oleh karang taruna desa Bejiharjo.

Saat ini, pengelola telah berhasil mengembangkan potensi desa wisata menjadi lebih baik. Pengunjung tidak hanya menikmati Wirawisata Goa Pindul namun juga dapat memilih kegiatan lain seperti *outbond* dan *trekking*. Kemampuan dan keterampilan pengelola Wirawisata Goa Pindul meningkat dalam hal pengelolaan keuangan, teknik pemasaran, dan

pelayanan. Diharapkan, pengembangan desa wisata ini dapat memberdayakan masyarakat setempat, seperti melalui peluang usaha dan lapangan kerja. Sehubungan dengan hal tersebut, warga setempat berkesempatan turut aktif berperan dalam pengembangan bidang ekonomi dan sosial.



49.236 orang

Pengunjung Wirawisata Goa Pindul selama 2019



Aktivitas penyusuran gua di Goa Pindul salah satu Desa Binaan Bakti BCA



Upaya pelestarian budaya setempat dilakukan dengan mementaskan seni karawitan dan lesung oleh penduduk wanita kepada pengunjung wisata Goa Pindul. Masyarakat, khususnya pemuda mendapat kesempatan bekerja sebagai pemandu, membuka warung makan atau penginapan. Banyak pemuda desa yang sebelumnya merantau kini kembali ke desa untuk bekerja.

DESA WISATA PENTINGSARI

Desa Wisata Pentingsari (Dewi Peri) terletak di lereng Gunung Merapi, Cangkringan, Sleman, Yogyakarta. Desa Dewi Peri menawarkan wisata alam, budaya, dan pertanian. Pengunjung berkesempatan tinggal di pedesaan secara langsung bersama penduduk. Hal tersebut menjadi daya tarik utama wisata Pentingsari.

Pengelola Dewi Peri merasakan manfaat positif pendampingan BCA. Saat ini, desa Pentingsari dapat mengembangkan dan memiliki kantor sekretariat desa, fasilitas *homestay*, joglo untuk menerima tamu, hingga tersedianya toilet bagi masyarakat berkebutuhan khusus. Kemampuan dan wawasan bisnis pengelola desa meningkat dalam hal pengelolaan keuangan, teknik pemasaran, dan pelayanan pelanggan.

Dampak ekonomi yang secara langsung dirasakan berupa bertambahnya peluang usaha. Pada akhir Desember 2019, jumlah *homestay* yang semula 20 rumah, kini bertambah menjadi 58 rumah. Masyarakat setempat dapat membuka warung makan dan menyewakan *jeep* untuk menunjang kebutuhan pengunjung di desa wisata Pentingsari.



Pentingsari, salah satu Desa Binaan Bakti BCA



DESA WISATA WAYANG WUKIRSARI

Desa Wukirsari terletak di Imogiri, Yogyakarta. Desa Wukirsari dikenal dengan seni tatah sungging (kerajinan kulit), yang berupa wayang kulit, serta kerajinan kulit lain. Wukirsari menjadi salah satu tujuan pembelajaran kesenian bagi turis lokal maupun mancanegara.

Pendampingan BCA diarahkan untuk meningkatkan potensi Desa Wisata Wayang Wukirsari. Kini, warga Desa Wukirsari tidak sekedar mahir membuat dan memasarkan produk wayang, tetapi juga mampu menyediakan jasa edukasi budaya pelestarian wayang tradisional. Hasil karya seni warga, antara lain wayang dan kerajinan kulit yang dipamerkan di pendopo sehingga dapat meraih lebih banyak pembeli dan menjadikan tempat tersebut sebagai pusat aktivitas masyarakat.

Selama tahun 2019, BCA memberikan pelatihan standardisasi *homestay*, standar layanan untuk pemandu wisata yang diikuti oleh sekitar 50 warga. Bantuan lain yang diberikan berupa renovasi ruang pertunjukan dan pendopo. Pendampingan tersebut memberikan manfaat positif bagi warga desa, peluang usaha berupa *homestay*, menjual makanan maupun kerajinan rajut. Hal tersebut membuka kesempatan lapangan kerja baru khususnya bagi warga usia muda. Dalam jangka panjang, BCA berharap Desa Wukirsari dapat turut mendukung pengembangan budaya wayang kulit dan replikasi seni kerajinan wayang, misal seni ketoprak.



7.953 orang

Pengunjung Desa Wisata Wayang Wukirsari selama 2019

DESA WISATA TAMANSARI

Tamansari terletak di lereng Gunung Ijen, Licin, Banyuwangi. Desa Wisata Tamansari merupakan desa wisata yang menawarkan pengalaman hidup di pedesaan seperti bertani; berkebun kopi, cengkeh, dan cokelat; serta menambang belerang. Desa ini dikenal juga dengan kesenian Tari Gandrung.

Pada tahun 2019, pendampingan BCA difokuskan pada pengembangan Sendang Seruni. Sendang Seruni merupakan salah satu tempat pemandian alami di Banyuwangi. Air jernih di Sendang Seruni berasal dari 7 sumber mata air, 3 di antaranya berada di dasar sendang. Disekitar kolam terdapat area kosong



107.945 orang

Pengunjung Desa Wisata Tamansari selama 2019



Kerajinan wayang dan kulit dari Pentingsari, salah satu Desa Binaan Bakti BCA



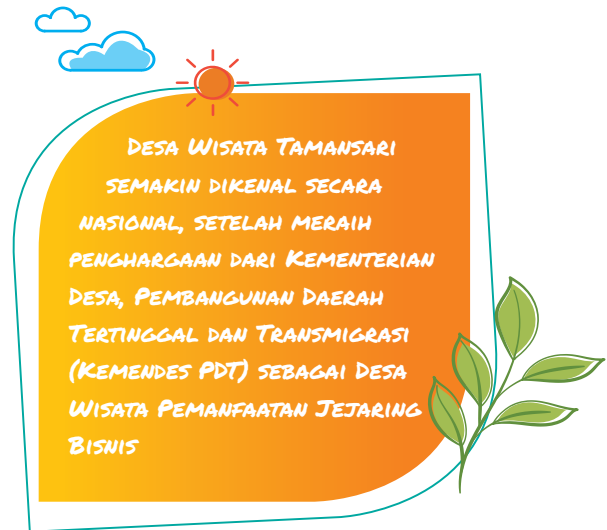
yang cukup luas dan dikembangkan sebagai sarana *outbond*. Untuk mengoptimalkan potensi yang ada, BCA memberikan pelatihan *train the trainer* pemandu *outbond*. Pelatihan diikuti ± 30 pengurus desa/pemuda Taman Sari.

BCA membantu pembangunan sarana dan prasarana seperti joglo, toilet umum, gerbang Sendang Seruni dan jalan setapak.

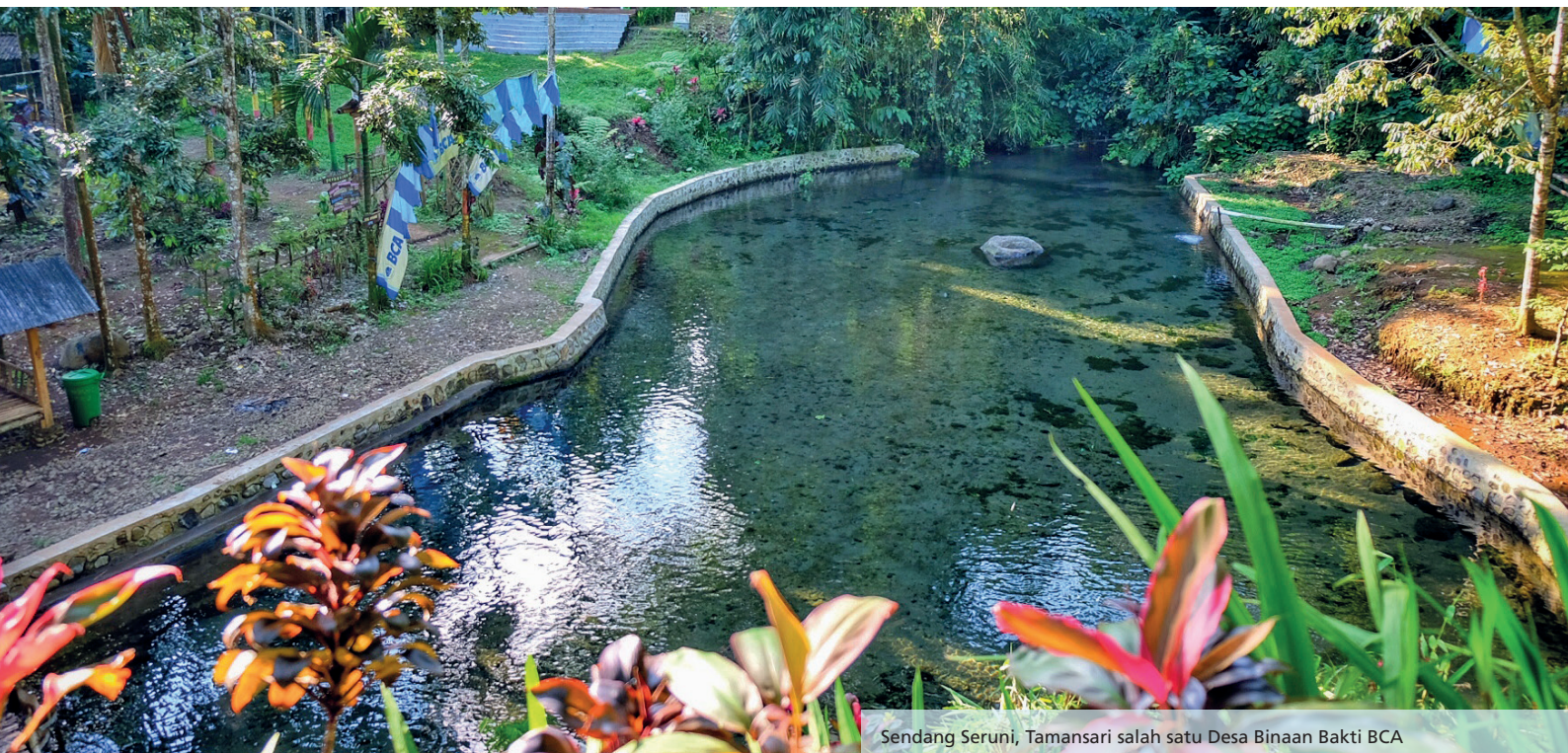
Manfaat positif yang dirasakan antara lain pengembangan wawasan mengenai pengelolaan desa wisata, pengelolaan keuangan dan layanan pelanggan. Pada umumnya pendapatan masyarakat meningkat, antara lain karena terbuka peluang usaha dan lapangan kerja baru seperti usaha makanan dan penyewaan mobil.

KAMPUNG BATIK GEMAH SUMILIR

Kampung Batik Gemah Sumilir berlokasi di Kajen, Pekalongan. Kampung Batik Gemah Sumilir merupakan salah satu sentra batik yang menawarkan sarana edukasi dan riset batik. Dalam rangka meningkatkan potensi desa dan pengurusnya, BCA memberikan pendampingan antara lain berupa pengembangan *soft skill* kepengurusan desa wisata, pelatihan layanan yang profesional, *leadership*, *creative selling skill* dalam rangka pengembangan UMKM batik Pekalongan, BCA juga mendonasikan bantuan untuk pengembangan sarana dan prasarana.



Hasil karya warga Kampung Batik Gemah Sumilir tidak hanya kain batik, tetapi juga berupa kain tenun dan kerajinan tangan. BCA aktif mengajak pengurus Kampung Batik Gemah Sumilir untuk ikut berbagai *expo*, pameran atau *conference* dan berkolaborasi dengan program sekolah binaan terkait program edukasi batik sebagai pelajaran muatan lokal wajib. Salah satu manfaat dari pendampingan bakti BCA antara lain peningkatan penjualan produk dan peluang usaha baru berupa kain tenun dan kerajinan tangan.



Sendang Seruni, Tamansari salah satu Desa Binaan Bakti BCA



DOESOEN KOPI SIRAP

Doesoen Kopi Sirap terletak di lereng Gunung Kelir, Semarang, Jawa Tengah. Desa ini dikenal dengan sebutan Doesoen Kopi Sirap Gunung Kelir. Puluhan hektar tanaman kopi dibudidayakan secara ramah lingkungan oleh petani desa di lereng gunung. Anak-anak petani kopi membangun warung kopi dengan nama Warung Ndeso Doesoen Kopi Sirap di Dusun Sirap, Kecamatan Jambu.

Pengunjung mendapatkan informasi pengetahuan seputar budi daya, pengolahan, dan penyajian kopi. Doesoen Kopi Sirap juga menawarkan wisata kuliner kopi organik sebagai hasil alam desa dengan tema “Ngopi Asyik di Alam Indah Doesoen Kopi Sirap”. Pengunjung dapat memilih dan mencicipi berbagai jenis kopi dengan beragam cita rasa dan ciri khas. Wisatawan menikmati kopi sekaligus menyaksikan keindahan alam yang asri dan nyaman.

Pada tahun 2019, pelatihan yang diselenggarakan BCA antara lain pelatihan pemandu wisata, *digital marketing research & development* terkait kopi hingga pelatihan edukasi dan barista kopi.



1.200 ton

Kopi per tahun dihasilkan petani

DESA WISATA PUCAK TINGGAN

Desa Wisata Pucak Tinggan (Dewi Cakti) terletak di Desa Pelaga, Petang, Badung, Bali. Pucak Tinggan memiliki Pura Pucak Mangu, sebagai salah satu tujuan wisata religi umat Hindu. Pesona alam dan budaya Tinggan menjadi daya tarik tersendiri bagi wisatawan. Pengunjung dapat menikmati dan mengenal keindahan alam, lingkungan hidup, pengolahan hasil pertanian dan perkebunan, kesenian lokal, serta *trekking* di area Pucak Tinggan.

Sejak tahun 2016, BCA melakukan pembinaan dengan memberikan pelatihan layanan prima bagi pengurus desa. Untuk melengkapi sarana layanan wisata, BCA memberikan bantuan berupa papan informasi, papan nama setiap lokasi edukasi dan wisata, papan petunjuk arah, pembangunan toilet di area *trekking*, serta perapihan taman, serta uji coba layanan.

GUNONG LUMUT

Gunong Lumut menjadi desa binaan Bakti BCA sejak tahun 2018. Gunong Lumut terletak di Belitung Timur, yang merupakan kawasan hutan lindung dengan potensi berupa kekayaan flora di area seluas 42.000 hektar. Pada ketinggian 70 meter sebelum puncak gunung, wisatawan dapat menemukan berbagai jenis lumut yang terhampar pada permukaan tanah, batu dan pepohonan. Pengunjung juga dapat menemukan berbagai jenis tanaman anggrek dengan jenis, bentuk dan warna unik.



Kopi hasil bumi dari Doesoen Kopi Sirap Gunung Kelir, salah satu Desa Binaan Bakti BCA



Pertunjukan tarian dari Pucak Tinggan (Dewi Cakti), salah satu Desa Binaan Bakti BCA



Hamparan beragam lumut di Gunong Lumut, salah satu Desa Binaan Bakti BCA



Desa Wisata Aik Rusa Brehun, salah satu Desa Binaan Bakti BCA

Pada awal pengembangan, BCA memfasilitasi pembekalan dan pelatihan kepada para pengurus. Materi pelatihan, antara lain terkait kepemimpinan, pengetahuan industri pariwisata, keterampilan berkomunikasi, dan layanan. BCA juga membantu renovasi atap pondok dan pendampingan terkait standarisasi layanan wisata.

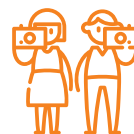
DEWA WISATA AIK RUSA BEREHUN

Desa Wisata Aik Rusa Brehun, terletak di Terong, Belitung Barat. Dikenal sebagai desa kreatif, atas keberhasilan mengubah area bekas galian tambang yang terbengkalai menjadi lingkungan yang asri dan salah satu destinasi wisata.

Area bekas galian tambang tersebut berhasil diubah menjadi danau yang dilengkapi dengan beberapa pondok. Pengelola menawarkan paket wisata memancing, dan ikan hasil pancingan dapat diolah serta dinikmati langsung.

Kuliner yang ditawarkan adalah bedulang, yang merupakan tradisi makan khas belitung. Bedulang merupakan ungkapan rasa syukur atas rezeki dari Tuhan dan kebersamaan dalam keluarga. Pengunjung juga dapat menikmati pemandangan di Bukit Tebalu, kawasan bakau dan perkebunan sayur, wisata air, *camping ground* serta *homestay*.

Sejak tahun 2018, BCA melakukan pendampingan kepada pengurus dan pengelola Desa Wisata Aik Rusa Brehun. Pendampingan berupa pembekalan dan pelatihan kepada pengurus, antara lain mengenai layanan, *creative selling skill*, dan kepemimpinan. BCA turut membantu pembangunan dapur demo masak, *selfie spot*, jembatan dan lain-lain. Pendampingan terus berlanjut di tahun 2019 berupa pelatihan *digital marketing* serta meresmikan Desa Wisata Aik Rusa Brehun menjadi desa binaan BCA oleh Direksi. Melalui pengembangan yang telah dilakukan oleh berbagai pihak, jumlah pengunjung meningkat, sehingga berdampak positif bagi perekonomian dan sosial desa.



1.540 orang

Jumlah pengunjung Desa
Wisata Aik Rusa Brehun
selama 2019



BUKIT PERAMUN

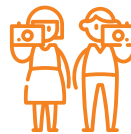
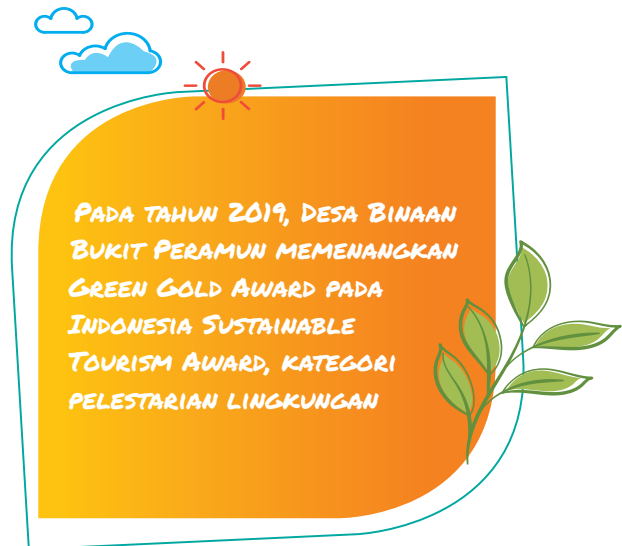
Bukit Peramun terletak pada ketinggian 129 mdpl di Belitung Barat. Desa memiliki kekayaan flora dan fauna, terutama tanaman obat. Nama Bukit Peramun berasal dari banyaknya tanaman lokal yang diramu oleh masyarakat menjadi obat-obatan.

Pengurus memanfaatkan teknologi untuk memberikan kemudahan kepada pengunjung. Hampir setiap pohon di Bukit Peramun dilengkapi dengan QR Code, yang memuat informasi seputar tanaman, seperti jenis maupun kegunaan setelah diolah menjadi obat tradisional.

Pengurus terus mengembangkan penerapan teknologi. Saat ini, terdapat *Virtual Guide* dalam 2 bahasa yaitu bahasa Indonesia dan Inggris sebagai sarana panduan para pengunjung ketika tereksplorasi di Bukit Peramun. Tersedia *digital information system* untuk membantu pengunjung mengetahui informasi dan keunikan yang ada di Bukit Peramun. Berkat keberhasilan penerapan aplikasi teknologi, kini Bukit Peramun dikenal sebagai hutan berbasis digital.

Pada malam hari, pengunjung dapat melihat hewan langka Tarsius yang merupakan primata endemik Sumatera dan Kalimantan, yang merupakan fauna

identitas provinsi Bangka Belitung. Pada tahun 2019, Direksi meresmikan Bukit Peramun menjadi desa binaan Bakti BCA.



12.397 orang

Jumlah pengunjung Bukit Peramun selama 2019



Bukit Peramun, salah satu Desa Binaan Bakti BCA



Rumah Gadang di Sijunjung Minangkabau, salah satu Desa Binaan Bakti BCA



Nagari Silokek,, salah satu Desa Binaan Bakti BCA

Pada November 2019 diselenggarakan event café BCA On The Road, Goes To Desa Binaan Bukit Peramun, yang dihadiri 55 media cetak dan elektronik untuk mempublikasikan pengalaman berpetualang di Bukit Peramun. Hal tersebut merupakan upaya untuk turut berkontribusi pada peningkatan jumlah pengunjung dan pendapatan desa.

KAMPUNG ADAT SIJUNJUNG

Kampung Adat Sijunjung merupakan tempat wisata budaya, berupa Rumah Gadang (rumah adat Minang) yang tetap dipertahankan penduduk desa. Warga di sekitar rumah adat berasal dari beragam suku, dan hidup berdampingan dengan harmonis. Oleh penduduk desa, pengunjung akan dikenalkan secara langsung budaya khas Minangkabau yang masih dilestarikan hingga saat ini.

Sejak tahun 2018, BCA memberikan pendampingan kepada Kampung Adat Sijunjung. Dalam rangka memperkuat kemampuan pengelolaan wisata, pada tahun 2019 BCA memfasilitasi pelatihan *soft skill* mengenai pelayanan prima, standar layanan *homestay*. Bantuan infrastruktur diberikan berupa sarana dan prasarana, seperti peralatan kebersihan kelengkapan *homestay* dan toilet.

NAGARI SILOKEK

Desa Silokek merupakan kawasan geopark nasional yang terletak di Sijunjung, Sumatera Barat. Panorama di Desa Silokek sangat eksotik, antara lain berupa gua stalagtit dan stalagmit, keanekaragaman flora dan fauna, air terjun, pantai pasir putih, serta lokomotif uap yang merupakan peninggalan sejarah zaman pendudukan Jepang.

Sebagai langkah awal pendampingan, BCA memfasilitasi pelatihan *soft skill* untuk pengurus desa wisata, serta bantuan sarana dan prasarana seperti perlengkapan susur gua di antaranya helm, senter kepala dan sepatu *boot* serta perlengkapan kebersihan seperti tempat sampah. BCA membantu produksi video promosi pariwisata Silokek dan donasi penyelenggaraan kegiatan olahraga Sepak Takraw memperebutkan piala Kemenpora RI yang dilaksanakan di Pasir Putih, Silokek.





PELESTARIAN WAYANG

Wayang merupakan salah satu warisan budaya Indonesia yang diakui UNESCO. BCA mendukung pelestarian dan pengenalan budaya wayang. Sejak tahun 2012, BCA mengembangkan program edukasi Wayang Indonesia kepada generasi muda. Diharapkan program tersebut dapat meningkatkan pemahaman serta nilai-nilai teladan yang terkandung dalam budaya kesenian wayang untuk kelestarian wayang di masa mendatang. Untuk itu, BCA menyelenggarakan kegiatan dengan tajuk 'Wayang for Student' dan 'Wayang Day'.

'Wayang for Student' merupakan kegiatan yang ditujukan kepada siswa SMP, SMA dan SMK. Selama periode tahun 2019, kegiatan 'Wayang for Student' dilaksanakan di dua kota yaitu Semarang dan Bandung dengan total ±1.800 peserta. Kegiatan mencakup *workshop*, pendampingan latihan, serta pementasan.

'Wayang Day' dikembangkan secara khusus untuk siswa sekolah dasar. Pada tahun 2019, kegiatan diselenggarakan di Balikpapan, yang diikuti oleh ±492 peserta. BCA berharap program dapat memotivasi dan menggerakkan para pihak untuk turut aktif mengembangkan wayang sebagai salah satu budaya nasional.



±1.800 orang
Peserta 'Wayang for Student'

±492 orang
Peserta 'Wayang Day'

Beberapa dampak positif yang diidentifikasi oleh tim CSR BCA, antara lain:

- Siswa yang semula tidak mengenal wayang, menjadi suka dan bangga dengan budaya dan seni wayang;
- Cerita pewayangan yang sarat filosofi, tidak hanya mengasah cita rasa seni, namun juga budi pekerti yang dapat membentuk karakter positif siswa;
- Wayang menginspirasi guru untuk memberikan pendidikan seni dan budaya wayang;
- Memotivasi siswa untuk turut melestarikan wayang, sehingga mampu menggerakkan sekolah untuk mengembangkan sarana penyaluran bakat siswa dalam seni tradisional.



Wayang for Students di Bandung



BCA PEDULI KESEHATAN

Operasi Katarak

BCA bekerja sama dengan Seksi Penanggulangan Buta Katarak Persatuan Dokter Spesialis Mata Indonesia (SPBK Perdami) sejak tahun 2001 dan Kick Andy Foundation sejak tahun 2017 melaksanakan layanan operasi katarak gratis bagi masyarakat yang kurang mampu.



Selain untuk mengurangi jumlah penderita katarak, kegiatan ditujukan untuk mendukung program Pemerintah Republik Indonesia dan World Health Organization (WHO) Vision 2020, yakni The Right to Sight. Hal tersebut merupakan sebuah inisiatif global untuk mengurangi kebutaan di dunia.

BCA juga mendukung penyediaan alat operasi katarak seperti mikroskop yang diserahkan kepada SPBK Perdami dan Perdami Cabang DKI Jaya, serta alat fakoemulsifikasi kepada Perdami Cabang Riau.

Berkat program ini, penerima manfaat merasakan perubahan yang signifikan. Penglihatan para penerima manfaat menjadi lebih baik, sehingga meningkatkan rasa percaya diri dan dapat kembali beraktivitas.

6 kota

Lokasi pelaksanaan
operasi katarak

613 orang

Penderita katarak yang
berhasil dioperasi



DR. UMAR MARDIANTO,
SEKSI PENANGGULANGAN BUTA KATARAK
PERHIMPUNAN DOKTER SPESIALIS MATA INDONESIA
(SPBK PERDAMI)

“Setelah operasi katarak, kualitas hidup pasien akan meningkat karena menjadi lebih produktif dan dapat bekerja kembali atau menjadi lebih mandiri. BCA banyak memberikan donasi alat kesehatan yang benar-benar dibutuhkan. Kami berharap agar luasan bakti sosial untuk operasi katarak dapat menjangkau daerah terpencil”



DONOR DARAH

Secara konsisten, BCA melaksanakan Donor Darah Bakti BCA sejak tahun 1990. Dalam Pelaksanaan, BCA bekerja sama dengan Palang Merah Indonesia (PMI). Selama tahun 2019, kegiatan dilangsungkan sebanyak 33 kali di Jakarta serta beberapa wilayah lain di Indonesia dan terkumpul sebanyak 3.004 kantong darah. BCA juga mendukung penyediaan sarana pengambilan darah donor sebanyak 6 unit *blood scale and mixer*.

LAYANAN KESEHATAN DI KLINIK BINAAN BCA DAN PENGOBATAN GRATIS

BCA mendukung pengembangan layanan kesehatan yang berkualitas dengan biaya terjangkau, bagi masyarakat yang memerlukan. Untuk itu, BCA bekerja sama dengan Klinik Bakti Medika dan Praktik Dokter Duri Utara. Pada tahun 2019, BCA memfasilitasi Klinik Bakti Medika bekerja sama dengan Alzheimer Indonesia, dan dijadikan sebagai klinik rujukan bagi pasien yang terdeteksi dini demensia.

Selama tahun 2019, sebanyak 17.976 pasien menerima pelayanan kesehatan di kedua klinik. Sebanyak 13.422 pasien mendapat pelayanan di Praktik Dokter Duri Utara dan 4.554 pasien menerima layanan kesehatan di Klinik Bakti Medika. Layanan kesehatan yang diberikan antara lain tindakan medis dan konsultasi program keluarga berencana (KB).

Bertepatan dengan ulang tahun BCA ke-62 diselenggarakan kegiatan pengobatan gratis di Bukit Peramun, Klinik Duri Utara dan Klinik Bakti Medika. Kegiatan ini memberikan manfaat kepada sekitar 100

orang di Bukit Peramun, 150 orang di praktik dokter Duri Utara, dan 300 orang di Klinik Bakti Medika.

EDUKASI KESEHATAN

BCA mengembangkan dan mendukung edukasi seputar kesehatan, khususnya kepada generasi muda. Di tahun 2019, sosialisasi kesehatan disampaikan kepada 253 pelajar dari PAUD Kasih Bunda, TK Dharma Wanita, dan SDN Isdiman. Melalui edukasi kesehatan, diharapkan dapat meningkatkan kesadaran pelajar terhadap kesehatan sebagai upaya preventif dan penambahan wawasan kesehatan.

Pada kesempatan tersebut, BCA juga menyerahkan sarana prasarana belajar, sarana cuci tangan, TV, *tape*, alat olah raga, dan buku pengetahuan sehingga siswa mendapatkan kesempatan untuk menerapkan pengetahuan kesehatan yang telah diajarkan dalam keseharian belajar mengajar.

AIR BERSIH DAN SANITASI

BCA membantu pembangunan sarana sanitasi di beberapa desa binaan Bakti BCA. Kegiatan tersebut diimplementasikan dalam bentuk pembangunan toilet bagi masyarakat berkebutuhan khusus di Desa Wisata Pentingsari, toilet umum di Desa Wisata Tamansari dan Kampung Adat Minangkabau. Kegiatan tersebut diharapkan dapat mendukung program sanitasi penyediaan air minum dan sanitasi berbasis masyarakat (PAMSIMAS). Ini adalah program yang dilaksanakan oleh pemerintah Indonesia dengan dukungan Bank Dunia, khususnya ditujukan bagi masyarakat di wilayah pedesaan dan pinggiran kota.



BCA bekerja sama dengan SPBK Perdamis sejak 2001 untuk melaksanakan operasi katarak



BAKTI BCA EMPATI

Program empati kepada masyarakat yang terkena bencana alam, diwujudkan dalam bentuk penyaluran bantuan di bawah kegiatan Bakti BCA. Sesuai dengan kebutuhan, BCA memberikan dua jenis bantuan yaitu bantuan darurat dan *recovery*. Bantuan darurat berupa pemenuhan kebutuhan pokok harian misal bahan pangan, obat-obatan. Adapun bantuan *recovery* berupa perbaikan sarana pendidikan, pembangunan ruang serba guna sekolah atau ruang belajar.

Pada tahun 2019, BCA menyalurkan dana bantuan darurat kepada masyarakat yang tertimpa bencana alam seperti tsunami di Lampung dan Serang; banjir di Pekalongan, Kendari, Sentani, dan Samarinda; gempa di Ambon; bantuan *recovery* kebakaran hutan di desa Sepahat kabupaten Bengkalis Riau melalui program restorasi lahan gambut. Total nilai bantuan darurat sekitar Rp441,5 juta.

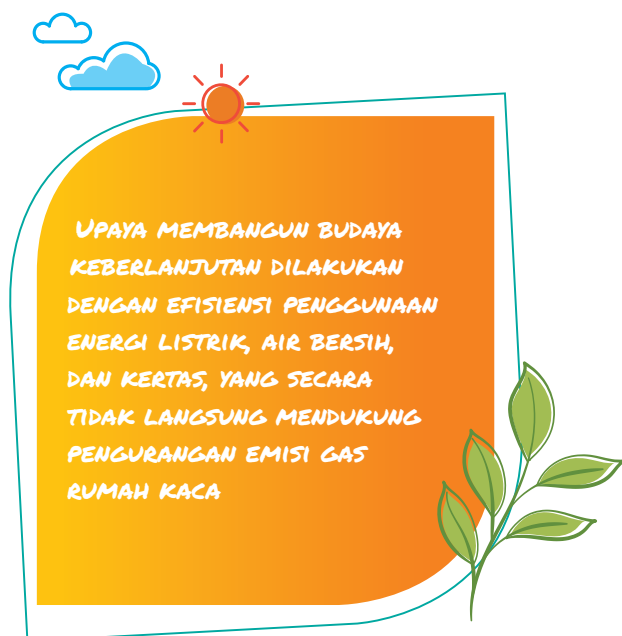
MENJAGA LINGKUNGAN HIDUP

Membangun Budaya Berkelanjutan

“Upaya membangun budaya berkelanjutan dilakukan dengan efisiensi penggunaan energi listrik, air bersih, dan kertas, yang secara tidak langsung mendukung pengurangan emisi gas rumah kaca”

Aktivitas operasional bank banyak mengandalkan perangkat elektronik. Fasilitas kantor juga memerlukan energi listrik. BCA telah melakukan penggantian/*retrofit* penerangan dengan menggunakan lampu LED sejak tahun 2011. BCA menerapkan teknologi inverter dan sistem *variable refrigerant volume*, yang memungkinkan pengaturan kebutuhan pendingin di setiap ruangan. Hal tersebut merupakan salah satu upaya efisiensi energi. Hingga akhir tahun 2019, beberapa lokasi Kantor Pusat (Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah) mengalami peningkatan konsumsi energi 169 MWh setara dengan 150,4 tCO₂ eq (referensi: Technical Manual - Green Building Rating Tool for New Building) atau naik 1,0% dari tahun 2018, terutama disebabkan oleh proyek pengembangan infrastruktur teknologi informasi.





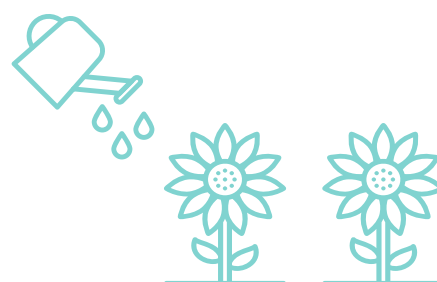
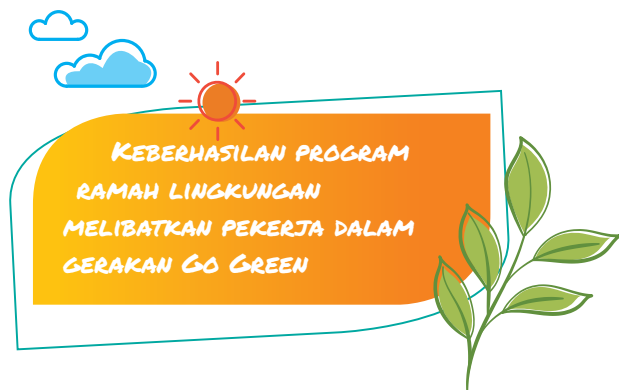
Intensitas Penggunaan Energi Listrik [302-3]

Uraian	2019	2018	2017
Jumlah Pemakaian listrik (MWh)	17.283	17.114	17.457
Luas (m ²)	66.169	66.169	66.169
Intensitas Penggunaan Energi (kWh/m ² /Tahun)	261	259	264

Keterangan: Mencakup Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah

Pada tahun 2019, penggunaan energi listrik di Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah, tercatat 17.283 MWh. Total luasan ketiga gedung mencapai 66.169 m², sehingga jumlah energi listrik per meter persegi yang digunakan tercatat 261 kWh/m² per tahun. Ke depan, BCA tetap melakukan upaya efisiensi penggunaan energi listrik.

BCA memperhatikan efisiensi penggunaan air bersih di gedung kantor, KCU Bintaro dan Wisma BCA Pondok Indah dilengkapi dengan *water recycling*. Mekanisme pengelolaan air limbah ini membuat air yang sudah diolah tersebut dipergunakan untuk memenuhi kebutuhan *non-hygiene* seperti penyiraman tanaman di Wisma BCA Pondok Indah dan KCU Bintaro, dan *flushing toilet* di Wisma BCA Pondok Indah. BCA juga menerapkan beberapa inisiatif antara lain perawatan instalasi air, penggunaan keran hemat air, *eco-washer*, dan kampanye hemat air.





Penggunaan air

Uraian	2019	2018	2017
Jumlah Pengambilan Air (m ³)	55.322	45.168	53.404

Keterangan: Mencakup Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah

Tingkat penggunaan air di Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah dipantau oleh Divisi Logistik dan Gedung sebagai evaluasi implementasi efisiensi penggunaan air. Pada tahun 2019, tercatat penggunaan air pada tiga gedung kantor tersebut sebanyak 55.322 m³ (naik sebesar 22,5% dibanding tahun 2018) karena meningkatnya jumlah pengunjung dan aktivitas gedung.

Dalam lingkungan operasional Bank, BCA menghasilkan limbah cair domestik, yang pada umumnya tidak signifikan terhadap operasional dan keberlanjutan Bank. Selain itu, Laporan ini tidak menyertakan informasi terkait tumpahan yang terjadi, dikarenakan topik tersebut tidak relevan dengan kegiatan bisnis BCA.

Upaya Pengelolaan Lingkungan

Uraian	Upaya Pengelolaan
 Energi Listrik	Penerapan inverter AC, lampu LED, jadwal on/off AC dan lampu penerangan, <i>monitoring</i> listrik gedung kantor pusat. Target mencapai standar IKE (Intensitas Konsumsi Energi).
 Air	Pengecekan instalasi air dan keran, edukasi penghematan air, dan <i>monitoring</i> penggunaan air di gedung kantor pusat.
 Emisi	Menerapkan teknologi ramah lingkungan, serta melakukan sosialisasi dan edukasi kepada pekerja kantor pusat melalui <i>agent of change</i> .
 Limbah Sampah plastik	Mendorong pekerja untuk menggunakan <i>tumbler</i> dan gelas.

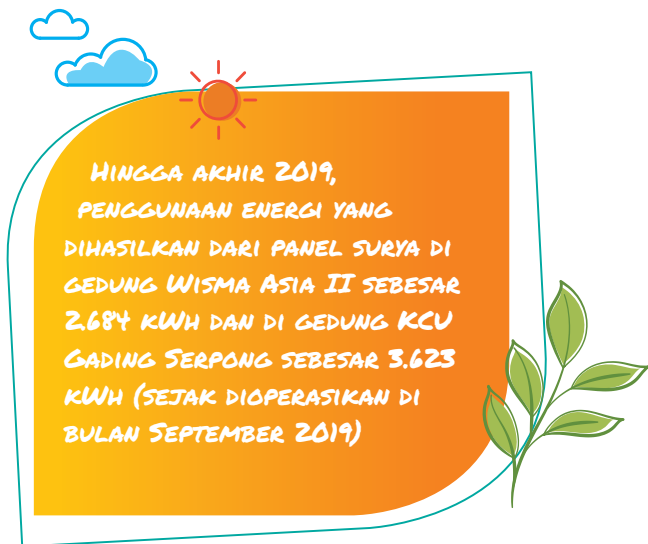
Dalam rangka mengurangi emisi, dilakukan efisiensi penggunaan kendaraan operasional. Beberapa inisiatif yang dilakukan antara lain *shuttle* kendaraan untuk mendukung mobilitas pekerja. Rute *shuttle* menghubungkan lokasi Kantor Pusat ke/dari beberapa kantor BCA (seperti Wisma Asia, Chase Plaza, Menara BCA Pluit), BCA Learning Center Sentul ke/dari KCU Alam Sutera, KCU Kelapa Gading dan beberapa lokasi lain. BCA menyediakan perangkat *teleconference* dan *video conference* untuk berkomunikasi dan rapat antar kantor cabang, kantor wilayah, dan kantor pusat di seluruh Indonesia. Perangkat komunikasi ini dirasakan sangat menunjang kegiatan operasional BCA, sepanjang tahun 2019 penggunaan fasilitas ini sebanyak 33.165 kali atau meningkat sebanyak 4.551 kali (15,9%) dibandingkan tahun 2018.

BCA aktif mengembangkan program terkait budaya berkelanjutan. Beberapa inisiatif antara lain program *worklife balance*, memfasilitasi pengembangan hobi pekerja melalui Bakorseni (Badan Koordinasi Olah Raga dan Seni), seminar kesehatan serta sosialisasi kepedulian lingkungan.

Pada akhir tahun 2019, BCA mengadakan Rapat Kerja Nasional (Rakernas) yang dihadiri oleh Komisaris, Direksi, jajaran Manajemen dari seluruh Indonesia. Pada event ini, unit kerja CSR memberikan souvenir, yaitu sedotan yang terbuat dari material ramah lingkungan (pohon Resaman) serta kopi dari Desa Binaan.



Dalam rangka mendukung penggunaan energi terbarukan, sejak bulan September 2019 BCA mencoba menerapkan panel surya di dua gedung, yaitu Wisma Asia II dan KCU Gading Serpong. Panel surya ini menggunakan sistem *on grid* yang menangkap sinar matahari untuk diubah menjadi energi listrik. Hingga akhir tahun 2019, penggunaan energi yang dihasilkan dari panel surya di gedung Wisma Asia II sebesar 2.684 kWh dan di gedung KCU Gading Serpong sebesar 3.623 kWh.



Bakti BCA di Bidang Lingkungan Hidup [304-2]

Indonesia dikenal sebagai negara yang kaya keanekaragaman hayati. Meski kegiatan bisnis perbankan tidak secara langsung bersinggungan dengan alam, namun keberadaan bank sangat signifikan untuk mendukung kelestarian lingkungan hidup maupun keanekaragaman hayati. BCA berupaya mendukung program perlindungan dan pelestarian flora dan fauna di Indonesia.

Pelepasliaran Orangutan

Orangutan merupakan salah satu fauna endemik Kalimantan yang dilindungi undang-undang dan wajib dilestarikan. Borneo Orangutan Survival Foundation (BOSF) aktif mengembangkan program pelestarian dan konservasi habitat orangutan antara lain melalui upaya penyelamatan, rehabilitasi dan pelepasliaran (reintroduksi). Sejak tahun 2012, BCA aktif mendukung program BOSF. Dukungan dan keterlibatan masyarakat sekitar berperan penting dalam keberhasilan pelestarian orangutan. BCA dan BOSF mengembangkan program edukasi konservasi orangutan kepada 15 sekolah di

Kalimantan Tengah dan Kalimantan Timur melalui program Orangutan Goes to School yang diikuti oleh 1.761 siswa dan guru. Program *public awareness & publicity* juga dilakukan melalui penerbitan 500 kartu Flazz edisi orangutan dan penayangan video lestarikan orangutan.

Beberapa tahun terakhir ini, populasi orangutan di Kalimantan semakin terancam akibat alih fungsi lahan hutan, penebangan liar, kebakaran hutan, perburuan, dan perdagangan satwa liar. Sepanjang tahun 2019, BCA bersama BOSF melepasliarkan 6 orangutan dari Pusat Rehabilitasi Orangutan di Samboja ke hutan Kehje Sewen di Kabupaten Kutai Timur, Kalimantan Timur.

Upaya Penyelamatan Penyu

Konsistensi BCA dalam mendukung pelestarian fauna dilaksanakan secara berkesinambungan. Di tahun 2019, BCA kembali mendukung program konservasi perlindungan penyu melalui Banyuwangi Sea Turtle Foundation (BSTF). Rangkaian program meliputi pelepasliaran tukik, dengan tajuk "Selamatkan & Lestarkan Penyu". Sebanyak 100 sarang telur penyu direlokasi untuk mendukung kehidupan penyu. Dari program tersebut juga dilakukan perawatan sarang penetasan semi alami.

Program juga mencakup edukasi konservasi penyu yang ditujukan kepada pelajar, nelayan, dan masyarakat sekitar Banyuwangi. Sebanyak 625 pelajar serta 160 nelayan dan masyarakat setempat mengikuti edukasi tersebut.

Pelestarian Lingkungan melalui Penghijauan

Di tahun 2019, BCA kembali mendukung Program NEWtrees yang diprakarsai oleh WWF Indonesia. Penghijauan bibir pantai di Taman Nasional Ujung Kulon dilakukan dengan menanam pohon *mangrove*, sebagai dukungan upaya pencegahan abrasi dan



peningkatan daya dukung ekosistem. Penanaman pohon mangrove yang telah diinisiasi mulai dari tahun 2017 sampai dengan saat ini mencapai 20.200 pohon, dan diperkirakan mampu menyerap sebanyak ± 164.240 g CO₂eq. Penyerapan CO₂ akan terus bertambah seiring pertumbuhan pohon mangrove.

Program penghijauan diupayakan untuk mengajak peran masyarakat sekitar, antara lain dalam pembibitan, perawatan, penanaman hingga pemantauan pertumbuhan pohon mangrove. Edukasi manfaat penanaman mangrove juga dilakukan. Diharapkan, program penanaman mangrove tidak hanya berdampak positif pada lingkungan, tetapi juga dapat menciptakan rasa kebersamaan dan membuka peluang mata pencaharian alternatif bagi masyarakat.

Hingga akhir Desember 2019, biaya lingkungan hidup dalam program Bakti BCA sebesar Rp685,0 juta, BCA akan memberikan dukungan positif untuk kelestarian lingkungan.

Pengaduan Lingkungan Hidup

Hingga akhir tahun 2019, BCA tidak menerima pengaduan terkait lingkungan hidup dari pemangku kepentingan. Demikian pula, sejauh ini BCA belum mendapatkan informasi atas pengaduan lingkungan yang diterima oleh debitur, terutama dari pemberian kredit korporasi. Namun demikian, BCA tetap akan memperhatikan dan terus mendukung kepatuhan pada semua peraturan lingkungan yang harus ditaati oleh semua dunia usaha, terutama para debitur BCA.



**DUKUNGAN BCA DALAM
PENANAMAN POHON MANGROVE
SELAMA PERIODE 2019,
DIPERKIRAKAN BERPOTENSI
DAPAT MENYERAP EMISI SEBESAR
164.240 G CO₂ EQ**



**ADE SWARGO MULYO,
DIREKTUR PARTNERSHIP, WWF INDONESIA**

"Hasil kolaborasi dengan BCA telah banyak membuka kesempatan bagi WWF-Indonesia untuk mengembangkan berbagai program konservasi dengan melibatkan masyarakat yang lebih luas. Kami berharap kerja sama ini diikuti oleh banyak korporasi lainnya sehingga dapat bersama mendukung tujuan pembangunan berkelanjutan di Indonesia"





*JAMARTIN SIHITE,
CEO BOSF*

“Berkat bantuan BCA sejak 2012 dan sejumlah organisasi lain, serta para mitra, The Borneo Orangutan Survival Foundation (BOSF) telah berhasil mengembalikan 462 orangutan melalui proses penyelamatan dan rehabilitasi selama beberapa tahun. BCA juga membantu menyelenggarakan penyadartauan melalui program Orangutan Goes To School (OGTS) di sekolah-sekolah sekitar pusat rehabilitasi. Kami berharap jutaan nasabah BCA lebih memahami betapa pentingnya peran orangutan bagi keberadaan hutan di Sumatera dan Kalimantan, bagi kelestarian bumi dan kehidupan kita dan masa depan”



Informasi dalam laporan keberlanjutan dapat dilengkapi dengan informasi pada laporan tahunan dan situs perusahaan: www.bca.co.id



Desa Peramun salah satu Desa Binaan Bakti BCA



Lembar Persetujuan Dewan Komisaris dan Direksi atas Laporan Keberlanjutan 2019 PT Bank Central Asia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Central Asia Tbk tahun 2019 telah disampaikan secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan sesuai dengan POJK No. 51/POJK.03/2017.

Demikian lembar persetujuan ini dibuat dengan sebenarnya.

Jakarta, Maret 2020

Anggota Dewan Komisaris

Djohan Emir Setijoso
Presiden Komisaris

Tonny Kusnadi
Komisaris

Cyrillus Harinowo
Komisaris Independen

Raden Pardede
Komisaris Independen

Sumantri Slamet
Komisaris Independen

Anggota Direksi

Jahja Setiaatmadja
Presiden Direktur

Suwignyo Budiman
Wakil Presiden Direktur

Armand Wahyudi Hartono
Wakil Presiden Direktur

Subur Tan
Direktur

Henry Koenafi
Direktur

Erwan Yuris Ang
Direktur Independen

Rudy Susanto
Direktur

Lianawaty Suwono
Direktur

Santoso
Direktur

Inawaty Handojo
Direktur

Vera Eve Lim
Direktur



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000-174

Vers. 2020, pg. 1 of 4

Independent Assurance Statement

The 2019 Sustainability Report of PT Bank Central Asia Tbk

Number : 003/000-174/II/2020/SR-Asia/Indonesia
Type / Level : 1 / Moderate

Social Responsibility Asia or “SR Asia” has been engaged by **PT Bank Central Asia Tbk**, or “the Reporting Organization”, or “the Company”, to assure its **2019 Sustainability Report** (“the Report”). The Company operates in financial services industry sector in Indonesia. Its shares are listed in the Indonesia Stock Exchange.

In drafting the Report content, the Company refers to:

- Sustainability Reporting Standards of the Global Reporting Initiative (“the GRI Standards”) and its Financial Services Sector Supplement (“FSSS”),
- Regulation of Indonesia Financial Services Authority No.51/POJK.03/2017 on the Implementation of Sustainable Finance for the Financial Service Organizations and the Listed and Public Companies (“POJK 51”),
- Sustainability Accounting Standard for Commercial Banks version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), and
- Environment Social and Governance (ESG) Integration Pillars of Sustainable Banking Assessment (SUSBA) developed by World Wildlife Fund (“WWF”).

SR Asia’s responsibilities to the Management¹ are to evaluate the Report content and come up with recommendations, as well as to generate the Independent Assurance Statement (“the Statement”). Presentation of the Report content, including statements, claims, data, and figures, is the sole responsibility of the Management. Except for the areas covered in the scope of assurance work, the Statement shall NOT be utilized or seen as a reference for interpreting or defining the sustainability or overall performance of the Company. SR Asia is also only responsible to present the assurance work and the Statement only to the Management. Therefore, SR Asia does not accept or assume any responsibility for any other purpose or to any other person or organization. Any dependence that third party has placed on the Report is entirely on its own risk.

Scope and Limitation

- Review, NOT to investigate or audit, the Report content for the reporting period of **1st of January up to 31st of December 2019**, especially on the material topics: **economic performance, product portfolio, service quality and digitalization, data security and privacy of the customers, fraud prevention, and education and training.**
- Apply **Type 1** and **Moderate Level** of assurance; where **the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.**
- Evaluation on publicly disclosed information, system and process of the Reporting Organization has in place to ensure adherence to the principles.

¹ “The Management” refers to the management of the Reporting Organization or the Company



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Vers. 2020, pg. 2 of 4

4. Financial data, information, and figures in the Report content are NOT within the scope of assurance. SR Asia assumes that the Company, or independent parties, or other parties associated to the Company, have verified and/or audited any data and information related to financial statements.

Exclusion

1. Statements and claims describing expression of opinion, belief, expectation, advertisement, and future planning of the Company.
2. Topics, data and information outside the reporting period or In the public domain not covered in the reporting period
3. Topics, data and information other than those mentioned under the defining materiality section and discussion on defining Report content.
4. Stakeholders' engagement, which may be involved in developing the Report.
5. Evaluation based on indicators or principles other than those mentioned in the Statement.
6. Financial performance data and information from the Company's documents other than those mentioned in the Report.

Methodology

SR Asia has engaged an Assurance Team from the official partner in Indonesia to perform the following:

1. Carry out an initial assessment on the Report document submitted by the Company.
2. Visit the head office of the Company to discuss the Report content with the Management.
3. Review data, information and disclosures as presented in the Report content.
4. Identify supporting documents and trace down the Report content to the evidences.
5. Analyze the Report content by utilizing SR Asia GREAT.
6. Assess the Report content against the standards, principles, and indicators of AA1000AP (2018) AccountAbility, GRI Standards and its FSSS, POJK 51, SASB, and SUSBA.

Adherence to AA1000AP (2018) AccountAbility and GRI Standards

Inclusivity – Presentation of key stakeholder groups in the Report is inclusive. The Company also indicates commitment to integrate stakeholder engagement process across the organizational functions through various approaches, methodologies and activities. At practical level, stakeholder engagement is in place and performed adequately within the Company. Nevertheless, the absence of materiality testing in the Company indicates that the stakeholder engagement management is less likely performed strategically.

Materiality – In general, all material topics in the Report content are able to describe the sustainability context of the Company. Compare to those of previous sustainability report, the material topics in the Report content in overall are similar; where it indicates consistency of the Company to present its sustainability context, performance scope and areas over the years. However, the Company has not yet performed materiality testing to evaluate comprehensively the material topics, not only in the Company but also in the subsidiaries where the Company as a holding may consider its shared responsibilities on the impacts.



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Vers. 2020, pg. 3 of 4

Responsiveness – The Company has demonstrated its responsiveness to the current sustainability issues in financial services industry sector, especially the sustainable finance. The Company has sustainability vision, mission and strategy, as well as the policies and procedures in place to respond grievances and solve disputes with stakeholders, especially the customers. As one of the biggest bank in Indonesia, the Company has engaged in sustainable finance initiatives called “the First Movers” and “IKBI”, and also has conducted community development programs to response the global sustainable development concerns. However, there are no disclosures in the Report that specifies a formal mechanism of the Company to review maturity, impact and prioritization of sustainability topics and its relationships to the responses.

Impact – Data and information in the Report content indicate fairly the impacts of the Company’s decisions, activities, products, and services on the economy, environment, and society. The disclosures of data and information are presented in both metric and narrative information, and considerably stated in balanced manner. The Company integrates, but less likely in comprehensive approach, the identified impacts into its strategy, risk management and operations. Data and information on impacts of some topics, such as energy and emissions, need improvements in the future in line with the sustainability strategies and action plan of the Company.

In “Accordance” with Core Option – The Report content indicates its adherence the **core option** of GRI Standards. For each material topic, minimum one disclosure is presented and discussed in the Report. In general, the disclosures of management approach for each material topic are fairly disclosed. When relevant, FSSS requirements are also addressed and presented. However, improvements on disclosures of management approach should be made in the future by the Company in order to strengthen its corporate reporting practices and compliance against the reporting standards and regulations.

GRI Standards Principles – As per assurance work and procedure taken, the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability) to some extent are fairly applied in the Report content. During assurance process, the Management provided supporting documents. Some disclosures, such as emission data, have less accuracy but acceptable due to the use of assumption rather than actual measurement of performance.

Adherence to POJK 51, SASB and SUSBA

Overall, the Report content indicates its adherence to POJK 51 and presents Sustainable finance topics adequately as required by the Regulation. Disclosures on environmental aspects, such as energy, emission and water consumptions are low because the Company considers its sustainability context in those areas is relatively less significance. However, as the stakeholders’ concerns increase, the Company may consider addressing those topics in more strategic manner in the future. Furthermore, the Company needs to strengthen the alignment of its strategy, governance, and risk management toward various topics specified by SUSBA. More specific sustainability concerns, such as the topics related to deforestation, water risks, human rights, labor rights, and the climate change risks and opportunities must be well addressed and disclosed by the Company in the next reporting practices.



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Vers. 2020, pg. 4 of 4

Recommendation

1. Perform materiality testing in order to obtain more clear understanding on key issues and stakeholders related to the sustainability context of the Company, and if possible, the subsidiaries.
2. Apply stakeholder engagement in comprehensive manner by referring to AA1000 SES (2015).
3. Since the stakeholders' concerns have increased, the Company is advised to integrate more sustainability issues such as climate change, water risks, energy, emission, and human rights into its strategy, risk management, value chain management, and business development and evaluation.
4. As the Company has started to perform SDGs mapping against its sustainability programs and initiatives, it is recommended to the Company to develop a strategy on SDGs with more clear objectives and targets.
5. Collect data and information as well as communicate sustainability performance, by utilizing technology and tools that are integrated across functions and consider standard methodology of data measurement and presentation as indicated by reporting standards and principles.

Statement of Competency, Independency and Impartiality

SR Asia has engaged Assurance Team whose members are experts with experiences in writing and reviewing sustainability reports and integrated reports based on GRI Standards, International <IR> Framework, SASB, and others. The experts are familiar with reporting regulations of the Country where the Reporting Organization must comply, and also the principles and standards of AA1000 AccountAbility.

SR Asia ensures that the members of Assurance Team have no any relationship with the Company that can affect the ability to provide an independent and impartial statement. To ensure independency and free from bias and conflict of interest, SR Asia has put in place a sufficient mechanism and professional codes of practices for the experts.

The assurance provider,

Jakarta, 25th of February 2020



Birendra Raturi
SR Asia International Director



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INDEKS POJK, GRI DAN SASB [102-55]

POJK 51 dan GRI

No.	Pengungkapan	Halaman
1	Penjelasan Strategi Keberlanjutan 102-14 Pernyataan dari pembuat keputusan senior	14 10-13
2	Ikhtisar kinerja aspek keberlanjutan	2-9
2.a	2.a Aspek ekonomi, paling sedikit meliputi:	7
	2.a.1 Kuantitas produksi atau jasa yang dijual;	7
	2.a.2 Pendapatan atau penjualan;	7
	2.a.3 Laba atau rugi bersih;	7
	2.a.4 Produk ramah lingkungan;	7
	2.a.5 Pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan	7
2.b	2.b Aspek lingkungan hidup, paling sedikit meliputi;	3, 8
	2.b.1 Penggunaan energi (antara lain listrik dan air);	3, 8
	2.b.2 Pengurangan emisi yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan lingkungan hidup);	3, 8
	2.b.3 Pengurangan limbah dan efluen (limbah yang telah memasuki lingkungan) yang dihasilkannya (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan lingkungan hidup); atau	3, 8
	2.b.4 Pelestarian keanekaragaman hayati (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan lingkungan hidup);	3, 8
2.c	Aspek sosial yang merupakan uraian mengenai dampak positif dan negatif dari penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan (termasuk orang, daerah, dan dana);	8
3.a	Visi, misi, dan nilai keberlanjutan Perusahaan 102-16 Nilai, prinsip, standar, dan norma perilaku	14, 36, 37 14, 37
3.b	Nama, kontak, dan alamat Perusahaan 102-1 Nama organisasi	23 19, 35
	102-3 Lokasi kantor pusat	23
3.c	3.c.1 Total aset atau kapitalisasi aset, dan total kewajiban 102-7 Skala organisasi	38, 51 38
	3.c.2 Jumlah karyawan yang dibagi menurut jenis kelamin, jabatan, usia, pendidikan, dan status ketenagakerjaan 102-8 Informasi mengenai karyawan	44-46 44
	3.c.3 Persentase kepemilikan saham (publik dan pemerintah) 102-5 Kepemilikan dan bentuk hukum	35 35
	3.c.4 Wilayah operasional 102-4 Lokasi operasi	38, 41 41
	102-6 Pasar yang dilayani	37
	3.d Produk, layanan, dan kegiatan usaha 102-2 Kegiatan, merek, produk, dan jasa	38-41 39-41
3.e	Keanggotaan pada asosiasi 102-13 Keanggotaan asosiasi	42 42
3.f	Perubahan yang bersifat signifikan 102-10 Perubahan signifikan	41 41
4.a	Kebijakan untuk merespon tantangan dalam pemenuhan strategi keberlanjutan 102-14 Pernyataan dari pembuat keputusan senior	11 10-13
4.b	Penerapan Keuangan Berkelanjutan	12, 56
4.c	Strategi pencapaian target 102-14 Pernyataan dari pembuat keputusan senior	12 10-13
5.a	Uraian mengenai tugas bagi Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan keberlanjutan 102-20 Tanggung jawab tingkat eksekutif untuk topik ekonomi, lingkungan, dan sosial	54 54
5.b	Penjelasan mengenai pengembangan kompetensi yang dilaksanakan terhadap anggota Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan	54-55
	102-18 Struktur tata kelola	53



POJK 51 dan GRI

No.	Pengungkapan	Halaman
5.c	Penjelasan mengenai pengendalian risiko keberlanjutan	53
	102-18 Struktur tata kelola	53
5.d	102-40 Daftar kelompok pemangku kepentingan	22
	102-42 Mengidentifikasi dan memilih pemangku kepentingan	21
	102-43 Pendekatan terhadap keterlibatan pemangku kepentingan	22, 81
5.e	Permasalahan terkait kinerja keberlanjutan	22
	102-44 Topik utama dan masalah	22
6.a	Penjelasan mengenai kegiatan membangun budaya keberlanjutan	22,104
6.b	Uraian mengenai kinerja ekonomi	50-52
	201-2 Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim	50
	6.b.1 Perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi dalam hal Laporan Keberlanjutan disusun secara terpisah dengan Laporan Tahunan;	51
	6.b.2 Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan	52, 62
6.c	6.c.1 Komitmen Perusahaan untuk memberikan produk dan/atau jasa yang setara kepada konsumen	12, 16, 17, 70
	6.c.2.a Kesetaraan kesempatan bekerja dan ada atau tidaknya tenaga kerja paksa dan tenaga kerja anak	44, 46
	6.c.2.b Persentase remunerasi pegawai tetap di tingkat terendah terhadap upah minimum regional	52
	6.c.2.c Lingkungan bekerja yang layak dan aman	49
	6.c.2.d Pelatihan dan pengembangan kemampuan pegawai	76
	404-1 Rata-rata jam pelatihan setiap pekerja	76
	404-2 Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan	76
	6.c.3.a Informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap masyarakat sekitar	70, 71, 87-103
	413-1 Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan	90, 92
	6.c.3.b Mekanisme dan jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti	74-75
	6.c.3.c TJSI pada tujuan pembangunan berkelanjutan meliputi jenis dan capaian kegiatan program pemberdayaan masyarakat	87-99
6.d	6.d.1 Biaya Lingkungan Hidup yang dikeluarkan	107
	6.d.2 Penggunaan material yang ramah lingkungan	77-78, 105
	6.d.3 Penggunaan energi	104
	302-3 Intensitas energi	104
6.e	6.e.1 Kinerja sebagaimana dimaksud dalam huruf d	-
	6.e.2 Kegiatan atau wilayah operasional yang menghasilkan dampak lingkungan hidup	106-107
	304-2 Dampak signifikan kegiatan, produk dan jasa pada keanekaragaman hayati	106
	6.e.3.a Dampak dari wilayah operasional yang dekat atau berada di daerah konservasi	41
	6.e.3.b Upaya konservasi keanekaragaman hayati	106
	6.e.4 Pengendalian emisi	61, 77, 78, 103, 105
	6.e.5.a Jumlah limbah dan efluen yang dihasilkan berdasarkan jenis	77
	6.e.5.b Mekanisme pengelolaan limbah dan efluen	63, 77, 104, 105
	6.e.5.c Tumpahan yang terjadi (jika ada)	105
	6.e.6 Jumlah dan materi pengaduan Lingkungan Hidup yang diterima dan diselesaikan	107
6.f	6.f.1 Inovasi dan pengembangan Produk Berkelanjutan	4, 79
	6.f.2 Jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya bagi pelanggan	81
	6.f.3 Dampak positif dan dampak negatif yang ditimbulkan dari produk dan/atau jasa dan proses distribusi, serta mitigasi yang dilakukan untuk menanggulangi dampak negatif	81
	6.f.4 Jumlah produk yang ditarik kembali dan alasannya	81
	6.f.5 Survei kepuasan pelanggan	81
7	102-43 Pelibatan pemangku kepentingan	22, 81
	Verifikasi tertulis dari pihak independen	110-113
	102-56 Penjamin eksternal	20, 21, 110-113



GRI		
GRI	Kriteria	Halaman
GRI 102: Pendekatan Umum	102-9 Rantai pasokan	52
	102-11 Pendekatan atau Prinsip Pencegahan	56, 58, 81
	102-12 Inisiatif eksternal	42
	102-13 Keanggotaan Asosiasi	42
	102-15 Dampak utama, risiko, dan peluang	13
	102-19 Mendelegasikan wewenang	53
	102-30 Keefektifan proses manajemen risiko	58
	102-35 Kebijakan remunerasi	52
	102-41 Perjanjian perundingan kolektif	49
	102-45 Entitas yang termasuk dalam laporan keuangan dikonsolidasi	20
	102-46 Menetapkan isi laporan dan batasan topik	20, 28-33
	102-47 Daftar topik material	24, 25, 28-33
	102-48 Penyajian kembali informasi	20
	102-49 Perubahan dalam pelaporan	20, 28-33
	102-50 Periode pelaporan	19
	102-51 Tanggal laporan terbaru	19
	102-52 Siklus pelaporan	19
	102-53 Titik kontak untuk pertanyaan mengenai laporan	23, 119
	102-54 Klaim bahwa pelaporan sesuai dengan Standar GRI	19
	102-55 Indeks isi GRI	114-118
GRI 103: Pendekatan Manajemen	103-1 Penjelasan topik material dan batasannya	24, 25, 28-33
	103-2 Pendekatan manajemen dan komponennya	28-33
	103-3 Evaluasi pendekatan manajemen	28-33
GRI 201: Kinerja Ekonomi	201-2 Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim	50
GRI 205: Anti Korupsi	205-1 Operasi-operasi yang dinilai memiliki risiko terkait korupsi	83
	205-2 Komunikasi dan pelatihan tentang kebijakan dan prosedur anti-korupsi	83
	205-3 Insiden Korupsi yang terbukti dan tindakan yang diambil	84
GRI 302:	302-3 Intensitas energi	104
GRI 401: Kepegawaian	401-1 Perekrutan karyawan baru dan pergantian karyawan	47-48
	401-2 Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu	49
	401-3 Cuti melahirkan	48
GRI 404: Pelatihan dan Pendidikan	404-1 Rata-rata jam pelatihan per tahun per karyawan	76
	404-2 Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan	76
	404-3 Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karir	49
GRI 417: Pemasaran dan Pelabelan	417-1 Persyaratan untuk pelabelan dan informasi produk dan jasa	81
	417-2 Insiden ketidakpatuhan terkait pelabelan dan informasi produk dan jasa	81
	417-3 Insiden ketidakpatuhan terkait komunikasi pemasaran	81
GRI 418: Privasi Pelanggan	418-1 Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan	80



GRI Financial Services

FS Standar	Uraian	Halaman
FS1	Kebijakan dengan komponen lingkungan dan sosial tertentu yang diterapkan pada lini bisnis	29
FS2	Prosedur untuk menilai dan menyaring risiko lingkungan dan sosial di lini bisnis	56, 63
FS3	Proses untuk memantau implementasi dan kepatuhan klien dengan persyaratan lingkungan dan sosial termasuk dalam perjanjian atau transaksi	58, 63
FS4	Proses untuk meningkatkan kompetensi staf untuk mengimplementasikan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis	33, 59
FS5	Interaksi dengan klien/investee/mitra bisnis mengenai risiko dan peluang lingkungan dan sosial	67
FS6	Persentase portofolio untuk lini bisnis berdasarkan wilayah tertentu, ukuran (misal: mikro/SME/besar) dan menurut sektor	38, 62
FS7	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat sosial khusus untuk setiap lini bisnis yang dirinci berdasarkan tujuan	38, 66, 67
FS8	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat lingkungan spesifik untuk setiap lini bisnis yang dirinci berdasarkan tujuan	66, 67
FS9	Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial dan prosedur penilaian risiko	29, 56
FS10	Persentase dan jumlah perusahaan yang dimiliki dalam portofolio lembaga tempat organisasi pelapor berinteraksi dengan masalah lingkungan atau sosial	62, 64
FS11	Persentase aset yang terkena penyaringan lingkungan atau sosial positif dan negatif	62, 64
FS13	Jalur akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis	70
FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan untuk orang-orang yang kurang beruntung	70, 71
FS15	Kebijakan untuk design yang adil dan penjualan produk dan layanan keuangan	29, 81
FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat	70



SASB		
Kode	Uraian	Halaman
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	31, 32
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	31, 32
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	66, 67, 70
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	70-72
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	70-72
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	62
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	51, 58, 63
Business Ethics		
FN-CB-510a.2	Description of whistleblower policies and procedures	84, 85
Systemic Risk Management		
FN-CB-550a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis into capital adequacy planning, long-term corporate strategy, and other business activities	16, 57, 58, 63

SUSBA ESG Integration Pillars			
No	Indikator	Aspek	Halaman
1	Purpose	Sustainability strategy and stakeholder engagement	16
		Participation in sustainable finance initiatives and policy advocacy with regulators	12
2	Policies	Public statements on specific ESG issues	11
		Public statements on specific sectors	13
3	Processes	Assessing ESG risks in client and transaction approvals	57
		Client monitoring and engagement	57
4	People	Responsibilities for ESG	53
		Staff E&S training and performance evaluation	53, 54, 76
5	Products	ESG integration in products and services	29, 61, 62, 65
6	Portfolio	ESG risk assessment and mitigation at portfolio level	13, 29, 31, 34
		Disclosure of ESG risk exposure and targets	16-17, 56, 63

LEMBAR UMPAN BALIK

Laporan Keberlanjutan 2019 PT Bank Central Asia Tbk (BCA) memberikan gambaran kinerja keuangan dan keberlanjutan. Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara setelah membaca Laporan Keberlanjutan ini dengan mengirim *email* atau mengirim formulir ini melalui pos.

PROFIL ANDA

Nama (bila berkenan) :
 Institusi/Perusahaan :
 Surel :
 Telp/Hp :

GOLONGAN PEMANGKU KEPENTINGAN

- ☐ Pemegang saham dan investor
☐ Pelanggan
☐ Karyawan
☐ Pemerintah
☐ Media
☐ Mitra usaha
☐ Masyarakat dan komunitas
☐ Lain-lain, mohon sebutkan:

MOHON PILIH JAWABAN BERIKUT YANG PALING SESUAI DENGAN PERTANYAAN DI BAWAH.

- | | YA | TIDAK |
|--|--------------------------|--------------------------|
| 1. Laporan ini mudah dimengerti. | ☐ | ☐ |
| 2. Laporan ini bermanfaat bagi Anda. | ☐ | ☐ |
| 3. Laporan ini sudah menggambarkan kinerja Perusahaan dalam pembangunan berkelanjutan. | ☐ | ☐ |

MOHON BERIKAN PENILAIAN ATAS TINGKAT ASPEK MATERIAL YANG DINILAI PENTING DARI LAPORAN INI

(Nilai 1 = Paling Tidak Penting s/d 5 = Paling Penting).

Kinerja ekonomi	
Portofolio produk	
Kualitas layanan dan digitalisasi	
Perlindungan privasi dan keamanan data nasabah	
Pencegahan <i>fraud</i>	
Pelatihan dan Pendidikan	

TERIMA KASIH ATAS PARTISIPASI ANDA.

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Embracing
A NEW JOURNEY

Contents

INTRODUCTION

- 1 Embracing a New Journey
- 2 2019 Sustainability Performance Highlights
- 7 Sustainability Aspect Performance Overview
- 9 Sustainable Financing Performance Portfolio
- 10 Message from Board of Directors
- 14 BCA Sustainability Strategies
- 16 BCA's Support for SDGs

ABOUT THE SUSTAINABILITY REPORT

- 19 Report Profile
- 20 Stakeholder Engagement
- 24 Management Approach

BCA'S PROFILE

- 35 BCA 'Always by your side'
- 36 Vision, Mission and BCA's Corporate Values
- 38 Business Scale
- 44 Work for Creation
- 50 Economic Performance Highlights
- 53 Sustainability Governance
- 56 Sustainable Finance Implementation

NEW JOURNEY TOWARDS SUSTAINABLE FINANCE

- 61 Sustainable Financing
- 66 Supporting National Development
- 70 Financial Literacy and Inclusion

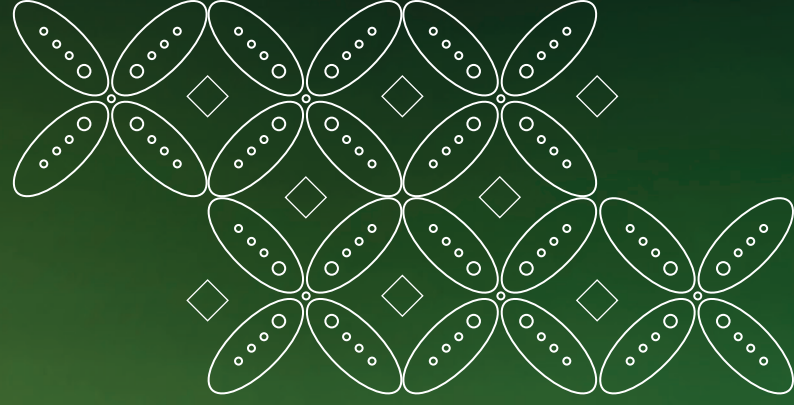
TOWARDS SUSTAINABILITY THROUGH EXCELLENT SERVICE AND DIGITIZATION

- 73 Maintaining Service Excellence Quality
- 77 Value Creation Through Banking Digitization
- 80 Product Security and Responsibility
- 83 Fraud Prevention

PROVIDING VALUE TO SOCIETY AND THE ENVIRONMENT

- 87 Bakti BCA
- 87 Smart and Competent with BCA
- 91 BCA for Empowerment and Cultural Preservation
- 101 BCA'S Contribution to Health
- 103 Preserving the Environment

- 109 APPROVAL PAGE
- 110 INDEPENDENCE ASSURANCE STATEMENT
- 114 POJK, GRI, SASB AND SUSBA INDEX
- 119 FEEDBACK FORM



Embracing **A NEW JOURNEY**

In 2019, BCA began developing a distinctive sustainable finance vision and mission, established an Environment Sustainability Governance (ESG) Sub-Division, as well as implementing a Sustainable Finance Action Plan (SFAP/RAKB). These activities represent a new and exciting phase in a journey that brings all its stakeholders together, successfully contributing to Indonesia's future growth and sustained development.



2019

SUSTAINABILITY PERFORMANCE HIGHLIGHTS

Economic Performance



Net Profit

Rp28.6
trillion **10.5%** YoYAmount of
Tax Paid**Rp7.7**
trillion **12.6%** YoY

CASA

Rp530.6
trillion **9.8%** YoY**75.9%** from total DPKTotal Sustainable Business
Activity Categories (KKUB)
Financing**Rp116.3** trillion **13.8%** YoYTotal Frequency of Digital
Banking Transactions**8.4** billion **35.4%** YoY**98.2%** from total transactionsNumber of
Accounts**21.7**
million **14.2%**Branch Service Quality
(BSQ) Index**4.86**
(Scale of 1-5)Customer Engagement
(CE) Index**4.67**
(Scale of 1-5)Online Opening
Account**> 450** thousand
Accounts



Social and Community Performance



27.3%

Women that occupy
Director positions



55.3%

Women that occupy
Branch Head positions



63.8%

Female employees of total
employees that received
promotion



17,976
patients

Received health service from
Bakti BCA Partner Clinics



613

people

Received service
Cataract surgery



98,072

people

Financial literacy
education participants



20 ATMs

Number of ATM
Wicara for people
with disabilities



656

people

Employee received sustainable
finance training



1,606

people

Non-degree education
program alumni

Environmental Performance



20,200
trees

Mangrove trees planted with
total planted area of 12 hectares



12.9%

Reduction in paper
usage at 7 head
office locations,
potential reduction
of 24.5 tCO₂ eq



61

Branches that support
the green office
concept



6 orangutans

Reintroduction of
orangutans in Kalimantan

BCA contributes to preservation's
efforts of protected faunas'
habitats including Tarsiers on
the Peramun hill, Orangutans
in Kalimantan and Turtles in
Banyuwangi



261 kWh/m²/year

Electricity consumption at
Menara BCA, Wisma Asia II,
and Wisma BCA Pondok Indah

Innovation and Technology

Delivering Ease and Convenience



QR code-based peer-to-peer transfer with BCA Mobile and Sakuku e-wallet



Banking virtual assistant accessible through a number of popular chat apps



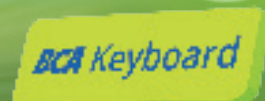
Application for online investing on mutual funds and bonds and information



Mobile apps for access to BCA internet banking and mobile banking services



Online merchant payment feature emphasizing speed of transaction



Access to banking transactions through mobilephone keyboard in various chatting platforms



Online savings account opening through BCA Mobile

12 BAKTI BCA ASSISTED VILLAGES



- Pentingsari Tourism Village, Sleman, Yogyakarta
- 'Wirawisata Goa Pindul', Gunung Kidul, Yogyakarta
- Aik Rusa Berehun Tourism Village, Terong, West Belitung
- Tamansari Tourism Village, Banyuwangi, East Java
- Bukit Peramun, West Belitung
- Gunong Lumut, East Belitung
- Nagari Silokek, West Sumatera
- 'Wayang Wukirsari' Tourism Village, Imogiri, Yogyakarta
- 'Kampung Batik Gemah Sumilir', Pekalongan, Central Java
- 'Kampung Adat Sijunjung', West Sumatera
- Doesoen Kopi Sirap, Semarang, Central Java
- Pucak Tinggan Tourism Village, Badung, Bali



Throughout 2019 BCA received a variety awards from national institutions and international such as:



Forbes

Forbes List of The World's Best Bank 2019

FinanceAsia

FinanceAsia Country Awards for Achievement 2019

- Best Asian Bank
- Best Bank in Indonesia

Euromoney

Euromoney Awards for Excellence 2019

BCA – The Best Bank in Indonesia

Asiamoney

Asiamoney Awards 2019

- Best Domestic Bank
- Best Digital Bank

BrandZ & WPP Kantar



Most Valuable Brands 2019

BCA - Top 100 Most Valuable Global Brands 2019

Bank Indonesia



Bank Indonesia Award 2019

Bank dengan Kepatuhan Pelaporan Keuangan Terbaik

MSCI

First Place in the list of 10 MSCI Indonesia's Main Constituents as LST/ESG Leaders – January 31, 2020

MSCI index calculates reported ESG performance with its peers in Indonesia's capital markets. BCA achieved first place in the list of 10 main constituents of MSCI Indonesia ESG Leaders as of January 31, 2020. Furthermore BCA was granted a rating of A from MSCI ESG rating in February 2020.

FTSE4Good

Fourth Place in the list of 10 FTSE4Good ASEAN 5 Index Main Constituents – January 31, 2020

FTSE4Good Index is an index that transparently selects and segregates based on ESG criteria in ASEAN's capital markets. BCA is ranked fourth in the list of 10 main constituents as of January 31, 2020.

KEHATI

BCA is included in the SRI-KEHATI index company list period November 2019 - April 2020. The SRI-KEHATI index refers to Sustainable and Responsible Investment criteria. Companies in this index are considered to have concern for the environment, corporate governance, community involvement, human resources, human rights, and business behaviour with business ethics that are accepted at the international level.

www.kehati.or.id and www.idx.co.id



SUSTAINABILITY ASPECT PERFORMANCE OVERVIEW



Economic Performance

Description	Unit	2019	2018	2017
Internal Performance				
Operating income	Rp billion	71,622	63,034	56,982
Net profit	Rp billion	28,570	25,852	23,321
Loan disbursement	Rp billion	586,940	538,100	467,509
MSME loan disbursement	Rp billion	81,429	71,118	55,716
Infrastructure financing (including non-cash loan)	Rp billion	41,734	32,237	24,572
Third Party Funds (TPF)	Rp billion	698,980	629,812	581,115
Total frequency of internet and mobile banking transactions	Million times	6,357	4,196	3,201
Amount of taxes paid	Rp billion	7,719	6,854	5,838
Opened new branches *	Branches	7	14	24
Economic Performance regarding Sustainable Finance				
Nominal products and/or services that meet sustainable business activity criteria categories (KKUB) **	Rp billion	116,331	102,201	78,947
KUR disbursement	Rp billion	125.7	116.2	103.5
Percentage of total sustainable business activity categories (KKUB) financing portfolio to total portfolio	%	19.8	19.0	16.9
Financial Inclusion Performance				
Laku BCA				
a. Number of agents	Agents	2,375	1,722	362
b. Number of accounts	Accounts	139,470	55,979	17,231
c. Amount of Laku BCA customer savings	Rp billion	14.6	4.9	1.2

* Opened new branches decreased because many transactions done through digital banking

** KKUB financing portfolio per December 31, 2017 and 2018 are restated to adjust with the KKUB financing portfolio identification result as of December 31, 2019





Social Performance

Description	Unit	2019	2018	2017
Internal Performance				
Percentage of female employees compared to total employees	%	60.8	60.4	60.0
Number of training participants (employee)	People	67,548	60,448	56,830
Number of training days (employee)	Days	248,738	207,513	192,424
Number of training hours (employee)	Hours	1,660,212	1,275,086	1,392,003
Employee training and education expenses	Rp million	395,659	273,279	255,000
Number of financial literacy education participants (CSR)	People	98,072	91,425	89,266
Customer Engagement (CE) index	Scale 1-5	4.67	4.63	4.57
Branch Service Quality (BSQ) Index	Scale 1-5	4.86	4.81	4.76
Customer complaint settlement level	%	99.4	99.1	98.6
Percentage of (whistleblowing) complaints that have been investigated from total complaints received	%	100	100	100
Social Responsibility Activities				
Actual social responsibility activity funds	Rp billion	122.8	105.6	103.5
Number of non-degree education graduates	People	142	167	157
Number of assisted clinic patients	People	17,976	15,570	15,036



Environmental Performance

Description	Unit	2019	2018	2017
Internal Performance				
Electrical consumption ^{a)}	kWh	17,282,935	17,114,118	17,456,672
	kWh/year/m ²	261	259	264
Reduction in paper waste ^{b)}	Ton	12	1 ^{c)}	9 ^{c)}
Paper consumption at the head office ^{b)}	Ton	81	93	94
Emissions (reduction)/increase (scope 1 and 2) ^{d)}	tCO ₂ eq	126 ^{e)}	(307)	(1,690)
Water consumption ^{a)}	m ³	55,322	45,168	53,404
Branch offices that support green office concept	branches	61	34	28
Environmental Responsibility Activity				
Bakti BCA expenses related to the environment program	Rp million	685	1,118	782
Reintroduction of the orangutan in Kalimantan	orangutan	6	6	4
Conservation of biodiversity	Turtle nests	100	100	-
	mangrove trees	20,200	12,000	8,200

Notes:

a) Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah buildings

b) Menara BCA, Wisma Asia I and II, Wisma BCA Pondok Indah, Chase Plaza, Landmark Pluit, and Wisma BSD City buildings

c) Paper data for 2017 and 2018 represents purchase data and not consumption

d) Reduction/increase in emissions is calculated for electrical consumption at Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah buildings and paper savings at Menara BCA, Wisma Asia I and II, Wisma BCA Pondok Indah, Chase Plaza, Landmark Pluit, and Wisma BSD City buildings

e) There was information technology infrastructure development

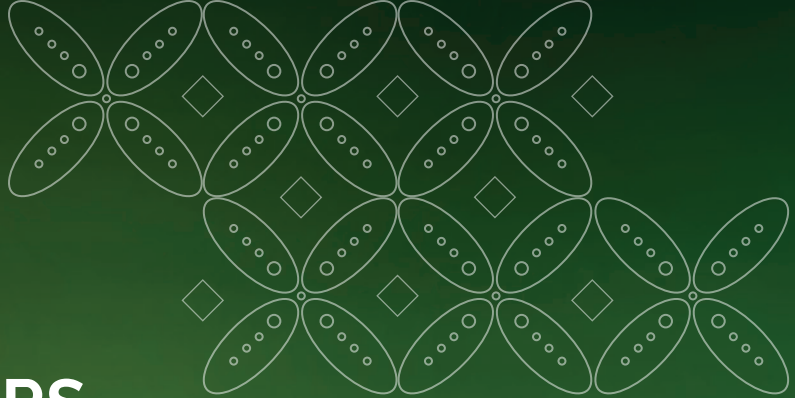


SUSTAINABLE FINANCE PERFORMANCE PORTFOLIO

Description/Year	2019		2018*		2017*	
	Rp billion	%	Rp billion	%	Rp billion	%
Sustainable business activity categories (KKUB) financing portfolio	116,331	100.0	102,201	100.0	78,947	100.0
a. Renewable energy	3,020	2.6	2,343	2.3	2,122	2.7
b. Energy efficiency	547	0.5	1,589	1.6	1,781	2.3
c. Sustainable natural resources and land-use management	21,700	18.7	18,121	17.7	13,346	16.9
d. Eco-friendly transportation	5,965	5.1	5,440	5.3	3,600	4.6
e. Water and waste sustainable management	1,042	0.9	1,093	1.1	15	0.0
f. Eco-friendly and eco-efficient products (less residue)	2,544	2.2	2,407	2.4	2,368	3.0
g. Environmentally-friendly buildings that meet national, regional, or international certification standards	85	0.1	89	0.1	-	0.0
h. MSME activities	81,429	70.0	71,118	69.6	55,716	70.6
Non-MSME KKUB financing portfolio based on segment	34,902	100.0	31,082	100.0	23,232	100.0
- Corporate	33,961	97.3	29,863	96.1	22,142	95.3
- Commercial	941	2.7	1,219	3.9	1,089	4.7
Infrastructure financing portfolio (including non-cash loan)	41,734	100.0	32,237	100.0	24,572	100.0
- Toll roads	12,946	31.0	10,341	32.1	6,745	27.4
- Electricity	19,155	45.9	15,376	47.7	13,770	56.0
- Railroads	2,080	5.0	2,320	7.2	1,574	6.4
- Telecommunication towers	4,593	11.0	2,107	6.5	1,726	7.0
- Airports and ports	1,946	4.7	1,000	3.1	694	2.8
- Drinking water and sanitation	1,014	2.4	1,093	3.4	63	0.3

*) KKUB financing portfolio as of December 31, 2017 and 2018 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2019.

Overall financing portfolio based on the industry sector is shown in the 2019 annual report



MESSAGE FROM BOARD OF DIRECTORS [102-14]



Jahja Setiaatmadja
President Director



“

With the establishment of the Environment Sustainability Governance (ESG) Sub-Division in Corporate Secretary & Communication Division under Executive Vice President reporting to the Finance and Corporate Planning Director, we are refining our efforts to implement sustainable finance, and to achieve our sustainability vision and mission as part of BCA's commitment to sustainability.

”

Dear Respected Stakeholders,

The key agenda under discussion at the annual World Economic Forum held on January 21-24, 2020 in Davos-Klosters, Switzerland, left governments and businesses with a lot of homework. One of the strongest statements heard during the forum was that 5 out of 10 of the major risks to which the global economy is currently exposed are environmental. The most prominent are changes in the weather. As we can all clearly see the imminent threat, this issue has raised very serious concerns for all of us.

Attended by more than 3,000 participants from all over the world, the forum once again called for a shared commitment to supporting the sustainable development goals and the Paris Agreement, agreed by 195 countries, including Indonesia. In response to this commitment, through the National Development Planning Agency (Bappenas), Indonesia has initiated four sustainability pillars: social, economic, environmental development, and legal and governance. These pillars are the basis for Indonesia to engage all stakeholders and businesses in general to support the achievement of this inspirational objective.

As the environmental risks are known to a global audience, the banking industry, including BCA, appreciates its role in applying sustainable finance principles to help sustain our shared environment. Along with technology innovations, the Bank has embarked on a new journey to reach this goal by ensuring reliable security for its technology and by focusing on environmental, social and governance (ESG) financing. This initiative is consistent with our support for the Indonesian government's commitment to achieve the targets outlined in the four pillars of sustainable development.

Policies to respond to Sustainability Challenges

The effects of climate change poses a direct threat to sustainability. BCA has responded positively to this challenge and has clearly given its full support to reducing the negative impacts of climate change through ESG-oriented financing policies including financing for the renewable energy sector, such as mini hydro power plants, biomass and biogas. We began mapping what parts of our corporate loan portfolio fall under Sustainable Business Activity Categories (KKUB), organizing training to enhance understanding of the sustainable finance concept, and making adjustments to sustainability governance. We also remain aware of the latest developments through participation in the Indonesian Sustainable Finance Initiative (IKBI) and SDG Indonesia One.



Sustainability means a lot to BCA, we cannot separate ourselves from business sustainability and helping to preserve the environment. As our banking business expands, we are motivated to do more in embedding sustainable values throughout the business. Supported by all stakeholders, the Bank will align sustainability measures, integrating the economic, environmental and social dimensions.

In every journey we take, we meet new challenges and overcome them. The same principle applies to the way we advocate sustainable finance. The challenges relate to policies, mindsets and routines, perspectives 'business as usual' attitudes, and the many different perceptions of the sustainability concept. We realize that the application of sustainable finance requires us to make many adjustments and the support of our stakeholders. Therefore, the first step BCA will make is to comply with relevant regulations, apply sustainability values and prudence principles, and provide appropriate education. For us, it means embracing a new phase in our journey where the key objective is to help achieve sustainable development.

Sustainable Finance Implementation and Target Achievement Strategies

The implementation and achievement of sustainable financial performance is the responsibility of everyone working for BCA, including both the Boards of Directors and Commissioners. The Environment Sustainability Governance (ESG) Sub-Division was established through BoD Decree No.136/SK/DIR/2019 dated August 30, 2019 to support this and developed the sustainable finance vision and mission.

Sustainable finance is built on three main aspects: economic, social and environmental. In 2019, BCA delivered outstanding growth in its economic performance. Our loan portfolio increased 9.1% YoY. Net profit growth increased 10.5% to Rp28.6 trillion, compared to Rp25.9 trillion in 2018. Financing managed under sustainable business activity categories (KKUB) increased 13.8% YoY. The increase was generated by an increase of 12.3% in the non-MSME portfolio and of 14.5% in MSME. The total financing channeled to MSMEs reached Rp116.3 trillion, 19.8% of the total financing distributed by the end of the year. This figure consisted of total loans of Rp34.9 trillion for non-MSME KKUB and of Rp81.4 trillion for MSME.

BCA also provides equal banking services to improve public welfare. We offer financial inclusions services, including one channeled through LAKU BCA, which already has 2,375 agents, 139,470 customers and Rp14.6 billion in customer funds and DUITT. Inclusive finance also has a significant impact on migrant workers and their families, gives access to customers in suburban areas and empowers women. Customers with disabilities also enjoy our commitment to providing equal services through our voice activated ATMs.

Regarding social aspects, BCA organized financial training for 656 employees, including members of both its Boards of Commissioners and Directors. Some 1,026 of our employees have been enrolled in training and given further information about sustainable finance. 99% are also given training and socialization on anti-fraud to enhance their awareness of the risks and consequences of corruption.

Our achievements in social aspects include financial literacy programs and Bakti BCA. The beneficiaries of financial literacy programs increased 7.3% from 2018 to 98,072 people in 2019. Through Bakti BCA, 392 students have been enrolled in non-degree accounting education programs, an increase of 4.3% from 2018. A total of 147 students took part in the technical information education program, an increase of 38.7% compared to the previous year. The number of Bakti BCA apprentices increased 9.8%, as did the amount of Bakti BCA scholarship funds at 8.1%. The Bank also executed strategies to achieve its village empowerment targets and empowered 12 assisted villages to help improve public welfare while also preserving Indonesian culture.

For the environment, BCA is tightening financing distribution, taking into account its possible negative impact. We support debtors who seek to gain environmental certifications; for example Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certificates for palm oil companies. We also help them to achieve a minimum of blue PROPER (second rating in environmental certification). Our support for renewable energy use was manifested in the Rp3.0 trillion financing distributed to hydroelectric power plant (PLTA) and mini hydro power plant (PLTMH) projects, and later to biogas power plants (PLTBg).



BCA banking activities are carried out in a way that enables them to support environmental sustainability through green initiatives. These include technological developments that can contribute to energy savings and emissions reduction, and the wiser use of paper. We saved 4,795 reams of paper at our headquarters, 24.5 tCO₂ eq. We applied a green concept in some of our premises - Gedung Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah. One such application is the use of renewable energy through the options of solar cells at Wisma Asia II and KCU Gading Serpong. By measuring environmental performance, BCA believes that an environment-care culture will help it to set and achieve higher efficiency targets. The success of this environmentally friendly program should engage employees as agents of change in the go green movement.

Business Risks, Opportunities and Prospects^[102-15]

External economic, social and environmental situations have the potential to affect sustainability in the business world, including the banking sector. The banking industry plays an intermediary role in society, by investing capital or funds collected from customers in the form of financing to individuals and businesses. Financing that is distributed on precautionary and ESG-minded principles will mitigate the risk of violating various regulations. BCA mitigates this risk by preparing a KKUB credit policy and supporting customers who run their business on the principles of sustainability.

The implementation of sustainable finance in Indonesia has encouraged us to finance KKUB and give the public wider access to inclusive finance. As technology advances and the economy keeps developing, BCA continues to create technological innovations by developing various digital banking product and service solutions to fulfill customer's needs. Digital banking service solutions increase customer's ease and convenience by making transactions possible anytime and anywhere, while remaining secure. Digital banking transactions frequency is increasing significantly. Consequently transactions done in branches are decreasing by about 2%. Digital transactions indirectly decrease usage of paper, transportation and emissions. We also took the opportunity to finance green transportation and infrastructure projects, in line with the 2020–2024 Medium-Term Development Plan (RPJMN) initiated by the government to support sustainable development in Indonesia.

Going forward, business prospects in the KKUB segment are still wide open. Data released by the Ministry of Energy and Mineral Resources in 2016 suggests Indonesia has solar energy potential to an estimated 207,898 MW, the highest among other renewable energy options. For example, potential use of hydro energy is 75,091 MW, wind-powered energy is 60,647 MW and geothermal energy is 29,544 MW. Another potential is the prospect for green building financing in Indonesia, which has the potential of USD200 billion in the next 10 years. In its December 2019 report, the International Finance Corporation (IFC) stated that green buildings in developing countries offer an investment opportunity of Rp24.7 trillion. This should spur economic growth and accelerate sustainable development, while offering financing prospects for ESG financing.

We see the intermediary function as both an opportunity and a challenge. BCA needs to take integrated and sustainable steps to enhance its capacity and capability in assessing the dimensions and risks of ESG, and in exploring every feasible prospect. To seize this opportunity, we are inviting all of our stakeholders to work together in developing sustainable finance programs, and to embark on BCA's journey for a brighter, more sustainable future.

Appreciation

All the targets achieved in our implementation of sustainable finance and delivering strong sustainability performance were due to the hard work and commitment of all of BCA's people and its stakeholders. On behalf of the Board of Directors, we would like to express our gratitude and appreciation to all of them, especially our people and our loyal customers.

We believe that a new journey has unfolded before us all to realize a sustainable future. Going forward, BCA will continue to be optimistic about facing very dynamic challenges in implementing sustainable banking. Let's join hands!

Jakarta, March 2020

Jahja Setiaatmadja
President Director



BCA SUSTAINABILITY STRATEGIES

Sustainability is part of BCA's commitment to implementing the company's vision and mission. Aligned with that, BCA created a sustainable finance vision and mission as the basis for sustainable finance implementation. The vision and mission were prepared and approved at a Board of Directors and Board of Commissioners meeting on November 26, 2019 and Board of Directors Decree No. 196/SK/DIR/2019 dated November 29, 2019.

Visi

Sustainable Finance [102-16]

To be the bank of choice and a major pillar of the Indonesian economy that aligns with Indonesia's sustainable development

Mission

Sustainable Finance [102-16]

To align corporate activities with the principles of sustainable finance



Sustainability strategies to support the implementation of sustainable finance are carried out by:

- Increasing the sustainable financing portfolio
- Improving the internal capacity and capability
- Adjusting the organization, risk management, governance, and/or standard operational procedures.



Gunong Lumut is one of the Bakti BCA Assisted Villages

BCA has developed a sustainable finance policy (sustainability policy) as a guideline for implementing its business activities, which supports sustainable development and sustainable business activity categories (KKUB) mapping. At least once every three years, BCA conducts internal audit of the sustainable finance implementation at the related unit in the head office.

Support For Sustainable Development Goals (SDGs)

Global warming as a result of climate change is a concern for all, including banking business players. The banking sector does not only prioritize economic performance, but also environmental risks and social risks that will significantly affect achieving sustainability. To reduce risks from businesses impact on the environment, BCA requests additional documents such as AMDAL, Roundtable on Sustainable palm oil (RSPO), Indonesian

Sustainable Palm Oil (ISPO), Forest Stewardship Council (FSC). For that purpose, as one of the largest privately-owned banks in Indonesia, BCA also strives to support environmental preservation and prevent global warming.

In accordance with BCA's commitments, environmentally friendly banking activities and environment, social, and governance (ESG) financing are enhanced from time to time. This corresponds with the implementation of Financial Service Authorization (FSA) Regulation No. 51/POJK.03/2017 on Sustainable Finance and is in line with BCA's support for the achievement of Sustainable Development Goals (SDGs).

BCA's support for SDGs is realized by participating in SDG Indonesia One. BCA maps its solutions and services as well as activities to support SDGs. Mapping is carried out by emphasizing a sustainable finance strategy and the bank's business strategy.



BCA's SUPPORT FOR SDGs

Mapping BCA's Main Support for Sustainable Development Goals

BCA maps its sustainable development goals to support its achievements. There are nine goals that have become priorities for BCA's activities, both internally as well as externally, namely goals 3,4,5,7,8,9,10,13, and 16. The results of this mapping also serve as a reference for material topics that were determined within this report.

Sustainable Development Goal	Activity
3. Good health and well-being 	- Ensure occupational health and safety by periodically conducting fire drills, annual medical checkup and providing health facilities. - Bakti BCA activities also support health for the community. 2020 Achievement Target: - The employee absentee level because of illness has dropped. - Health services to the community are in line with the program's goals. Target Achievement Strategy: - Evaluate the results of the medical checkups, provide healthy living awareness training, holding a sports and arts competition (Porseni). - Work together with, among others, the Indonesian Eye Specialist Doctor's Association Cataract Blindness Prevention Section (SPBK Perdami), Indonesian Red Cross (PMI), Bakti Medika clinic and Duri Utara medical practice.
4. Quality education 	- Provide equal opportunities in training, education. - Social responsibility activities under Bakti BCA's educational field such as scholarships, assisted schools, non-degree PPA and non-degree PPTI. 2020 Achievement Target: 15% in training participants for employees related to sustainable business activity categories (KKUB) financing. 30 permanent employees receive graduate degrees. - Improve the quality of non-degree PPA and PPTI graduates in line with the set target. Target Achievement Strategy: - Develop training programs through e-learning, in-class training and/or in cooperation with other parties. - Work together with other learning institutions such as Universitas Trisakti and Universitas Bina Nusantara
5. Gender equality 	- Provide equal opportunities in training, education and career development - Provide a safe, healthy and suitable workplace for women 2020 Achievement Target: - Female participation in training and career development - Provide lactation rooms in almost all head and regional offices Target Achievement Strategy: - Develop training programs through e-learning, in-class training and/or in cooperation with other parties. - Work together with the Procurement & Facility Management Division to provide spaces for lactation rooms
7. Affordable and clean energy 	Provide syndicated loans for mini hydro power plant (PLTMH), hydroelectric power plant (PLTA) projects. 2020 Achievement Target: - Increases sustainable business activity categories (KKUB) financing portfolio averaging 7%. Target Achievement Strategy: - Work together with ICED, and/or financing on a bilateral or syndicated basis with other financial institutions.
8. Decent work and economic growth 	60% of KUR financing is disbursed to the production sector (non trading), which includes: services, industry, poultry, agriculture. - Provide equal opportunities in education and career development - Financial inclusion services such as : Laku BCA, Duit, SimPel, Tabunganku, that are designed for unbankable communities - Social responsibility activities under Bakti BCA, in the area of community development and business training



Sustainable Development Goal	Activity
	2020 Achievement Target: - KUR target of Rp138.3 billion. 15% in training participants for employees related to sustainable business activity categories (KKUB) financing. - Laku BCA: - Number of agents: 3,000 - Number of accounts: 245,000 - Number of funds: Rp14.7 billion - A continuous mentoring program for assisted villages Target Achievement Strategy: - Directly channel through branches and/or in cooperation through the off-taker and channeling scheme. - Develop training programs in the form of e-learning, in-class training and/or in cooperation with other parties. - Map banking services as well as provide access to financial services for the unbankable communities. - Cooperate with leaders of the community, the local community, regional government
9. Industry, innovation, and infrastructure 	Develop digital innovations to meet customer needs 2020 Achievement Target: - Customer Engagement (CE) index from a scale 1-5 - CE active : 4.70 - CE pasive : 4.60 - Branch Service Quality (BSQ) index 4.70 from a scale 1-5 Target Achievement Strategy: - Develop digital banking features or solutions - Open online accounts
10. Reduced inequalities 	- Equal remuneration for female and male employees - Develop human resource quality 2020 Achievement Target: - Provide a minimum wage that is above the minimum provincial or government determined wage rate - Ensure every employee receives the opportunity for training at least once a year Target Achievement Strategy: - Ensure HR and Collective Labor Agreement (CLA) policy on equality and providing remuneration that complies with regulation. - Implement financial inclusion for the community in rural areas
13. Climate action 	- Financing of products that can reduce reliance on resources and emit less pollution - Financing of train projects (LRT, commuter line, and rail ink), as well as wastewater treatment plant financing (IPAL). - Reduce environmental impact by recycling used paper, teleconference, video conference, smart building implementation, and digital services. - Product and feature development for BCA digital banking 2020 Achievement Target: - Increase sustainable business activity categories (KKUB) financing portfolio averaging 7%. - Achieve efficiency levels that comply with SNI 03-6196-2000 category on building energy consumption intensity. - Increase digital banking transactions. Target Achievement Strategy: - Increase prospective debtors that have environment, social and governance (ESG) oriented business activities. - Explore the need to expand loans for debtors that have ESG-oriented business activities. - Disburse bilateral as well as syndicated financing with other financial institutions. - Apply environment-friendly technology, as well as socialize and educate employees through agents of change.
16. Peace, justice, and strong institutions 	- Ensure occupational health and safety practices - Comply with all regulations - Implement good corporate governance (GCG) 2020 Achievement Target: - There are no reports related to corruption carried out by BCA employees. - Maintain BCA's position as the "Best Financial Sector" Target Achievement Strategy: - Enact the whistleblowing system and comply with all corporate and regulatory provisions. - Socialize the code of conduct



ABOUT THE SUSTAINABILITY REPORT



REPORT PROFILE

Basis of the Report [102-1]

PT Bank Central Asia Tbk (BCA) once again reports its 2019 sustainability performance covering economic (profit), social (people), and environmental (planet) aspects. The sustainability initiative is undertaken by BCA to support the Sustainable Development Goals (SDGs), as well as in to comply with the Financial Services Authority (FSA) Regulation No. 51/POJK.03/2017 that governs the application of sustainable finance in Indonesia.

Report's Cycle [102-50, 102-51, 102-52]

The sustainability report is submitted for the year of 2019 and presented separately from the annual report, however they complement one other. This report demonstrates continuity from the previous period's sustainability report, which was issued on March 12, 2019. This report contains our sustainability performance for January 1 - December 31, 2019.

Report Guidelines and Standards [102-54]

BCA is part of the pilot project entitled: "First Mover on Sustainable Banking" in Indonesia. Sustainable finance application activities form the basis for this 2019 sustainability report. In preparing the report, BCA complies with the Financial Service Authorization (FSA) Regulation No. 51/POJK.03/2017. The information presented in the sustainability report is based on Global Reporting Initiative Standards (GRI Standards) "Core Option", and Financial Sector Supplement Disclosures. This report also refers to the commercial banks sustainability accounting standards indicators for commercial banks issued by the Sustainability Accounting Standards Board (SASB), and the Sustainable Banking Assessment (SUSBA) Environmental, Social and Governance (ESG) Integration Pillars from The World Wide Fund (WWF).



Total Employees

24,789
people



Number
of Branches

1,256
branches



Number of
ATMs

17,928
ATMs



Total Assets

Rp **919.0**
trillion



STAKEHOLDER ENGAGEMENT

Topic Identification and Determining Topic Priority [102-46]

BCA identifies topics that are relevant based on the banking industry's characteristics, particularly pertaining to the concept of sustainable finance and its impact on stakeholders. In this sustainability report, BCA considered input from its stakeholders on the sustainability report's quality. Throughout the sustainability report's preparation the material topic's relevance to previous reports is reviewed by the Environment Sustainability Governance (ESG) Sub-Division. This review was conducted by mapping stakeholder interest and its impact on performance and decision making. Through this process, a number of material topics from the previous year were adjusted and priorities rearranged to be presented as a material topic in 2019.

Scope of Content [102-45, 102-46, 102-48, 102-49, 102-56]

The report's content is delivered in the form of narrative and the associated 2019 sustainable performance data. The data presented in the tables and the infographics display data trends over the past three years. All of the data and information is from internal sources validated by the related work unit.

The financial data sources are based on the consolidated financial statement, which covers BCA and all of its subsidiaries. The subsidiaries financial data booked within the financial statement comprise of PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT BCA Multi Finance, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV) and PT Bank Royal Indonesia. Apart from financial data, data sources for the other material topics represent BCA as parent only data.



President Director of BCA, Jahja Setiaatmadja sharing session with customer on Customer Day



Media engagement with Directors of BCA

Changes to the report's content that are deemed significant are shown in the material topics. Four material topics changed from the previous years: product labeling, local community, material, diversity and equal opportunities. Service quality and digitization are additional material topics for 2019. Aside from these changes, there were changes to the composition of BCA's Board of Directors that were submitted in detail in the 2019 Annual Report. There have also been changes to the way in which data is calculated and the explanation submitted in this report, such as changes in the calculation of electricity usage. In 2018, information of energy used included in Landmark Pluit, meanwhile energy calculation results in 2018 did not calculated Landmark Pluit's energy used.

The ESG unit used an independent party to verify the data as well as being directly involved in the assurance process for the 2019 Sustainability Report. This report has taken into account the sustainability report principles, which include stakeholder involvement, the context of sustainability, materiality, and completeness of the data. The report's content has taken into consideration the

balance between positive and negative information, data trend comparability, accuracy of data and information, timeliness of reporting, and the clarity and reliability of the report's content. [\[102-56\]](#)

Stakeholder Engagement [\[102-42\]](#)

BCA identifies stakeholders, namely parties related with business activities that affect the Company's sustainability, as well as those that have a significant influence on its sustainability, including the involvement of local parties that are directly related to the sustainable finance business process and associated institutions such as WWF. Interaction with stakeholders is handled collectively by various units, one of which is the corporate secretary. Professional relationships with stakeholders are instilled to gain input and advice to improve BCA's services. It is also expected to improve BCA's understanding of the needs of its stakeholders, including sustainable performance management.





Stakeholder Engagement [102-40, 102-43, 102-44]

Stakeholder	Approach and Management Method		Stakeholder Demand Response
	Meeting/Mean of Engagement and Frequency	Significant Topic and Stakeholder Needs	
Customers 	- Banking activities in the branch offices, frequency at any time; - Contact center, HaloBCA, 1500888, website, digital electronic channel and social media, frequency at any time	- Financial performance - Request for information on products or solutions, suggestions, and complaints - Develop banking solutions and resolve issues - Privacy protection and customer data security - Banking transactions	- Provide a 24 hours a day and seven days a week communications medium to receive and respond to complaints from customers - Banking product and services innovation in accordance with need - Customer satisfaction survey - Maintain customer data privacy and security by strengthening the IT security system - Information in the website and mass media
Investors and shareholders 	- General meeting of shareholders (GMS) annual - Extraordinary general meeting of shareholders (EGMS) as needed - Publication of quarterly reports in two print media and updates through BCA's website - Annual report - Sustainability report annually	- Financial performance - Sustainability Financing performance portfolio - Fraud prevention - Responsibility report - Dividend payment - Publication or information disclosure	- Hold GMS and EGMS - Report economic, social, and environment performance - Provide reports through, among others, the website - Press releases - Investor relations that carried out 200 meetings throughout 2019
Regulator 	- Compliance implementation report, at least once a year, or incidental - Report in accordance with regulations	- Compliance and implementation of prudent and GCG principles - Anti-fraud and anti-corruption, APU and PPT - Financial inclusion and literacy - Sustainable finance including product portfolio - Financial performance report	- Implement compliance - Prepare a sustainable finance action plan (RAKB) - Prepare and provide Annual Report and Sustainability Report - Enhance banking access reach (ie. financial literacy)
Business partners/suppliers/vendors 	- Code of conduct and disseminate procurement requirements - Ease of interacting and communicating such as through an online system, website	- Procure goods and/or services - Work contract that is fair and transparent - Timely payments - Sustainable cooperation - Favorable price and quality	- Provide information that is required - Dissemination of procurement policies - Payment system that complies with work contract - Positive communication and cooperation - Partner selection process that complies with provisions
General public 	- Implementation of community development activities in accordance with plan - Seminar or financial literacy training in accordance with plan - Communicating with local parties that are directly related to the sustainable finance and associated institutions such as WWF, USAID-ICED	- Community empowerment program - Guidance and education - Work opportunity - Understanding of Sustainable Finance	- Bakti BCA Program - Internship and work opportunities in accordance with BCA's demands - Financial literacy
Media 	- Periodic press releases and press conferences to provide information on the Company's performance and banking products - Media coverage (print, online, electronic) - Daily communication	- Information on company's performance, such as financial performance and corporate action - Latest product development and innovation	- Provide press releases - Develop means of communication, such as press conferences, pressroom in BCA's website, email humas@bca.co.id - Update information regarding banking solution or corporate performance
Employees 	- Internal communications media, both direct and indirect, is at least once a year - Occupational health and safety - Freedom to unionize - Self-development	- Industrial relations - Worker rights and obligations - Career development opportunities - Competency development and educational opportunities - Work facilities	- Provide communication facilities, such internal media, gathering, sharing session, and Halo SDM - Provide a whistleblowing system - Ensure worker security and rights in accordance with collective labor agreement (CLA) - Labor union - In class and e-learning training - Performance appraisal and promotion system - Provide adequate work facilities



Validation and Review

Stakeholder engagement, particularly internal stakeholders, makes a vital contribution to the sustainability report's preparation process. The divisions and work units directly involved as the data contributors, participate in discussions to determine the topics and prepare the report including: Corporate Secretary & Communication Division, Corporate Strategy and Planning Division, Corporate Finance Division, SME & Commercial Business Division, Credit Analysis Group, Corporate Banking, Transaction & Finance Group, Procurement & Facility Management Division, Human Capital Management Division, Learning & Development Division, Corporate Social Responsibility Unit.

Finance & Corporate Planning Director, along with the other directors, supervises the preparation of the Sustainability Report and obtains a review assurance from an independent party prior to submission to the Board of Commissioners. The Board of Directors and Board of Commissioners approval form is shown at the back of this report. The Sustainability Report can be accessed through the Company's website: www.bca.co.id

Feedback on Previous Year's Report

Throughout 2019, BCA received feedback on the 2018 sustainability report from various stakeholders submitted either verbally or in writing. Overall, this feedback was positive and provided valuable inputs with which to make improvements. One piece of feedback was written by WWF Indonesia, and revealed that the evaluation results were based on sustainable banking assessment (SUSBA). BCA has implemented the results of this evaluation and a reference based on SUSBA is presented at the back of this report.

Morgan Stanley Capital International (MSCI), one of the world's leading corporate ratings agencies, provided feedback to BCA in the form of an A rating the MSCI ESG Ratings scale based on their criteria, including the environment, social and governance (ESG) criteria. BCA maintained its rating, being ranked first in a list of 10 main constituents within the MSCI Indonesia Index.

BCA expresses its appreciation and gratitude for all input received from stakeholders. We hope to be able to further enhance stakeholder confidence in BCA's role as the public's premium bank of choice.

Feedback related to the 2019 sustainability report can be submitted through: [\[102-3, 102-53\]](#)

Corporate Secretary and Communications Division

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MANAGEMENT APPROACH



Material Topics [102-47, 103-1]

There are six high category material topics, or topics that serve as BCA's priorities to be submitted in response to stakeholder demands, from among a total of 10 top material topics overall. This topic was discussed internally on December 20, 2019 by Director, ESG unit, as well as related representative units. The topics were chosen based on their impact on BCA's business continuity as it impacts of economic, social, and environmental aspects were identified. Other topics were also presented that took into account the impact on stakeholder decision making.

BCA's Economic Performance



SDG



Main material topic importance

The main function of banking as an intermediary is managing third party funds (deposits) and disbursing these funds through loans. Information on economic performance is vital for submission as an evaluation of the target and financial performance achieved in 2019.

Product Portfolio



SDG



Main material topic importance

Product portfolio, particularly ESG-oriented loans or financing is vital for implementing sustainable finance. The Bank identifies and reports loan portfolios that are ESG-oriented, as well as evaluates business that will be financed to prevent impacts of climate change.

Service Quality and Digitization



SDG



Main material topic importance

Service quality and digitization have become BCA's focus, which is in line with its vision and mission as well as becoming the basis for BCA's business continuity and supporting emission reductions. Service quality and digitization has a significant correlation with the Bank's reputation, customer perception and stakeholder interest.

The service quality and digitization improvement strategy is carried out by improving the quality of human resources, innovation and technology. Responsible banking services, include security, access and convenience, financial inclusion, product design, maintaining customer data confidentiality and support environmentally friendly behavior.



Customer Data Privacy and Security Protection



SDG



Main material topic importance

Customer personal and financial data privacy is entrusted to the Bank. BCA refers to Article 40 of Law No. 10 of 1998 on the obligation to maintain the confidentiality of customer data. Implementation of the regulations is carried out by maintaining the confidentiality of customer data and banking transactions. Customer data protection is a form of respect for human rights.

Fraud Prevention



SDG



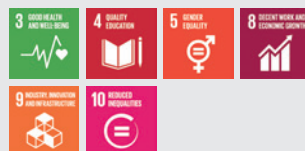
Main material topic importance

Financial crimes are one of the main risk factors for financial institutions, particularly with technological development. Financial crime prevention includes anti-fraud, anti-corruption, anti-money laundering, as well as anti-terrorism financing (APU and PPT). Management of financial crime prevention is very important to prevent negative impacts that will damage the Bank's reputation.

Training and Education



SDG



Main material topic importance

Development of HR competencies and capabilities, is carried out along with technological developments and advancements. Various training facilities and modules are provided by BCA for employees, both in the form of in-class training, e-learning and BLIMS. Also through the Bakti BCA program, facilitating training for managers of the Bakti BCA assisted village, Bakti BCA scholarship recipients, and Bakti BCA school assistance teachers.





Aside from the material topics within the high category, BCA also identified material topics within the medium category. These topics are:

Occupational Equality, Health, Safety, and Security



SDG



Main material topic importance

BCA understands that occupational health, safety, security and equality are a concern for the comfort of all workers. BCA respects equality in terms of work behavior and targets zero accidents for all workers, either on their way to work or on the way back from work.

Financial Literacy and Inclusion



SDG



Main material topic importance

Financial literacy and inclusion has become mandatory for all banks, including BCA. This activity is carried out periodically to ensure that banking access and education is received by all people, particularly in areas that are unbankable.

Energy and Emission



SDG



Main material topic importance

Through internal banking activities and loan disbursal activities extended to debtors, BCA strives and supports energy conservation and reduced emissions. These efforts serve as one of the commitments to reduce Greenhouse Gas (GHG) emissions.

Indirect Economic Impact



SDG



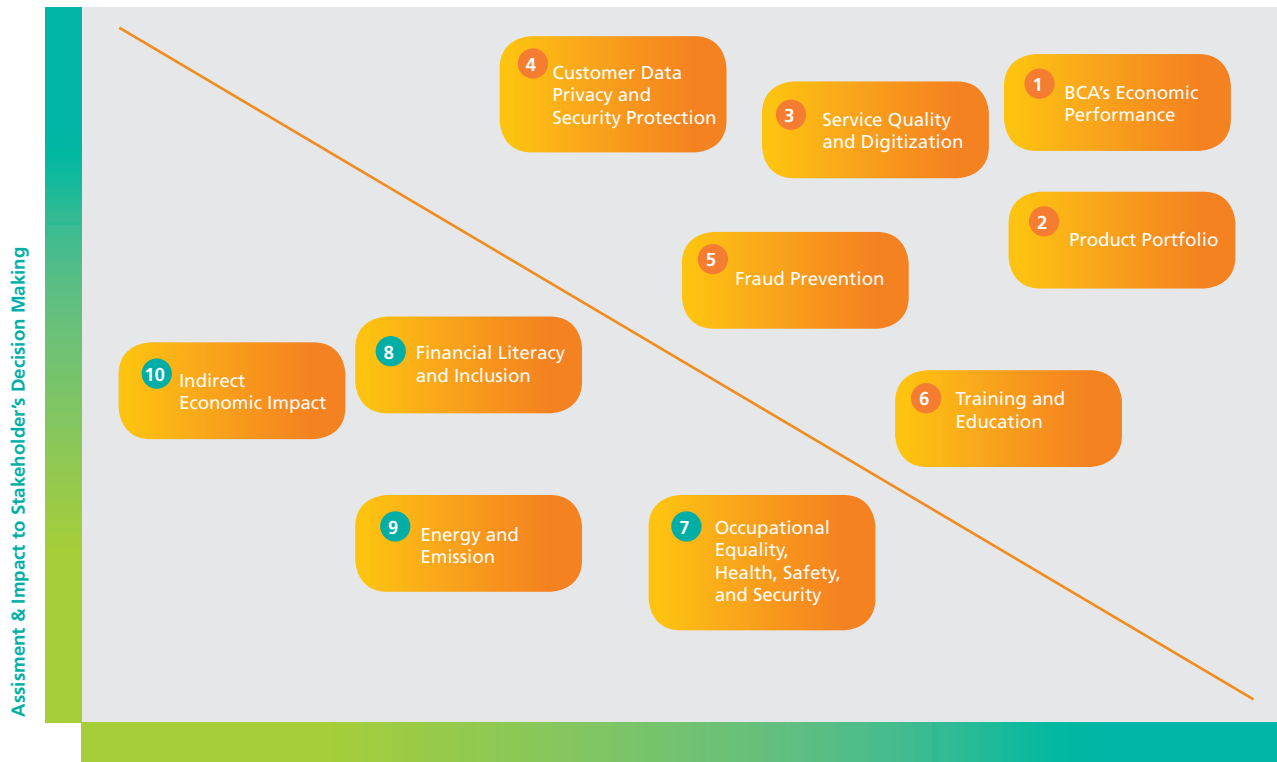
Main material topic importance

BCA's activities that cover all of Indonesia provide a positive impact for adjacent communities, both through excellent banking services, as well as Bakti BCA activities.



Materiality Matrix and Contribution to SDGs

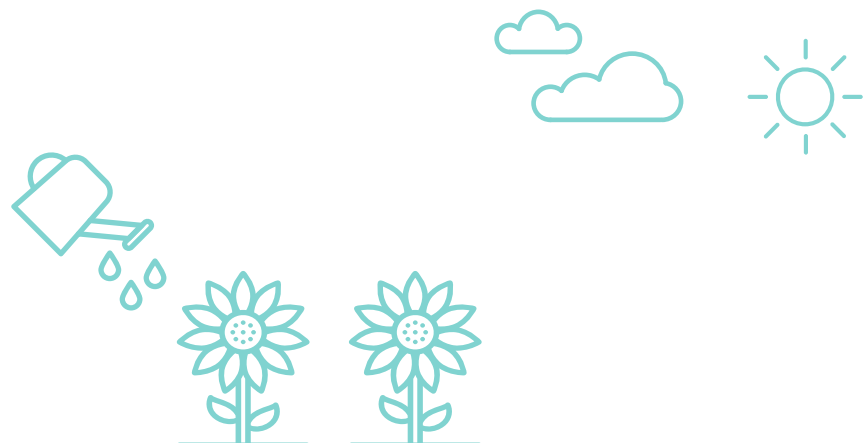
Materiality Matrix



Significant Impact to Economical, Environmental and Social Aspects

● Topic with high materiality

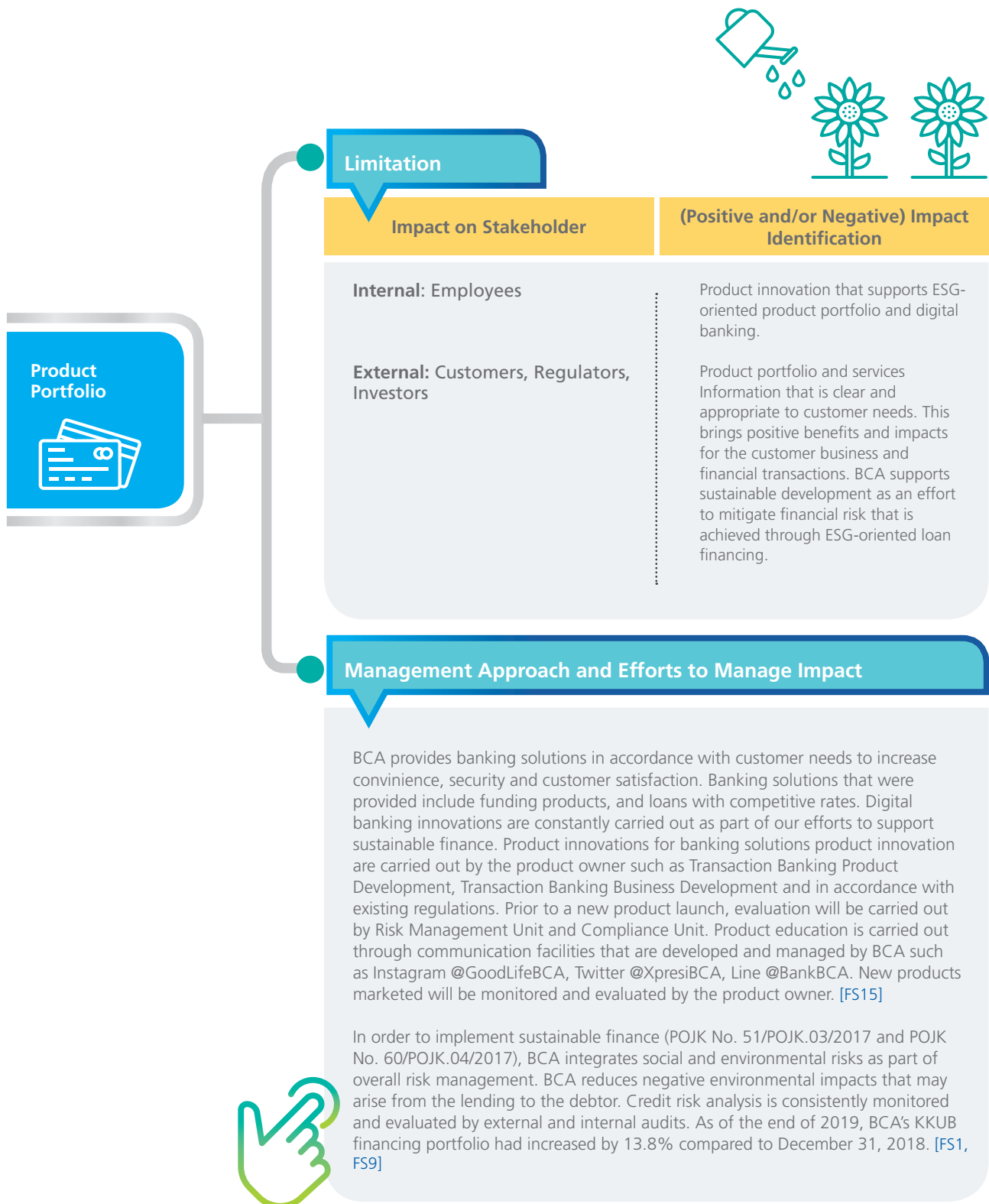
● Topic with average materiality

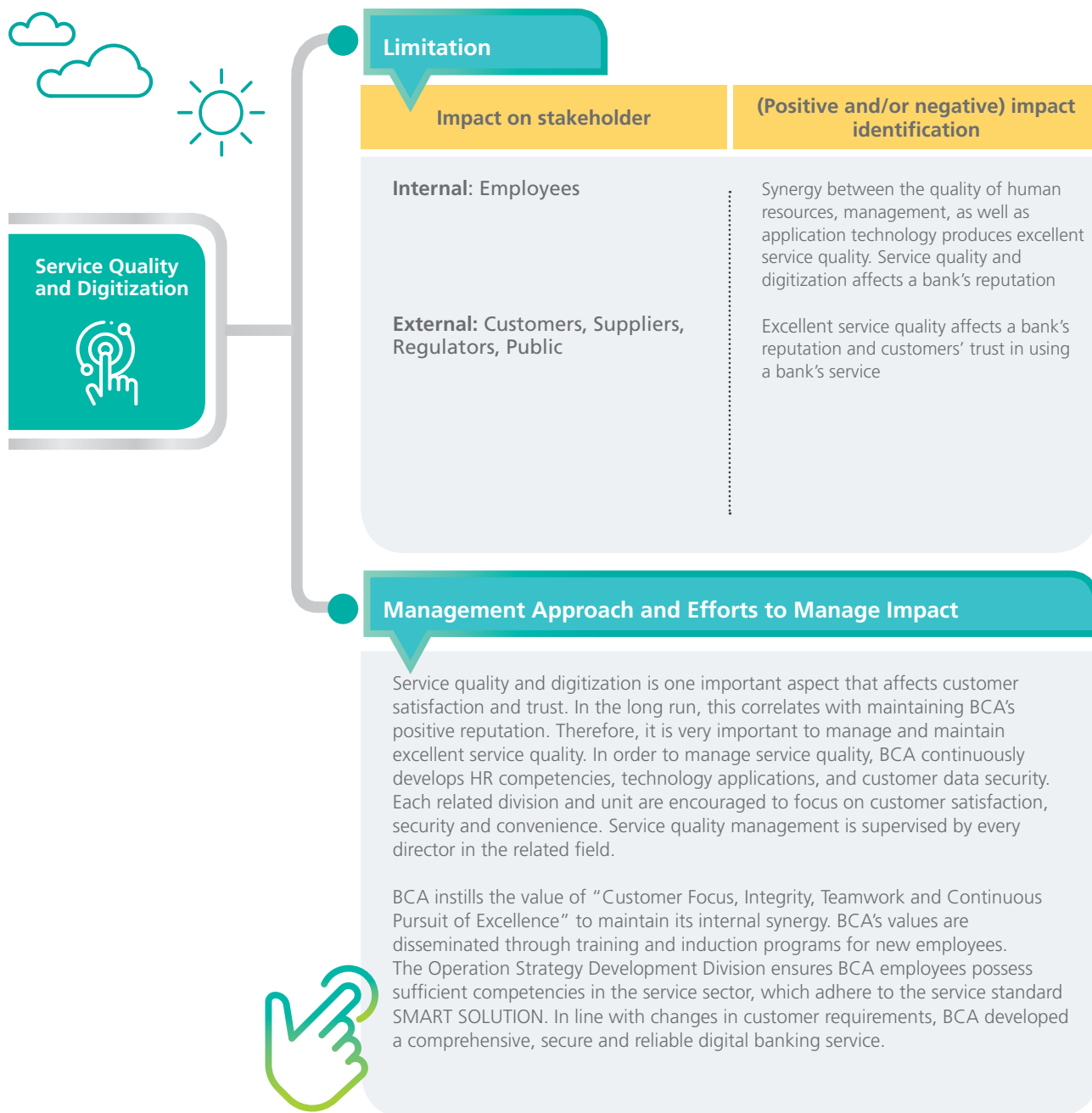


**Boundaries of Material Topics and Management Approach** [102-46, 102-47, 102-49, 103-1, 103-2, 103-3]

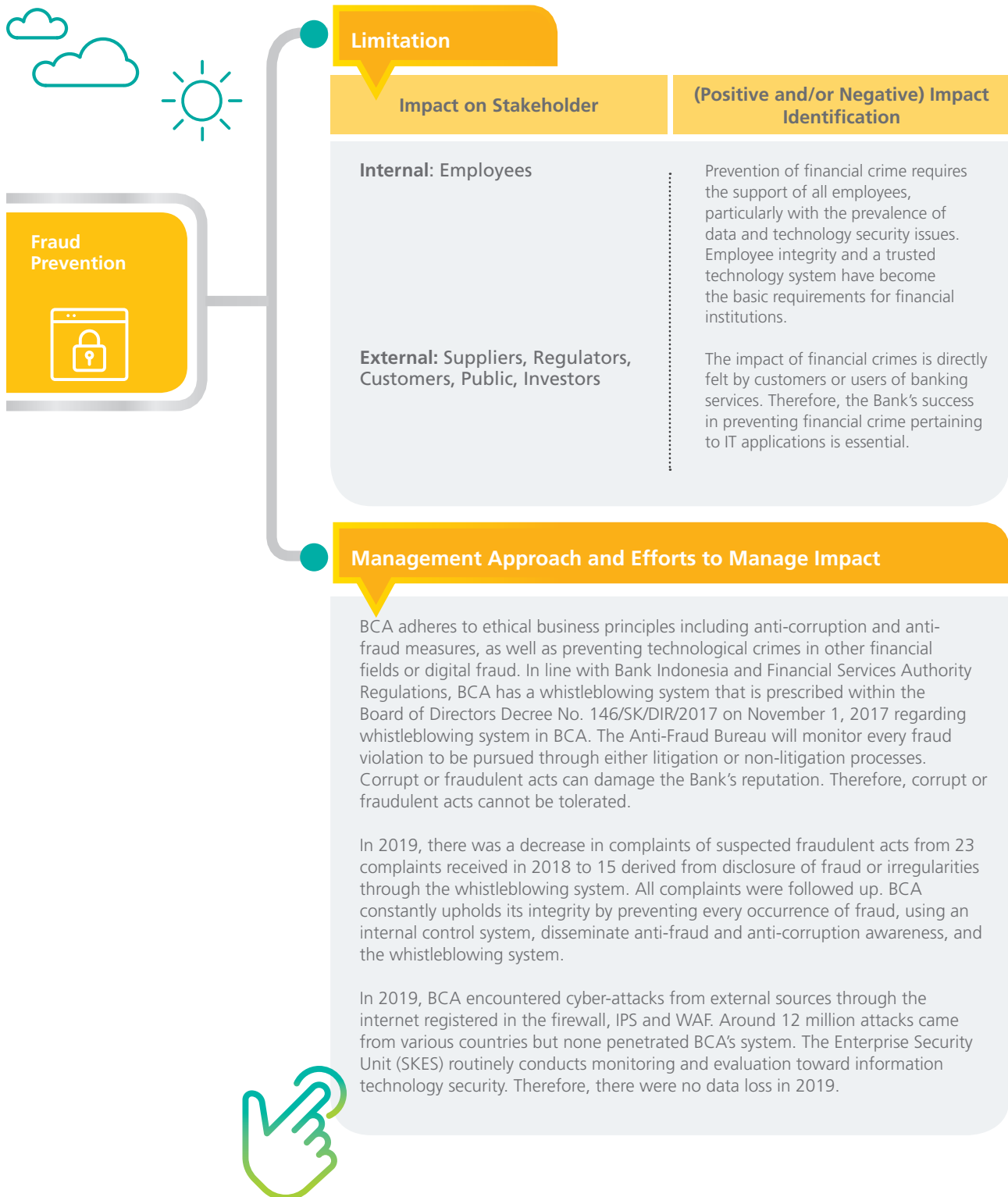
BCA identifies positive and negative impacts of the high category material topic on stakeholders. BCA strives to manage the impact of each of these topics.

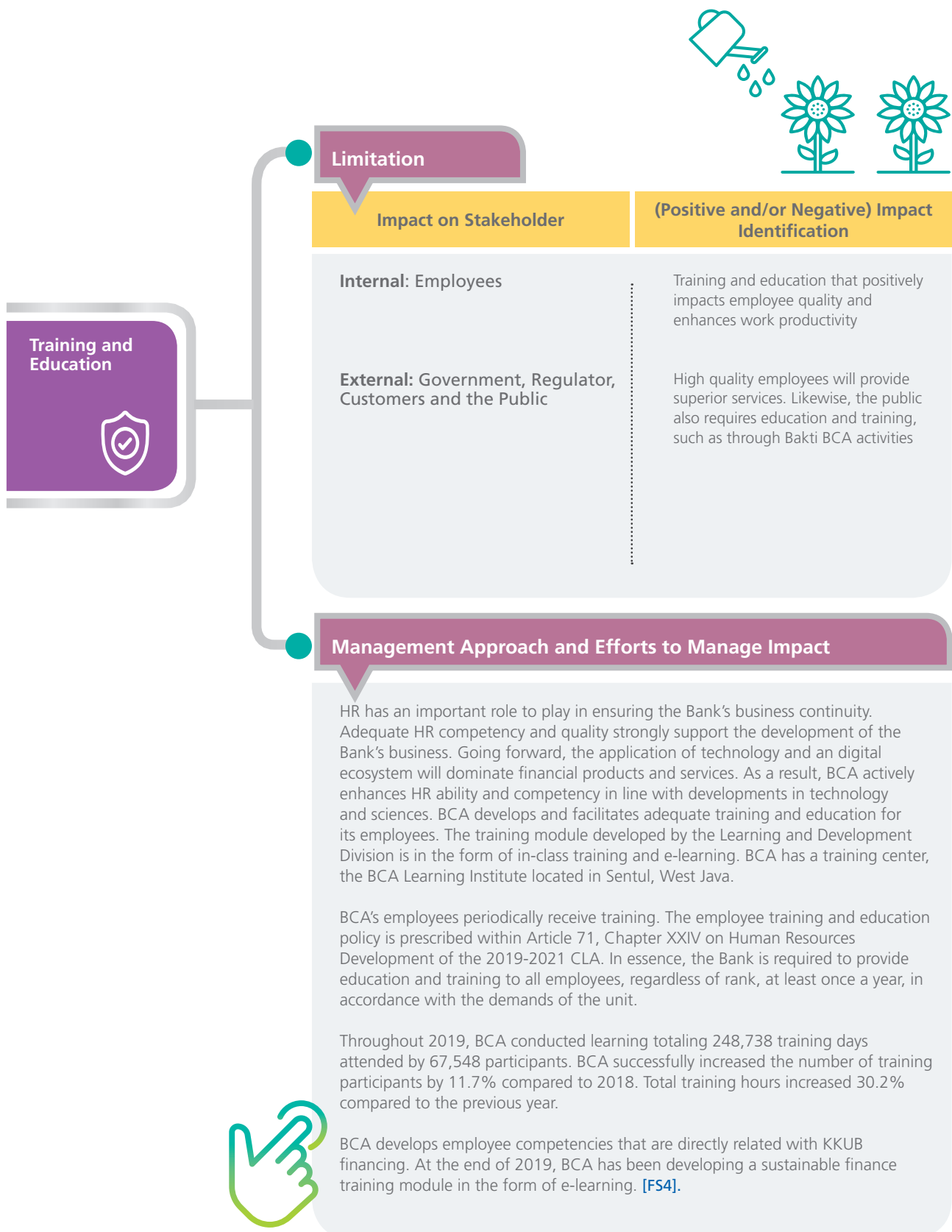














BCA'S PROFILE



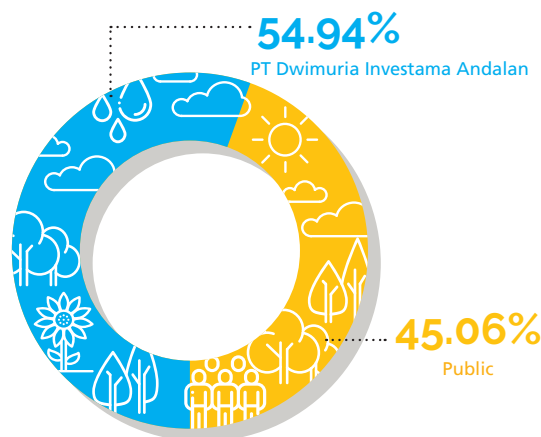
BCA 'Always by Your Side'

Company Profile [102-1, 102-4, 102-5]

PT Bank Central Asia Tbk (BCA) was established in 1957. It provides banking solutions that bring ease and convenience to its customers. BCA has grown and developed together with its customers and the public for more than 62 years, which is reflected in its corporate tagline of BCA "Always by Your Side".

BCA is one of the largest privately-owned commercial banks and payment settlement banks in Indonesia. BCA actively disburses loans as part of efforts to support the development of businesses in Indonesia, which in turn is expected to develop Indonesia's economy. Although BCA is one of the largest privately-owned banks in Indonesia, it is not included in the list of Global Systemically Important Banks (G-SIB).

BCA is a publicly-listed company whose shareholder breakdown is as follows:



The composition of shares owned by the public is divided by 2.49% owned by parties affiliated with PT. Dwimuria Investama Andalan and 1.76% owned by Mr. Anthony Salim. In addition, the Board of Commissioners and Directors has 0.19% of the Company's shares.

VISION MISSION AND BCA CORPORATE VALUES

Vision

To be the bank of choice
and a major pillar of the
Indonesian economy

Mission

- To build centers of excellence in payment settlements and financial solutions for businesses and individuals
- To understand diverse customer needs and provide the right financial services to optimize customer satisfaction
- To enhance our corporate franchise and stakeholders value.



CORPORATE VALUES [102-16]



Teamwork



Customer
Focus



Integrity



Continuous Pursuit
of Excellence



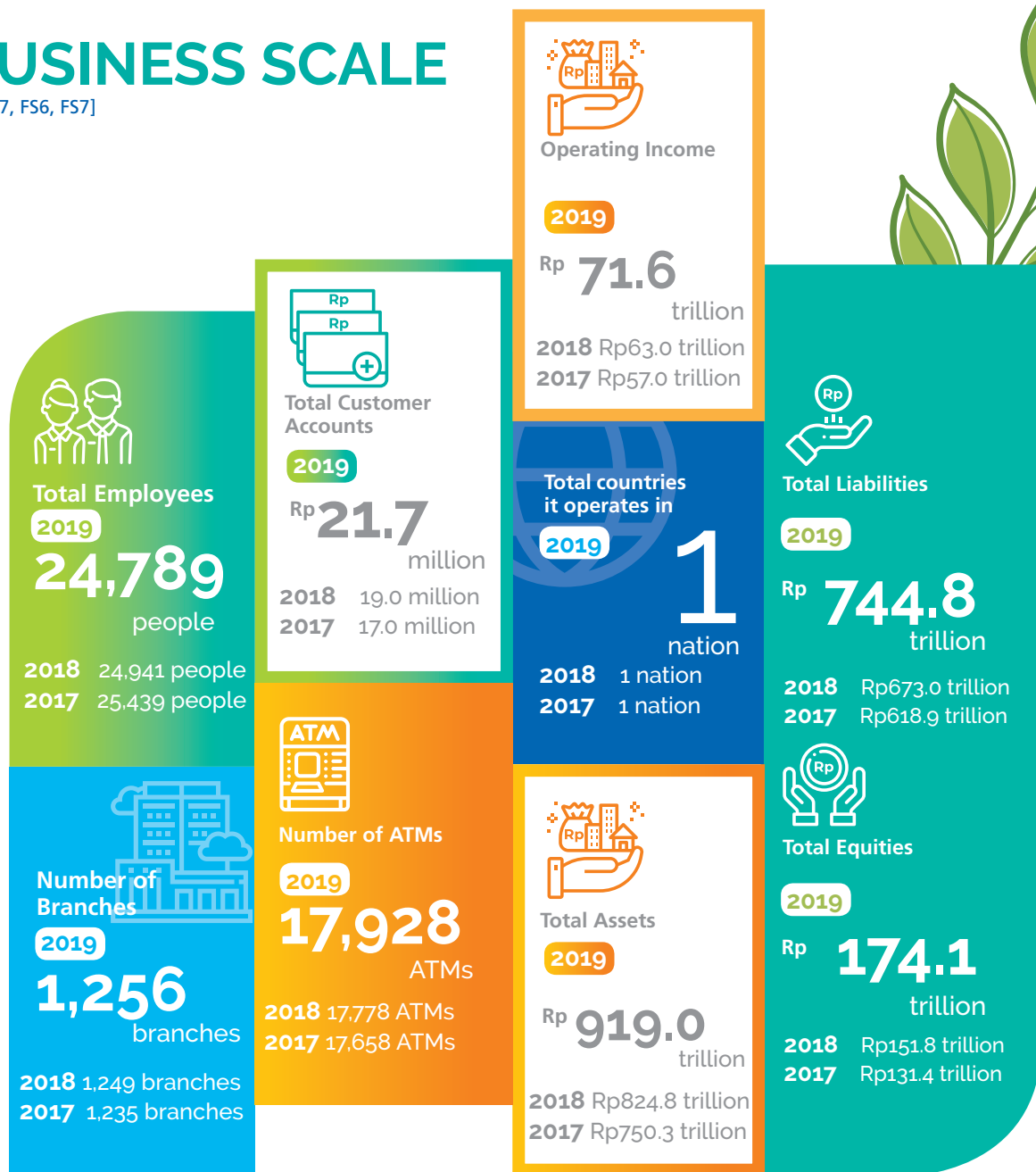
BCA's digital banking and its branch network provide ease of access for customers to fulfil their banking transaction needs at any location at any time. The segments that are accessible for BCA comprise individual, corporate, commercial, and up to micro, small, and medium-sized enterprises (MSME). [102-4, 102-6]





BUSINESS SCALE

[102-7, FS6, FS7]



Products and services



Current accounts

2019 **Rp 184.9** trillion
2018 Rp166.8 trillion
2017 Rp151.3 trillion



Savings

2019 **Rp 345.6** trillion
2018 Rp316.2 trillion
2017 Rp292.4 trillion



Time deposits

2019 **Rp 168.4** trillion
2018 Rp146.8 trillion
2017 Rp137.4 trillion



Gross loan

2019 **Rp 586.9** trillion
2018 Rp538.1 trillion
2017 Rp467.5 trillion



BCA consistently enhances human resource (HR) abilities to provide comprehensive banking solutions for the public. In response to customer and public needs, BCA develops and strengthens digital banking services. Technology applications are also designed to support and enhance branch services. Support activities of branch also involve adjustments, which include the application of a centralized logistics and procurement system.

Products and Services [102-2]

As of 31 December 2019

Products and services	Description	Products and services	Description
Deposit Account	Tahapan	Electronic Banking (continued)	KlikBCA Bisnis Integrated Solution -with a more comprehensive features than KlikBCA Bisnis, for example, to accomodate supply chain services
	Tahapan Xpresi		API BCA
	Tahapan Gold		OneKlik
	Tahapan Berjangka		Welma
	Tahapan Berjangka SiMuda		VIRA
	Tapres		Sakuku
	Simpanan Pelajar		Duit
	TabunganKu		BCA KlikPay
	Laku		WhatsApp Bank BCA
	BCA Dollar		SMS BCA
	Deposito Berjangka		SMS Top Up
	Giro		BCA by Phone
	Safe Deposit Box		Info SMS/Email
Transaction Banking Services	Transfer	Cash Management Services	Video Banking
	Remittance		CS Digital
	Collection and Clearing		Call Center (HaloBCA)
	Bank Notes		Host to Host (H2H) ERP Integration
	Travellers' Cheque		Payable Management/Disbursement
	Virtual Account		Receivable Management/Collection (including B2B & B2C)
	Sub Account		Account & Liquidity Management
	Payment	Credit Cards	BCA Card
	Auto Debit		BCA Mastercard
	Payroll Services		BCA Visa
	Cash Pick Up		BCA Amex
	Custodian Services		BCA JCB
	Business Debit Card (BDC)	Bancassurance Products	Regular Premium Unit Link
	Payment Gateway		Maxi Infinite Link Assurance
	STAR Teller		Maxi Protection
	eBranch		Maxi Syariah
	eService		Provisa Platinum Syariah
Electronic Banking	State Revenue Module Generation 3 (MPN G3)		Provisa Max Assurance
	e-Billing (local tax payment : PPN, PPh, and others)		Single Premium Unit Link
	ATM BCA (multifunction, non cash and cash recycling machine)		Provisa Signature Assurance
	EDC BCA		Health Protection
	Debit BCA		Hospital 100% Refundable
	Tunai BCA		Bima Proteksi Kesehatanku
	Flazz		Optima Health Protection
	Autoprint		Optima Cancer Protection
	BCA mobile		Optima Medical Care
	m-BCA		
	Internet Banking		
	KlikBCA Individu - for individual customers needs		
	KlikBCA Bisnis - for business needs		



Products and services	Description	Products and services	Description
Bancassurance Products (continued)	Proteksi Penyakit Kritis Maksima (PRIMA)	Mutual Fund Investment Products (continued)	Eastspring Investments Yield Discovery
	BCA Life Perlindungan Kritis Optima (PELITA)		Nikko Gebyar Indonesia Dua
	Proteksi Kesehatan Ultima (PRATAMA)		Panin Gebyar Indonesia II
	Life Protection		Schroder Dana Mantap Plus II
	BCA Life Heritage Protection		Schroder Prestasi Gebyar Indonesia II
	b-Save Accident Protection		Fixed Income Mutual Fund USD
	BCA Life Proteksi Hidupku		BNP Paribas Prima USD
	BCA Life Proteksi Jiwa Optima		Schroder USD Bond Fund
	Life Protection 100% Refundable		Hybrid Mutual Fund
	Optima Accident Protection		BNP Paribas Spektra *
	Education		Schroder Dana Terpadu II
	Proteksi Edukasi Maksima (EduPlan)		Schroder Syariah Balanced Fund
	Retirement		Equity Mutual Fund IDR
	BCA Life Purna Medis Optima (PURNAMA)		Ashmore Dana Ekuitas Nusantara
	Proteksi Retirement Maksima (RetirePlan)		Ashmore Dana Progresif Nusantara
	Corporate Solutions		Batavia Dana Saham
	Program Pensiun DPLK		Batavia Dana Saham Optimal
	Health Corporate Insurance		BNP Paribas Ekuitas
	Life Corporate Insurance		BNP Paribas Pesona
	General Insurance		BNP Paribas Pesona Syariah
	Fire Insurance		Danareksa Mawar Konsumer 10
	Property All Risks Insurance (PAR)		Eastspring Investments Value Discovery
	Vehicle Insurance		First State IndoEquity Sectoral Fund **
	Travel Insurance		Schroder 90 Plus Equity Fund
	Money Market Mutual Fund		Schroder Dana Istimewa
	Bahana Dana Likuid *		Schroder Dana Prestasi
	Batavia Dana Kas Maxima		Schroder Dana Prestasi Plus
	Danareksa Gebyar Dana Likuid		Reksa Dana Saham USD
	First State Indonesia Money Market Fund **		BNP Paribas Cakra Syariah USD
	Schroder Dana Likuid		Schroder Global Sharia Equity Fund (USD)
	Protected Mutual Fund	Treasury Investment Products	Government Securities (SBN)
Mutual Fund Investment Products	Batavia Proteksi Gebyar III ***		Conventional Government Securities (SUN):
	Batavia Proteksi Gebyar V		Indonesian Ritel Bond (ORI)
	Batavia Proteksi Gebyar VI		Surat Perbendaharaan Negara (SPN)
	Batavia Proteksi Gebyar 7		Saving Bond Ritel (SBR)
	Batavia Proteksi Gebyar 8		Global Bond
	Batavia Proteksi Gebyar 9		Government Syariah Securities (SBSN) or Sukuk Negara:
	Batavia Proteksi Gebyar 10		Surat Perbendaharaan Negara Syariah (SPNS)
	Batavia Proteksi Gebyar 11		Project Bsed Sukuk (PBS)
	Danareksa Proteksi Gebyar 1		Sukuk
	Danareksa Proteksi Gebyar 2		Global Bond
	Fixed Income Mutual Fund IDR		Surat Berharga Korporasi
	Bahana Pendapatan Tetap Makara Prima		Surat Berharga Negara Asing (Government Bills/Bonds)
	Batavia Dana Obligasi Ultima		Medium Term Notes (MTN)
	BNP Paribas Prima II		Promissory Notes
	Danareksa Gebyar Indonesia II		Kredit Derivatif : CLN, EBA



Products and services	Description	Products and services	Description
Treasury Investment Products (continued)	Surat Berharga Pasar Uang : *	Standby LC/Bank Guarantees (continued)	Direct Pay Guarantee
	Sertifikat Bank Indonesia (SBI) **		Financial Guarantee
	Sertifikat Deposito Bank Indonesia (SDBI) ***		Maintenance Guarantee
	Surat Berharga Bank Indonesia (SBBi) Valas		Payment Guarantee
	Negotiable Certificate of Deposit (NCD)		Performance Guarantee
	Sukuk BI (SukBI)	Export Import Facilities (trade finance)	Inward Documentary Collection
	Surat Berharga Komersial (SBK)		LC Issuance
	Money Market Time Deposit (DBMM)		Trust Receipt
Credit Facility	Mortgage		LC Forfaiting
	Vehicle Loan		LC Confirmation
	Syndication Loan		LC Discounting
	Working Capital Loan		LC Negotiation
	Pre-export Financing		Letter of Guarantee
	Trust Receipt		Outward Documentary Collection
	Investment Loan		Pre Export Financing (Export Loan)
	Distributor Financing	Local LC	SKBDN Issuance
	Supplier Financing		Trust Receipt
	Dealer Financing		SKBDN Forfaiting
	Franchise Financing		Letter of Guarantee
	Showroom Financing	Foreign Exchange Facilities	SKBDN Discounting
	Investment Financing		TOD
	Business Personal Loan		TOM
	Kredit Usaha Rakyat		SPOT
	Personal Loan		Forward
	Money Market Time Loan (PBMM)		Swaps
Standby LC/Bank Guarantees	Advance Payment Guarantee		Cross Currency Swap (CCS)
	Bid Guarantee		Interest Rate Swaps (IRS)
	Counter Guarantee		FX Option
	Custom Guarantee (P4BM)		Domestic Non-Deliverable Forward (DNDF)
			Overnight Index Swap

* Not available for purchase transactions and incoming transfers, however BCA still serves sales transaction and outgoing transfers

** Not available for purchase transactions and incoming and outgoing transfers, however BCA still serves sales transaction

*** Maturity on 2 September 2019

Operational Regions and Locations [102-4] [102-10]

BCA operates in Indonesia with branch offices and service access that is situated across Indonesia. There is no BCA office/branch which is located in or near conservation area. In 2019 there are additional branches including two main branches and 8 sub-branches. There are also 3 cash offices close, which sums up to 7 additional branches through 2019. As of the end of 2019, BCA has 1,256 offices (139 main branch offices, 873 sub-branch offices, and 244 cash offices) and 17 MyBCA locations

(store and booth). BCA has 17,928 automated teller machine (ATM), hundreds of thousands of electronic data capture (EDC), and various other banking digital channels. More detailed information related to branch office and telephone numbers can be found in the 2019 Annual Report.



Membership of Associations

BCA is actively involved in a number of associations, both nationally and internationally. Participation in associations has a strategic meaning, which is to gain clarity of the latest issues in terms of information pertaining to business, banking, risk and opportunities. These matters also serve as a means to instill closer relations with stakeholders.

Company's Membership of Industrial Associations [102-13]

Association	Role	Scope
National Bank Association (Perbanas)	Member	National
Indonesian Bank Custodian Association (ABKI)	Member	National
Indonesian Mutual Fund Management Association (APRDI)	Member	National
ACI Financial Market Association (ACI FMA)	Member	National
Indonesian Payment System Association (ASPI)	Member	National
Banking Compliance Director Communications Forum (FKDKP)	Member	National
Sovereign Debt Securities Trader Association (HIMDASUN)	Member	National
Indonesia Contact Center Association (ICCA)	Member	National
The Institute of Internal Auditors (IIA) Indonesia Chapter	Member	National
Indonesian Audit Committee Association (IKAI)	Member	National
Securities Investor Protection Fund (SIPF)	Member	National
Asia Pacific Loan Market Association (APLMA)	Member	International
European ATM Security Team (EAST)	Member	International
International Monetary Conference (IMC)	Member	International
Certified Information System Audition – Information Systems Audit & Control Association (CISA)	Member	International

External Initiative and Certification [102-12]

BCA ensures its operations comply with quality standards. Operational activities are evaluated by an independent certification agency. BCA is also actively involved in external initiatives. These show its seriousness in supporting sustainable development.

Certification	Coverage	Certification agency/role
ISO 9001:2008 Quality Management System	Network data center	SGS Indonesia
ISO 9001:2015 Quality Management System	Network data center and IT quality assurance	SAI Global
ISO/IEC 27001:2013 for Information Security Management System	Network data center	SGS Indonesia
ISO 9001:2015 Quality Management System	Contact center HaloBCA	SGS Indonesia
Indonesian Sustainable Finance Initiative	Sustainable finance	Founder
SDG Indonesia One	Multi-stakeholder platform for financing SDGs in Indonesia	Member
Indonesian Green Building Experts Association	National green building	Green Building Council Indonesia



BCA's Role in Supporting SDG Indonesia One

Since its launch on October 5, 2018 by the Ministry of Finance, BCA has participated as one of the key members of SDG Indonesia One.



Indonesian Sustainable Finance Initiative (IKBI)

BCA played a role as one of the pioneers of Sustainable Finance initiated by the Financial Services Authority through "First Movers on Sustainable Banking" throughout 2015 - 2017, which was developed into The Indonesian Sustainable Finance Initiative (IKBI) which was formed in May 2018. IKBI is an Indonesian banking forum committed to implementing sustainable finance. As one of the founders, BCA continues to support this initiative.

BCA's Support for IKBI's Activities

Activity	Time	Role
IKBI workshop "International Funding Potential and Sustainable Banking Principles"	April 8, 2019	Participant
Green Climate Fund Training	July 29, 2019	Participant
Green Bonds Boot Camp Training Intensive Workshop	November 6-7, 2019	Participant
Executive CEO dialogue on sustainable finance: "Sustainability: What does it take for our economy"	November 22, 2019	Participant
International seminar on sustainable finance	November 26, 2019	Participant



WORK FOR CREATION

BCA Employee Composition and Diversity [102-8]

Competent human resources are an important factor in BCA's success. Success in providing the best banking solutions for customers is attributed to the performance of all employees. The Human Capital Management Division is responsible for developing BCA's human resources. HR management practices take into account sustainability and human rights aspects.

BCA provides equal opportunities for every employee without distinguishing on the basis of ethnic group, religion, race, group, and gender. This represents HR management's basic policy. Equal work opportunities are also applied, beginning at recruitment, through competency development, performance evaluation, remuneration to promotion. These policies are contained in the collective labor agreement (CLA) 2019-2021.

Employee Composition based on Gender and Status

Employee Status	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Permanent	9,049	14,162	9,366	14,467	9,664	14,679
Non-permanent (contract, probation, trainee)	658	920	507	601	516	580
Total based on Gender	9,707	15,082	9,873	15,068	10,180	15,259
Total Overall	24,789		24,941		25,439	



Director of BCA, Lianawaty Suwono (2nd right) won achievement of Indonesia's Most Impactful Women Leaders 2019



BCA Awards, an annual appreciation for BCA's Best Employees Performance



BCA won achievement as Best of Work Place in Asia

Employee Composition based on Gender and Position

Position	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	5	0	5	0	5	0
Director	8	3	9	3	9	2
Senior manager	105	76	108	66	105	63
Middle manager	846	759	814	712	804	680
Line manager	3,677	5,929	3,721	5,880	3,864	5,926
Staff	4,131	7,946	4,212	8,230	4,242	8,552
Non-staff	935	369	1,004	177	1,151	36
Total based on gender	9,707	15,082	9,873	15,068	10,180	15,259
Total overall	24,789		24,941		25,439	

Employee Composition based on Gender and Length of Service

Length of Service	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
> 20 Years	4,772	6,049	5,246	6,440	5,603	6,717
> 15 – 20 Years	489	947	600	1,112	706	1,230
> 10 – 15 Years	352	489	327	446	268	353
> 5 – 10 Years	1,317	2,547	928	1,698	685	1,117
> 1 – 5 Years	2,016	3,969	2,262	4,705	2,247	4,801
< 1 Year	761	1,081	510	667	671	1,041
Total based on gender	9,707	15,082	9,873	15,068	10,180	15,259
Total overall	24,789		24,941		25,439	



Employee Composition based on Gender and Work Zone

Work zone	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Jabodetabek zone (including Head Office)	5,419	7,969	5,096	7,457	5,307	7,669
West Java zone (excluding Jabodetabek)	612	1,059	840	1,353	720	1,175
Central Java and DIY zone	661	1,218	705	1,243	745	1,287
East Java zone	1,310	2,070	1,397	2,151	1,478	2,214
Sumatra zone	865	1,380	932	1,448	991	1,472
Kalimantan zone	279	478	307	490	317	495
Eastern Indonesia zone	561	908	596	926	622	947
Total based on gender	9,707	15,082	9,873	15,068	10,180	15,259
Total Overall	24,789		24,941		25,439	

Employee Composition based on Gender and Education Level

Education	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Doctorate Degree	4	1	4	1	4	1
Master's Degree	484	399	469	369	450	345
Bachelor's Degree	6,596	11,581	6,449	11,294	6,396	11,124
Diploma (D1-D4)	455	1,253	571	1,427	642	1,609
High School (or less)	2,168	1,848	2,380	1,977	2,688	2,180
Total based on Gender	9,707	15,082	9,873	15,068	10,180	15,259
Total Overall	24,789		24,941		25,439	

Employee Composition based on Gender and Age Group

Age Group	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
<25 years old	1,056	1,756	953	1,787	1,082	2,305
> 25 – 30 years old	1,992	4,129	1,969	4,159	1,848	3,858
> 30 – 35 years old	1,020	1,742	804	1,256	676	953
> 35 – 40 years old	369	638	415	788	525	1,070
> 40 – 45 years old	1,059	2,108	1,258	2,454	1,498	2,780
> 45 – 50 years old	2,133	2,945	2,429	2,946	2,605	2,824
> 50 years old	2,078	1,764	2,045	1,678	1,946	1,469
Total based on Gender	9,707	15,082	9,873	15,068	10,180	15,259
Total Overall	24,789		24,941		25,439	

The Human Capital Management (HCM) Division's policy ensures BCA does not employ child or forced labor. This policy is incorporated within Article 7 section 2 of the 2019-2021 CLA. The application of this policy is the responsibility and authority of the HCM division. The policy that governs work hours, which includes work hours, lunch breaks, leaves, and others are prescribed within Article 13, Article 14, Article 19, Article 20, and Article 21 of the CLA.



Support for Female Empowerment



Gender equality, the SDG 5 goal, is one of BCA's priorities. The principle of equality and diversity forms the basis of operational activities as well as HR management policies. BCA provides women equal opportunities to achieve the highest career path. At present, there are three female directors, 27.3% of total directors, and 541 female branch heads or 55.3% of BCA's total branch heads throughout Indonesia. The presence of women in top positions is based on their accomplishments and performance, without discrimination.

BCA provides lactation rooms in several regional offices and the head office to support female employees. These facilities are one of BCA's concrete support of female employee. BCA provide medical benefits for female employee, children and husband of female employee.

Some 60.8% of BCA's employees are female and 63.8% of total employees that received promotion were female employees. Reflecting gender equality. Providing fair and equal employment opportunities for women can indirectly support the family's economic well-being.

Employee Turnover [401-1]

At the end of 2019, BCA's employee turnover was 4.9%. This is relatively low compared with the average employee turnover in the banking industry of 5-10% based on PwC research in 2014.

Description	2019	2018	2017
% Employee Turnover Rate	4.9	3.7	2.7

Employee Turnover based on Gender and Age

Age Group	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
< 30 years	254	408	246	337	223	311
30-50 years	291	397	228	310	174	239
> 50 years	123	125	82	74	80	56
Total based on Gender	668	930	556	721	477	606
Total Overall	1,598		1,277		1,083	



Employee Turnover based on Gender and Placement Zones

Work zone	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Jabodetabek (Jakarta-Bogor-Depok-Tangerang-Bekasi) zone (including head office)	476	640	387	490	355	458
West Java zone (excluding Jabodetabek)	35	69	27	47	11	30
Central Java and Jogjakarta (DIY) zone	20	38	16	37	17	22
East Java zone	60	79	56	66	40	44
Sumatra zone	39	61	29	43	30	28
Kalimantan zone	14	15	10	13	5	6
Eastern Indonesia zone	24	28	31	25	19	18
Total based on Gender	668	930	556	721	477	606
Total Overall	1,598		1,277		1,083	

To meet the Company's requirements, BCA recruited 1,453 new employees consisting of 615 male and 838 female employees as of December 2019. This is higher compared with the number of new employees recruited in 2018 of 833 peoples. [\[401-1\]](#)

New Employees based on Gender and Age

Age Group	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
< 30 years old	600	819	370	449	492	859
30-50 years old	15	19	9	5	15	6
> 50 years old	0	0	0	0	0	0
Total based on Gender	615	838	379	454	507	865
Total Overall	1,453		833		1,372	

New Employees based on Gender and Placement Zone

Work zone	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Jabodetabek (Jakarta-Bogor-Depok-Tangerang-Bekasi) zone (including head office)	566	732	361	404	422	611
West Java zone (excluding Jabodetabek)	11	12	2	6	7	23
Central Java and Jogjakarta (DIY) zone	6	15	4	10	5	43
East Java zone	16	41	4	16	24	62
Sumatra zone	8	19	3	13	26	68
Kalimantan zone	5	10	3	2	6	24
Eastern Indonesia zone	3	9	2	3	17	34
Total based on Gender	615	838	379	454	507	865
Total Overall	1,453		833		1,372	

As one form of BCA's appreciation for its female employees and in compliance with Law No.13 of 2003 Article 82 on Labor, BCA provides maternity leave rights. This also takes effect for female employees that experience labor miscarriages or abortions due

to medical reasons, as prescribed within the 2019-2021 CLA. The maternity leave is not deducted from the female employee's annual leave. Male employees receive permission for a three day leave in the event of a legitimate childbirth and are granted permission for



a four working days leave to accompany the spouse in the event of a miscarriage. In 2019, there were 1,222 female employees on maternity leave and 408 male employees that applied for leave as a result of childbirth. [401-3]

EMPLOYEE PERFORMANCE ASSESSMENT [404-3]

The employee promotion policy is based on the requirements of rank, education and or competency in accordance with the Company's demands, that does not discriminate on the basis of race, religion, grouping or gender. Each employee is accorded equal opportunities and chances. The promotion process is carried out transparently, objectively and justly. There were 3,184 employees promoted in 2019, wherein 63.8% were female employees.

Promoted Employee based on Gender

Location	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
- Head office	406	464	348	352	253	303
- Branch and regional Offices	748	1,566	609	1,207	410	836
Total based on Gender	1,154	2,030	957	1,559	663	1,139
Total Overall	3,184		2,516		1,802	

EMPLOYEE BENEFITS [401-2]

Employee remuneration policy is based on the applicable provisions and BCA also has policies that govern benefits for its employees. These benefits include the following:

Type of Benefit	Permanent Employee	Contract	Trainee
Hari Raya allowances (THR)	✓	✓	✓
Year-end allowances	✓	NA	✓
Religious Hari Raya special allowances	✓	NA	✓
Position allowances	✓	NA	NA
Other allowances	✓	NA	NA

Guaranteeing an Appropriate Working Environment

An appropriate place to work and a conducive environment is a priority for BCA, to support employee comfort and productivity. The Company firmly believes that the best performance is achieved through a conducive working climate.

BCA actively supports the application of the Manpower Department's (Depnaker) work health and safety program. Periodically, BCA conducts earthquake and fire evacuation simulation and education. This is carried out not only in the Head Office, but also in the branch and regional offices. Efforts to instill work safety are reflected in the design of the office spaces that refer to a number of aspects, such as the completeness and appropriateness of the facilities, infrastructure as well as the working environment, security facilities, among others. A lactation room is provided for female employees at several head regional offices to provide comfort for female employees when performing their motherly tasks. Employee protection policies are contained in the 2019-2021 CLA, which includes Article 42, Article 47, Article 49, section 1 of Article 57, section 2 of Article 58, and section 2 of Article 59.

Labor Union and Collective Labor Agreement [102-41]

To guarantee freedom of expression and association, a labor union was formed. The organization is managed independently by employees and facilitated by the Bank. As of August 31, 2018, there are 18,991 (78.8%) permanent employees that are members of the union. The union and management review and compile the collective labor agreement (CLA) once every two years. The CLA is the basis for conducive and productive industrial relations. The rights and obligations of 100% of permanently hired employees are protected through this CLA.

Work Opportunities for the People with Disabilities

BCA provides opportunities for the people with disabilities to obtain a livelihood and work experience in BCA. In 2019, 15 peoples with disabilities were given the opportunity to work in the Digital Services Center. This is part of BCA's focus on improving welfare and providing equal employment opportunities. This serves as BCA's active support for the government's program, specifically related to Government Regulation or PP No. 43 of 1998 on efforts to improve the welfare of people with disabilities.



ECONOMIC PERFORMANCE HIGHLIGHTS

Climate Change Risks [201-2]

Climate change as a result of global warming has changed business practices, which places greater emphasis on environmental risks, as well as in banking loan disbursal processes. The Bank is expected to assist in negative impact prevention activities arising from climate change through its support for sustainable finance.

BCA realizes climate change risks can impact its financial performance. In 2019, there were natural disasters as a result of climate change. There were at least four natural disasters which struck BCA's branches with total potential losses of to Rp272 million, and there were 33 incidents that resulted in damage to ATMs with total potential losses of Rp1 billion. Such events represent climate change risks that must be heeded by all parties and, for this reason, BCA supports business practices that reduce climate change risks.

Company Performance and Business Continuity

BCA's economic performance in 2019 showed positive growth. As of the end of December 2019, net profit increased 10.5% to Rp28.6 trillion, compared with net profit in 2018 of Rp25.9 trillion. Operating income, comprising net interest income and other operating income, increased 13.6% to Rp71.6 trillion as of December 31, 2019, from Rp63.0 trillion in the previous year.

Current accounts and savings accounts (CASA) at the end of 2019 amount to Rp530.6 trillion, an increase of 9.8% YoY. This corresponds with the increase in the number of transactions within BCA, particularly through digital banking. Third party funds amount to Rp699.0 trillion, or 11% higher YoY, exceeding the initial target of 8%-10%. CASA to total third party funds was 75.9%, and CASA continues to be the core of BCA's third party funds.

BCA's loan portfolio was Rp586.9 trillion, which is 9.1% higher than the target 6%-8%. BCA booked positive growth in a number of loan segments. This growth serves as a positive indicator of the business climate and economy in the long run. BCA registered return on assets (ROA) and return on equity (ROE) of 4.0% and 18.0% respectively. This was above the ROA target of not lower than 3.5% and ROE higher than 17%.

BCA's 2019 economic performance is submitted in detail in the 2019 Annual Report. This report contains BCA's consolidated financial statement for 2019. The consolidated financial statement incorporates subsidiary data.



Financial Performance

(Rp billion)

Description	2019	2018	2017
Financial performance			
Total assets	918,989	824,788	750,320
Productive assets	818,694	734,401	672,235
Loans disbursed – gross	586,940	538,100	467,509
Third party funds	698,980	629,812	581,115
Operating income	71,622	63,034	56,982
Operating expense	(30,742)	(27,651)	(25,190)
Net Income	28,570	25,852	23,321
Ratio			
Capital adequacy ratio (CAR)	23.8%	23.4%	23.1%
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.9%	0.9%	0.9%
Allowance provision on earning assets to total earning assets	1.9%	1.9%	2.1%
Gross NPL	1.3%	1.4%	1.5%
Net NPL	0.5%	0.4%	0.4%
Return on assets (ROA)	4.0%	4.0%	3.9%
Return on equity (ROE)	18.0%	18.8%	19.2%
Net interest margin (NIM)	6.2%	6.1%	6.2%
Efficiency ratio (BOPO)	59.1%	58.2%	58.6%
Loan to deposit ratio (LDR)	80.5%	81.6%	78.2%
Liquidity coverage ratio (LCR)	276.3%	278.2%	353.0%

As one of the largest privately-owned banks with the largest assets in Indonesia, BCA not only focuses on the transactional banking business but also providing loan facilities and financial solutions. BCA actively responds to dynamic developments in the business environment and global issues, including environmental and social issues. BCA is active in supporting the SDGs and the application of sustainable finance in Indonesia.

In line with the sustainable finance action plan (RAKB) which started in 2018, BCA began adjusting its loan disbursement policy, particularly on environment, social, and governance (ESG) oriented financing. Loan requirements in BCA contain a checklist pertaining to aspects of ESG. BCA continues to develop financial products and services for the sustainable business activity categories (KKUB) and inclusive finance through corporate MSME financing.





Sustainable Finance Application Financing Performance

Description	Unit	2019	2018*	2017*
Amount of products that meet sustainable business activities category				
a. Funds collection	Number of Products	-	-	-
b. Loans disbursement **	Number of Products	1	1	1
Total sustainable business activities productive assets				
a. Total sustainable business activity category loan/financing (IDR)	Rp billion	116,331	102,201	78,947
b. The non sustainable business activity loan/financing (IDR)	Rp billion	470,609	435,899	388,562
Total Loan/Financing	Rp billion	586,940	538,100	467,509
Percentage of total sustainable business loan/financing to total bank loan/financing (%)	%	19.8	19.0	16.9

* KKUB financing portfolio as of December 31, 2017 and 2018 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2019.

** Products for KKUB financing are integrated with existing BCA's loan products.

Supply Chain and Procurement Practices [102-9]

One of the important parts needed to support a bank's operational activities is the supply chain or goods and services procurement practices from and for all branch offices. In 2019, BCA maintained good communications with its partners and vendors, such as public accounting firms, vendor IT development companies, transportation companies, supplier goods and services procurement partners, building/maintenance repair contractors, and electronic equipment suppliers.

BCA has integrated procurement system called Enterprise Backoffice Integration (EBI) that starts from the budgeting process and includes procurement, purchasing order/contract or leasing, building maintenance, and payments. This application supports environmental friendly business, equality, compliance with good corporate governance and is in line with the environment, social, governance (ESG) concept.

Internal policy that governs procurement, includes: supplier or vendor selection policy, (including the procurement process) rank competency policy for supplier, restrictions on discriminatory acts towards suppliers. BCA's partners are determined by their abilities and competencies, as well as product quality in accordance with the Company's requirements. BCA also stringently enacts internal policies that anticipate fraud conditions that may potentially occur within the procurement process, such as acts of corruption, conflicts of interest or bribery that violate the Company's regulations.

Economic Value Distribution To The Employees

Economic value distribution is provided to the stakeholder, particularly to employees that directly interact with the Bank's operational activities. The method of distribution through reward, among others, are in the form of a salary, allowances, and other incentives. Employees also receive economic value distribution through training and development, or outbound activities as well as gatherings. BCA believes in extending awards on the basis of an employee's performance. BCA provides competitive remuneration, wherein its employee remuneration is above the regional minimum wage (UMR) scale applicable in all branch offices in Indonesia. [102-35]

Percentage of Permanent Employee Remuneration in Jakarta to Lowest Level to Regional Minimum Wage (UMR)

2019	2018	2017
155.6%	145.3%	137.1%

Note: Comparison of employee remuneration with Jakarta regional minimum wage (UMR).

Economic distribution to the public is carried out by BCA through the Bakti BCA program. BCA consistently and continuously develops its corporate social responsibility (CSR) program. Bakti BCA activities total funds reached Rp 122.8 billion. These activities continue to be implemented under the pillars of Smart Solutions (Solusi Cerdas), Synergy Solutions (Solusi Sinergi) and Excellence Business Solutions (Solusi Bisnis Unggul).



SUSTAINABILITY GOVERNANCE

Sustainable Governance Structure

BCA's commitment in applying sustainable finance is carried out through, among others, the creation of the ESG Sub-Division through Board of Directors Decree No. 136/SK/DIR/2019 dated August 30, 2019.

The process of forming the ESG Unit involved internal and external parties that possessed competencies in the field of sustainability. The sub division's main task falls under two areas: the Corporate Secretariat and Integrated GCG, and Sustainable Finance.

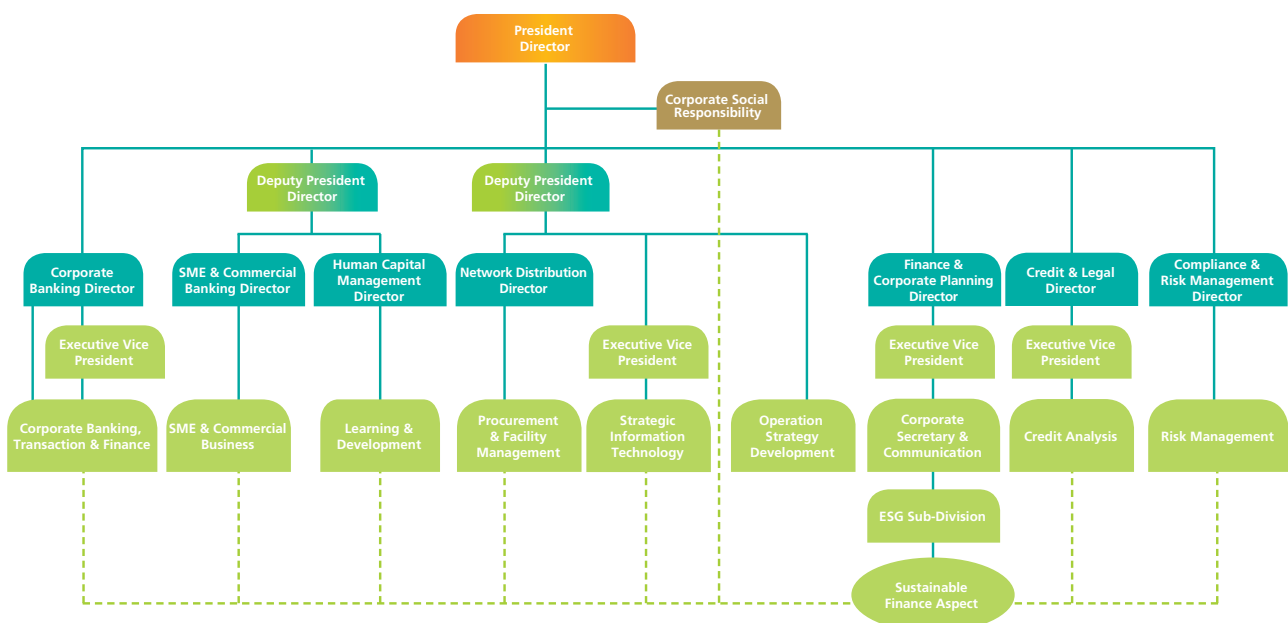
The main task of the Corporate Secretariat and Integrated GCG unit is to enhance the value of the company through the implementation of GCG principles. The main task of Sustainable Finance unit is to build and implement a sustainable finance culture in various aspects of the organization, thereby supporting BCA's sustainability. In developing and applying a sustainable finance culture, the Sustainable Finance unit coordinates with related units, including: the Corporate Banking, Transaction and Finance group, SME and Commercial Business division, Credit Analysis group, Procurement & Facility Management division,

Risk Management unit and CSR unit, Operation Strategy Development division, and Strategic Information Technology group.

The Sustainable Finance unit oversees BCA's sustainable finance which as stated in the Sustainable Finance Action Plan (RAKB). RAKB target achievement such as KKUB financing, and intern capacity building are joint KPI's of Sustainable Finance unit and associated working unit.

The ESG sub division of the Corporate Secretary and Communication division, is placed under the Executive Vice President of Corporate Finance and Secretary & Communication Division, that reports to the Finance & Corporate Planning Director who will report on performance to the President Director. However, the overall implementation of sustainable governance is the responsibility of all BCA personnel, including the Board of Commissioners and the Board of Directors, who are involved in its supervision. The sustainable governance structure illustrates the line of authority of all working units that are directly responsible for coordinating sustainable finance planning and implementation.

Sustainability Governance Structure [102-18] [102-19]



— Reporting/responsibility line
- - - Coordination line

Note: The broken line in the chart above represents developments/progress in the sustainable finance application reporting mechanism.



Tasks of the Director Responsible for Sustainable Finance [102-20]

Generally, the President Director, two Deputy President Directors and the seven Directors' tasks are directly related with implementing sustainable finance. Aside from the President Director, these seven Directors, comprise the Finance and Corporate Planning Director, the Credit and Legal Director, the Corporate Banking Director, the Network Distribution Director, the SME and Commercial Banking Director, the Human Capital Management Director, and the Compliance and Risk Management Director.

The directors' main tasks relating to sustainable finance, include: building and applying a sustainable finance culture in various aspects of the organization, ensuring the application of the eight principles of sustainable finance and the implementation of Sustainable Finance Action Plan; publication of sustainability reports; implementation of sustainable finance and following developments surrounding sustainable finance issues. Aside from the Board of Directors, the Board of Commissioners is also tasked with overseeing all plans and implementing sustainable finance.

Development of Sustainable Finance Competencies [102-20]

BCA continuously provides training and developing employee's competency, which includes sustainable finance. Sustainable finance training is carried out by disseminating FSA Regulation No. 51/POJK.03/2017 and FSA Regulation No. 60/POJK.04/2017 to employees comprehensively, and training in specific themes for employees directly related to sustainable finance

business activity categories (KKUB) financing. Sustainable finance training is gradually extended to all employees to improve their comprehension.

Throughout 2019, BCA sent employees on sustainable finance training. The training included sustainable finance, basic and intermediate environmental analysis training, training for environmental analysis training trainers, renewable energy training (PLTS), training pertaining to environmental impact assessment (AMDAL), formulating sustainable finance action and a green bond plan. In-class training was conducted internally by BCA in cooperation with external as well as internal parties that possess competency in sustainable finance, as well as external training conducted by regulators in the form of workshops and seminars.

In October 2019, BCA, in cooperation with external parties that served as a resource, conducted training on sustainable finance that was participated in by three members of the Board of Commissioners, eight members of the Board of Directors, and several unit heads directly related with sustainable financing. In November 2019, training was once again conducted for head office division heads and subsidiaries representatives, opened by the Planning and Finance Director. In 2019, 656 employees, including members of the Board of Commissioners and Directors, participated in sustainable finance training held internally by BCA, as well as by external parties. To date, 1,026 employees, including the Board of Commissioners and the Board of Directors, received dissemination and training on sustainable finance since 2015.



Extraordinary General Meeting of Shareholders 2019



Green Office Socialization for work units



SDGs Socialization for BCA employees

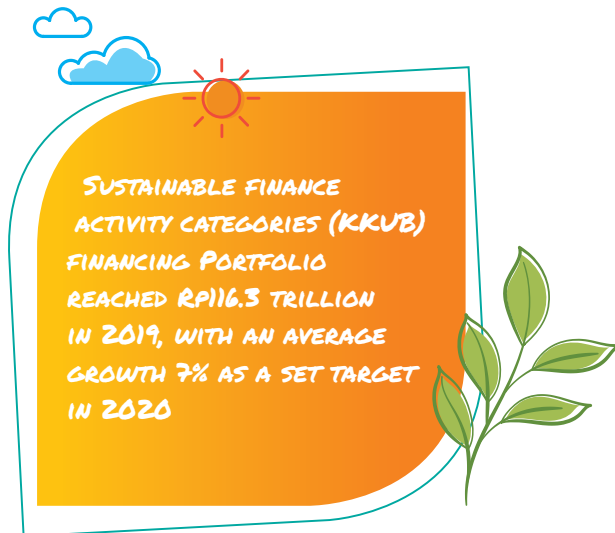


For 2020, BCA has set a target of a 15% in sustainable finance training participants for employees directly related to sustainable financing (loan-related units). This target will be achieved through direct and online training.

BCA also sends its employees to attend external training related to ESG impact, particularly relating to the environment. To help identify the construction sector risk while simultaneously enhancing competency relating to green buildings, one of BCA's employees has successfully passed the greenship professional training that was conducted by the Green Building Council Indonesia (GBCI), and is currently a member of the Indonesian Green Building Experts Association.



SUSTAINABLE FINANCE IMPLEMENTATION



- External economic, social and environmental situations that have the potential to affect the sustainability of the Bank, which includes the existence of government regulations.

Despite the challenges, BCA still sees opportunities, and plans to disburse ESG-oriented loans through KKUB financing, which is targeted to increase on an average of 7%, including people's business loan (KUR) financing of Rp138.3 billion in 2020. Some 60% of the KUR are targeted to be disbursed to the productive services sector, environmentally friendly industries, poultry, and agriculture. BCA has not faced any significant problems since the start of the implementation of sustainable finance.

Achievements, Opportunities and Challenges in Implementing Sustainable Finance

BCA actively supports the application of sustainable finance, which is manifested through being one of the first movers on sustainable finance initiated by FSA. BCA began applying a sustainable finance strategy through its Sustainable Finance Action Plan (RAKB). Implementation is gradually and continuously.

Opportunities and challenges encountered in applying sustainable finance:

- Financing opportunities for businesses related to sustainable finance, as well as those related to the mitigation and adaptation of climate change has not been optimally managed. This prospect is often seen in agriculture, transportation and renewable energy,
- Opportunities to work together with institutions, both banking and non-banking,
- A common understanding and perception among stakeholders regarding the concepts, principles, rules and implementation of sustainable finance still needs to be enhanced,
- Efforts to enhance knowledge and competencies of all parties, including commitment between government and non-government institutions,
- Encouragement and motivation to implement environmentally-friendly business activities, including renewable energy and energy efficiency projects.

Risk Identification Procedures for Sustainable Finance Implementation [102-11, FS2, FS9]

BCA uses risk management as part of its precautionary approach in line with the implementation of sustainable finance. A complete explanation regarding risk management is found in the 2019 Annual Report. The related Director oversees the RAKB's preparation and monitors its implementation. In line with the preparation of the RAKB, BCA has a sustainable finance vision and mission, sustainability report, adjustments to credit policies, and general policies that support the implementation of sustainable finance. The Board of Commissioners and the Board of Directors actively oversee the implementation of sustainable finance, through the RAKB's progress report.

In order to implement sustainable finance, BCA adjusted loan requirements as one effort to enhance an environmentally-friendly loan portfolio. ESG risk identification is carried out at the time of the loan proposal review. The results of the review will affect the debtor's risk rating and as a consideration in granting credit. BCA also identifies risks in implementing sustainable finance, particularly loan risk. Loan risk monitoring is periodically carried out by the risk management unit.



MATTHEW BURTON
ENVIRONMENT OFFICE DIRECTOR OF USAID/INDONESIA

"USAID is proud to partner with BCA as one of Indonesia's leading financial institutions in Sustainable Finance. Our collaboration with BCA started in 2009 and continues until today through different projects, most recently under the USAID Indonesia Clean Energy Development II project or USAID ICED II. In the past few years, we have helped the BCA team with the technical review of 11 renewable energy projects with a total investment of more than \$190 million. Four of these projects are now in operation and delivering electricity to more than 500,000 people - marking BCA's contribution to Indonesia's target of achieving 23% renewable energy by 2025. As part of our partnership in capacity building, we have also been providing market insights and updates to BCA on renewable energy and the sustainable finance sector, as well as delivering training for BCA staff on green banking, renewable energy technologies, and environmental risk related to renewable energy projects. We are impressed with BCA's vision and commitment to expanding its portfolio in renewable energy and their leadership for a cleaner future for Indonesia."

The ESG-oriented loan approval procedure is conducted by taking into consideration the ESG risks through the following mechanism:

BCA's Credit Approval Process



Notes:

*) By considering business feasibility of the debtor/prospective debtor, including issues related to ESG.

**) Including document monitoring related to environment in accordance with analyst's requirement.

If it is discovered that there are debtors who have not fulfilled ESG requirements yet, BCA will then request information regarding the follow up action and periodically monitor the debtor's progress.



Implementation of Environment, Social and Governance (ESG) Risk Management Policy [102-11, 102-30] [FS3]

The Bank intends to update its sustainable financial implementation policies in 2020, which includes developing policies and general guidelines for categorizing financing/loan portfolios, based on the sustainable business activity categories (KKUB). General guidelines will also refer to sectoral financing policies.

Within the context of ESG risk management implementations, BCA has a loan general requirement manual. The manual contains loan requirements for the prospective debtor, such as on not providing financing to businesses that are deemed speculative, gambling, and money laundering, and businesses expected to be disadvantageous to the public (such as a money game).

BCA has applied policies that are in line with ESG risk management, such as the ESG Integration Implementation Guide for Banks issued by the OJK in 2015; BCA's bank credit basic policy (KDPB); Law No. 32 of 2009 on Environmental Management and Protection. The ESG risk management policy represents application from the exclusionary principle, which covers:

- Requirements for debtors/prospective debtors to fulfill environmental regulations in accordance with the type and scale of the business activity's impact, which includes environmental permits accompanied by environmental impact analysis (AMDAL) documents, environmental management efforts/environmental monitoring efforts (UKL/UPL). If the debtor has the related environmental conservation certificates, then this financing/loan will be categorized as an ESG-oriented financing
- BCA monitors environmental management performance assessment results issued by the Ministry of the Environment (PROPER). If the results of this PROPER assessment do not comply with environmental regulations, then information pertaining to the debtor's follow up will be requested and the following PROPER assessment will be monitored.
- BCA pays attention to climate change risk and opportunities. This risk is mitigated by, among others, managing risk and the three lines of defence. Climate change opportunities will impact on changes in the type of financing that supports climate change mitigation.



SimPel Savings Account socialization for students on SimPel Day



MoU signing of Infrastructure Syndication Loan

Preparation of a Sustainable Finance Action Plan (RAKB)

Since 2018, BCA has formulated a five-year RAKB (2019-2023). The RAKB was prepared in line with the business strategy as well as supporting sustainable development. The implementation and achievement of the RAKB targets are periodically monitored. The priority programs set out within the RAKB include:

1. To increase sustainable financing portfolio;
2. To improve internal capacity;
3. To adjust the organization, risk management, governance, and/or standard operational procedures.

To increase BCA's sustainable financing portfolio: BCA sets out loan/financing quality targets and achievement based on KKUB, for the MSME and Non-MSME segments. Non-MSME KKUB financing as of December 31, 2019 was dominated by lending to the sustainable natural resources and land-use management, which amounts to 62.2% of total of Non-MSME KKUB financing. Lending is also provided for environmentally friendly transportation as well as the renewable energy sector, namely to finance hydroelectric power plant (PLTA) and mini hydro power plant (PLTMH) projects.

To improve internal capacity: throughout 2019, sustainable finance training was prioritized for units directly related to sustainable financing. Organizational adjustments were made to support the implementation of sustainable finance. BCA formed an ESG Sub-Division work unit to monitor sustainable finance implementation. Some guidelines were adjusted, including adjustments to ESG-oriented loan procedures, company policies, developing a sustainability strategy, and establishing sustainable finance's vision and mission.

Development of a Sustainable Finance Training Module [FS4]

Since 2017, BCA has developed facilities and improved sustainable finance learning materials. BCA will also develop e-learning modules on the implementation of environment and social procedures as carried out in the business lines, particularly credit. These developments aim to improve employee competency, giving them the ability to identify prospective debtor businesses, in accordance with the ESG concept. In developing the module material, BCA engages stakeholders through dialogue and discussions.

During 2019, there were no administrative sanctions that may have impacted the sustainability of BCA's business nor was there one imposed on the member of its Board of Directors and or Commissioners from the relevant authorized.



**NEW JOURNEY TOWARDS
SUSTAINABLE FINANCE**



SUSTAINABLE FINANCING



Sustainable Finance Products

Sustainable finance products and/or services are financial products and/or services that integrate economic, social and environmental elements as well as governance into their features. As part of its efforts to constantly support sustainable finance, throughout 2019, BCA disbursed KUR and loans for ESG-oriented businesses. The loan disbursement segment ranges from corporates, commercial, as well as MSME. BCA will constantly map its loan portfolio and build awareness of managing environment and social risks within the banking process.

For banking services solutions, BCA developed digital banking services that indirectly support efforts to reduce carbon emissions that involve reducing paper usage, reducing consumption of fuel for transportation. BCA's digital banking solution services include e-statements for savings, current accounts and credit card bills that are accessed through internet banking; opening of accounts online through mobile banking; various types of transactions that can be carried out through internet banking, mobile banking, Sakuku; replacement of ATM machines with cash recycling machines (CRM).

In terms of corporate social responsibility (CSR), BCA has a community development program under Bakti BCA as BCA's support for the SDGs and sustainable finance. Through these activities, BCA is expected to create and support the self-sufficiency programs for the public and participate in supporting improved environmental quality. The programs carried out through Bakti BCA include the educational scholarship program, mangrove tree planting, supporting MSME businesses, support for the community, cataract operations, blood donations, and free medical treatment.

Sustainable Business Activity Categories (KKUB) Financing Portfolio

BCA's involvement with FSA regulation No. 51/POJK.03/2017 had started since BCA has participated in the First Movers in Sustainable Banking pilot program, initiated by FSA in 2015. Based on FSA Regulation No. 51/POJK.03/2017, there are 12 business activities that are categorized as a sustainable business activity. Financing for these business activities can be categorized as KKUB financing, both for the corporate, commercial, as well as MSME segments.



ESG-oriented loan management is carried out by the Corporate Banking, Transaction and Finance group, SME and Commercial Business division, Credit Analysis group, which falls under the supervision of the Corporate Banking Director, the SME and Commercial Banking Director and Credit and Legal Director.

Composition of KKUB Financing Portfolio Outstanding based on Business Segment [F56]

Description	2019		2018*		2017*	
	Rp. billion	%	Rp. billion	%	Rp. billion	%
Non-MSME KKUB financing portfolio	34,902	30.0	31,082	30.4	23,232	29.4
- Corporate	33,961	29.2	29,863	29.2	22,142	28.0
- Commercial	941	0.8	1,219	1.2	1,089	1.4
MSME KKUB loan portfolio	81,429	70.0	71,118	69.6	55,716	70.6
Total KKUB Portfolio	116,331	100.0	102,201	100.0	78,947	100.0

*) Non-MSME KKUB financing as of December 31, 2017 and 2018 is restated to adjust with the KKUB portfolio identification results as of December 31, 2019

BCA's KKUB disbursed loan as of December 31, 2019 amounts to Rp116.3 trillion, an increase of 13.8% YoY and over the initial target of 8%. The increase derived from the increase in the non-MSME KKUB portfolio of 12.3% and MSME of 14.5%. Total KKUB financing achieved 19.8% of total financing as of December 31, 2019. The KKUB financing consisted of non-MSME loan of Rp34.9 trillion and MSME of Rp81.4 trillion.

Percentage of Non-MSME KKUB Financing (ESG-Oriented Loan)

Description	Unit	2019	2018*	2017*
Total non-MSME KKUB loan/financing	Rp billion	34,902	31,082	23,232
Percentage of total non-MSME KKUB loan/financing to total non-MSME bank loan/financing	%	9.6	9.6	8.4

*) Non-MSME KKUB financing as of December 31, 2017 and 2018 is restated to adjust with the KKUB portfolio identification results as of December 31, 2019.





MOU signing of Infrastructure Syndication Loan Toll Road 2019



KUR Disbursement for Dompu corn farmers

Non-MSME KKUB Financing Portfolio based on Category

Description	2019		2018*		2017*	
	Rp billion	%	Rp billion	%	Rp billion	%
Renewable energy	3,020	8.7	2,343	7.5	2,122	9.1
Energy efficiency	547	1.6	1,589	5.1	1,781	7.7
Sustainable natural resources and land-use management	21,700	62.2	18,121	58.3	13,346	57.4
Eco-friendly transportation	5,965	17.1	5,440	17.5	3,600	15.5
Sustainable water and waste management	1,042	3.0	1,093	3.5	15	0.1
Eco-friendly and eco-efficient products (less residue)	2,544	7.3	2,407	7.7	2,368	10.2
Environmentally-friendly buildings that meet national, regional, or international certification standards	85	0.2	89	0.3	-	-
Non-MSME KKUB Financing Portfolio	34,902	100.0	31,082	100.0	23,232	100.0

* Non MSME KKUB portfolio as of December 31, 2017 and 2018 is restated to adjust with the non-MSME KUUBL portfolio identification results as of December 31, 2019

Financing in the sustainable natural resources and land-use management amounted to Rp21.7 trillion. This financing was dominated by non-MSME KKUB financing. The majority of the business types that were financed were palm oil companies.

Green Portfolio Management [FS2, FS3]

BCA supports financing to debtors that pay attention to social aspects, which includes Indonesian cultural continuity; as well as environmental aspects, including preventing the occurrence of a water crisis. With the presence of ESG risks in every financing, BCA supports debtors to not causing the loss of biodiversity, deforestation, floods, drought, pollution, as well as violation of human rights and worker rights. The policies within BCA indirectly seek to prevent deforestation. BCA's financing policy ask corporations to complete an environmental impact analysis (AMDAL), oversee, and

monitor ownership of certification compliance such as, the Indonesian Sustainable Palm Oil (ISPO) certification, Roundtable on Sustainable Palm Oil (RSPO), Forest Stewardship Council (FSC) for wood processing, International Sustainability and Carbon Certification (ISCC), UTZ Certification for coffee and cacao products, Bonsucro for sugar product, Green Building certificates, and PROPER Ratings.

BCA will request information from the debtor if they have received any warnings/violations/issues pertaining to ESG. Periodically, BCA will update the debtor's data in line with ESG compliance. Identification is also made based on the basis of specific standards for MSME sector debtors, such as female empowerment or financing to remote, frontline, and destitute areas (3T).



Financing to Palm Oil Companies that Received Certifications [FS10, FS11]

ISPO & RSPO Certification Status	2019		2018		2017	
	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)
Certified	46	19,680	45	16,044	42	11,380



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Palm oil companies that are ISPO and/or RSPO certified

ISPO 37 companies
RSPO 19 companies



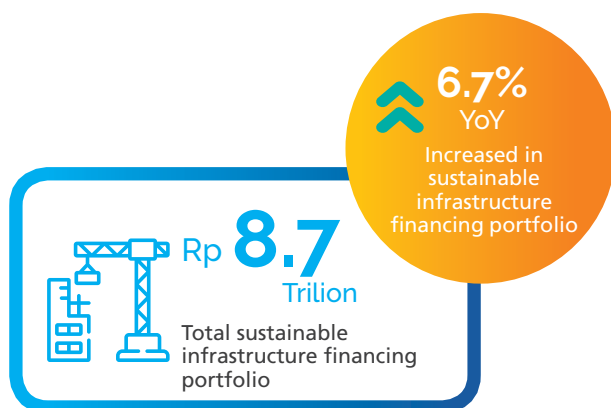
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Wood/forestry management companies that are FSC-certified

Sustainable Infrastructure Project Financing

To support infrastructure development in Indonesia, BCA actively provides financing for infrastructure such as toll road projects, electrification, rail roads, airports and executive ports as well as water and sanitation. This financing is expected to improve infrastructure development that benefits the public. In the long term, this development is expected to improve Indonesia's economy and public welfare.

This infrastructure financing implemented sustainable finance principles that integrated aspects of ESG. BCA's sustainable financing portfolio for infrastructure projects in 2019 amounted to 20.9% from total infrastructure financing, which is 6.7% higher compared to 2018.



Sustainable Infrastructure Financing Portfolio

(Rp billion)

Sector	2019	2018	2017
Toll road	2,945	2,975	3,012
Electrification	1,211	1,663	1,072
Trains	1,826	1,466	588
Airports and executive ports	1,723	1,000	494
Water and sanitation	994	1,051	63
Total	8,700	8,155	5,230

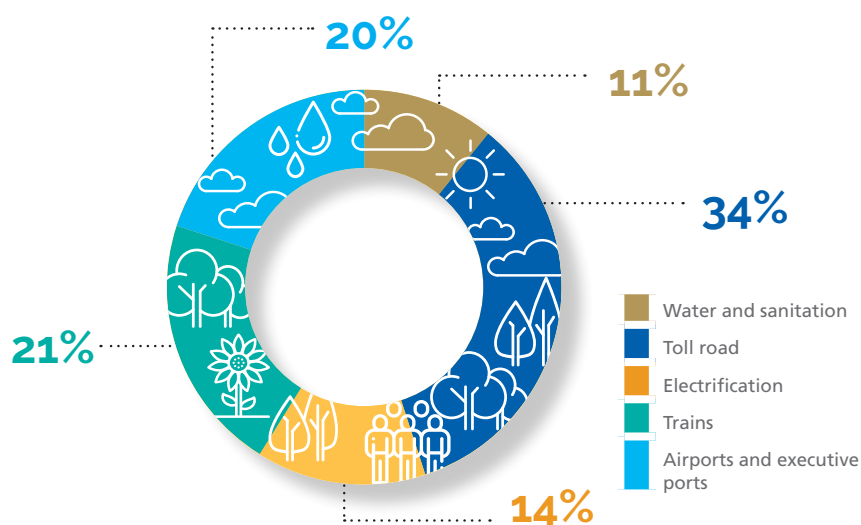


Geothermal Power Station in Java is one of BCA's renewable energy loan disbursement 2019



Pettarani Toll Road, one of BCA's infrastructure loan disbursement 2019

Sustainable Infrastructure Financing 2019



ESG-oriented infrastructure financing was channeled to a number of regions in Indonesia. This included financing for the ESG-oriented electrification sector such as mini hydro power plants (PLTMH) and hydro electric power plants (PLTA) that are spread across a number of islands with total financing of Rp1.2 trillion.

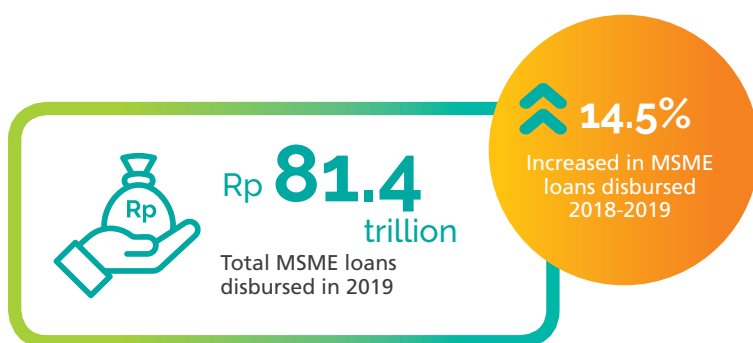
ESG-oriented Electricity Sector Financing Portfolio based on Regions

(Rp billion)

Location	2019	2018	2017
Sumatra	624	944	502
Java	165	238	197
Nusa Tenggara	50	47	62
Sulawesi	202	227	170
Kalimantan	169	206	141
Total	1,211	1,663	1,072



SUPPORTING NATIONAL DEVELOPMENT



Supporting Micro, Small, and Medium Enterprises (MSME)

One of the drivers of the Indonesian economy is micro, small and medium-sized enterprises (MSMEs), whose numbers are expected to continue to grow each year. As of the end of December 2019, loan disbursements to MSMEs were Rp81.4 trillion, or 13.8% of total loans. MSME loans released increased 14.5% compared with the previous year. MSME loans will continue to increase through a linkage program (channeling and executing), or joint-financing with microfinance institutions.

One type of financing that uses the linkage (channeling and executing) program represents a loan or financing disbursement to MSME debtors through agencies that cover, among others, cooperatives. As of the end of 2019, BCA channeled Rp133.4 billion in financing, with a non-performing loan (NPL) performance of 0%. These loans provided benefits to 5,286 cooperative members who are retired civil servants and SMEs in Bandung. BCA also indirectly contributes to social improvements.

Aside from providing loan facilities, BCA assists in capacity building for SMEs and cooperative managers through training. The purpose of the training is to expand the business outlook and knowledge of SMEs. Training participants receive the opportunity to exchange ideas with fellow participants and business experts. During 2019, training was held in 37 cities and attended by 100 participants in each city.

People's Business Loan (KUR) [F57, F58]

BCA supports sustainable development financing through the disbursement of people's business loans (KUR), for those unbankable society. KUR disbursement is carried out on the basis of the principle of equality, without distinguishing social and economic backgrounds. To enhance financial and banking management comprehension and knowledge, BCA provides financial products and/or services assistance and training. It is hoped that by enhanced understanding can (positively) contribute to managing and promoting the business.



From 2016 to the end of 2019, BCA had disbursed KUR of Rp363.5 billion to 3,669 debtors. In 2019, KUR financing achieved its target. In 2020, BCA will strive to channel Rp138.3 billion or an increase of 10%. KUR financing is

applied through a direct channeling strategy through branches and/or in collaboration with off-taker and channeling schemes.

KUR Disbursements [FS7]

KUR Type	Number of Debtors	Maximum Financing (Rp billion)
Micro	390	9.0
Retail	771	116.7
Total	1,161	125.7

KUR is mainly disbursed to trading business currently. Going forward, BCA will increase KUR disbursements to the non-trading production sector, such as the services, manufacturing, and agriculture and poultry industries. [FS5]

KUR Extended to Coffee and Emprit Ginger Farming [FS5, FS8]



KUR allocated to the non-trade production sector, also community empowerment to emprit ginger and coffee farmers. As of the end of 2019, BCA provided lending to 220 ginger farmers in Tegal and Jepara, with a financing value of Rp5.4 billion and a tenor of 10 months. The total planting area in Tegal is 15.7 hectares and 6.6 hectares in Jepara. In 2019, there were three harvests, with total production of 130 tons.

Emprit ginger business activities also indirectly help support economy of the community and positively contribute to social and environmental conditions. Some 50 female workers directly or indirectly receive benefits, which helps improve family welfare. From an environmental perspective, emprit ginger farmers use organic fertilizers derived from cow dung. Prior to this, cow dung waste was not managed.

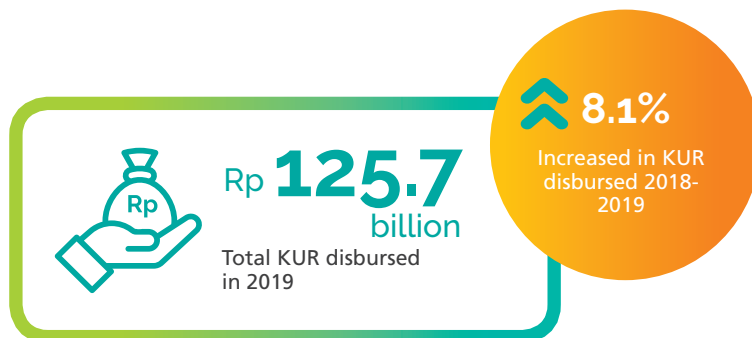
BCA provides assistance in terms of providing skills, knowledge and insights pertaining to emprit ginger farming. Through improved skills, the quality of the ginger yields is expected to improve. The market responded positively to farmer yields. Emprit ginger sales can increase the farmers' income.

BCA has also provided funding to five coffee farmers from the Sirap Coffee Village community, Semarang Regency (on the slopes of Mount Kelir). As of December 2019, KUR distributed was Rp250 million, for five years. KUR facilities are synergized with Bakti BCA community empowerment programs. BCA's assistance program seeks to develop the agro-tourism potential for Sirap Coffee Village. Coffee cultivation uses organic environmentally-friendly fertilizers, to enhance the quality of the coffee beans. The organic coffee planting approach focuses on soil fertility and yield optimization.

KUR financing helps emprit ginger and organic coffee farmers, as they use an installment system paid after the harvest (yarnen). Visible benefits include improved income, creation of opportunities or employment, environmentally-friendly agriculture, and supporting female empowerment.



KUR Disbursed by Economic Sector



(Rp million)

Economic Sector	Number of Debtors	Maximum Financing	Loans Outstanding	Achievement (%)
Agriculture, hunting and forestry	449	14,763	10,766	61.5
Fisheries	7	895	714	74.6
Manufacturing industry	79	10,970	9,003	91.4
Construction	8	1,180	473	118.0
Large trading and retail	415	70,134	54,084	127.5
Accommodation and food and beverage suppliers	69	7,225	5,519	80.3
Transportation, warehouse and communications	25	4,968	3,402	82.8
Real estate, leasing business and corporate services	33	4,194	3,242	69.9
Education services	4	750	672	150.0
Health services and social activities	7	875	532	87.5
Community services, socio-cultural, entertainment and other individual	65	9,743	7,615	97.4
Total	1,161	125,696	96,023	100.0

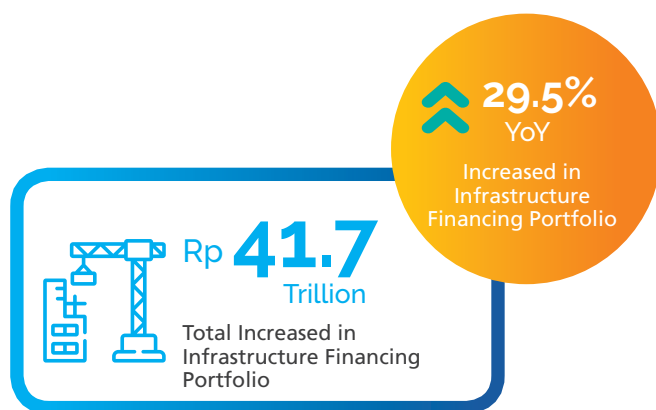


Coffee production process in Doesoen Kopi Sirap, one of Bakti BCA Assisted Village



Infrastructure Project Financing

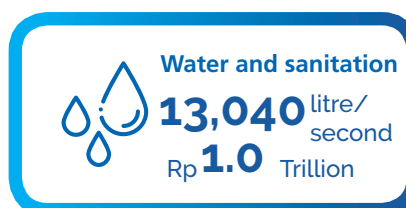
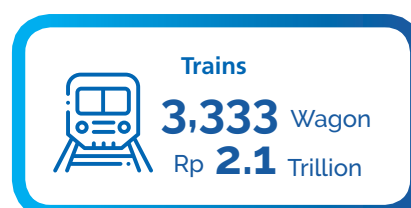
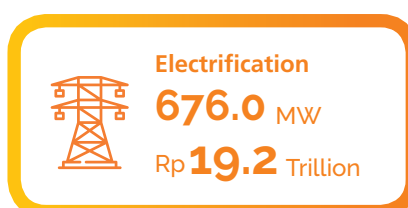
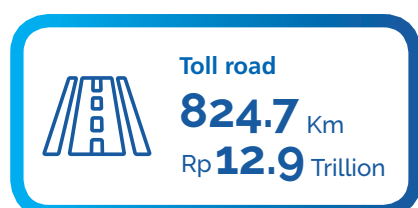
BCA's commitment to support accelerated infrastructure development is carried out through loan financing to infrastructure developments in Indonesia that increased in 29.5% compared to 2018. At the end of 2019 BCA had a loans portfolio for infrastructure financing amount of Rp41.7 trillion, wherein the majority was disbursed to the electrification and toll road sectors.



Infrastructure Financing Portfolio (including non-cash loan)

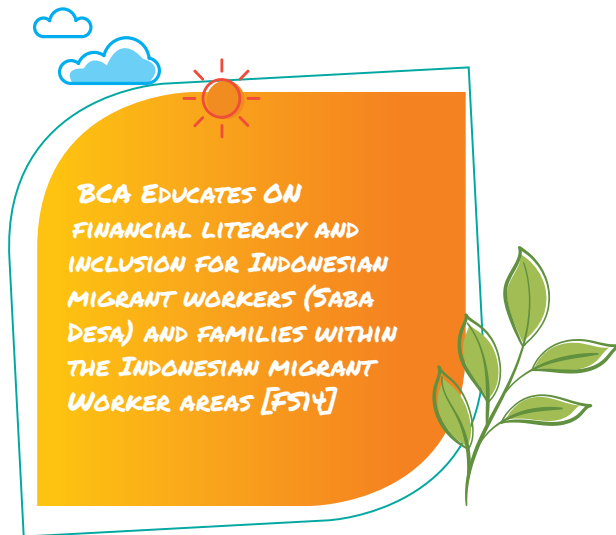
(Rp billion)

Sector	2019	2018	2017
Toll road	12,946	10,341	6,745
Electrification	19,155	15,376	13,770
Trains	2,080	2,320	1,574
Telecommunication towers	4,593	2,107	1,726
Airports and executive ports	1,946	1,000	694
Water and sanitation	1,014	1,093	63
Total	41,734	32,237	24,572





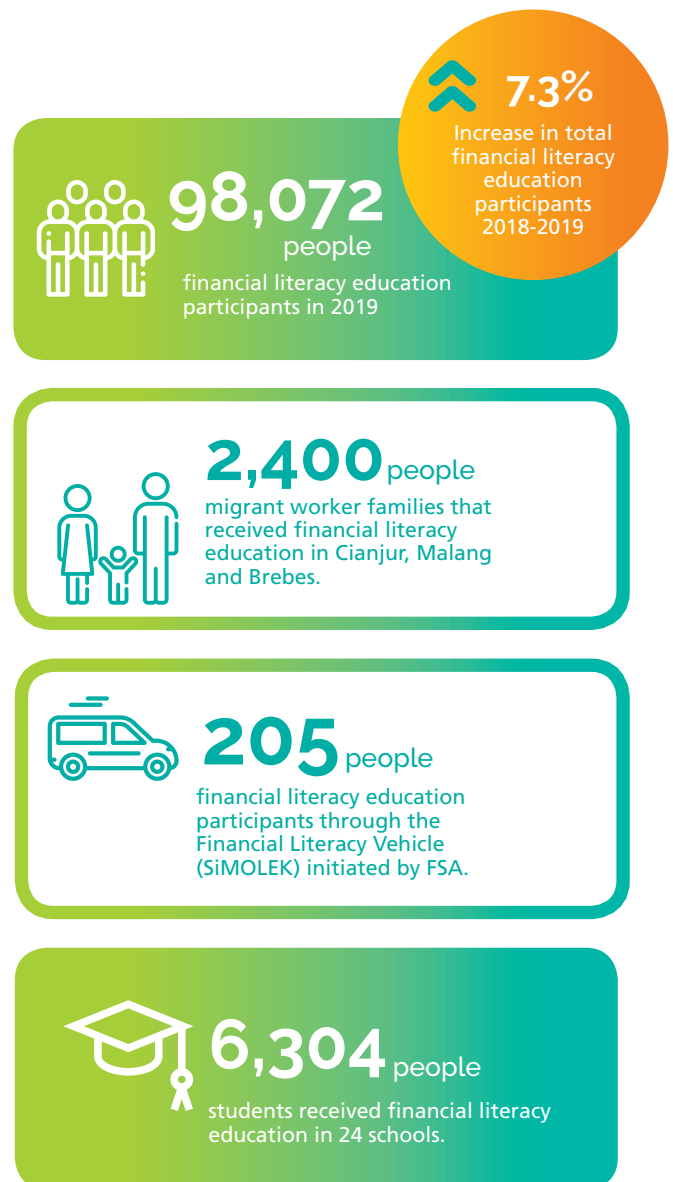
FINANCIAL LITERACY AND INCLUSION



Financial Literacy and Building Money Management Culture

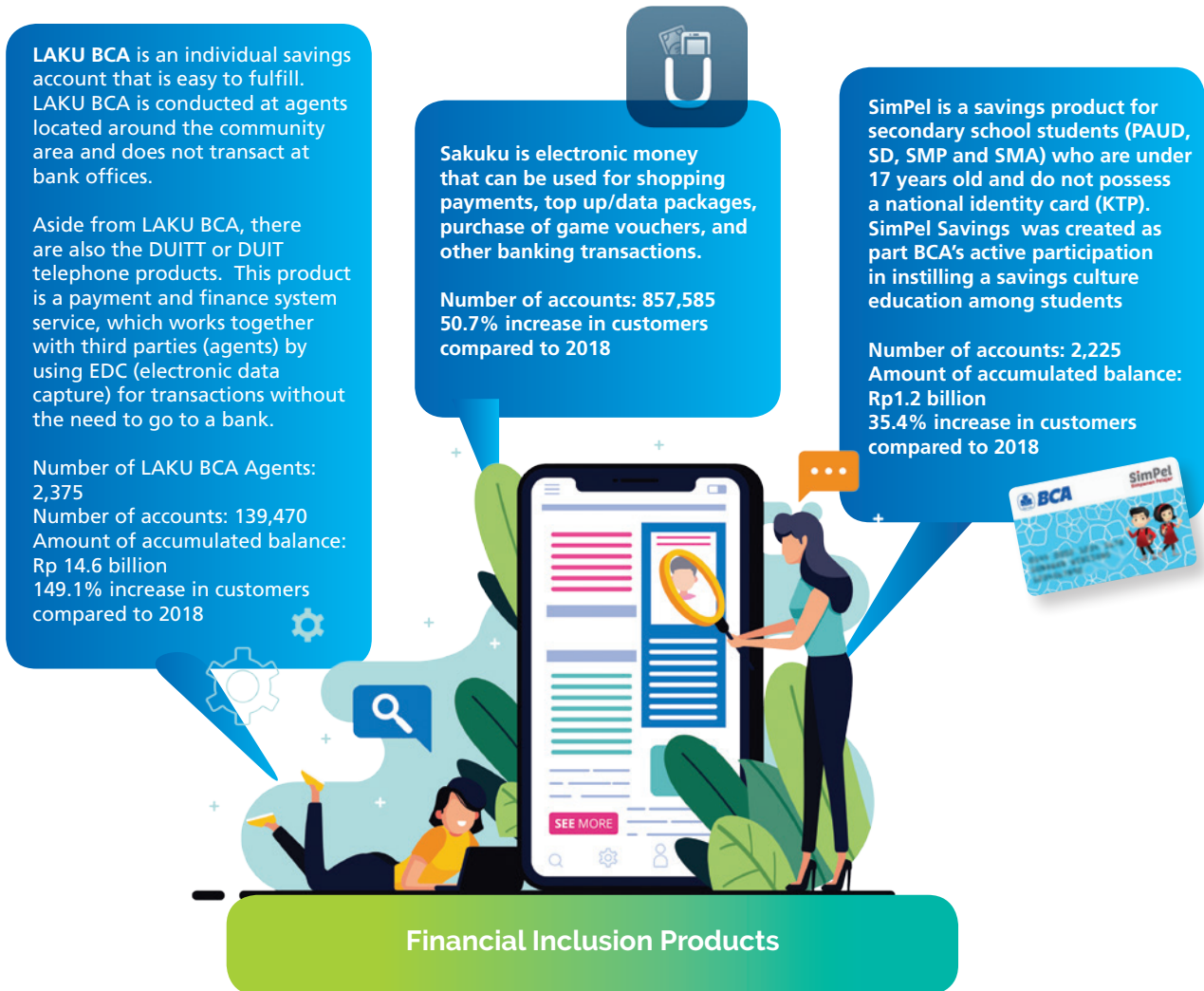
The Indonesian government strives to enhance people's accessibility to banking services and/or financial institutions. Bank Indonesia and the Financial Services Authority (FSA) invites all parties to actively participate in the financial literacy and inclusion program. BCA also actively supports the government's program through Smart Solutions (Solusi Cerdas) by educating the public about a financial management culture. BCA uses an attractive method to educate financial literacy for the community and student. Specifically for students, BCA developed a gamification method using game boards. Through this method, students can learn within a fun environment that allows them to absorb the materials. BCA provides access for people who are relatively difficult to reached through financial inclusion products. [FS13, FS16]

Various Financial Literacy Activities



Financial Inclusion Product [FS16]

The FSA carried out a branchless financial services program initiative within the context of financial inclusion (LAKU Pandai). In 2015, BCA became one of the banks that conducted this program. BCA provides inclusive financial services and products that include LAKU BCA, DUITT, TabunganKu and SimPel.



Positive and Negative Impacts of Financial Literacy and Inclusion

For people in areas distant from urban areas, branch offices, and ATMs, the presence of BCA LAKU and DUITT products can facilitate access to banking and financial transactions. The development of banking services without offices assisted by LAKU agents and non-cash transactions by using mobile devices, has a positive impact on increasing financial access to people that do not currently have access to financial services.

On the other hand, the Bank needs to improve professionalism and ensure agent integrity. This is an important consideration since it has the potential to open up opportunities for fraud, thereby negatively impacting in the loss of customer confidence in the Bank.





**TOWARDS SUSTAINABILITY
THROUGH EXCELLENT SERVICE
AND DIGITIZATION**



MAINTAINING SERVICE EXCELLENCE QUALITY



Service Quality, BCA's Priority

BCA continuously develops and provides banking solutions that are secure, convenience, reliable and easily accessed. Leading by providing comprehensive and excellence services has made BCA the bank with the largest market capitalization in Southeast Asia as of the end of December 2019, as well as successfully positioned as the bank with the best reputation based on a number of assessments throughout 2019.



Service Quality, BCA's Priority

Tahapan BCA - Ranked 1 in
the Top Brand Index

BrandZ Top 50 Most
Valuable Indonesian
Brands 2019

The Asiamoney Awards
2019

Forbes Indonesia Best of
The Best Awards 2019

The Best **1st**

BCA's as the best
bank in Indonesia for
the sixth time in row
Euromoney Awards
for Excellence 2019.

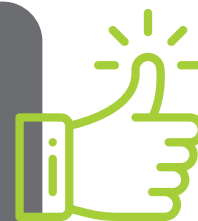
BCA constantly provides excellent services and enhances BCA's loyal customer satisfaction by developing the right banking solutions in line with customer needs. BCA has consistently and continuously applied digital technology innovation amidst massive digital transformation. Transaction frequency through digital channels increased rapidly, with the transaction portion from the branches reduced. In 2018, the branch transaction frequency was around 2% and in 2019 the total transaction in the branches decreased by 2.2%.



Enhance Services Excellence

Evaluation is one basis for developing strategies to enhance the quality of BCA's services, as well as to enhance engagement with its loyal customers. Strategies for improving service quality include:

- Develop HR competency and capability
- Develop digital network systems, internet and social media services
- Strengthen the solutions center
- Develop e-channel services and CRM continuously
- Develop an Innovative culture
- Establish Digital Service Center Work Unit for digital services operations.

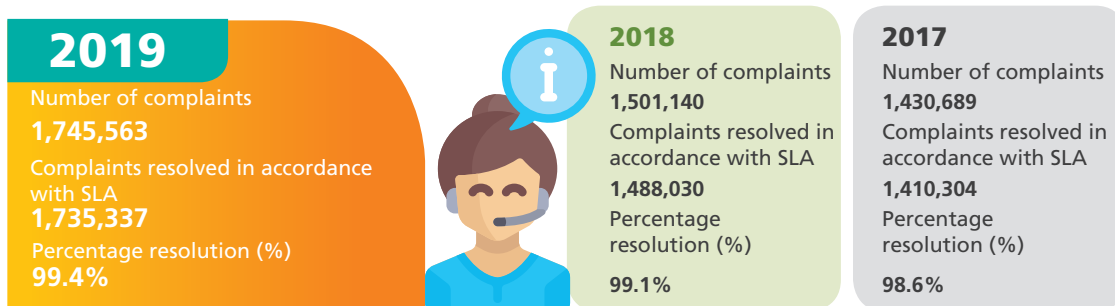


Customer Complaints Handling

BCA pays attention to feedback, suggestions, complaints and dissatisfaction with its banking services and solutions. BCA provides a channel for customer complaints or issues by providing communication facilities through the HaloBCA contact center service that can be contacted by telephone, website (www.bca.co.id), email (halobca@bca.co.id), and @HaloBCA Twitter account as the main social media account. Customers can also contact the Bank through branch offices or video calls and video banking, webchat and WhatsApp.

Every complaint submitted through HaloBCA must be resolved in accordance with the service level agreement (SLA) with different settlement timeframes depending on the issue. This commitment serves to enhance service excellence and maintain superior performance.

Number of Complaints and Percentage Resolved

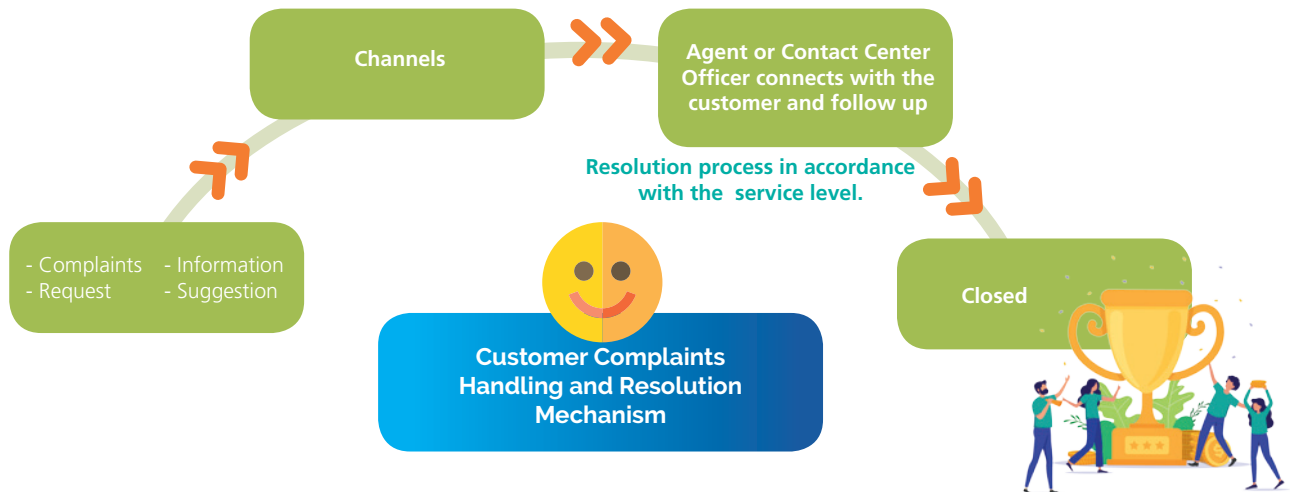


In 2019, HaloBCA served 16,117,845 telephone calls, consisting of 10.83% of customer complaints, 52.15% pertaining to requests, 37.02% pertaining to customer demand for information on BCA banking solutions, and 0.01% in the form of suggestions. The highest number of complaints dealt with issues with cards that were held at ATM machines, money stuck in ATMs, debited accounts whereby the money was not received by the customer, and declined credit cards.

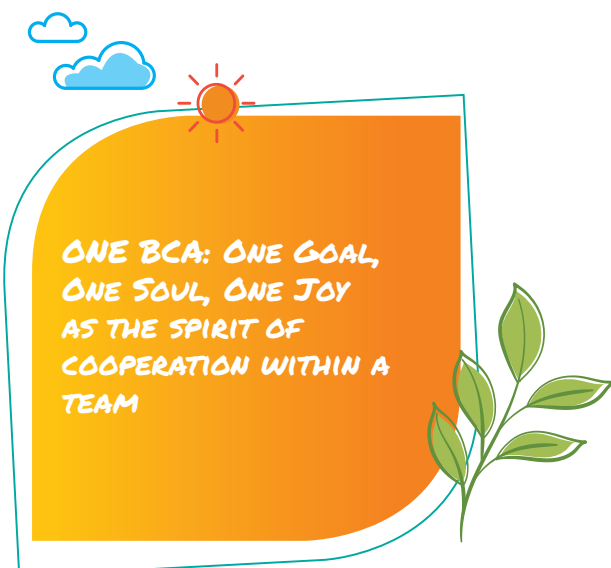
To reduce the number of complaints, BCA has actively developed an education program about the facilities of its products and services. Customers are expected to increasingly be knowledgeable about banking solutions and preventive efforts towards transactional fraud. One of the educational facilities used is through BCA's various official social media.



BCA disseminates procedures for customer complaints and dispute resolution to the general public in accordance with Bank Indonesia regulations concerning customer complaints and banking mediation, as well as Circular Letter of the Financial Services Authority (SE OJK) No.17/SEOJK.07/2018 dated December 6, 2018. This is carried out through several means, including by telephone, email, letter or text message (sms). To socialize the HaloBCA contact center, BCA displays the HaloBCA telephone number in all of its promotional materials.



Appreciation for BCA's best services is reflected in the various awards received, both nationally and internationally. In 2019, BCA received awards pertaining to its *contact center services*.



Strengthening Human Resources Quality

One of the most important factors that supports sustainable business growth is human resources (HR). Quality HR is the company's competitive advantage in facing changes in the business world. Therefore, BCA has HR that is agile and continues to develop its competencies.

BCA understands that to provide the best services for its customers requires employees that engage with team members, between teams, and with the company. To achieve this, BCA has developed a positive work culture within its internal team through the Team Engagement (TE) program. The TE program is expected to positively contribute in achieving optimum performance. Employee engagement is measured routinely once every two years through a survey of all permanent employees and interns that have worked for a year in BCA. The survey is carried out independently by Gallup.



Employee Engagement Measurement

Description	2018	2016	2014
Team engagement survey (scale 1-5)	4.73	4.66	4.66

In 2019, BCA campaigned “One BCA” with the tagline “One Goal, One Soul, One Joy.” The campaign was conducted to reduce silos between work units thereby every employee can collaborate and work together to achieve one goal.

Training materials and facilities were developed to respond to operational needs and business challenges. Training facilities and material development are carried out through the use of video learning, video conference, e-learning, gamification and micro learning. HR development is not only carried out through training, but also through on the job training, tutoring, rotation, coaching, and mentoring. Aside from banking industry oriented training materials that include product knowledge, credit analysis, and internal supervision training, BCA develops learning materials related to soft skills, including leadership, personality development, and communication. [404-2]

BCA provides facilities to permanent employees approaching retirement age, in the form of internal training and financial assistance of five million rupiah that is used to provide skills to prepare for retirement. The internal training is given in two stages. The first stage is Ring the Bell (50 years old), the second stage is Beautiful life (54 years old). [404-2]

Actual Training [404-1]

Description	2019	2018	2017
Training expenses (million Rp)	395,659	273,279	255,000
Number of participants (people)	67,548	60,448	56,830
- Female	25,666	23,514	23,388
- Male	41,882	36,934	33,442
Number of training hours per year	1,660,212	1,275,086	1,392,003
- Female	618,064	477,422	508,534
- Male	1,042,147	797,664	883,469
Average training hours per participant per year	24.6	21.1	24.5
- Female	24.1	20.3	21.7
- Male	24.9	21.6	26.4



15
modules

Total training/
learning modules
developed by BCA

1,660,212
hours

Total training
hours in 2019

1,727
people

Total employees
received competency
development



VALUE CREATION THROUGH BANKING DIGITIZATION

Digital Banking that Supports Sustainability

The business world applies technology for business development as well as enhancing competitiveness. Changes in customer behavior and the public's high adoption of digital technology changes have pushed BCA to constantly adapt as well as implement a stream of innovations. BCA has developed a range of digital banking products and solutions to meet the needs of its loyal customers. The frequency of BCA's digital banking transactions has rapidly increased, while BCA customers who transact in the branches has gone down to currently only 2%. Digital banking services solutions improve convenience and ease for customers and allows them to transact wherever and whenever they choose. Digital transactions indirectly support sustainable finance implementation, particularly environmental conservation efforts, such as energy savings, reduced paper usage, reduced transportation use and reduction in carbon emissions.

BCA applies technological innovation not only for products and customer service, but also to support operational activities. A number of initiatives were carried out: the storage of documents in digital form (e-filing), use of the enterprise backoffice integration (EBI) application, carpooling management system,

manager and employee self-service (MESS), e-payment (payment memo digital signature), e-learning, teleconference and video conference, and biometric attendance. BCA has also developed technology-based communication facilities - BCA intranet services (MyBCA), InfoBCA e-magazine, InfoBCA digital magazine, and digital library (BLIMS).

By using technological innovations to support the Bank's operations, as of the end of December 2019, BCA saved 4,795 reams of paper at the head office throughout the year. BCA has recently measured the amount of paper waste throughout 2019 and it produced 81 tons, 12 tons lower than in the previous year. This saving was subsequently calculated by converting the number of trees that absorb CO₂ emissions. The calculations showed a reduction in emissions of 24.5 tCO₂ eq (referensi: <https://sites.google.com/site/pasdepapier/home/l-emprenite-carbone>). These conservation efforts represent BCA's initial steps to continuously develop technological innovations that support the environment. At this point in time, BCA does not have data and information related to the overall intensity of emissions.

Paper Usage

Description	2019	2018	2017
Amount of usage (tons)	81	93	94*

Note: Covers locations in Wisma Asia I, Wisma Asia II, Wisma BCA Pondok Indah, Menara BCA, Landmark Pluit, Chase Plaza, Wisma BSD City.

* Paper data for 2017 represents purchase data and not consumption



BCA constantly develops digital banking solutions. BCA's banking solutions that are related to this include *internet banking, mobile banking, e-branch*, also other facilities such as *e-statement, online account registration*, and other digital services. Digital services can reduce the frequency of visits to branches, as well as enhance comfort and ease in transacting that is also more efficient in terms of time and energy. The use of digital services by customers indirectly preserves the environment. BCA realizes that digitization contributes to the reduced emissions from customer land transportation to its branches. On the other side, there continues to be emissions discharged from the management of the data center, network and other infrastructure.

Technology's role enhances efficiency and facilitates service access, as well as providing a sense of security for all customers. To illustrate this, in 2019, total digital transaction frequency by mobile banking, internet banking and ATM increased by 35.4%. The increase in digital banking transactions contributed to a reduction in branch transactions for 2.2% or 3.4 million times. Reduction in transactions in the branches has the potential to reduce the amount of carbon emissions from the customer side on transportation

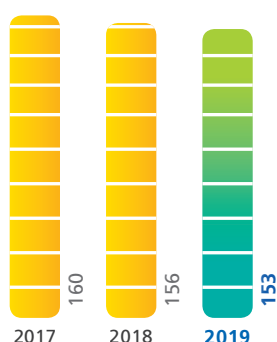
by 1,220 – 1,320 tCO₂ eq. This calculation is based on the assumption that the radius of branch services is a distance of ± 3 km.

BCA gradually replaced the conventional ATM with Cash Recycling Machines (CRM), which can serve withdrawal while simultaneously, deposits, thereby supporting money management operational deposits, efficiency. In 2019, the amount of CRMs increased by 1,345 machines compared to 2018 reached 6,940 machines, and conventional ATM machines declined by 1,068 to 9,478 machines. On average, money replenishment for CRMs is four times per machine in a month, which is significantly lower than conventional ATMs which require replenishing eleven times. Hopefully, this also contributes to BCA's commitment to reduce carbon emission.

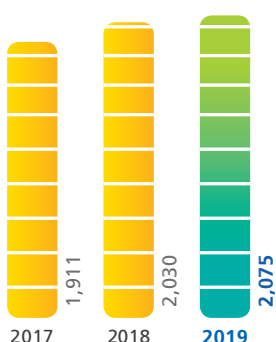
In 2019, BCA's new breakthrough in digital banking was the online account registration through mobile banking. Hundred of thousands of online account registration transactions were registered. This digital service indirectly reduces customer visits to the branches and carbon emissions.

Total Frequency of Transactions (million times)

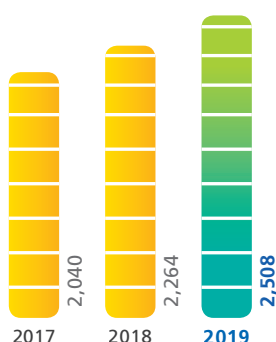
Branches



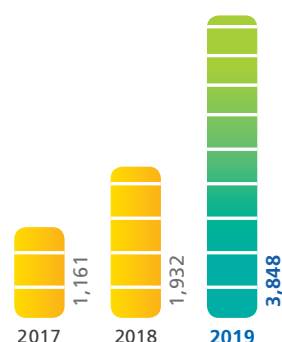
ATM BCA



Internet Banking



Mobile Banking



29.2%

Internet Banking Transactions



44.8%

Mobile Banking Transactions



The launch of opening an online account through BCA mobile by the BCA Directors

Buka Rekening Baru
Via Smartphone

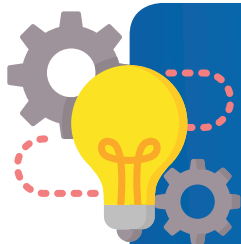
Product and/or Services Innovation and Development

Employees have an opportunity to explore creative ideas to develop and improve banking solutions, operational processes, and other topics. Innovation is part of BCA's work culture. This is in line with BCA's commitment to keep developing business processes, banking solutions and enhance customer satisfaction, as well as support environment-friendly behavior. It conducts the BCA Innovation Awards (BIA) every year for BCA's employees.

Since 2010, BCA launched the Community of Practice (COP), which is part of the knowledge management initiative. COP is one form of learning culture implementation. BCA personnel implement improvements from time to time by means of the continuous improvement program (Kaizen). Each unit works enthusiastically on Kaizen projects.

BCA's ability to adapt with technological innovations brings added value and enhances competitiveness in the digital era. BCA constantly applies technology to make banking solution innovations to provide services that meet the needs of customers and public. In 2017, a special category was added into the BIA - the Financial Hackathon (Finhacks) - that serves as an application development initiative (innovation and improvement). In 2018, BCA Innovation Convention (BIC) was held and participated by employees of BCA and its subsidiaries to collaborate in creating applications in the field of finance.

In 2019, 1,120 employees participated in BIA and 195 employees in Finhacks BIC. These BIA and Finhacks BIC activities are useful to inspire employees to continuously innovate products and services, that offer ease of access, efficiency, comfort, and support environmentally-friendly behavior.



446

Number of proposals
that were submitted
in the BCA
Innovation Awards

77

Number of
proposals that
were submitted in
Finhacks BIC

12

Number of innovative
proposals that were
implemented up to 2019



PRODUCT SECURITY AND RESPONSIBILITY



Customer Data Security, Transaction, and Fund

Customer's trust is the most important asset for the financial and banking industry. BCA is committed to protecting security of customer data, transactions and deposits, also taking responsible for products and services in accordance with the prevailing law and regulations. BCA always prioritizes operational risk mitigation for customer data security and privacy in all banking solution platforms, including digital banking.

BCA's responsibility to protect customer data confidentiality and security in accordance with the applicable rules and regulations is carried out to prevent fraud and misuse of customer data. BCA constantly improves the information technology (IT) security system to anticipate threats of cyber-crime, negligence and potential for fraud. BCA is always improving and updating its digital services security features. The information security management system's quality is constantly enhanced to comply with ISO/IEC 27001:2013 certification that it has held since 2016.

Customer Privacy and Data Confidentiality [418-1]

BCA adheres to customer privacy and data security provisions as part of its efforts to protect customers. The application of customer protection is based on Financial Services Authority Regulation No. 1/POJK.07/2013 on Financial Services Sector Consumer Protection, Circular Letter Number 14/SEOJK.07/2014 on Confidentiality and Security of Consumer Personal Data and/or Information, and Bank Indonesia Regulation No. 7/6/PBI/2005 on Bank Product Information Transparency and Customer Personal Data Usage and Bank Indonesia Circular Letter No. 7/25/DPNP on Bank Product Information Transparency and Customer Personal Data Usage. Customer data security and confidentiality principles are prescribed in:

1. Board of Directors Decree No. 011/SK/DIR/2019 dated January 25, 2019 on Revised Policy on Head Office Information Security and Policy on Regional-Branch Office Information Security
2. Board of Directors Decree No. 035/SK/DIR/2017 dated March 24, 2017 on Operational Risk Management Policy
3. Board of Directors Decree No. 164/SK/DIR/2015 dated November 20, 2015 on Consumer Protection Provisions
4. Company's Code of Conduct
5. Corporate Governance Guidelines.

Customer information is confidential and cannot be given to other parties, except if regulated by prevailing provisions. There were no significant cases reported as a breach of data security and customer privacy throughout the reporting period, thereby no sanctions/ fines were imposed upon BCA.



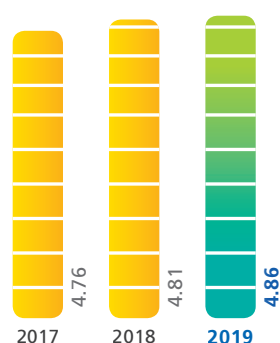
Customer Satisfaction Survey [102-43]

This is one of the methods BCA uses to communicate and maintain good relations, with customers as one of its main stakeholders. The results of the survey help the Bank to obtain suggestions to be used and evaluate its performance.

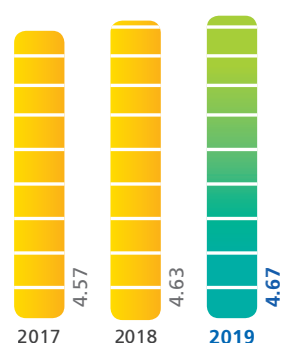
Each year, BCA conducts a customer satisfaction survey in cooperation with an independent party. The survey is carried out in two situations, namely the customer engagement survey and branch service quality survey through a telephone call. The results of the customer engagement survey shows that the 2019 customer satisfaction index is 4.67 on a scale of 5 and the results of the branch service quality survey 4.86 on a scale of 1-5.

Customer Satisfaction Index

Branch Service Quality (BSQ) Index (scale of 1-5)



Customer Engagement (CE) Index (scale of 1-5)



Compliance Regarding Marketing Communications [417-3]

BCA's banking products and services are always communicated through various channels, including digital, print, direct sales, and cross selling mediums. Marketing communication by digital medium adheres to the legally regulated code of ethics. The banking transaction marketing and business development division actively monitors news/issues in the digital medium through the command center. As part of efforts to mitigate communication risks, development of marketing communication materials adheres to the advertising the ethics code. There were no incidents of non-compliance pertaining to marketing communications in 2019, thereby no sanctions/fines were imposed on BCA.

Product Evaluation Procedures [102-11]

In developing products and services, BCA complies with applicable rules and regulations, and heeds the principles of fairness and transparency, providing access to information services for customers. It conducts an evaluation prior to launching a new financial product or service, including sustainable finance products. The evaluation covers initial idea, planning, adherence to related provisions and policies, risk review, support of aspects of ESG, and security for customers. The guidance is shown in Board of Directors decree No.145/SK/2019 dated September 20, 2019.

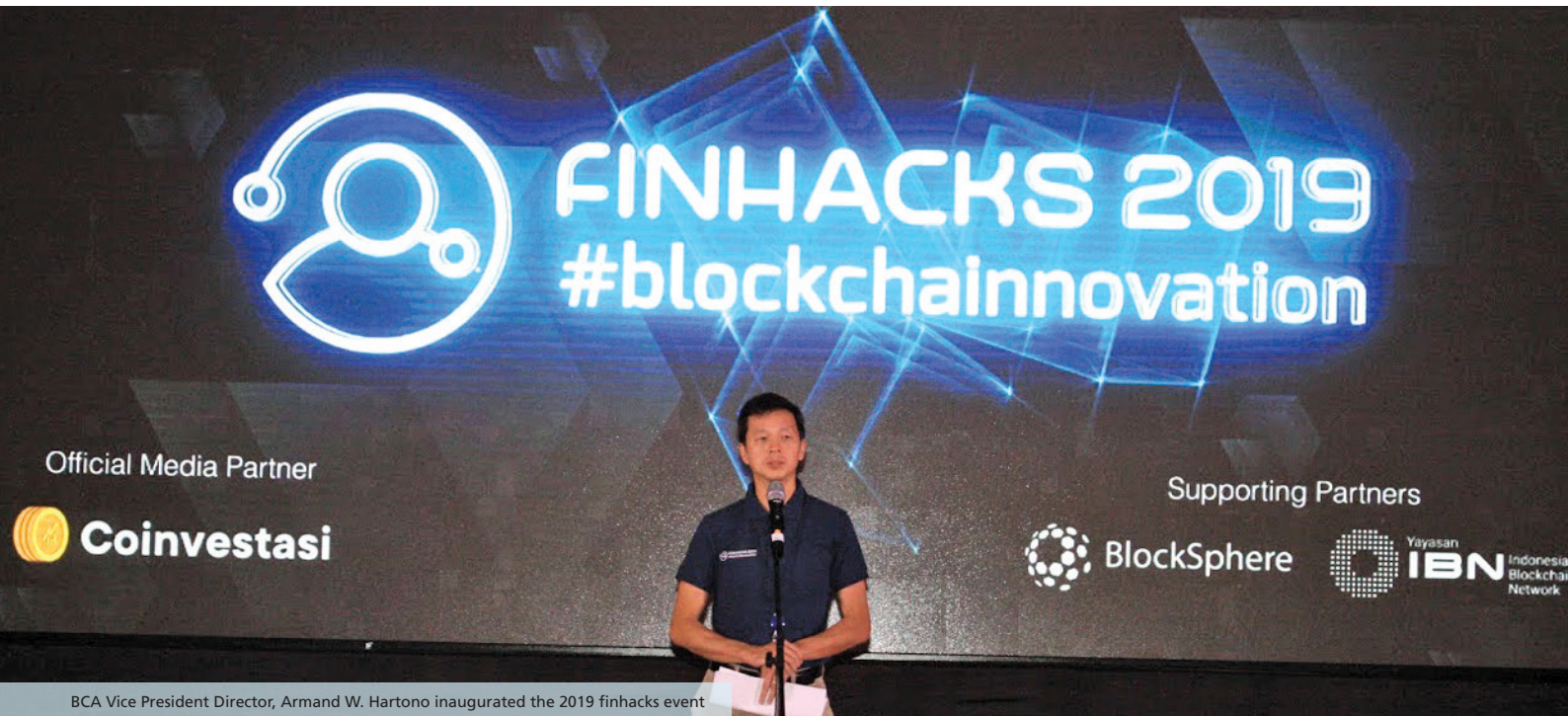
The risk study is carried out on plans to issue new products and activities depending on the risk type, as prescribed within the Financial Service Authorization (FSA) Regulation No. 18/POJK.03/2016 on Risk Management Application for Commercial Banks and Its Implementation Provisions.

The security of all financial products and services launched were evaluated and analyzed by related work units. The product evaluation procedures also involves regulatory institutions such as Bank Indonesia and the Financial Services Authority. All financial products and services launched to the public were approved by Bank Indonesia and/or the Otoritas Jasa Keuangan. These procedures were also applied to sustainable finance products. For 2019, no banking solutions were withdrawn from the public after their launch. [417-2, FS15]

Throughout the product marketing process, BCA applies anti money laundering and prevention of terrorism funding (AML & PTF) principles thereby the customer is offered banking solutions that meet both their needs and risk profile. The guidance is shown in Board of Directors Decree No. 145/SK/DIR/2019 dated September 20, 2019 [417-1]

Positive and Negative Impacts that Arise From Sustainable Finance Products and/Services

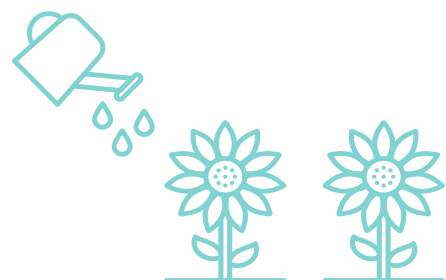
BCA evaluates and assesses all products, both fund raising and fund distribution. The Bank has always managed and mitigated risks based on established risk appetites, as well as risk associated with social and environmental considerations. The results of banking products with negative impacts include assets obtained from criminal acts, such as gambling, illegal arms trade, and terrorism. BCA manages the potential of these negative impacts by implementing anti money laundering and prevention of terrorism funding in operational banking.



BCA Vice President Director, Armand W. Hartono inaugurated the 2019 finhacks event

Products with positive impacts include lending to debtors in the renewable energy sector, environment-friendly transportation, and MSMEs. This positive impact will continue to be enhanced to help preserve the environment. Therefore, BCA will support this effort and pay attention to its development in order to truly provide optimal benefits to preserve nature. Products with a positive impact on social conditions, such as banking solutions that businesses use to empower marginal communities, women's groups, and people with disabilities. BCA's support for these social-oriented sectors continues, including developing the assisted villages, providing training to women, providing work opportunities for the disabled and providing ATM voice activated. Products with negative impacts on social

conditions, which include lending to labor-intensive industries that have the risk of employing underage employees, pay wages below the minimum wage level, or carry a high social risk. The risk associated with this business lies with concerns about loan disbursements. As a result, BCA carries out risk mitigation by improving supervision and conducting surveys to ensure that potential risks do not occur.





FRAUD PREVENTION

Anti Fraud Strategy

Commitment toward fraud prevention is carried out by having an effective and continuous control system. The fraud control system serves as a guide for efforts to prevent, detect, investigate, and monitor. BCA has an Anti-Fraud Bureau for implementing its anti fraud strategy application functions. In terms of fraud-related risk analysis (including corruption), BCA has periodically audited of all of its branches in three years (using a priority scheme based on assessment results). BCA also carries out internal supervision at its regional offices, branch offices, and head office operational units.[205-1]

The anti fraud bureau's function is to enhance anti fraud strategy effectiveness, with the scope of work in line with FSA Regulation No. 39/POJK.03/2019. Anti-fraud efforts include: [205-2]

1. Employee Awareness
2. Customer awareness
3. Vulnerability identification
4. Know Your employee.

BCA actively improves employee awareness on anti fraud socialization such as through an anti fraud comic, educational video, and whistleblowing system.

Anti Fraud and Anti Corruption [205-2]

As part of the implementation of good corporate governance (GCG), BCA conducts *fraud* prevention at an early stage by applying adequate policies and procedures as well as internal control management

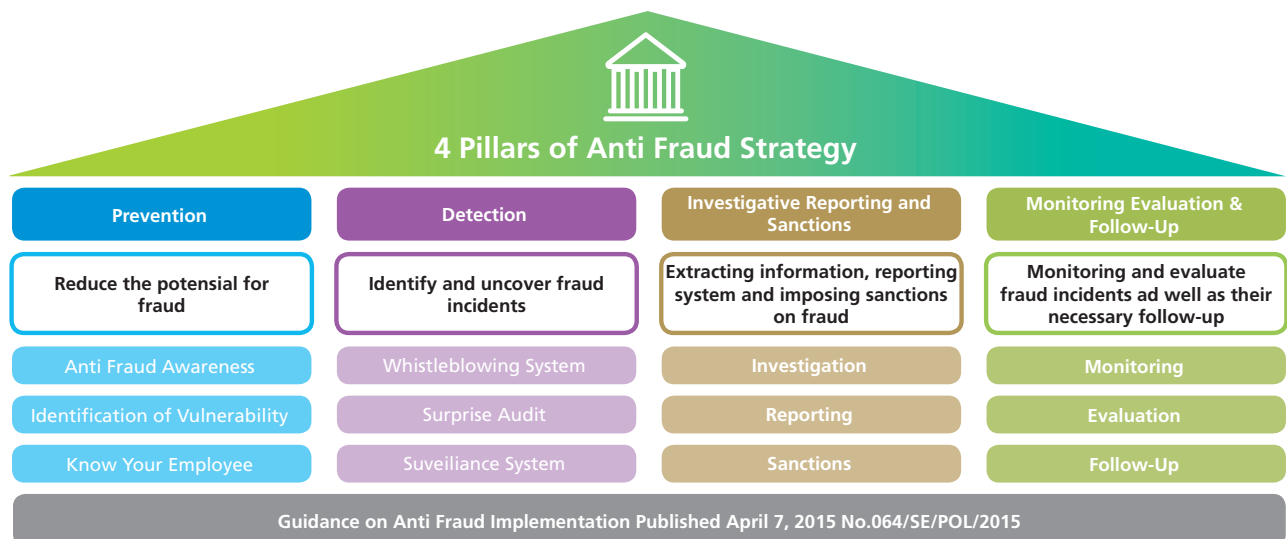
systems. Efforts implemented in terms of fraud prevention include: optimizing implementation of good corporate governance (GCG), applying anti-gratuity, disseminating anti-fraud information, enhancing data security system and improving employee knowledge pertaining to the whistleblowing system. BCA extends strict sanctions to employees proven engaged in fraud.

99%

Permanent employees socialized and passed anti-fraud training through e-learning



Technological application and advancements also create the potential for fraud. Applying electronic machines and automation within the operational process does not remove the likelihood of fraud. In terms of mitigation, BCA consistently carries out efforts to enhance security. One example is the security of ATMs and digital banking locations using CCTV.





Fraud prevention is also carried out within the loan disbursement process. All of the process is stringently monitored and evaluated. Throughout 2019, there were no contract severances with partners or debtors that occurred as a result of corruption (governance). There were seven fraud cases that were carried out by permanent employees, and all cases were closed. [205-3]

Whistleblowing System

The whistleblowing system is a communications medium for internal and external parties to report incidences of fraud or violations carried out by perpetrators within

BCA. The report must be based on good faith and not constitute a personal complaint or one based on bad intentions/slander.

The whistleblowing system seeks to build internal and external stakeholder awareness for reporting fraudulent acts or violations within BCA, without fear or concern because the report's confidentiality is guaranteed. With the whistleblowing system, fraud or violations can be detected and prevented at the earliest possible stage through disclosure from the whistleblower. BCA has a Whistleblowing System application policy that is in line

Information Technology System Security

BCA constantly enhances its information technology (IT) security system to protect customer trust in its banking services. IT security system development is carried out with the goal of anticipating and preventing threats posed by cyber-crime and potential fraud.

To ensure information technology security, BCA has the ISO 27001 standard certification on its information security management system. The information security application is reviewed periodically in work units at the head office, regional offices and branches. BCA also has a security monitoring center (SMC), a special team that is tasked with monitoring all threats to and attacks on the information technology system.

In line with the increasing number of transactions on its digital channel, BCA uses machine learning and artificial intelligence technology to detect if there are any data traffic anomalies in its system network. BCA has also equipped the KlikBCA internet banking channel with a system that is able to detect malware in customers' computers.

BCA also carries out data loss prevention (DLP) to improve electronic information security from stolen information, as well as access by irresponsible parties. All internal applications connected with the internet are secured by two factor authentication to ensure application access is carried out by authorized personnel.

BCA also implements secure mobile email applications on the employees' mobile devices to protect corporate information and prevent stolen information through mobile devices. HR competencies are continuously enhanced through learning and training related to IT system security to anticipate the latest cyber-attacks.

As of the end of 2019, the number of external cyber-attacks registered by BCA's firewall, IPS and WAF, was 12,044,990, and BCA was able to ward off these attacks. To illustrate this, a distributed denial of attack (DDOS) attack occurred in December 2019 from several countries, with 61% of these attacks originating from Indonesia. But none penetrated the BCA system.



with the Board of Directors Decree No. 146/SK/DIR/2017 dated November 1, 2017 on Applying the Whistleblowing System in BCA. In this policy, BCA provides protection for the whistleblower. Facilities used by the whistleblower to submit his or her report is through the website: bca.co.id, wherein the report will be directly received by the whistleblowing system's administrators. Reports that have been validated by the whistleblowing system's administrators as meet the predetermined criteria, will be forwarded to the Anti-Fraud Bureau to be follow up.

Whistleblowing System Complaints



*) Incomplete data/only deemed as customer information/complaints.

Anti-Money Laundering and Prevention of Terrorism Funding (AML and PTF)

Money laundering and terrorism funding is a financial crime that generally occurs in the form of fraud and is detrimental for the customer. The Compliance Unit is responsible for applying the anti-money laundering (AML) and prevention of terrorism funding (PTF) program. BCA has policies, procedures, and applications to monitor and identify suspicious customer transactions. BCA constantly develops applications that facilitate analysis and manage the risks of AML and PTF violations.

BCA also educates customers regarding fraud as a preventive measure. Customer education seeks to prevent customer sale errors as well as transactional and other forms of fraud. BCA actively develops educational programs regarding transaction security in using banking solutions through a number of education channels.



**PROVIDING VALUE TO SOCIETY
AND THE ENVIRONMENT**



BAKTI BCA

Bakti BCA is a public empowerment program that was developed to contribute to uplifting people's welfare, as well as improve environmental conditions with other activities that also support SDGs. The program's implementation is carried out through three pillars:

- Solusi Cerdas (Smart Solutions) - education
- Solusi Sinergi (Synergy Solutions) - culture, health, and environment
- Solusi Bisnis Unggul (Excellence Business Solutions) for MSME guidance and community empowerment through assisted villages.

From these corporate, social and environmentally responsibility activities, there are eminent programs that are submitted in brief within this report.

Impact of Social Activities and Public Complaint Mechanism

Through the corporate social responsibility (CSR) that it carries out, BCA develops community social programs that have a significant positive impact on community life. BCA also consider the potential of negative impacts that may arise in connection with the program's implementation. These negative impacts include envy among the community, and different outcomes for different recipients. Therefore, BCA constantly strives to enhance the performance and quality of the program's implementation team in the field, despite the immense challenges they face.

The communities that are recipients of the program are given the opportunity to submit complaints. BCA does not have a special path to keeps public complaints on the negative impacts of social activities. As of at this point in time, complaints can be submitted by e-mail to csr@bca.co.id. There were no significant complaints received in 2019. From bakti BCA program recipients

SMART AND COMPETENT WITH BCA

Solusi Cerdas programs include: 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.



Non-Degree Education Program

The development of non-degree education programs is one of the Solusi Cerdas' flagship programs, namely the Non-Degree Accounting Education Program (PPA) and Non-Degree Technological Information Education Program (PPTI). These programs are intended for top

high school, vocational or equivalent graduates who face financial constraints. The non-degree PPA and PPTI are open to students throughout Indonesia from various backgrounds. Teaching and learning activities for both programs last for 30 months and employ a knockout system.



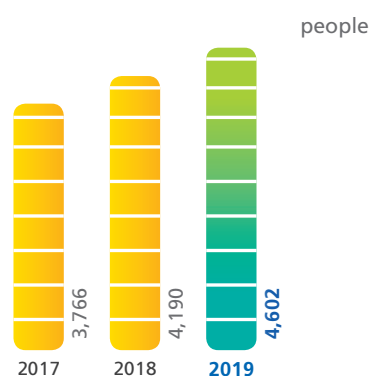
Program	Description	2019	2018	2017
non-degree PPA	Number of participants	392	376	378
	Alumni	114	134	129
	Joined BCA	113	133	128
non-degree PPTI	Number of participants	147	106	99
	Alumni	28	33	28
	Joined BCA	26	33	26

Bakti BCA Internships

The Bakti BCA internship program was developed in 2002. It seeks to improve the quality of human resources in Indonesia, particularly for the younger generation. Participants are equipped and trained in banking

operations. Upon completion of the learning process, participants are given the chance to gain experience as a customer service officer (CSO) or teller. The program hopes the knowledge and experience gained will broaden understanding, particularly in the banking field, that can be beneficial in the future.

Number of Bakti BCA Internship Participants



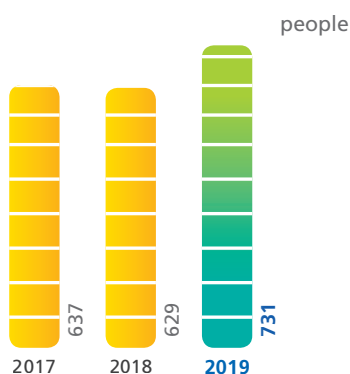
Bakti BCA Scholarship activities



Bakti BCA Scholarships

Bakti BCA scholarships are not merely in the form of financial assistance, their scholarship recipients receive training to improve soft skills. The program has been running since 1999. The Bakti BCA scholarship is designed for undergraduate degree students facing financial constraints. In 2019, BCA disbursed scholarship funds of Rp5.3 billion to 18 state higher learning institutions. The number of higher learning institutions that work together with the BCA Bakti scholarship program increased by two compared to last year. BCA facilitates soft skills development programs for scholarship recipients, which include leadership training, sharing sessions on entrepreneurship, and mentoring. The Bakti BCA scholarship recipients are expected to become aware and develop their own potential, and achieve optimum performance. BCA provides a communication tools in the form of the Sahabat BCA Facebook and Line group Sahabat BCA to enhance engagement with the beneficiaries of its scholarships.

Bakti BCA Scholarship Recipients



Bakti BCA Schools Assistance

BCA has operated the Bakti BCA Schools Assistance program since 2000. It is aimed at schools that have the potential to grow but are situated in weak economic areas. The program is currently offered in three areas: Pringsewu in Lampung, Serang in Banten, and Gunungkidul in Yogyakarta. Activities implemented by the program include the development of educational infrastructure, development of teacher capacity, assistance in facilities and infrastructure, and student development. Bakti BCA Fostered School fostering ranges from elementary to middle schools. As of the end of 2019, this program has provided benefits to 539 teachers and 8,694 students from 17 Bakti BCA schools assistance.

The Bakti BCA Fostered School program provides training to enhance teacher knowledge and capacity in accordance with changing demands and challenges teachers face. In 2019, the training conducted included: 21st century learning for primary school teachers of Bakti BCA elementary schools in Serang, Lampung and Yogyakarta. The teacher training program was conducted throughout the year with three meetings, which sought to provide a comprehensive understanding of inquiry-based learning.

BCA also provided assistance in the form of building educational support facilities and infrastructure. Most of the Bakti BCA fostered schools are accredited as "good" and "very good". The achievements of assisted schools under the Bakti BCA program are: SMAN 1 Karangmojo, won 1st place in the Provincial Library Competition; SMAN 3 Serang was awarded Teacher with Exceptions Award by Serang Municipal; SMAN1 Ponjong was named the National Adiwiyata School 2018; SMPN 6 Serang as a reference school at Serang City; and SDN 2 Ponjong earned the highest average UN



IRDAN ARDIAN NATAMA
GADJAH MADA UNIVERSITY
RECIPIENT OF BAKTI BCA SCHOLARSHIP
2019/2020

"Not only financial support that pays off and assists my tuition fees, but the Bakti BCA program 2019/2020 also provides soft skills training in the form of leadership training and financial planning. I hope that this program will continue and innovate, as well there being further programs from BCA for scholarship recipients"



Positive impacts identified by BCA's CSR team include: [413-1]

- Unlock the school's potential by developing facilities and infrastructure such as libraries, computer labs, and internet access
- Broaden insights on applying learning that is more active and attractive
- Implement learning that involves student activeness
- Support implementing interactive learning methods
- Support efforts to develop schools and improve quality of education.

score in the district. Through assistance in the form of facilities and infrastructure, as well as teacher training provided by Bakti BCA, the program is expected to enhance school and student performance, both in academic and non-academic fields.

Educational Partnership

BCA actively works together with a number of institutions and universities in Indonesia as part of efforts to support the nation's educational development. The activities include:

- BCA has conducted training for teachers in Eastern Indonesia in Kupang, Mataram and Sorong since 2014. The program is participated in by 300 teachers every year that seek to enhance the soft and hard skills to teach in class.
- Diponegoro University in Semarang, where BCA provided Bloomberg at the economics and business faculty, which is used as part of learning support facilities and for student research.
- BCA provides a mini bank facility as support the

development of banking vocations at the Gadjah Mada University (UGM) Vocational School, as well as a cashless canteen at the UGM Vocational School, Yogyakarta and the Institute Bandung Technology Campus Jatinangor.

- Excellent service training that was participated in by Padjajaran University's integrated services unit staff and staff of the Bandung Technology Institute's student union. This training seeks to enhance staff service quality to students.
- BCA provides seminars and general learning facilities in a number of higher learning institutions in Indonesia. This seeks to equip students in preparation for the working world.

Early Childhood Development

BCA has a partnership with the United Nations Children's Fund (UNICEF), specifically in the Indonesian children's development program. The partnership is a continuation of the previous year's program. In 2019, BCA disbursed donations of Rp850.0 million for UNICEF.



**GIFFARY CHANDRA DARIUS SIREGAR,
RECIPIENT OF THE 2ND BATCH OF BAKTI BCA-PPTI
SCHOLARSHIP**

"Participating and becoming a part of PPTI is like a dream for me. Being able to enroll in a college without paying fees and even receiving an allowance is amazing. Studying at PPTI would surely take the financial burden off my parents' shoulders. Being a part of PPTI makes me very proud and happy"



The funds were used to implement quality integrated holistic early childhood development (IH ECD) services in the Sorong and Raja Ampat districts in West Papua.

This brought positive impacts such as improving the quality of teachers and school principals, and

strengthening the government and local community's commitment to ensure children receive the benefits of education, health, nutrition, and protection from IH ECD.



SUJANA,
SCHOOL PRINCIPAL OF TAKTAKAN 1 ELEMENTARY SCHOOL
SERANG, BANTEN, WEST JAVA

"SDN Taktakan 1 is a school fostered by BCA since 2007 up to present. We are very grateful for all the assistance to enable us to carry out our school activities in a seamless teaching and learning process. We hope that Bakti BCA can continue to help improve the professionalism of teachers"

BCA FOR EMPOWERMENT AND CULTURAL PRESERVATION






Community/Assisted Village

The Excellence Business Solution pillar is a public empowerment program to enhance economic capability. In the long-term, the community is expected to grow and develop independently. The main beneficiaries of the program include micro, small and medium-sized enterprises (MSME), villagers, and the public/community. This program also includes village potential development activities through creative economy and MSME synergy with the benefit of banking services.

BCA provides support to 12 assisted villages. In developing village potential, BCA is focused on the HR factor as one of the keys to the success of the community empowerment program. The assistance program, includes training, benchmark, branding standardization and infrastructure development support (facilities and infrastructure). A number of training materials are provided to assisted village managers, including service excellence, financial management, website development, creative selling skills, and leadership.



Positive impacts identified by BCA's CSR team include: [413-1]

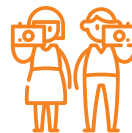
- Increasing self-confidence to carry out operational activities and broaden insights and understanding about the business that enhances economic performance
- Introducing financial institution services and open opportunities to use banking services, particularly for payment transactions
- Providing opportunities for utilizing technology that includes expanding market reach, and using an application platform for booking accommodation
- Increasing awareness as a tourism village or tourism destination, with a number of assisted villages receiving appreciation from the government.

'WIRAWISATA GOA PINDUL'

Goa Pindul is located in Bejiharjo Village, Karangmojo, Gunung Kidul, Yogyakarta. BCA assists Wirawisata Gelaran II to develop the village's potential, that was initiated by the Beiharjo village youth organization.

The managers successfully developed the tourism village's potential to improve. Visitors are not only able to enjoy the 'Wirawisata Goa Pindul', but can also choose other activities such as outbound and trekking. The abilities and skills of the village increased in terms of financial management, marketing techniques, and services. The development of this tourism village is expected to empower the local community, through

business and employment opportunities. In accordance with this matter, the residents took the opportunity to actively take part in the development of the economic and social field.



49,236 people

Number of visitors to
'Wirawisata Goa Pindul'
in 2019



Cube tubing activities at Goa Pindul as on of Bakti BCA Assisted Village



Local cultural preservation efforts were carried out by staging the kawaritan and lesung art by female inhabitants for the Wirawisata Goa Pindul tourists. The people, especially the youth, receive the opportunity to work as guides, open food stalls or accommodation. Many village youths who previously migrated have returned to the village to work.

PENTINGSARI TOURISM VILLAGE

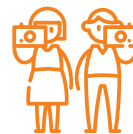
The Pentingsari (Dewi Peri) tourism village is located in the foothills of Mount Merapi, Cangkringan, Sleman, Yogyakarta. Dewi Peri village offers nature, culture, and agriculture tourism. Visitors are given the opportunity to live in a rural setting directly with local inhabitants. This serves as the main attraction of Pentingsari tourism.

The management of Dewi Peri experienced positive benefits from BCA's assistance. The village has developed and owns the village secretariat office, homestay facilities, joglo to receive guests, and toilets for people with special needs. The village management's business abilities and insights are enhanced in terms of financial management, marketing techniques, and customer care.

Direct economic impact is additional business opportunities. By the end of December 2019, the number of homestays, which originally numbered 20 houses, increased to 58 houses. Local inhabitants open food stalls and renting jeeps to support visitors needs.



PENTINGSARI TOURISM
VILLAGE WAS RECOGNIZED
AS ONE OF THE FOUR WORLD
CLASS SUSTAINABLE TOURISM
VILLAGE AT THE GLOBAL
GREEN DESTINATION DAY
ON 2019 ONE OF THE FOUR
WORLD-CLASS SUSTAINABLE
TOURISM VILLAGES



21,263 people

Number of visitors to Pentingsari
tourism village in 2019



Pentingsari (Dewi Peri) Pentingsari (Dewi Peri) as one of Bakti BCA Assisted Village as BCA Assisted Village

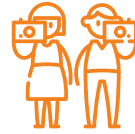


'WAYANG WUKIRSARI' TOURISM VILLAGE'

'Wayang Wukirsari' Tourism Village is located in Imogiri, Yogyakarta, and is well known for its leather handcraft art (tatah sungging) in the form of a leather puppet (wayang kulit), as well as other leather art. Wukirsari has become a destinations for learning artworks for local as well as foreign tourists.

BCA's assistance directed to improve the potential of 'Wayang Wukirsari' Tourism Village. Residents are currently not only proficient at making and marketing wayang puppet products, but also able to provide cultural education services on traditional wayang preservation. Inhabitants' artworks, including wayang puppets and leather crafts, are put on display in the pendopo, thereby securing more buyers and transforming it into the center of the community's activities.

In 2019, BCA provided homestay standardization training, a service standard for tour guides that was participated in by 50 residents. Other assistance was provided was renovating the hall and pavilion. This provides positive benefits for villagers, business opportunities for homestays, selling food, and knitted crafts. This provides new employment opportunities, especially for the young residents. In the long term, BCA expect Wukirsari can also support the development of wayang puppet culture and the replication of wayang handicrafts, such as ketoprak art.



7,953 people

Number of visitors to 'Wayang Wukirsari' Tourism Village in 2019

TAMANSARI TOURISM VILLAGE

Tamansari Tourism Village is located in the foothills of Mount Ijen, Licin, Banyuwangi. It is a tourism village that offers life experiences such as farming, coffee, clove and cocoa cultivation; as well as sulfur mining. It is also known for its cultural show featuring the Gandrung dance.

In 2019, BCA's assistance was focused on the development of Sendang Seruni, a natural bathing place in Banyuwangi. The clear water flows from seven springs, three of which are in the spring. Resting near the pool is a quite large empty space developed as an outbound area. To optimize the existing potential,



107,945 people

Number of visitors to Tamansari Tourism Village in 2019



Wayang and Leather Handcraft from Pentingsari, BCA Assisted Village



BCA provided outbound trainers for train the trainer training, which was participated in by around 30 village/youth caretakers of Taman Sari Tourism Village. Some 30 village/youth leaders took part in the training.

BCA assists in the development of facilities and infrastructure such as a joglo, public toilets, Sendang Seruni gate and footpaths.

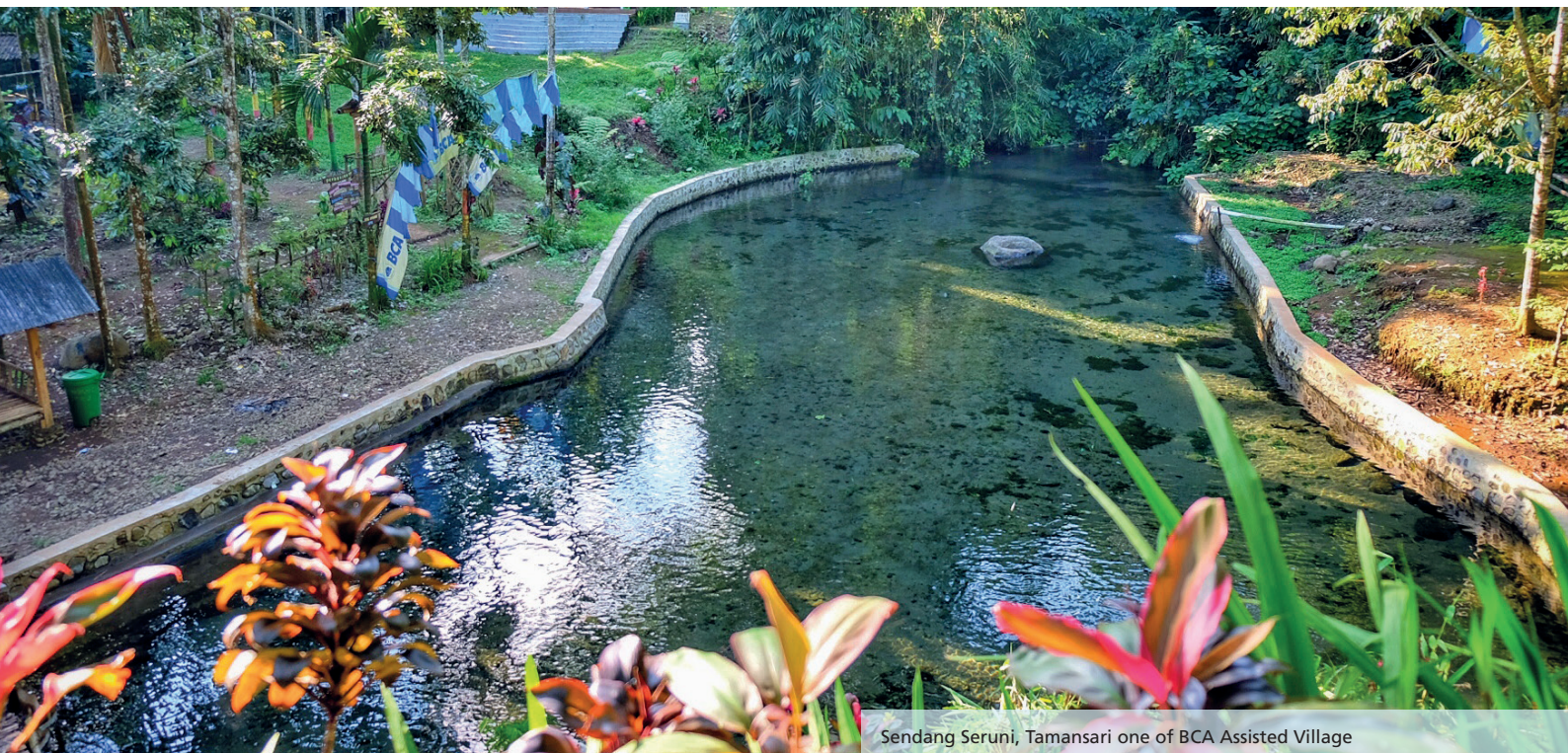
Positive benefits experienced include developing insights regarding tourism development, financial management and customer services. Overall, people's income increased due to among others, business opportunities and new work opportunities such as in the food business and car rentals.

'KAMPUNG BATIK GEMAH SUMILIR'

'Kampung Batik Gemah Sumilir' is located in Kajen, Pekalongan and is a batik center that offers batik educational and research facilities. As part of efforts to enhance the village and its managers' potential, BCA provides assistance in the form of soft skills development for managing the tourism village, training on professional services, leadership, creative selling skills within the context of Pekalongan batik MSME development, and others. BCA donated assistance to develop facilities and infrastructure.



The craftsmen of Gemah Sumilir village do not merely produce batik, but also woven cloth and other handicrafts. BCA actively invited 'Kampung Batik Gemah Sumilir' leaders to participate in various expos, exhibition and conferences and collaborate with assisted school programs related to a local content batik education learning program. One of the benefits from the Bakti BCA assistance includes growth in product sales and new business opportunities in the form of woven materials and handicrafts.



Sendang Seruni, Tamansari one of BCA Assisted Village

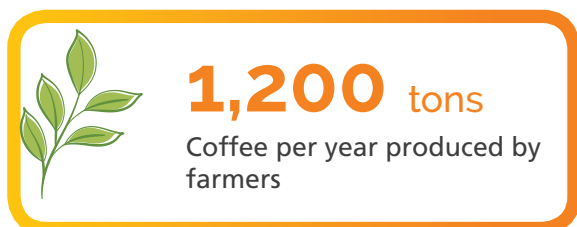


DOESOEN KOPI SIRAP

Doesoen Kopi Sirap is located on the slopes of Mount Kelir, Semarang, Central Java. Tens of hectares of coffee plantations are cultivated in an environmentally-friendly manner by the village's farmers that work on the slopes of the mountain. The coffee farmers' children set up warung kopi or a coffee shop under the name Warung Ndeso Doesoen Kopi Sirap in Sirap Village, Jambu District.

Villagers receive knowledge and information pertaining to coffee cultivation, processing and presentation. The Mount Kelir Sirap Coffee Village also offers organic coffee culinary tours as a natural product of the village under the theme Ngopi Asyik di Alam Indah Doesoen Kopi Sirap (Savoring Coffee amongst the Natural Beauty of Sirap Coffee Village). Visitors can choose and taste a variety and characteristics of coffee. Tourists can enjoy their coffee while simultaneously viewing the surrounding natural beauty in comfort.

In 2019, the training conducted by BCA was for tour guides, digital marketing research and development pertaining to coffee, as well as coffee barista and educational training.



PUCAK TINGGAN TOURISM VILLAGE

The Pucak Tinggan (Dewi Cakti) tourism village is located in Pelaga Village, Petang, Badung, Bali. It has the Pucak Mangu Temple, which is a Hindu religious tourism destination. Tinggan's natural charm and culture is the main attraction for tourists. Visitors can enjoy and get to know the natural beauty, environment the processing of agricultural and plantation products, local arts, and engage in trekking in the Pucak Tinggan area.

Since 2016, BCA has assisted by providing superior training services for administrators of the village. To enhance the tourism facilities, BCA provided assistance in the form of an information board, name boards of every educational and tourism location, directions boards, construction of toilets in the trekking area, as well as park improvements, along with service trials.

GUNONG LUMUT

Gunong Lumut has been one of Bakti BCA's assisted villages since 2018. It is located in East Belitung, which is a protected forest area. Its potential exists the form of a wealth of flora in an area of 42,000 hectares. At an elevation of 70 meters below the mountain's peak, tourists can see various kinds of moss on the surface of the ground, rocks and trees. Visitors also can find various types of orchid plants with unique types, shapes, and colors.



Coffee from Doesoen Kopi Sirap Gunung Kelir, one of Bakti BCA Assisted Village



Traditional Dancing performance from Pucak Tinggan, one of Bakti BCA Assisted Village



Wide variety of moss on Gunong Lumut, one of Bakti BCA Assisted Village



Aik Rusa Berehun Tourism Village, one of Bakti BCA Assisted Village

At its initial development, BCA facilitated equipping and training for its leaders. The training materials provided cover areas pertaining to leadership, tourism industry knowledge, communications and services skills. BCA also assists in renovating roofs and provides guidance toward standardizing tourism services.

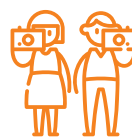
AIK RUSA BEREHUN TOURISM VILLAGE

Aik Rusa Berehun is situated in Terong, West Belitung. Known as a creative village for its success in transforming the area that was once a disused mine into a tourism destination. Tourists can enjoy dining on food unique to Belitung, also known as Bedulang. Visitors can also enjoy viewing the sites at Bukit Tebalu, a mangrove and vegetable farm, water-based tourism, camping ground and homestay.

The area of the former mine excavation was successfully changed into a lake that is equipped with several cottage. Aik Rusa Berehun offering tour packages fishing and fish can be processed and enjoyed immediately.

The offered culinary is bedulang, which is a unique Belitung eating tradition. Bedulang is an expression of gratitude and engagement with family.

Since 2018, BCA has provided assistance to the management of Aik Rusa Berehun in training and equipping management in areas such as services, creative selling skills, and leadership. BCA also helped in developing the cooking demo kitchen, selfie spot, bridge and others. Assistance that continued to be in 2019 by BCA included training on digital marketing and inaugurating Aik Rusa Berehun as a BCA assisted village by the Board of Directors. Through the development that has been carried out by various parties, the number of visitors increased, thereby having a positive impact on the village's economy and social aspects.



1,540 people

Number of visitors to
Aik Rusa Berehun Tourism
Village in 2019



BUKIT PERAMUN

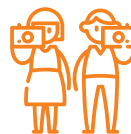
Bukit Peramun is situated at an elevation of 129 meters above sea level in West Belitung. It has a wealth of flora and fauna, particularly medicinal plants. Bukit Peramun's name derives from the numerous local plants that are processed into medicines by its inhabitants.

The caretaker uses technology to give convenience to the site's visitors. A QR code is placed on nearly all of the trees in Bukit Peramun, providing information about the plantation - tree species and the medical benefits they can give after being processed into traditional medicines.

The caretaker constantly develops technology applications. Currently, the area's virtual guides are available in both Indonesian and English, which visitors can use when they climb the mountain to explore its uniqueness. A digital information system is also available to give visitors information they may need about Bukit Peramun. Thanks to the successful application of technology, Bukit Peramun is now known as a digital-based forest.

During the night, visitors get to see tarsiers, a near-extinct species of primates dwelling in Sumatra and Kalimantan forests. The tarsier is endemic to Bangka

Belitung. Bukit Peramun officially became a Bakti BCA assisted village in 2019. The Board of Directors symbolically signed a plaque at the time of inauguration.



12,397 people

Number of visitors to
Bukit Peramun in 2019



Bukit Peramun, one of Bakti BCA Assisted Village



Rumah Gadang (traditional house of the Minang) at Sijunjung Minangkabau, one of Bakti BCA Assisted Village



Nagari Silokek, one of Bakti BCA Assisted Village

In November 2019, the BCA on the Road, Goes To Bukit Peramun assisted village café event, was attended by 55 print and electronic media representatives to publicize travel experiences in Bukit Peramun. This also served to contribute to a growth in the number of visitors and income for the village.

'KAMPUNG ADAT SIJUNJUNG'

'Kampung Adat Sijunjung' is a cultural tourism destination, in the form of a traditional West Sumatran house called a Rumah Gadang (traditional house of the Minang) that was restored by the inhabitants of the village. People residing close to the traditional house come from different ethnic groups and harmoniously live side-by-side. The village's inhabitants directly introduce visitors to the Minangkabau's unique culture that continues to be preserved to this day.

Since 2018, BCA has provided support to the Sijunjung Minangkabau cultural village. To strengthen tourism management capability, in 2019 BCA facilitated soft skills training regarding service excellence, and homestay service standards. Infrastructure assistance is provided in the form of facilities and infrastructure, such as homestay and toilet hygiene equipment.

NAGARI SILOKEK

Nagari Silokek is a national geopark situated in Sijunjung, West Sumatra. The panorama in Nagari Silokek is very exotic, including a stalactite and stalagmite cave, a diversity of flora and fauna, a waterfall, a white sand beach, as well as a steam locomotive that is a historical artifact from the Japanese occupation.

As part of its initial assistance, BCA facilitated soft skills training for the managers of the village, and provided facilities and infrastructure such as cave exploration equipment in the form of helmets, flashlights, and boots; and hygiene equipment such as trash bins. BCA helped in the production of the Nagari Silokek tourism promotional video and donated to the Kemenpora RI Cup Sepak Takraw sports competition in Pasir Putih, Silokek.





WAYANG PRESERVATION

Wayang a part of Indonesian cultural heritage recognized by UNESCO. BCA supports the preservation and development of wayang culture. Since 2012, BCA has developed the Wayang Indonesia education program for the younger generation. The program is expected to increase understanding as well as the exemplary values contained in the wayang culture in order to preserve it for the future. For this purpose, BCA conducted 'Wayang for Student' and 'Wayang Day' activities.

'Wayang for Student' was designed for middle and high school students. In 2019, the Wayang for Student activity was held in two cities - Semarang and Bandung - with a total of ±1,800 participants. It comprises workshops, assistance for training, and performances.

'Wayang Day' was specifically developed for primary school students. In 2019, activities were conducted in Balikpapan with the participation of ± 492 students. BCA hopes the program can motivate and drive those involved to actively participate in developing wayang as part of national culture.



±1,800 people
'Wayang for Student' participants

±492 people
'Wayang Day' participants

Positive impacts identified by BCA's CSR team, such as:

- Students that initially did not recognize wayang, subsequently liked and became proud of the wayang art and culture;
- The wayang stories are very philosophical as they not only seek to hone interest in the arts, but also shape positive characters among the students;
- Wayang inspires teachers to provide wayang art and cultural education; and
- Motivates students to join in preserving wayang, whereby encouraging schools to develop facilities to channel the student's talent in the traditional arts.



Wayang for Students activity at Bandung



BCA'S CONTRIBUTION TO HEALTH

Cataract Operations

BCA has worked with the Cataract Blindness Control Unit of the Association of Indonesian Ophthalmologists (SPBK Perdami) since 2001, and the Kick Andy Foundation since 2017, to provide free cataract surgery for the underprivileged members of the community. Apart from reducing the number of cataract sufferers, the activity is also designed to support the Indonesian government and the World Health Organization (WHO) Vision 2020 program The Right to Sight. This represents a global initiative to reduce blindness.

BCA also provides cataract operating equipment such as microscopes to SPBK Perdami and Perdami's Jakarta branch, along with phacoemulsification to Perdami's Riau Branch.

Beneficiaries experience significant changes through this program as their eye sight improves, thereby enhancing their self-confidence and help them return to work.



6 cities

Locations that carried out cataract operations

613 people

Cataract sufferers that were successfully operated



DR. UMAR MARDIANTO,
CATARACT BLINDNESS MANAGEMENT DIVISION OF
THE INDONESIAN OPHTHALMOLOGIST ASSOCIATION
(SPBK PERDAMI)

"After cataract surgery, the patients' quality of life will improve since they become more productive and can return to work again or become more independent. BCA has donated numerous medical devices that are much needed. We hope that the scope of social services for cataract operations can reach out to remote areas as well"



BLOOD DONATION

BCA has consistently conducted Bakti BCA blood donation since 1990. In implementing the program, BCA works together with the Indonesian Red Cross (PMI). In 2019, they were carried out 33 times in Jakarta and other regions in Indonesia, and collected 3,004 blood bags. BCA also assisted in providing blood donation facilities in the form of 6 units of *blood scale and mixers*.

HEALTH SERVICES IN THE BCA SPONSORED CLINIC AND FREE TREATMENT

BCA supports the development of high quality and affordable health services for the public. BCA works with the Bakti Medika Clinic and North Duri Doctor's Practice. In 2019, Bakti Medika Clinic worked with Alzheimer's Indonesia to create a referral clinic for patients initially detected with dementia.

In 2019, 17,976 patients received health services in both clinics: 13,422 were treated in North Duri Doctors Practice and 4,554 treated at Bakti Medika Clinic. The health services given include medical treatment and family planning program consultations.

In connection with BCA's 62nd anniversary, free medical treatment was held in Bukit Peramun, North Duri and Bakti Medika Clinic. This benefitted 100 people in Bukit Peramun, 150 in Klinik Duri Utara, and 300 in Bakti Medika Clinic.

HEALTH EDUCATION

BCA developed and supports health education, particularly focusing on the younger generation. In 2019, a health dissemination session was given for 253 students from PAUD Kasih Bunda, TK Dharma Wanita, and SDN Isdiman. This education is expected to enhance student awareness of health as a preventive effort and add insights on health.

BCA also provided learning facilities, hand washing facilities, TV, tape, sport equipments, and knowledge books whereby students are given the opportunity to apply knowledge about health on daily taught.

CLEAN WATER AND SANITATION

BCA assisted in the development of sanitation facilities in a number of Bakti BCA assisted villages, by providing toilets for people with special needs in Pentingsari tourism village, public toilets in Tamansari tourism village and Minangkabau cultural village. These activities support the clean water supply sanitation and public-based sanitation program (PAMSIMAS), launched by the Indonesian government and the World Bank, specifically for rural and remote communities.



BCA has cooperated with SPBK Perdami since 2001 to carry out cataract operations



BAKTI BCA EMPATHY

This empathy program is aimed at members of the public affected by natural disasters, in the form of channeling support under Bakti BCA activities. In accordance with demand, BCA provides two types of assistance: emergency and recovery assistance. Emergency support is delivering daily requirements such as food and medicine, while recovery assistance includes educational facility repairs, and construction of multi-purpose townhalls and classrooms.

In 2019, BCA channeled emergency assistance funds to people affected by natural disasters such as the tsunami in Lampung and Serang; the floods in Pekalongan, Kendari, Sentani, and Samarinda; the earthquake in Ambon; the forest fires in Pekanbaru, Tesso Nilo National Park in Riau, Sebangau National Park in Central Kalimantan, Londerang Giam Siak Kecil, Jambi. The total emergency assistance amounted to Rp441.5 million.

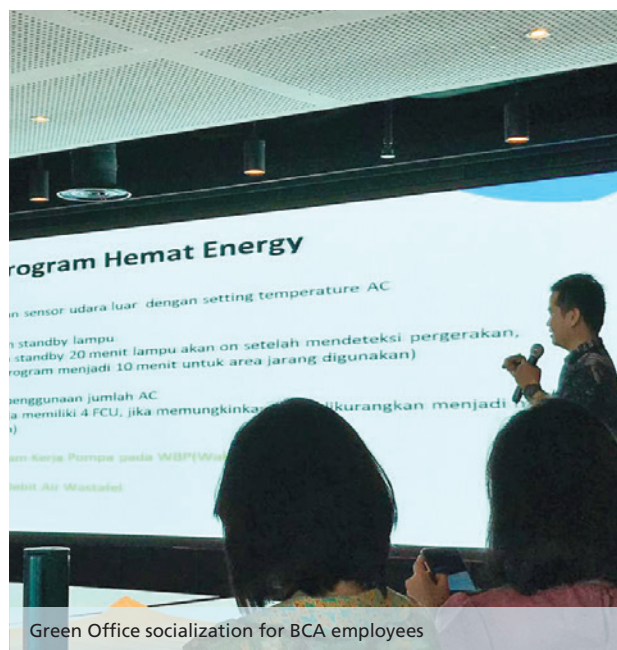
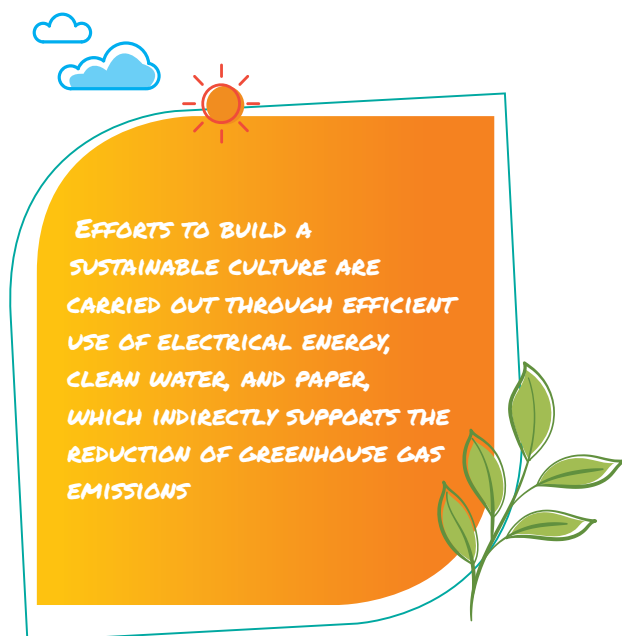
PRESERVING THE ENVIRONMENT

Building a Sustainable Culture

“Efforts to build a sustainable culture are carried out through efficient use of electrical energy, clean water, and paper, which indirectly supports the reduction of greenhouse gas emissions”



The Bank's operational activities are largely dependent on electronic devices. Office facilities also require electricity. BCA has replaced/retrofitted lighting by using LED lights since 2011. BCA applied an inverter technology and variable refrigerant volume system, which allows for the regulating of temperature controls in every room. This represents one of energy efficiency effort. As of the end of 2019, several head office locations (Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah) experienced increased energy consumption of 169 MWh equivalent to 150.4 (reference: Technical Manual - Green Building Rating Tool for New Building) tCO₂ eq, or 1.0% higher than in 2018, which was caused by an information technology infrastructure development project.



Green Office socialization for BCA employees

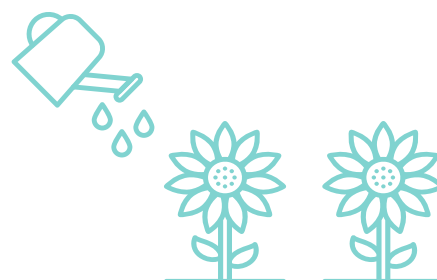
Intensity of Electrical Energy Usage [302-3]

Description	2019	2018	2017
Amount of electricity consumption (MWh)	17,283	17,114	17,457
Space (m ²)	66,169	66,169	66,169
Intensity of energy consumption (kWh/m ² /year)	261	259	264

Note: Covers the Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah

In 2019, electricity energy consumption in the Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah buildings was 17,283 MWh. The total space of the three buildings is 66,169 m², whereby the total electricity energy per square meter used was 261 kWh/m² per year. Going forward, BCA will continue to implement electricity energy usage efficiency efforts.

BCA pays attention to efficient clean water usage in its office buildings, Bintaro Main Branch Office and Wisma BCA Pondok Indah are equipped with water recycling. This waste water treatment mechanism means water, which has already been treated, can be used for non-hygiene needs such as watering plants at the Wisma BCA Pondok Indah and Bintaro main branch offices, and toilet flushes at Wisma BCA Pondok Indah. BCA also applied a number of initiatives including water installation maintenance, use of water-saving faucets, eco-washers, and water-saving campaigns.





Intensity of Water Usage

Description	2019	2018	2017
Amount of water taken (m3)	55,322	45,168	53,404

Note: Covers the Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah,

The intensity of employee water usage in Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah, and Landmark Pluit buildings are monitored by the Procurement & Facility Management Division that evaluates water use efficiency. In 2019, water usage registered in these three office buildings was 55,322 m³ (22.5% higher compared to 2018) due to the increase in the number of visitors and the building's activities.

In the Bank's operational environment, BCA produces domestic liquid waste, which in general is insignificant to the Bank's operations and sustainability. This report does not include information on spills that occur, as this topic is not relevant to BCA's business activities.

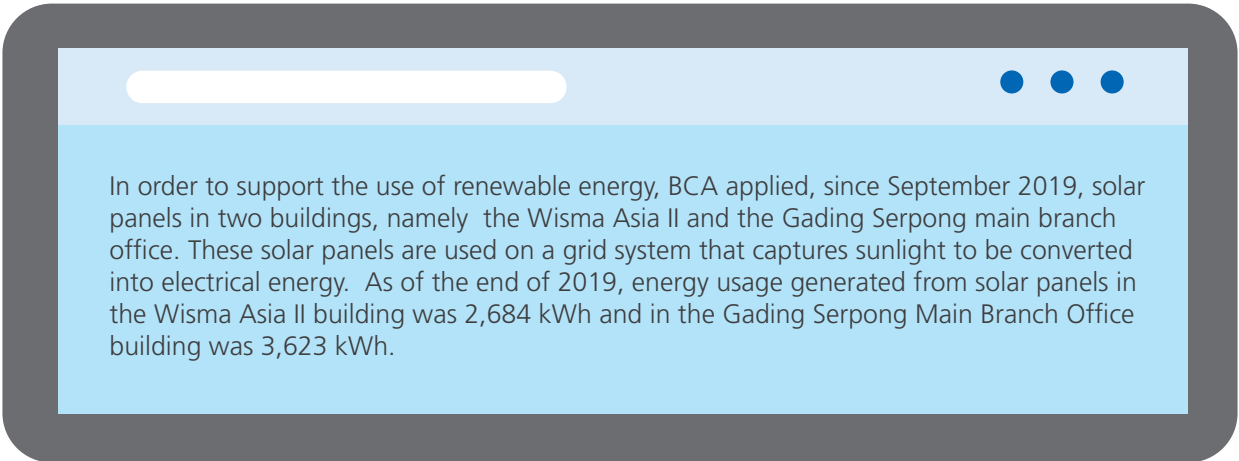
Environment Management Efforts

Description	Management Efforts
 Electrical energy	Apply AC inverter, LED lights, on/off AC and lighting schedule, head office building electricity monitoring. Target of achieving energy consumption intensity (IKE) standards.
 Water	Check water installations and faucets, water conservation education, and monitoring use of water at the head office building.
 Emissions	Apply environmentally-friendly technology, as well as conduct dissemination and education for employees within the building through agents of change.
 Plastic waste	Encourage employees to use tumblers and drinking glasses.

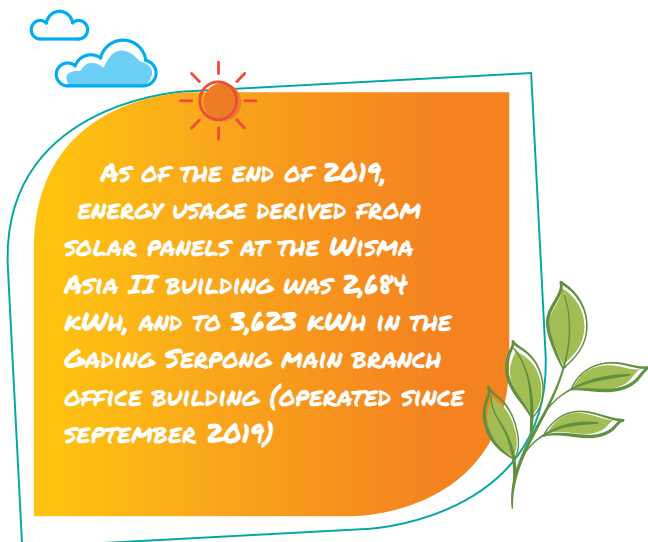
In terms of reducing emissions, operational car use efficiency is carried out. A number of initiatives were implemented, including shuttles to support employee mobility. Shuttles that link the head office to/from a number of BCA's offices (such as Wisma Asia, Chase Plaza, Menara BCA Pluit); BCA Learning Center Sentul to/from Alam Sutera branch, Kelapa Gading branch and other locations. BCA provides teleconferencing and video conferencing devices for communicating and meetings between branches, regional offices, and the head office throughout Indonesia. These communication devices were found to be very supportive of BCA's operational activities, and throughout 2019 this facility was used 33,165 times, an increase of 4,551 (15.9%) compared to 2018.

BCA actively develops programs related with sustainable culture. The initiative including work life balance, facilitated employees' hobbies through Bakorseni, health seminar and socialize environment awareness.

At the end of 2019, BCA convened a national work meeting (rakernas) that was attended by the Board of Commissioners, Board of Directors, and management ranks from throughout Indonesia. The CSR unit provided souvenirs at the event, specifically environmentally-friendly (resaman trees) straws as well a coffee from the assisted village to all that attended.



In order to support the use of renewable energy, BCA applied, since September 2019, solar panels in two buildings, namely the Wisma Asia II and the Gading Serpong main branch office. These solar panels are used on a grid system that captures sunlight to be converted into electrical energy. As of the end of 2019, energy usage generated from solar panels in the Wisma Asia II building was 2,684 kWh and in the Gading Serpong Main Branch Office building was 3,623 kWh.



Bakti BCA and the Environment [304-2]

Indonesia is rich in biodiversity. Although banking business activities do not directly intersect with nature, the existence of banks is very significant to support environmental sustainability and biodiversity. BCA strives to support flora and fauna protection and preservation programs in Indonesia.

Orangutans reintroduction

The orangutan is native to Kalimantan and is legally protected and must be preserved. The Borneo Orangutan Survival Foundation (BOSF) actively develops conservation and conservation programs for the orangutan's habitat through efforts to save, rehabilitate and release them to the wild (reintroduction). BCA has, since 2012, been actively supporting the BOSF program. The support and involvement of the surrounding community plays an important role in the success of orangutan conservation. BCA and BOSF developed

conservation orangutan education for 15 schools in Central Kalimantan & East Kalimantan through "Orangutan Goes to School," program that was participated in by 1,761 students and teachers. Public awareness and publicity programs were also carried out through the issuance 500 Flazz cards of orangutan edition and showing video of orangutan conservation.

In recent years, the orangutan population in Kalimantan has been increasingly threatened due to the conversion of forest land, illegal logging, forest fires, poaching, and wildlife trade. In 2019, BCA with BOSF released six orangutans from the Orangutan Rehabilitation Center in Samboja to the Kehje Sewen forest in East Kutai District in East Kalimantan.

Turtle Rescue Efforts

BCA's consistency in supporting the preservation of fauna is continuous. In 2019, BCA once again supported the turtle protection conservation program through the Banyuwangi Sea Turtle Foundation (BSTF). The program series includes the "Save and Preserve Turtle" release of hatchlings. Some 100 turtle nest eggs were relocated to support the life of the turtle. This program also carried out semi-natural hatchery nest care.

The program also includes education on turtle conservation aimed at students, fishermen, and communities around Banyuwangi. Some 625 students and 160 fishermen and the local community have participated in this education.

Environmental Conservation through Reforestation

In 2019, BCA once again supported WWF Indonesia's NEWtrees Program. Reforestation of the shoreline in Ujung Kulon National Park was carried out by planting mangrove trees in support of efforts to prevent abrasion and enhance the ecosystem's supporting capacity. Mangrove planting which began in 2017 has



reached 20,200 trees, and is estimated to be able to absorb $\pm 164,240$ gCO₂ eq. CO₂ absorption will continue to increase along with the growth of mangrove trees.

The reforestation program seeks to mobilize the surrounding community's role for nursery, care, planting and monitoring the growth of mangrove trees. Education about the benefits of mangrove planting is also carried out. The mangrove planting program is not only expected to have a positive impact on the environment, but also create a sense of togetherness and provide opportunities for an alternative livelihood for the community.

As of the end of December 2019, environmental expenses under the Bakti BCA program were Rp685.0 million, and BCA will provide positive support for environmental preservation.

Environmental Complaints

To the end of 2019, BCA had not received complaints related to the environment from stakeholders. BCA also has to date not received information regarding environmental complaints from debtors, particularly from corporate lenders. However, BCA continues to heed and constantly support compliance of all environmental provisions that must be followed by all in the business world, particularly for BCA's debtors.



ADE SWARGO MULYO,
DIRECTOR OF PARTNERSHIP, WWF INDONESIA

"The collaboration with BCA has opened up a large number of opportunities for WWF-Indonesia to develop various conservation programs by involving the wider community. We expect that such collaboration will be followed by many other corporations so as to enable them to support the goals of sustainable development in Indonesia."





*JAMARTIN SIHITE,
BOSF CEO*

"Thanks to the donation provided since 2012 from BCA and other organizations, as well as partners, the Borneo Orangutan Survival Foundation (BOSF) has succeeded in returning 462 orangutans through a rescue and rehabilitation process for several years. BCA also helped organize awareness through the Orangutan Goes to School (OGTS) program in schools near the rehabilitation center. We hope that millions of BCA customers will better understand the important role of orangutans for the existence of forests in Sumatra and Kalimantan, for the conservation of the earth and our lives and the future"



Information contained within the sustainability report can be supplemented with information contained within the annual report and corporate website: www.bca.co.id



Bukit Peramun is one of Bakti BCA Assisted Village



Statement of Members of the Board of Commissioners and the Board of Directors regarding Responsibility for the 2019 Sustainability Report of PT Bank Central Asia Tbk

We, the undersigned, hereby declare that all information in the Sustainability Report of PT Bank Central Asia Tbk for the year 2019 has been presented in its entirety, and that we assume full responsibility for the accuracy of the contents of this Sustainability Report in compliance with POJK No. 51/POJK.03/2017.

This statement is duly made in all integrity.

Jakarta, March 2020

Members of the Board of Commissioners

Djohan Emir Setijoso
President Commissioner

Tonny Kurnadi
Commissioner

Cyrillus Harinowo
Independent Commissioner

Raden Pardede
Independent Commissioner

Sumantri Slamet
Independent Commissioner

Members of the Board of Directors

Jahja Setiaatmadja
President Director

Suwignyo Budiman
Deputy President Director

Armand Wahyudi Hartono
Deputy President Director

Subur Tan
Director

Henry Koenafi
Director

Erwan Yuris Ang
Independent Director

Rudy Susanto
Director

Lianawaty Suwono
Director

Santoso
Director

Inawaty Handojo
Director

Vera Eve Lim
Director



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Vers. 2020, pg. 1 of 4

Independent Assurance Statement

The 2019 Sustainability Report of PT Bank Central Asia Tbk

Number : 003/000-174/II/2020/SR-Asia/Indonesia
Type / Level : 1 / Moderate

Social Responsibility Asia or “SR Asia” has been engaged by **PT Bank Central Asia Tbk**, or “the Reporting Organization”, or “the Company”, to assure its **2019 Sustainability Report** (“the Report”). The Company operates in financial services industry sector in Indonesia. Its shares are listed in the Indonesia Stock Exchange.

In drafting the Report content, the Company refers to:

- (a) Sustainability Reporting Standards of the Global Reporting Initiative (“the GRI Standards”) and its Financial Services Sector Supplement (“FSSS”),
- (b) Regulation of Indonesia Financial Services Authority No.51/POJK.03/2017 on the Implementation of Sustainable Finance for the Financial Service Organizations and the Listed and Public Companies (“POJK 51”),
- (c) Sustainability Accounting Standard for Commercial Banks version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), and
- (d) Environment Social and Governance (ESG) Integration Pillars of Sustainable Banking Assessment (SUSBA) developed by World Wildlife Fund (“WWF”).

SR Asia’s responsibilities to the Management¹ are to evaluate the Report content and come up with recommendations, as well as to generate the Independent Assurance Statement (“the Statement”). Presentation of the Report content, including statements, claims, data, and figures, is the sole responsibility of the Management. Except for the areas covered in the scope of assurance work, the Statement shall NOT be utilized or seen as a reference for interpreting or defining the sustainability or overall performance of the Company. SR Asia is also only responsible to present the assurance work and the Statement only to the Management. Therefore, SR Asia does not accept or assume any responsibility for any other purpose or to any other person or organization. Any dependence that third party has placed on the Report is entirely on its own risk.

Scope and Limitation

1. Review, NOT to investigate or audit, the Report content for the reporting period of **1st of January up to 31st of December 2019**, especially on the material topics: **economic performance, product portfolio, service quality and digitalization, data security and privacy of the customers, fraud prevention, and education and training.**
2. Apply **Type 1** and **Moderate Level** of assurance; where **the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.**
3. Evaluation on publicly disclosed information, system and process of the Reporting Organization has in place to ensure adherence to the principles.

¹ “The Management” refers to the management of the Reporting Organization or the Company



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Vers. 2020, pg. 2 of 4

4. Financial data, information, and figures in the Report content are NOT within the scope of assurance. SR Asia assumes that the Company, or independent parties, or other parties associated to the Company, have verified and/or audited any data and information related to financial statements.

Exclusion

1. Statements and claims describing expression of opinion, belief, expectation, advertisement, and future planning of the Company.
2. Topics, data and information outside the reporting period or In the public domain not covered in the reporting period
3. Topics, data and information other than those mentioned under the defining materiality section and discussion on defining Report content.
4. Stakeholders' engagement, which may be involved in developing the Report.
5. Evaluation based on indicators or principles other than those mentioned in the Statement.
6. Financial performance data and information from the Company's documents other than those mentioned in the Report.

Methodology

SR Asia has engaged an Assurance Team from the official partner in Indonesia to perform the following:

1. Carry out an initial assessment on the Report document submitted by the Company.
2. Visit the head office of the Company to discuss the Report content with the Management.
3. Review data, information and disclosures as presented in the Report content.
4. Identify supporting documents and trace down the Report content to the evidences.
5. Analyze the Report content by utilizing SR Asia GREAT.
6. Assess the Report content against the standards, principles, and indicators of AA1000AP (2018) AccountAbility, GRI Standards and its FSSS, POJK 51, SASB, and SUSBA.

Adherence to AA1000AP (2018) AccountAbility and GRI Standards

Inclusivity – Presentation of key stakeholder groups in the Report is inclusive. The Company also indicates commitment to integrate stakeholder engagement process across the organizational functions through various approaches, methodologies and activities. At practical level, stakeholder engagement is in place and performed adequately within the Company. Nevertheless, the absence of materiality testing in the Company indicates that the stakeholder engagement management is less likely performed strategically.

Materiality – In general, all material topics in the Report content are able to describe the sustainability context of the Company. Compare to those of previous sustainability report, the material topics in the Report content in overall are similar; where it indicates consistency of the Company to present its sustainability context, performance scope and areas over the years. However, the Company has not yet performed materiality testing to evaluate comprehensively the material topics, not only in the Company but also in the subsidiaries where the Company as a holding may consider its shared responsibilities on the impacts.



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Vers. 2020, pg. 3 of 4

Responsiveness – The Company has demonstrated its responsiveness to the current sustainability issues in financial services industry sector, especially the sustainable finance. The Company has sustainability vision, mission and strategy, as well as the policies and procedures in place to respond grievances and solve disputes with stakeholders, especially the customers. As one of the biggest bank in Indonesia, the Company has engaged in sustainable finance initiatives called “the First Movers” and “IKBI”, and also has conducted community development programs to response the global sustainable development concerns. However, there are no disclosures in the Report that specifies a formal mechanism of the Company to review maturity, impact and prioritization of sustainability topics and its relationships to the responses.

Impact – Data and information in the Report content indicate fairly the impacts of the Company’s decisions, activities, products, and services on the economy, environment, and society. The disclosures of data and information are presented in both metric and narrative information, and considerably stated in balanced manner. The Company integrates, but less likely in comprehensive approach, the identified impacts into its strategy, risk management and operations. Data and information on impacts of some topics, such as energy and emissions, need improvements in the future in line with the sustainability strategies and action plan of the Company.

In “Accordance” with Core Option – The Report content indicates its adherence the **core option** of GRI Standards. For each material topic, minimum one disclosure is presented and discussed in the Report. In general, the disclosures of management approach for each material topic are fairly disclosed. When relevant, FSSS requirements are also addressed and presented. However, improvements on disclosures of management approach should be made in the future by the Company in order to strengthen its corporate reporting practices and compliance against the reporting standards and regulations.

GRI Standards Principles – As per assurance work and procedure taken, the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability) to some extent are fairly applied in the Report content. During assurance process, the Management provided supporting documents. Some disclosures, such as emission data, have less accuracy but acceptable due to the use of assumption rather than actual measurement of performance.

Adherence to POJK 51, SASB and SUSBA

Overall, the Report content indicates its adherence to POJK 51 and presents Sustainable finance topics adequately as required by the Regulation. Disclosures on environmental aspects, such as energy, emission and water consumptions are low because the Company considers its sustainability context in those areas is relatively less significance. However, as the stakeholders’ concerns increase, the Company may consider addressing those topics in more strategic manner in the future. Furthermore, the Company needs to strengthen the alignment of its strategy, governance, and risk management toward various topics specified by SUSBA. More specific sustainability concerns, such as the topics related to deforestation, water risks, human rights, labor rights, and the climate change risks and opportunities must be well addressed and disclosed by the Company in the next reporting practices.



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Vers. 2020, pg. 4 of 4

Recommendation

1. Perform materiality testing in order to obtain more clear understanding on key issues and stakeholders related to the sustainability context of the Company, and if possible, the subsidiaries.
2. Apply stakeholder engagement in comprehensive manner by referring to AA1000 SES (2015).
3. Since the stakeholders' concerns have increased, the Company is advised to integrate more sustainability issues such as climate change, water risks, energy, emission, and human rights into its strategy, risk management, value chain management, and business development and evaluation.
4. As the Company has started to perform SDGs mapping against its sustainability programs and initiatives, it is recommended to the Company to develop a strategy on SDGs with more clear objectives and targets.
5. Collect data and information as well as communicate sustainability performance, by utilizing technology and tools that are integrated across functions and consider standard methodology of data measurement and presentation as indicated by reporting standards and principles.

Statement of Competency, Independency and Impartiality

SR Asia has engaged Assurance Team whose members are experts with experiences in writing and reviewing sustainability reports and integrated reports based on GRI Standards, International <IR> Framework, SASB, and others. The experts are familiar with reporting regulations of the Country where the Reporting Organization must comply, and also the principles and standards of AA1000 AccountAbility.

SR Asia ensures that the members of Assurance Team have no any relationship with the Company that can affect the ability to provide an independent and impartial statement. To ensure independency and free from bias and conflict of interest, SR Asia has put in place a sufficient mechanism and professional codes of practices for the experts.

The assurance provider,

Jakarta, 25th of February 2020



Birendra Raturi
SR Asia International Director



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POJK, GRI, SASB AND SUSBA INDEX [102-55]

POJK 51 and GRI

No.	Disclosure	Page
1	Sustainability strategy explanation	14
	102-14 Statement from the senior decision maker	10-13
2	Performance overview on sustainability aspects	2-9
2.a	2.a Economic aspects, at least covering	7
	2.a.1 Quantity of exchanged production or services	7
	2.a.2 Income or sales;	7
	2.a.3 Net profit or loss;	7
	2.a.4 Environmentally friendly products;	7
	2.a.5 Involvement of local parties related to the Sustainable Finance business process	7
2.b	2.b Environmental Aspects, at least covering ;	3, 8
	2.b.1 Energy use (including electricity and water);	3, 8
	2.b.2 Reductions of resulted emission (for LJK, Issuers, and Public Companies whose business process directly related with environment);	3, 8
	2.b.3 Reduction of produced waste and effluents (waste that has entered the environment) that are produced by (for LJK, Issuer, and Public Companies whose business process directly related with environment); or	3, 8
	2.b.4 Conservation of biodiversity (for LJK, Issuers, and Public Companies whose business process directly related with environment)	3, 8
2.c	Social Aspects : a description of the positive and negative impacts of implementing Sustainable Finance for the community and the environment (including people, regions, and funds)	8
3.a	Vision, mission and values of sustainability	14, 36, 37
	102-16 Values, principles, standards and norms of behavior	14, 37
3.b	Name, address, telephone number, facsimile number, e-mail address, and website/web as well as branch offices and/or representative offices	23
	102-1 Name of organization	19, 35
	102-3 Location of headquarters	23
3.c	3.c.1 Total assets or asset capitalization and total liabilities	38, 51
	102-7 Organization scale	38
	3.c.2 Number of employees divided by gender, position, age, education, and employment status	44-46
	102-8 Information employees	44
	3.c.3 Percentage of share ownership (public and government)	35
	102-5 Ownership and legal form	35
	3.c.4 Operational area	38, 41
3.d	102-4 Locations of operation	41
	102-6 Markets served	37
	Products, services, and business activity	38-41
3.e	102-2 Activities, brands, products, and services	39-41
	Membership of association	42
3.f	102-13 Memberships or associations	42
	Significant changes	41
4.a	102-10 Significant changes	41
	Policies to respond challenges in order to fulfill sustainability strategies	11
4.b	102-14 Statement from the senior decision-maker	10-13
	Implementation of Sustainable Finance	12, 56
4.c	Target achievement strategies	12
	102-14 Statement from the senior decision-maker	10-13
5.a	A description of the duties of the Board of Directors and the Board of Commissioners, employees, officials and/or work units who are responsible for implementing Sustainable Finance	54
	102-20 Executive level responsibility for economic, environmental and social topics	54
5.b	Explanation of competency development performed for members of the Board of Directors, members of the Board of Commissioners, employees, officials and/or work units who are responsible for implementing Sustainable Finance.	54-55
	102-18 Governance Structure	53



POJK 51 and GRI

No.	Disclosure	Page
5.c	Risk management for the application of Sustainable Finance	53
	102-18 Governance Structure	53
5.d	102-40 List of stakeholder groups	22
	102-42 Identifying and selecting stakeholders	21
	102-43 Approach to stakeholder engagement	22, 81
5.e	Problems encountered on sustainable performance	22
	102-44 Key topics and concerns	22
6.a	Explanation of activities to build a culture of sustainability	22, 104
6.b	6.b A description of economic performance	50-52
	201-2 Financial impact, risk and opportunities from climate change	50
	6.b.1 Comparison of targets and production performance, portfolio, financing targets, or investments, income as well as profit and loss (for sustainability report separately prepared from annual report)	51
	6.b.2 Comparison of target and portfolio performance, financing targets, or investments in financial instruments or projects that are in line with the implementation of Sustainable Finance.	52, 62
6.c	6.c.1 The company's commitment to provide services for equivalent products and/or services to consumers	12, 16, 17, 70
	6.c.2.a Equal employment opportunities and the presence or absence of forced labor and child labor;	44, 46
	6.c.2.b The percentage of permanent employee remuneration at the lowest level of the regional minimum wage	52
	6.c.2.c A decent and safe work environment	49
	Training and development of employee skills	76
	6.c.2.d 404-1 Average hours of training per year per employee	76
	404-2 Programs for upgrading employee skills and transition assistance programs	76
	6.c.3.a Information regarding activities or operational areas that produce positive and negative impacts on surrounding communities including financial literacy and inclusion	70, 71, 87-103
	413-1 Operations with local community engagement, impact assessments, and development programs	90, 92
	6.c.3.b Public complaints mechanism and number of public complaints received and acted upon	74-75
	6.c.3.c TJSL which can be linked to support for the Sustainable Development Goals including the types and achievements of community empowerment program activities	87-99
	6.d.1 Environmental costs incurred	107
	6.d.2 Description of the use of environmentally friendly materials, for example the use of recycled material types;	77-78, 105
6.d	6.d.3 Description of energy use	104
	302-3 Energy intensity	104
6.e	6.e.1 Performance as referred to in letter d	-
	6.e.2 Information on activities or operational areas producing positive and negative impacts on the surrounding environment, especially efforts to increase the carrying capacity of ecosystems	106-107
	304-2 Significant impacts of activities, products, and services on biodiversity	106
	6.e.3.a Impacts from operational areas that are close to or in conservation areas or that have biodiversity	41
	6.e.3.b Biodiversity conservation efforts undertaken	106
	6.e.4 Carried out efforts and achievement of emission	61, 77, 78, 103, 105
	6.e.5.a The amount of waste and effluent produced by type	77
	6.e.5.b Waste and effluent management mechanisms	63, 77, 104, 105
	6.e.5.c Spills that occur (if any)	105
	6.e.6 The amount and material of environmental complaints received and resolved	107
6.f	6.f.1 Innovation and development of Sustainable Financial products and/or services	4, 79
	6.f.2 The number and percentage of products and services that the safety have been evaluated for customers	81
	6.f.3 Positive and negative impacts arising from Sustainable Financial products and/or services and the distribution process, as well as mitigation undertaken to mitigate negative impacts	81
	6.f.4 The number of products withdrawn and the reasons	81
	6.f.5 Customer satisfaction survey of Sustainable Financial products and/or services	81
7	102-43 Approach to stakeholder engagement	22, 81
	Written verification from independent parties	110-113
	102-56 External assurance for the report	20, 21, 110-113



GRI

GRI	Criteria	Pages
GRI 102: General approach	102-9 Organization's supply chain	52
	102-11 Precautionary approach or principles	56, 58, 81
	102-12 External initiatives	42
	102-13 Association Membership	42
	102-15 Important impacts, risks and opportunities	13
	102-19 Delegating authority	53
	102-30 Effectiveness of risk management processes	58
	102-35 Remuneration policies	52
	102-41 Collective bargaining agreements	49
	102-45 Entities included in the consolidated statements	20
	102-46 Defining report content and topic boundaries	20, 28-33
	102-47 List of material topics	24, 25, 28-33
	102-48 Restatements of information	20
	102-49 Changes in reporting	20, 28-33
	102-50 Reporting period	19
	102-51 Date of most recent report	19
	102-52 Reporting cycles	19
	102-53 Contact point for questions regarding the report	23, 119
	102-54 Claims of reporting in accordance with the GRI Standards	19
	102-55 GRI Content Index	114-118
GRI 103: Management approach	103-1 Explanation of Material's Topic and Boundaries	24, 25, 28-33
	103-2 Management Approach and its components	28-33
	103-3 Evaluation of Management Approach	28-33
GRI 201: Economy performance	201-2 Financial impact, risk and opportunities from climate change	50
GRI 205: Anti corruption	205-1 Operations assessed for risks related to corruption	83
	205-2 Communication and training about anti-corruption policies and procedures	83
	205-3 Confirmed incidents of corruption and actions taken	84
GRI 302:	302-3 Energy intensity	104
GRI 401: Employment	401-1 New employee hires and employee turnover	47-48
	401-2 Benefits provided to fulltime employees that are not provided to temporary or part time employees	49
	401-3 Parental leave	48
GRI 404: Education and training	404-1 Average hours of training per year per employee	76
	404-2 Programs for upgrading employee skills and transition assistance programs	76
	404-3 Percentage of employees receiving regular performance and career development review	49
GRI 417: Marketing and labelling	417-1 Requirement for product and service information and labelling	81
	417-2 Incidents of non-compliance concerning product and service information and labelling	81
	417-3 Incidents of non-compliance concerning marketing communications	81
GRI 418: Customers privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	80



GRI Financial Services

FS Standard	Description	Page
FS1	Policies with specific environmental and social components applied to business lines	29
FS2	Procedures for assessing and screening environmental and social risks in business lines	56, 63
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	58, 63
FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	33, 59
FS5	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	67
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/sme/large) and by sector	38, 62
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	38, 66, 67
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	66, 67
FS9	Coverage and frequencies of audits to assess implementation of environmental and social policies and risk assessment procedures	29, 56
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	62, 64
FS11	The percentage of assets subject to positive and negative environmental or social screening	62, 64
FS13	Access points in low-populated or economically disadvantaged areas by type	70
FS14	Initiatives to improve access to financial services for disadvantaged people	70, 71
FS15	Policies for the fair design and sale of financial products and services	29, 81
FS16	Initiatives to enhance financial literacy by type of beneficiary	70



SASB

Code	Description	Page
Data Security		
FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	31, 32
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	31, 32
Financial Inclusion & Capacity Building		
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	66, 67, 70
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	70-72
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	70-72
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis		
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	62
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	51, 58, 63
Business Ethics		
FN-CB-510a.2	Description of whistleblower policies and procedures	84, 85
Systemic Risk Management		
FN-CB-550a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis into capital adequacy planning, long-term corporate strategy, and other business activities	16, 57, 58, 63

SUSBA ESG Integration Pillars

No	Indicator	Aspect	Page
1	Purpose	Sustainability strategy and stakeholder engagement	16
		Participation in sustainable finance initiatives and policy advocacy with regulators	12
2	Policies	Public statements on specific ESG issues	11
		Public statements on specific sectors	13
3	Processes	Assessing ESG risks in client and transaction approvals	57
		Client monitoring and engagement	57
4	People	Responsibilities for ESG	53
		Staff E&S training and performance evaluation	53, 54, 76
5	Products	ESG integration in products and services	29, 61, 62, 65
6	Portfolio	ESG risk assessment and mitigation at portfolio level	13, 29, 31, 34
		Disclosure of ESG risk exposure and targets	16-17, 56, 63



FEEDBACK FORM

The PT Bank Central Asia Tbk (BCA) 2019 sustainability report portrays the financial performance and sustainability. Upon reading this sustainability report, we look forward to your input, criticism and suggestions by sending an email or by sending this form by mail.

YOUR PROFILE

Name (if possible) :
Institution/Company :
E-mail :
Tel./Mobile :

STAKEHOLDER GROUP

- ☐ Shareholders and investors
- ☐ Customers
- ☐ Employees
- ☐ Government
- ☐ Media
- ☐ Business partners
- ☐ Public and the community
- ☐ Others, please specify:
.....

PLEASE SELECT THE APPROPRIATE ANSWERS IN RESPONSE TO THE QUESTIONS BELOW.

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. This report is easily understood. | ☐ | ☐ |
| 2. This report is useful for you. | ☐ | ☐ |
| 3. This report already portrays the Company's performance in sustainable development. | ☐ | ☐ |

PLEASE ASSESS THE MATERIAL ASPECTS DEEMED IMPORTANT FROM THIS REPORT

(Score 1 = Not So Important TO 5 = Very Important).

Economic performance	
Product portfolio	
Service quality and digitization	
Customer data security and privacy protection	
Fraud technology prevention	
Training and education	

THANK YOU FOR YOUR PARTICIPATION.

PLEASE SUBMIT AND SEND THIS RESPONSE TO THE FOLLOWING ADDRESS:

Corporate Secretary

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Embracing a New Journey



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