

**Berkembang
Bersama
Masyarakat**

Growing with
the Community

Daftar Isi

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Tentang Laporan Keberlanjutan BCA

About BCA's Sustainability Report

Laporan Keberlanjutan BCA 2015 ini menyajikan informasi tentang kinerja keberlanjutan BCA di bidang lingkungan, sosial dan tata kelola yang selanjutnya akan diterbitkan setiap tahun. Laporan ini merupakan bagian dari pelaksanaan komitmen BCA untuk transparansi dalam membangun perbankan yang berkelanjutan di Indonesia.

Laporan ini ditujukan bagi pemangku kepentingan BCA tentang kinerja dan pendekatan yang dilakukan Bank dalam mengelola tanggung jawab perusahaan. Laporan ini melengkapi Laporan Tahunan BCA tahun 2015. Pelaksanaan tanggung jawab perusahaan menjadi fokus dalam laporan ini sedangkan rincian tentang aspek bisnis dan tata kelola dibahas lebih detail dalam Laporan Tahunan.

[G4-32] Kesesuaian dengan GRI-G4

Laporan ini disusun mengikuti ketentuan '*in-accordance*' yang dimuat dalam Panduan Pelaporan Keberlanjutan dari Global Reporting Initiatives Generasi-4 (GRI-G4) dan Pengungkapan Sektor Layanan Keuangan GRI-G4 (FSSD). Opsi yang dipilih dalam laporan ini adalah opsi 'inti'.

[G4-17] Batasan Pelaporan

Laporan ini mencakup bisnis BCA dan entitas anak, kecuali untuk data dan informasi pengelolaan tanggung jawab sosial dan lingkungan hanya mencakup aktivitas dan kinerja dari Bank saja.

BCA's 2015 Sustainability Report presents information on BCA's sustainability performance with regards to the environment, social and governance, which subsequently will be published annually. The sustainability report is part of BCA's commitment to transparency in developing sustainable banking in Indonesia.

This report is intended for BCA's stakeholders regarding the Bank's performance and approach in managing corporate social responsibility. This report complements BCA's 2015 Annual Report. The implementation of social responsibility is the focus of this report, details pertaining to business and governance aspects are discussed in detail within the Annual Report.

[G4-32] GRI-G4 Compliance

This Report was prepared in compliance with '*in-accordance*' provisions prescribed within the Sustainability Reporting Guidelines from the Global Reporting Initiatives Generation-4 (GRI-G4) and Financial Services Sector Disclosure GRI-G4 (FSSD). The option chosen for this report is the 'core' option.

[G4-17] Reporting Restrictions

This Report covers BCA's business and its subsidiaries, except for the social and environment responsibility data and information that only covers the activity and performance of the Bank.



Berkembang Bersama Masyarakat

Growing with the Community

Laporan Keberlanjutan BCA 2015 ini merupakan laporan berkelanjutan yang diterbitkan oleh BCA pertama kali. Tema laporan kali ini adalah Berkembang Bersama Masyarakat, di mana di dalamnya menggambarkan kontribusi BCA dalam mengembangkan masyarakat dan lingkungan hidup.

Kami melakukannya dengan cara mendukung dunia usaha di Indonesia termasuk usaha kecil dan menengah, membiayai proyek infrastruktur Pemerintah serta melakukan tanggung jawab sosial dan lingkungan bersama-sama masyarakat. Seluruhnya untuk memberikan nilai tambah hadirnya BCA di Indonesia.

BCA's 2015 Sustainability Report is the first sustainability report published by BCA. The theme of this report is "Growing with the Community", as the report documents BCA's contributions to developing communities and the environment.

We contribute to community development through our support for businesses in Indonesia, including small and medium enterprises, providing financing for the Government's infrastructure projects, and fulfilling our social and environmental obligations together with communities. These endeavours have created added value for BCA in Indonesia.



Jahja Setiaatmadja

Presiden Direktur
President Director

[G4-1]

Sambutan Presiden Direktur

Message from the President Director



Melalui berbagai program CSR di bidang yang menjadi perhatian negeri ini, BCA sebagai bagian dari bangsa Indonesia, terus memberikan kontribusi nyata bagi masyarakat.

Through various CSR programs throughout the country, BCA continues, as a part of the Indonesian nation, to provide tangible contributions to society.



Para Pemangku Kepentingan yang kami hormati,

Dengan penuh rasa bangga kami sampaikan Laporan Keberlanjutan BCA 2015, laporan keberlanjutan pertama kami yang akan diterbitkan secara konsisten setiap tahun. Dalam laporan ini kami hendak menyampaikan kinerja keberlanjutan BCA di bidang sosial, lingkungan, dan tata kelola perusahaan yang material bagi bisnis Bank dan pemangku kepentingannya.

Laporan ini merupakan perwujudan komitmen BCA dalam memulai langkah menuju Perbankan Indonesia yang Berkelanjutan. Dalam kerangka ini BCA turut berkontribusi dalam pembangunan nasional melalui layanan keuangan yang bertanggung jawab serta mendukung prinsip-prinsip pembangunan yang berkelanjutan melalui kegiatan tanggung jawab sosial dan lingkungan bersama masyarakat.

TANTANGAN MENGELOLA KEBERLANJUTAN

BCA merupakan bank swasta terbesar di Indonesia dengan aset sebesar Rp594 triliun. Pertumbuhan perkembangan BCA tidak terlepas dari kegiatan ekonomi Indonesia. Pada tahun 2015 pertumbuhan ekonomi Indonesia tercatat sebesar 4,8%. Kondisi ini merupakan dampak dari keseluruhan keadaan ekonomi dunia di tahun 2015 yang masih diliputi ketidakpastian dan volatilitas yang tinggi. Akibatnya bagi

Dear Valued Stakeholders,

We are proud to put forward BCA's 2015 Sustainability Report, our first sustainability report and will be published on annual basis going forward. This report detail BCA's sustainability performance in the areas of social, environmental, and corporate governance, which is of material importance to the Bank's business and its stakeholders.

This report represents BCA's commitment to take the initiative in towards implementing Sustainable Indonesian Banking. Within this framework, BCA supports national development by offering responsible financial services as well as supporting the principles of sustainable development through social and environmental program together with the community.

CHALLENGES OF MANAGING SUSTAINABILITY

BCA is Indonesia's largest private bank with assets totaling Rp594 trillion. BCA's growth is closely linked to Indonesia's economic activities. Indonesia's economic growth in 2015 was recorded at of 4.8%. This relatively lower growth is the result of the overall state of the global economy in 2015 that continued to face uncertainty and high volatility. The impact for Indonesia was that commodity prices remained

Indonesia, harga komoditas masih mengalami tekanan sehingga berdampak negatif terhadap aktivitas pergerakan ekspor komoditas Indonesia.

Dampak bagi industri perbankan, termasuk BCA, adalah terjadinya perlambatan pertumbuhan kredit dan dana pihak ketiga, serta kenaikan biaya cadangan kredit bermasalah maupun beban operasional, sehingga sektor perbankan Indonesia menghadapi penurunan profitabilitas untuk tahun 2015.

Mencermati kondisi ini, Pemerintah maupun regulator mendukung aktivitas perekonomian Indonesia menuju ke arah yang lebih baik. Pemerintah Indonesia telah melakukan langkah-langkah strategis untuk mendukung perekonomian Indonesia dan mengembangkan landasan yang kokoh bagi pertumbuhan ekonomi jangka panjang. Serangkaian paket kebijakan ekonomi dan peraturan baru diluncurkan untuk mendorong perekonomian nasional.

Meskipun dihadapkan pada berbagai tantangan, kami optimis terhadap prospek jangka panjang perekonomian Indonesia. Kami menyambut baik paket ekonomi yang diterapkan Pemerintah.

PENCAPAIAN USAHA

Pada tahun 2015 BCA telah menerapkan program kerja serta inisiatif jangka pendek dan jangka panjang untuk mempertahankan kualitas kredit dan kinerja usaha yang solid. BCA menerapkan pendekatan yang berhati-hati dalam penyaluran kredit melalui penerapan kebijakan manajemen risiko kredit yang *prudent* guna menjaga kualitas kredit. Aktivitas penyaluran kredit terutama diarahkan untuk memenuhi permintaan kredit yang riil dan sehat dari nasabah berkualitas yang memiliki rekam jejak baik di semua segmen kredit.

Perbankan transaksi merupakan pusat dari semua aktivitas bisnis BCA. Kami terus memperkuat jaringan dan menjaga reputasi sebagai salah satu bank transaksi yang terkemuka

constrained thereby negatively affecting movements of Indonesia's commodity export activities.

The impact on the banking industry, including BCA, was a slowdown in loan and third party funds growth, as well as increased operating and non-performing loan reserve expenses, resulting in a decline in profitability for Indonesia's banking sector in 2015.

In light of these conditions, the Government and regulators took active steps to spur Indonesia's economic growth. The Indonesian government has carried out strategic steps to support the Indonesian economy and develop a solid foundation for long-term economic growth. A range of economic and regulatory policies was launched to boost the national economy.

Though faced with various challenges, we are optimistic about the Indonesian economy's long-term prospects. We welcome the economic stimulus package implemented by the government.

BUSINESS ACHIEVEMENTS

In 2015, BCA implemented a work program including short-term and long-term initiatives to maintain credit quality and business performance. BCA applies a cautious approach support to loan disbursements by implementing prudent credit risk management policies designed to maintain credit quality. Lending activities are primarily geared to meet loan demand from high quality customers who demonstrate a positive track record in their business lines.

Transaction banking is at the core of all business activities at BCA. We continue to strengthen our network and maintain our reputation as one of the leading transaction banks

di Indonesia. Kenyamanan, keamanan dan keandalan sistem perbankan transaksi BCA merupakan modal utama dalam menjaga kepercayaan nasabah.

BCA terus meningkatkan kemampuan jaringan multi-channel Bank dengan melakukan pengembangan yang cepat pada platform perbankan elektronik. BCA juga senantiasa berupaya meningkatkan kualitas layanan serta memperluas jangkauan di dua jaringan 'tradisional' ini. Saat ini BCA mengoperasikan 1.182 kantor cabang dan 17.081 ATM di seluruh Indonesia, masing-masing meningkat sebesar 25,5% dan 99,1% dalam kurun waktu 5 tahun terakhir. Kedepannya, kami melihat bahwa pendekatan layanan multichannel yang didukung jaringan kantor cabang tradisional dan diperkuat oleh layanan perbankan digital akan menjadi tren utama di sektor perbankan.

Secara keseluruhan, perkembangan anak-anak usaha BCA memberikan kontribusi yang positif terhadap kinerja bisnis Bank. BCA meyakini bahwa masih terdapat potensi bisnis yang cukup besar bagi anak-anak usaha untuk bertumbuh di bidang usahanya masing-masing. Di tahun-tahun mendatang, BCA akan terus mendukung pertumbuhan bisnis dan meningkatkan sinergi bisnis antara masing-masing anak usaha dengan bisnis utama Bank, dengan tetap memperhitungkan risiko-risiko yang mungkin timbul di setiap bidang usaha yang dimasuki BCA.

Dengan strategi ini, sepanjang tahun 2015 BCA membukukan pertumbuhan Laba Bersih sebesar 9,3% menjadi Rp 18,0 triliun. Pertumbuhan ini dapat dijaga tetap sehat dengan rasio kecukupan modal (*Capital Adequacy Ratio* – CAR) sebesar 18,7% dan rasio kredit terhadap pendanaan (*Loan to Funding Ratio* – LFR) tercatat sebesar 81,1% pada akhir tahun 2015. Sementara itu tingkat pengembalian atas aset (*Return on Assets* – ROA) tercatat sebesar 3,8% dan tingkat pengembalian atas ekuitas (*Return on Equity* – ROE) sebesar 21,9% disertai dengan rasio NPL yang terkendali sebesar 0,7%.

in Indonesia. Our customers have come to rely on the convenience, security and reliability of BCA's transaction banking services.

BCA continues to improve the capability of its multi-channel distribution networks through the rapid development of its electronic banking platform. BCA strives to improve the quality of its services as well as to expand the footprint of the two 'traditional' networks, which currently are comprised of 1,182 branches and 17,081 ATMs throughout Indonesia. These outlets represent growth rates of 25.5% and 99.1%, respectively, over the last 5-year period. Going forward, we believe that the multi-channel service approach with the support of the traditional branch banking network and enhanced by digital banking services will become the central trend in the banking sector.

Overall, the progress shown by BCA's subsidiaries has contributed positively to the Bank's business performances. We believe that there is significant business potential for these subsidiaries to grow in their respective areas of business. In the coming years, BCA will continue to support business growth and to build on the synergy between each subsidiary and the Bank's core businesses, with due observance of the potential risks in every business that we engage in.

As a result of this strategy, BCA registered a Net Profit growth of 9.3% in 2015 to Rp 18.0 trillion. This growth was maintained at a healthy rate with a Capital Adequacy Ratio (CAR) of 18.7% and Loan to Funding Ratio (LFR) of 81.1% at the end of 2015. Meanwhile, Return on Assets (ROA) amounted to 3.8% and Return On Equity (ROE) amounted to 21.9% along with a controlled Non-Performing Loans (NPL) ratio of 0.7%.

MEMULAI LANGKAH MENUJU PERBANKAN YANG BERKELANJUTAN

Kami menandai tahun 2015 dengan mengembangkan inisiatif yang ditujukan untuk memperkuat kemampuan organisasi dalam mengelola aspek lingkungan, sosial dan tata kelola (LST) serta mendorong porsi pembiayaan bisnis berkelanjutan, yaitu pembiayaan yang berhubungan dengan efisiensi energi, perkebunan dan sektor terkaitnya yang telah bersertifikat ramah lingkungan, pertanian, energi terbarukan, eko-wisata, industri kreatif, serta industri lain yang berprinsip ramah lingkungan, sosial dan tata kelola (sustainable).

Selain itu, BCA berperan dalam pelaksanaan literasi keuangan dan layanan keuangan yang inklusif bagi masyarakat Indonesia. Kedua inisiatif ini kami laksanakan sejalan dengan kegiatan yang dilaksanakan Otoritas Jasa Keuangan dan Bank Indonesia. Kami telah mengembangkan produk LAKU BCA dan DUITT untuk menyediakan layanan keuangan dasar bagi masyarakat. Di samping itu BCA juga menyelenggarakan kegiatan literasi perbankan yang dilakukan bersamaan dalam program-program Bakti BCA.

Seluruh inisiatif ini akan menjadi bagian terintegrasi kegiatan perbankan BCA, dimana Bank dapat memberikan layanan yang terbaik bagi nasabah dengan melaksanakan bisnis secara bertanggung jawab dan berkelanjutan, serta menciptakan kemudahan akses keuangan bagi lebih banyak anggota masyarakat Indonesia.

KOMITMEN UNTUK TATA KELOLA PERUSAHAAN YANG BAIK

BCA percaya bahwa penerapan praktik-praktik GCG merupakan sesuatu yang penting dalam menciptakan budaya organisasi yang kokoh dan unggul guna meraih pertumbuhan bisnis yang berkelanjutan serta mampu memberikan nilai tambah bagi nasabah. Langkah strategis yang kami lakukan pada tahun 2015 adalah pembentukan Komite Tata Kelola Terintegrasi yang sejalan dengan kebijakan Otoritas Jasa Keuangan. Komite Tata Kelola Terintegrasi membantu Dewan Komisaris dalam mengevaluasi penerapan Tata

INITIATING STEPS TOWARDS SUSTAINABLE BANKING

We highlight 2015 with initiatives to strengthen the organization's ability to manage the environmental, social and governance aspects of banking as well as drive the financing of sustainable businesses. This include financing of projects that are related to energy efficiency, environment-friendly certified plantations and related industries, agriculture, renewable energy, eco-tourism, the creative industry, and other industries that are sustainable in terms of environmental, social and governance principles.

In addition, BCA plays an active role in promoting financial literacy and inclusive financial services for all Indonesians. Both of these initiatives were implemented in line with activities carried out by OJK and Bank Indonesia. We have developed products such as LAKU BCA and DUITT to provide basic financial services for the public. Moreover, BCA organizes banking literacy activities that are conducted simultaneously within the Bakti BCA programs.

All of these initiatives are an integrated part of BCA's banking activities, wherein the Bank can provide the best service for customers by implementing responsible and sustainable business, as well as creating equitable financial service access throughout Indonesia.

COMMITMENT TO GOOD CORPORATE GOVERNANCE

BCA believes that the adoption of GCG practices are important to create a strong and superior organizational culture in order to achieve sustainable business growth as well as provide added value to customers. The strategic steps that we carried out in 2015 include the establishment of the Integrated Governance Committee in line with the Indonesian Financial Services Authority's policy. The Integrated Governance Committee assists the Board of Commissioners in evaluating the implementation of Corporate Governance,

Kelola Perusahaan, antara lain melalui penilaian kecukupan pengendalian internal dan pelaksanaan fungsi kepatuhan, di BCA maupun anak-anak perusahaan secara terintegrasi.

BCA secara berkala melakukan *self-assessment* pelaksanaan GCG. Tujuan *self-assessment* adalah untuk menjaga dan meningkatkan kualitas penerapan GCG di BCA. Untuk tahun 2015, kami melaporkan bahwa hasil *self-assessment* terhadap pelaksanaan GCG di BCA menghasilkan peringkat komposit dengan predikat "Sangat Baik."

Penilaian GCG juga dilakukan terhadap BCA dari pihak eksternal, berdasarkan *assessment* dari Indonesian Institute for Corporate Governance (IICG) dan majalah SWA, BCA memenuhi kriteria sebagai "Perusahaan Sangat Terpercaya", serta memperoleh penghargaan dari Finance Asia sebagai salah satu perusahaan yang memiliki tata kelola perusahaan terbaik di Indonesia.

KONTRIBUSI BAGI BANGSA MELALUI CSR

Kami menyadari bahwa keberhasilan BCA dalam mengembangkan bisnis, tidaklah terlepas dari dukungan dan hubungan yang harmonis dengan masyarakat. Untuk itu, BCA secara aktif memberi kontribusi terhadap masyarakat melalui aktivitas tanggung jawab sosial perusahaan (*Corporate Social Responsibility* – CSR). BCA berupaya untuk memberikan kontribusi nyata kepada masyarakat Indonesia melalui berbagai inisiatif antara lain di bidang pendidikan, kesehatan, serta pelestarian budaya dan lingkungan hidup.

Pendidikan merupakan aspek penting dalam pengembangan bangsa, BCA meyakini bahwa sumber daya manusia sangat menentukan keberhasilan pembangunan suatu negara. Dengan penduduk yang berkualitas dan kompeten, berbagai potensi ekonomi dan sumber daya alam yang dimiliki Indonesia akan dapat dimanfaatkan, diolah dan dikelola dengan baik. Sejalan dengan pemahaman ini, BCA menyelenggarakan berbagai program pendidikan antara lain di bidang akuntansi dan teknologi informasi, serta program 'Magang Bakti BCA', guna memfasilitasi pengembangan

which includes, among others, an assessment of the adequacy of internal controls and integrated implementation of the Bank and the subsidiaries' compliance function.

BCA regularly conducts GCG implementation self-assessment in order to maintain and enhance the quality of GCG implementation. For 2015, we reported that the results of the BCA's GCG implementation self-assessment achieved a composite rating of "Very Good."

An assessment of GCG in BCA is also carried out by external parties based on assessment of the Indonesian Institute for Corporate Governance (IICG) and the SWA magazine, BCA has fulfilled the criteria of Most Trusted Company, and received an award from Finance Asia as one of the companies with the best corporate governance in Indonesia.

CONTRIBUTION TO THE NATION THROUGH CSR

We recognize that BCA's success in developing the business is also attributed to the ongoing support and harmonious relationships with the community. To that end, BCA actively contributes to society through its Corporate Social Responsibility (CSR) activities. BCA strives to visibly contribute to the Indonesian people through various initiatives including those in the fields of education and health, as well as cultural and environmental preservation.

Education is an important aspect in the development of the nation and BCA firmly believes that human resources largely determine the success of a country's development. Aided by a qualified and competent population, Indonesia can process, manage, and benefit from the economic potential and natural resources that country has. In line with this understanding, BCA organizes various educational programs including those in the fields of accounting and information technology, as well as the 'Magang Bakti BCA' program, in order to facilitate the development of human resources in the field of banking.

sumber daya manusia di bidang perbankan. Melalui program ini, kami membuka kesempatan pendidikan bagi masyarakat.

This program provides educational opportunities for the community.

Dalam beberapa tahun terakhir, BCA terlibat dalam upaya pelestarian wayang sebagai warisan budaya Indonesia dengan tema BCA untuk Wayang Indonesia. BCA bekerja sama dengan organisasi-organisasi pemerhati budaya wayang dalam menyelenggarakan berbagai kegiatan. Kami juga telah memulai program adopsi desa wisata dimana kami melakukan program pengembangan kapasitas komunitas setempat guna memanfaatkan potensi desa untuk menjadi salah satu pusat daya tarik wisata, sehingga turut mendorong perekonomian lokal. Di sini kami juga memperkenalkan pengelolaan keuangan bagi komunitas termasuk dengan menyediakan sarana solusi perbankan untuk mendukung kegiatan wisata.

In recent years, BCA has been actively involved in the preservation of Indonesia's cultural heritage under the theme of "BCA for Indonesian Wayang". BCA cooperates with wayang (traditional puppets) cultural promotion groups to organize various activities throughout the country. We have launched a village adoption scheme for villages with tourism potential to further develop the local community's capacity in order to utilize the village's potential to become a main tourist attraction thereby helping to boost the local economy. At the same time, we also introduced financial management programs for the community, including by providing banking solution facilities to support tourism activities.

Pada tahun 2015, BCA kembali menjadi sponsor utama penyelenggaraan BCA Indonesian Open 2015, turnamen bulutangkis internasional kebanggaan Indonesia yang masuk kategori *Super-series Premier*. Dukungan atas penyelenggaraan turnamen ini merupakan komitmen BCA untuk turut mengembangkan bulu tangkis sebagai salah satu cabang olah raga Indonesia.

In 2015, BCA was once again the main sponsor for the BCA Indonesian Open, an international badminton tournament, categorized as a Premier Super-series. BCA's support for this tournament represents its commitment to further develop badminton as one of Indonesia's sports activities.

BCA juga memberikan perhatian terhadap kelestarian lingkungan hidup dengan terus berpartisipasi dalam program penghijauan di sejumlah daerah di Indonesia. Pada tahun 2015, BCA melakukan penanaman 18.000 mangrove di sepuluh wilayah di Indonesia, termasuk Aceh, Lampung, Jakarta, Bali dan Kalimantan Barat. Di tahun-tahun mendatang, BCA akan terus melaksanakan program CSR sebagai komitmen Bank untuk tumbuh berkembang bersama masyarakat.

BCA also placed specific emphasis on environmental preservation by continuing to participate in the greening program in a number of areas in Indonesia. In 2015, BCA planted 18,000 mangrove trees in ten regions in Indonesia, include in Aceh, Lampung, Jakarta, Bali and West Kalimantan. In the coming years, BCA will continue to implement CSR programs as a part of the Bank's commitment to grow with the community.

PANDANGAN TAHUN MENDATANG

Kami memperkirakan perekonomian Indonesia masih akan melalui berbagai tantangan dan bertumbuh secara moderat pada tahun 2016. Ketidakpastian dan stagnasi ekonomi di negara-negara maju diperkirakan masih akan berlanjut di tahun 2016. Kami menyadari bahwa kondisi perekonomian akan memberikan dampak terhadap kinerja sektor perbankan Indonesia, termasuk BCA. Untuk itu, memasuki tahun 2016, kami akan tetap mengutamakan penerapan kebijakan dan langkah yang berhati-hati.

BCA terus berupaya memperkuat kapabilitas perbankan transaksi dan menyempurnakan infrastruktur kredit, hal ini dilakukan mengingat prospek jangka panjang industri perbankan Indonesia, serta untuk mengantisipasi meningkatnya persaingan di era Masyarakat Ekonomi ASEAN dan evolusi *digital banking* yang berkembang cepat. Pengembangan sumber daya manusia serta penyelarasan organisasi di seluruh unit kerja dan anak-anak usaha Bank merupakan faktor penting untuk lebih memperkuat posisi BCA sebagai bank terkemuka di Indonesia.

APRESIASI BAGI PEMANGKU KEPENTINGAN

Kami berterima kasih kepada Otoritas Jasa Keuangan dan Bank Indonesia, atas arahan dan dukungan yang telah diberikan kepada BCA dalam mengembangkan industri perbankan yang berkelanjutan di Indonesia. Kami yakin bahwa dengan komitmen tanpa henti dari semua pemangku kepentingan, BCA akan mampu meningkatkan kinerjanya serta terus memberikan nilai tambah dan manfaat bagi nasabah, pemegang saham, serta seluruh masyarakat Indonesia.

VIEW OF THE YEAR AHEAD

We estimate that Indonesia's economy will continue to experience challenges and moderate growth in 2016. The economic uncertainty and stagnation in the developed nations is expected to continue in 2016. We are fully aware that these economic conditions will have an impact on the Indonesian banking sector's performance, including BCA. Therefore, as we venture into 2016, we will continue to focus on implementing prudent policies and measures.

BCA continues to strengthen and enhance transactional banking and infrastructure loan capabilities, which are carried out in view of the Indonesian banking industry's long term prospects, as well as in anticipation of increased competition brought about by the era of the ASEAN Economic Community and the rapid evolution of digital banking. Human resource development along with organizational alignment across the Bank's business units and subsidiaries is a vital factor to further strengthen the Bank's position as a leading bank in Indonesia.

APPRECIATION FOR THE STAKEHOLDERS

We extend our gratitude to the Indonesian Financial Services Authority and Bank Indonesia for the guidance and support extended to BCA in developing a sustainable banking industry in Indonesia. We are confident that with the relentless commitment of all stakeholders, BCA will be able to improve its performance as well as continue to provide added value and benefits for customers, shareholders, and all Indonesians.



Jahja Setiaatmadja
Presiden Direktur - President Director



BCA dan Pembangunan Berkelanjutan

BCA and Sustainable Development

“

Dengan posisi keuangan yang kokoh, BCA mampu memberikan dukungan bagi para nasabah sekaligus menangkap berbagai peluang usaha untuk menopang pertumbuhan berkelanjutan.

With a solid financial position, BCA is able to provide support for customers while simultaneously exploring of various business opportunities to support sustainable growth.

”

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Total Aset BCA 2015 BCA 2015 Total Assets



Rp
594,4
triliun | trillion

Sekilas BCA

Berdiri pada tahun 1957, PT Bank Central Asia Tbk (BCA) saat ini merupakan salah satu bank swasta nasional terbesar di Indonesia. Dengan keunggulannya di bidang perbankan transaksi, BCA melayani beragam segmen nasabah, baik nasabah individu maupun nasabah bisnis melalui jaringan perbankan elektronik dan kantor cabang yang menjangkau hampir seluruh kota-kota besar di Indonesia.

Per 31 Desember 2015, BCA melayani lebih dari 14 juta rekening nasabah melalui 1.182 cabang, 17.081 ATM dan ratusan ribu EDC yang didukung oleh lebih dari 20.000 karyawan.

BCA aktif menyalurkan kredit di Indonesia dengan portofolio yang terdiversifikasi ke segmen korporasi, komersial & UKM dan konsumen. Kualitas portofolio kredit yang sehat dipertahankan melalui penerapan manajemen risiko yang *prudent*.

Guna melengkapi lini bisnis inti BCA, serta memberikan solusi keuangan menyeluruh bagi para nasabah, BCA telah berinvestasi dan mengembangkan bisnis anak-anak usahanya. Di samping BCA Finance, yang telah dikenal luas dalam bisnis pembiayaan kendaraan roda empat, saat ini BCA memiliki anak-anak usaha yang bergerak di bisnis pembiayaan kendaraan bermotor roda dua (CS Finance); bisnis asuransi umum (BCA Insurance); bisnis asuransi jiwa (BCA Life); layanan perbankan Syariah (BCA Syariah); layanan *remittance* (BCA Finance Ltd.); dan sekuritas (BCA Sekuritas).

Menjaga kepercayaan dan memberikan solusi perbankan terbaik bagi kebutuhan finansial para nasabah merupakan suatu kehormatan dan kebanggaan bagi BCA. Oleh karena itu, BCA berkomitmen untuk terus mengembangkan bisnisnya guna menopang kebutuhan perbankan nasabah dan memberi kontribusi bagi masyarakat, dengan selalu "senantiasa di sisi nasabah dan masyarakat Indonesia."

BCA at Glance

Established in 1957, PT Bank Central Asia Tbk (BCA) is currently Indonesia's largest privately-owned bank. With its predominance in of transactional banking, BCA serves various customer segments, both individual customers as well as business clients through electronic banking networks and branches in almost all cities in Indonesia.

As of 31 December, 2015, BCA serves over 14 million customer accounts through 1,182 branches, 17,081 ATM's and hundreds of thousands of EDCs that are managed by over 20,000 employees.

BCA actively distributes loans in Indonesia with a diversified portfolio in the corporate, commercial & SME, and consumer segments. The loan portfolio quality is maintained at a healthy level through the application of prudent risk management principles.

To facilitate BCA's core business line, as well as provide comprehensive financial solutions for the customer, BCA has invested in developing its subsidiaries' businesses. Aside from BCA Finance, which is widely known in the four-wheeled automotive financing business, BCA currently has subsidiaries that operate in the two-wheeled motor vehicle financing business (CS Finance); general insurance business (BCA Insurance); life insurance business (BCA Life); Sharia banking services (BCA Syariah); remittance services (BCA Finance Ltd.); and securities (BCA Sekuritas).

BCA is honored and proud to be able to maintain the trust of, and provide the best banking solution for, its customer's financial needs. BCA is committed to continuously developing the business in order to support its customers' banking needs and contribute to society by always being "on the side of our customers and the Indonesian people."

[G4-EC1] Kinerja Usaha BCA

Pada tahun 2015 sektor perbankan Indonesia dihadapkan pada perlambatan pertumbuhan kredit dan dana pihak ketiga sejalan dengan melemahnya kondisi perekonomian Indonesia secara keseluruhan. Sebagai dampak ketidakpastian pemulihan ekonomi global, perekonomian Indonesia dalam beberapa tahun terakhir masih mengalami perlambatan.

Sepanjang tahun 2015, di tengah berbagai tantangan yang dihadapi oleh perekonomian maupun sektor perbankan Indonesia, BCA berhasil mempertahankan kinerja yang solid, didukung oleh pertumbuhan kredit berkualitas, posisi likuiditas yang memadai dan permodalan yang kokoh.

[G4-EC1] BCA's Business Performance

In 2015, Indonesia's banking sector was faced with a slowdown in loans and third party funds growth which was in line with the overall weakening economic conditions experienced in Indonesia. As a result of uncertainty in the global economic recovery, Indonesia's economy in recent years has continued to experience a slowdown.

Despite the challenges faced by Indonesia's economy as well as its banking sector throughout 2015, BCA maintained a solid performance that was backed by superior loan growth, adequate liquidity and a strong capital base.



Dengan posisi keuangan yang kokoh, BCA mampu memberikan dukungan bagi para nasabah sekaligus menangkap berbagai peluang usaha untuk menopang pertumbuhan berkelanjutan.

With a solid financial position, BCA was able to provide support for customers while simultaneously taking advantage of various business opportunities to support sustainable growth.

Per 31 Desember 2015, portofolio kredit mencapai Rp 387,6 triliun, tumbuh 11,9%. Dengan kualitas kredit dipertahankan pada NPL 0,7% di bawah rata-rata standar industri sebesar 2,5%. Melambatnya pertumbuhan ekonomi berdampak pada meningkatnya rasio kredit bermasalah sektor perbankan. Oleh karena itu, BCA terus menerapkan pendekatan yang berhati-hati dalam penyaluran kredit dengan fokus dalam memenuhi permintaan kredit yang riil dan sehat dari nasabah berkualitas yang memiliki rekam jejak baik.

Bertumpu pada kondisi keuangan Bank yang kokoh, BCA terus melanjutkan aktivitas investasi di tahun 2015 dalam meningkatkan *franchise value* perbankan transaksi sekaligus menciptakan efisiensi jangka panjang. Keunggulan di bidang perbankan transaksi telah memungkinkan BCA untuk memiliki sumber dana yang berkelanjutan, berupa dana rekening transaksi yaitu dana giro dan tabungan (*Current Accounts and Saving Accounts - CASA*).

As of 31 December, 2015, the loan portfolio amounted to Rp 387.6 trillion, an increase of 11.9% for 2014. Loan quality was maintained at an NPL of 0.7%, below the industry average of 2.5%. BCA continues to apply a prudent approach in regards to loan disbursements by focusing on fulfilling real loan demand from qualified customers that possess a good business track record.

On the basis of the Bank's solid financial condition, BCA continued to pursue investment activities in 2015 to enhance the transactional banking's franchise value while, at the same time, create long-term efficiencies. Its expertise in transactional banking allows BCA to maintain sustainable funding sources in the form of transactional account funds or Current Accounts and Saving Accounts (CASA).

Meskipun terjadi perlambatan pertumbuhan ekonomi, BCA mampu meningkatkan saldo CASA secara keseluruhan sebesar 7,1% mencapai Rp 360,3 triliun pada akhir tahun 2015. CASA menjadi kontributor utama basis pendanaan di mana porsi CASA BCA tercatat sebesar 76,1% dari total dana pihak ketiga.

Sementara itu, pengembangan bisnis anak-anak usaha terus dilakukan pada tahun 2015. Secara keseluruhan, perkembangan anak-anak usaha BCA memberikan kontribusi yang positif terhadap kinerja bisnis BCA.

BCA dan entitas anak mencatat kinerja bisnis dan keuangan yang solid pada tahun 2015 dengan laba bersih yang dapat diatribusikan kepada pemilik entitas induk tercatat sebesar Rp 18,0 triliun, meningkat 9,3% dibandingkan tahun 2014 yang sebesar Rp 16,5 triliun. Tingkat pengembalian atas ekuitas (*Return on Equity*) tercatat 21,9% dan tingkat pengembalian atas aset (*Return on Asset*) sebesar 3,8% pada tahun 2015.

Despite the slowdown in economic growth, BCA was still able to increase the CASA balance overall by 7.1% to Rp 360.3 trillion at the end of 2015. CASA is the main contributor for the funding base representing 76.1% of total third party funds.

The development of the Bank's subsidiaries' businesses continued to be carried out in 2015. Overall, they have positively contributed to BCA's business performance.

BCA and its subsidiaries registered a solid business and financial performance in 2015 with net profit that is attributable to owners of the parent entity amounting to Rp 18.0 trillion, or 9.3% higher compared to 2014 of Rp 16.5 trillion. Return on Equity (ROE) was 21.9% and Return on Asset (ROA) was at 3.8% in 2015.

[G4-EC1] Nilai Ekonomi yang Didistribusikan (Rp miliar)

[G4-EC1] Economic Value Distributed (Rp billion)

Deskripsi	2015	2014	Description
Nilai Ekonomi yang Dihasilkan			Economic Value Generated
- Pendapatan	47.876	41.373	- Revenue
Nilai Ekonomi yang Didistribusikan			Economic Value Distributed
- Biaya Operasi	11.986	9.722	- Operating Expenses
- Biaya Pegawai	9.728	8.671	- Personnel Expenses
- Dividen	3.945	3.649	- Dividend
- Pembayaran kepada Pemerintah (pajak, retribusi dll)	4.621	4.229	- Payments to the Government (taxes, retribution etc)
- Investasi Sosial (biaya CSR)	59,0	35,8	- Social Investment (CSR expenses)
Laba Bersih	18.019	16.486	Net Profit
Laba Ditahan (Nilai Ekonomi yang Dihasilkan dikurangi Nilai Ekonomi yang Didistribusikan)	81.995	68.137	Retained Earnings (Economic Value Generated deducted by Economic Value Distributed)

Kredit Loan 	11,9%	Pertumbuhan portofolio kredit per 31 Desember 2015 dibandingkan tahun lalu. Portofolio Kredit per Desember 2015 sebesar Rp387,6 triliun	Growth of loan portfolio as of December 31, 2015, compared with the previous year. Total loans as of December 2015 amounted to Rp387.6 trillion
Rasio Kredit Bermasalah (NPL) Non Performing Loans (NPL)	0,7%	Di bawah persyaratan BI 5,0%	Below Central Bank ceiling of 5.0%
Porsi CASA dalam Dana Pihak Ketiga CASA Portion in Third Party Fund	76,1%	Naik menjadi Rp360,3 triliun pada 2015	Increase to Rp360.3 trillion in 2015

[G4-2] BCA dan Pembangunan Indonesia

Tantangan Keberlanjutan Indonesia

Dalam beberapa tahun terakhir, Indonesia mengalami perlambatan pertumbuhan ekonomi dimana pada tahun 2015 pertumbuhan Produk Domestik Bruto (PDB) Indonesia tercatat sebesar 4,8% lebih rendah dibandingkan rata-rata lima tahun terakhir yang mendekati 6%. Situasi tersebut dipengaruhi oleh stagnasi konsumsi domestik dan melambatnya ekspor nasional. Lambatnya proses pemulihan ekonomi negara-negara besar dunia termasuk melemahnya perekonomian Tiongkok, yang secara umum merupakan pendorong pertumbuhan di kawasan Asia, telah memberikan tekanan terhadap aktivitas ekspor Indonesia.

BCA melihat makro ekonomi Indonesia telah mengalami penyesuaian-penyesuaian struktural yang tidak mudah pada tahun 2014-2015. Namun demikian, BCA tetap optimis

[G4-2] BCA and Indonesia's Development

Indonesia's Sustainability Challenges

Indonesia has experienced slow economic growth in recent years, Indonesia's Gross Domestic Product (GDP) growth in 2015 amounted to 4.8%, which is lower than the average over the previous five years of close to 6%. This situation was brought about by stagnant domestic consumption and a slowdown in national exports. The slow progress in economic recovery in large countries including the weakening Chinese economy, which is a growth driver in Asia, added pressure to Indonesia's export activities.

BCA believes Indonesia's macro-economy has undergone difficult structural adjustments in 2014-2015. BCA remains optimistic on Indonesia's long-term economic prospects in

terhadap prospek jangka panjang perekonomian Indonesia mempertimbangkan program pembangunan infrastruktur yang sedang berjalan, pertumbuhan masyarakat kelas menengah dan sistem politik yang relatif stabil. Pemerintah dan regulator juga aktif dalam mengeluarkan kebijakan-kebijakan untuk memberikan stimulus pertumbuhan ekonomi.

Lebih lanjut, Inisiatif Otoritas Jasa Keuangan untuk menciptakan perbankan yang berkelanjutan yang ditandai dengan peluncuran *Roadmap* Keuangan Berkelanjutan di Indonesia 2015-2019 sebagai bagian dari *Master Plan* Sektor Jasa Keuangan Indonesia. *Roadmap* ini memberi arahan bagi industri perbankan untuk mendukung pembangunan berkelanjutan di Indonesia yang *pro-growth*, *pro-jobs*, *pro-poor* dan *pro-environment*.

view of the ongoing infrastructure development program, middle class growth and a relatively stable political system. The government and regulators are actively issuing policies to provide economic growth stimulus.

Furthermore, the Financial Services Authority's initiative to create sustainable banking is marked by the launching of Indonesia's 2015-2019 Sustainable Financial Roadmap as part of Indonesia's Financial Sector Master Plan. This Roadmap provides direction for the banking industry to support sustainable growth in Indonesia that is pro-growth, pro-jobs, pro-poor and pro-environment.



Dalam mendukung pembangunan Indonesia, perbankan memegang peranan sangat penting dengan menjalankan fungsi intermediasi proses transaksi individu, korporasi, institusi dan lembaga pemerintah. Perbankan juga menjalankan fungsi dalam menghimpun dana pihak ketiga untuk disalurkan dalam bentuk kredit untuk kepentingan kegiatan ekonomi atau beragam kebutuhan lainnya.

To support Indonesia's development, banks have a vital role in implementing the intermediary function for individual, corporate, institutional and government transaction processes. Banks also carry out the function in managing third party funds to be channelled in the form of loans in the interest of economic activities and other needs.

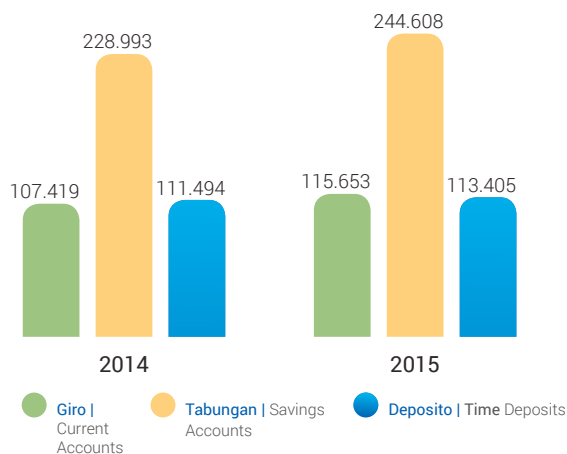
BCA terus meningkatkan perannya untuk turut berkontribusi bagi pembangunan Indonesia melalui penyediaan sistem pembayaran yang andal dan terpercaya, penyediaan produk dan layanan berkualitas, penyaluran kredit yang sehat dan berkontribusi melalui berbagai kegiatan sosial masyarakat.

BCA continues to enhance its role in contributing to Indonesia's development by providing a payment system that is reliable and dependable, provide superior products and services, disburse healthy loans and contribute to the community through various social activities.

[G4-FS6] PORTOFOLIO PEMBIAYAAN

Dana Pihak Ketiga Third Party Funds

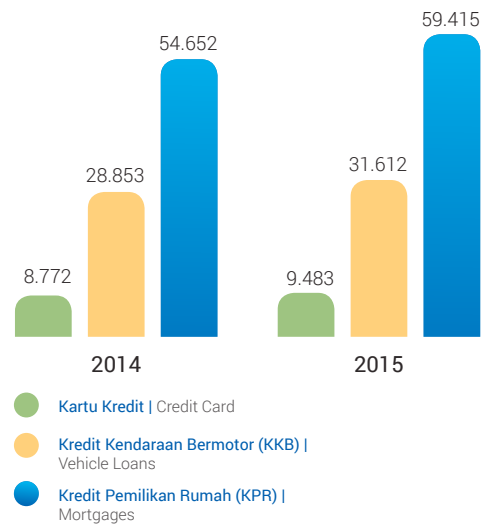
(dalam miliar Rupiah | in billion Rupiah)



[G4-FS6] FINANCING PORTFOLIO

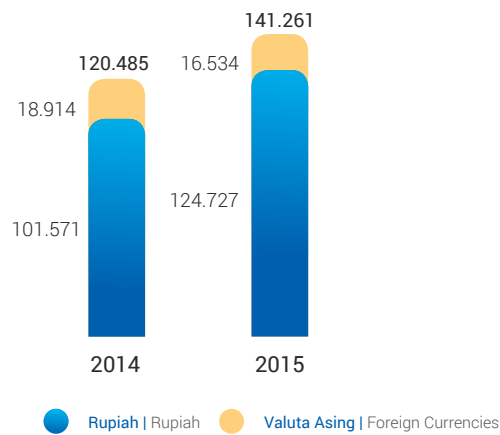
Portofolio Kredit Konsumer Consumer Loan Portfolio

(dalam miliar Rupiah | in billion Rupiah)



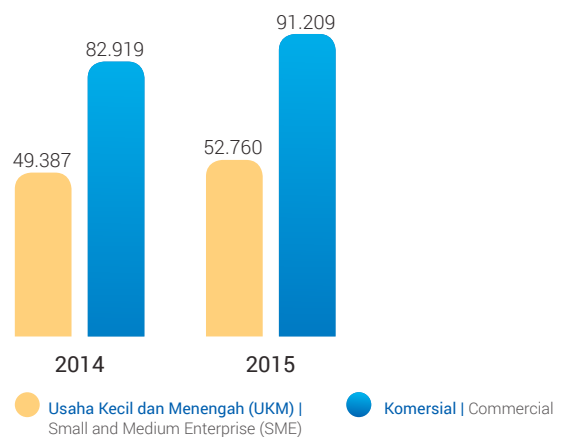
Portofolio Kredit Korporasi Corporate Loan Portfolio

(dalam miliar Rupiah | in billion Rupiah)



Portofolio Kredit Komersial dan UKM Commercial and SME Loan Portfolio

(dalam miliar Rupiah | in billion Rupiah)





BCA terpilih dalam Indeks SRI Kehati, yang mengacu pada kriteria Sustainable and Responsible Investment, sejak diluncurkan pada 8 Juni 2009. BCA selalu termasuk dalam 25 perusahaan terpilih Indeks SRI Kehati. Perusahaan dalam indeks ini dipertimbangkan telah memiliki kepedulian lingkungan, tata kelola perusahaan, keterlibatan masyarakat, sumber daya manusia, hak asasi manusia, dan perilaku bisnis dengan etika bisnis yang diterima di tingkat internasional. (<http://www.kehati.or.id/id/indeks-sri-kehati.html>)

Since its launched on 8 June 2009, BCA has been a member of the 25 company the SRI Kehati Index, which is based on Sustainable and Responsible Investment criteria. The companies in this index are those that are concerned about the environment, corporate governance, public involvement, human resources, human rights, and internationally acceptable business conduct and business ethics. (<http://www.kehati.or.id/id/indeks-sri-kehati.html>)

Mendukung UKM Indonesia

BCA berpartisipasi dalam pembangunan Indonesia melalui penyediaan fasilitas kredit ke semua segmen nasabah, terutama nasabah bisnis. Melalui penyaluran kredit ke nasabah-nasabah bisnis yang berkualitas baik di segmen korporasi, komersial dan UKM, BCA turut berperan serta dalam menggerakkan roda perekonomian Indonesia secara keseluruhan.

Sejalan dengan bertumbuhnya usaha nasabah korporasi dan komersial BCA, pelaku-pelaku usaha di segmen UKM yang menjadi bagian dari rantai usaha suatu industri akan turut berkembang dan pada gilirannya akan membuka peluang lapangan-lapangan kerja yang baru.

Selain memfasilitasi kredit komersial & UKM melalui perbankan cabang, BCA juga berpartisipasi dalam penyaluran kredit ke segmen UMKM yang disesuaikan dengan tingkat toleransi risiko maupun infrastruktur kredit yang dimiliki oleh BCA.

Supporting Indonesian SME's

BCA participates in Indonesia's development by providing loan facilities to all customer segments, particularly business customers. By channeling loans to qualified business customers both from the corporate, and commercial and SME segments, BCA plays an active role in Indonesia's overall economic development.

In line with the growth in BCA's corporate and commercial customer's business, businesses in the SME segment that form a part of an industry's business chain will develop and will open new employment opportunities.

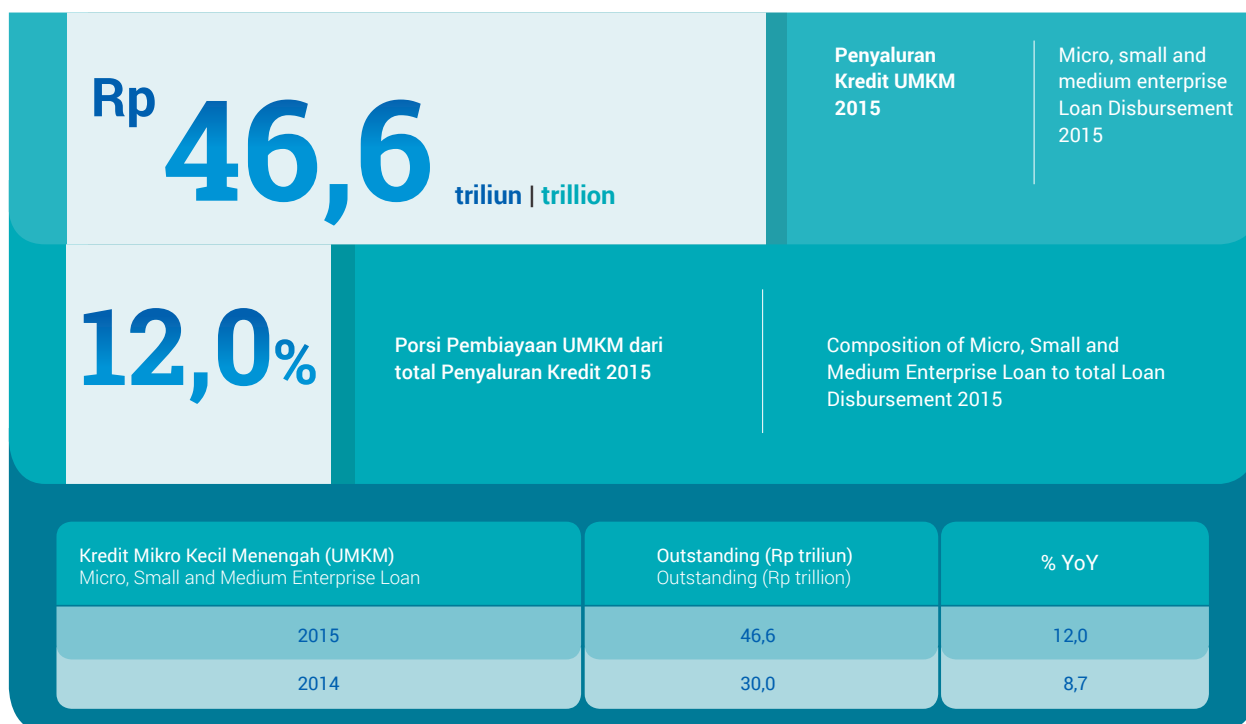
Apart from facilitating commercial loans through the Bank's branches, BCA also participates in lending to the small and medium enterprise segment line with the Bank's risk tolerance levels and lending infrastructure.

Di segmen UKM, sebagian besar nasabah UKM BCA terdiri dari pemilik usaha keluarga, pemilik toko dan restoran serta pemilik pabrik skala kecil. Pada segmen ini, BCA menyalurkan kredit UKM dengan menjalin kerja sama dengan beberapa mitra institusi, seperti bank perkreditan rakyat dan koperasi untuk mengembangkan penyaluran kredit pada sektor ini. Melalui kerja sama tersebut, BCA dapat memberikan fasilitas pinjaman secara langsung melalui sistem channeling maupun tidak langsung guna mendukung pengembangan usaha di segmen UMKM yang dapat dijangkau oleh jaringan cabang BCA.

Sesuai dengan ketentuan Bank Indonesia, pada 31 Desember 2015, portofolio kredit UMKM BCA (berdasarkan definisi Bank Indonesia) tercatat sebesar Rp 46,6 triliun, atau 12,0% dari total portofolio kredit BCA. Selanjutnya melalui entitas anak BCA Syariah, sedang diujicobakan proyek percontohan untuk segmen pembiayaan segmen Syariah mikro UKM.

Most of BCA's SME customers consist of family-owned businesses, shop and restaurant owners as well as owners of small-scale factories. BCA channels SME loans in cooperation with several partner institutions, such as rural banks and cooperatives to develop credit distribution channels in this sector. Through such cooperation, BCA can directly provide loan facilities through a channeling system as well as indirectly to support business development in the micro, small and medium enterprise segment that is accessible by BCA's branch network.

In accordance with Bank Indonesia's regulations, on December 31, 2015, BCA's micro, small and medium enterprise loan portfolio (based on Bank Indonesia's definition) amounted to Rp 46.6 trillion, or 12.0% of BCA's total loan portfolio. Furthermore, through its subsidiary entity BCA Syariah, pilot projects are being explored for Shariah Financing for the micro and SME segments.



[G4-EC7] [G4-EC8] Pembiayaan Berkelanjutan

Dukungan pada pembangunan juga diberikan oleh BCA melalui pembiayaan infrastruktur publik yang dibangun swasta seperti pembangunan pembangkit tenaga listrik dan infrastruktur jalan tol. Komitmen ini untuk mendukung program percepatan pembangunan infrastruktur di Indonesia oleh Pemerintah, selain penyediaan prasarana, proyek infrastruktur juga menyerap banyak tenaga kerja.

Dari segi pembiayaan, BCA berpartisipasi dalam pembiayaan berkelanjutan. BCA memiliki portofolio pembiayaan yang berhubungan dengan efisiensi energi, perkebunan kelapa sawit dan sektor terkait yang telah bersertifikat ramah lingkungan, pertanian, energi terbarukan, eko-wisata, industri kreatif, serta industri lain yang berprinsip ramah lingkungan, sosial dan tata kelola (*sustainable*). [G4-DMA]

Total pembiayaan berkelanjutan BCA pada Desember 2015 adalah Rp8,795 triliun dengan komposisi sebagai berikut:

[G4-FS7][G4-FS8] Persentase Sektor Pembiayaan Berkelanjutan*

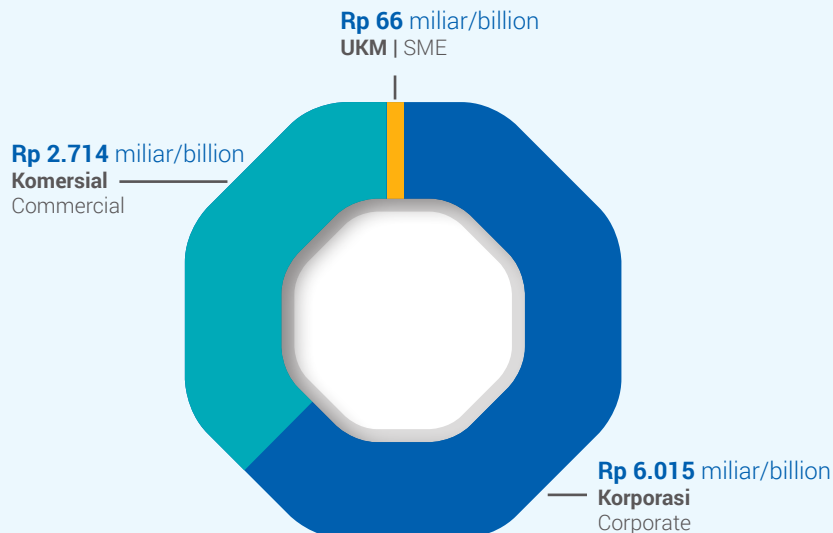
[G4-EC7] [G4-EC8] Sustainable Financing

BCA provides support for development by financing public infrastructure built by the private sector such as power plants and toll roads. This commitment is intended to support the government's program to accelerate infrastructure development in Indonesia both provide infrastructure facilities and supports employment.

BCA participates in sustainable financing with a financing portfolio that include loan for energy efficiency, palm oil plantations and its related sectors that are environmentally-friendly certified, farms, renewable energy, eco-tourism, creative industries, as well as other industries that adhere to the principles of environmentally-friendly, social and governance (*sustainable*). [G4-DMA]

BCA's total sustainable financing in December 2015 amounted to Rp8.795 trillion with the following breakdown:

[G4-FS7][G4-FS8] Sectoral Percentage of Sustainable Financing*



* Meliputi pembiayaan proyek efisiensi energi, perkebunan bersertifikat ramah lingkungan, pertanian, energi terbarukan, eko-wisata, industri kreatif, serta industri lain berprinsip berkelanjutan.

* Covers project financing for energy efficiency, environmentally-friendly certified plantations, organic farms, renewable energy, eco-tourism, creative industry, as well as other industries that adhere to the principles of sustainability.

Terkait pembiayaan berkelanjutan tersebut, BCA menyiapkan sumber daya manusia antara lain dengan mengikuti pelatihan Analis Lingkungan dari OJK serta training dan seminar dari berbagai lembaga di Indonesia dan di luar negeri. BCA juga mendapat dukungan *capacity building* dan *technical assistance* dari USAID, terutama terkait energi terbarukan.

BCA prepares human resources for sustainable financing, participating in Environmental Analyst Training by the OJK as well as training and seminars from various agencies in Indonesia and overseas. BCA has also received capacity building and technical assistance from USAID, particularly for renewable energy.



KA Bandara Soekarno-Hatta adalah salah satu kredit sindikasi di bidang infrastruktur publik yang dilakukan oleh BCA bersama PT KAI (Persero) dan PT Railink dalam sindikasi bersama 3 bank lainnya.

The Soekarno-Hatta Airport Train is one of the public infrastructure loans carried out by BCA together with PT KAI (Persero) and PT Railink through a syndication with 3 other banks.

Mendukung Aktivitas Usaha melalui Penyediaan Layanan Transaksi

Dukungan BCA terhadap pembangunan Indonesia juga dilakukan melalui penyediaan layanan transaksi perbankan yang aman, nyaman dan andal. BCA menyediakan jaringan *multi-channel*, yang terdiri dari jaringan cabang dan perbankan elektronik, untuk memberikan keleluasaan bagi nasabah dalam melakukan transaksi perbankan.

Ragam jaringan perbankan BCA yang tersebar di seluruh Indonesia, dengan format kantor cabang utama, kantor cabang pembantu dan kantor kas, bertujuan untuk memberikan layanan terbaik dalam memenuhi beragam kebutuhan nasabah, yang merupakan bagian dari masyarakat Indonesia.

Supporting Business Activities by Providing Transactional Services

BCA's support for Indonesia's development is also carried out by providing safe, comfortable and reliable banking transaction services. BCA provides multi-channel networks, comprised for branch and electronic banking, to pursue convenience to customers in their banking transactions.

BCA's banking branches are located throughout Indonesia, with main branches, sub-branches and cash offices, whose aim is to provide the best service that meet the customer's diverse financial needs.

Jaringan perbankan elektronik BCA antara lain ATM, EDC, *internet banking* dan *mobile banking*. Jaringan *multi-channel* tersebut saling terhubung dan terintegrasi satu dengan yang lainnya untuk memaksimalkan kenyamanan nasabah.

BCA terus berupaya untuk memperluas jangkauan kantor cabang dan ATM dimana pada akhir tahun 2015 BCA mengoperasikan 1.182 kantor cabang dan 17.081 ATM di seluruh Indonesia. BCA juga aktif memanfaatkan perkembangan tren perbankan digital dan teknologi yang sangat dinamis. Pada tahun 2015, beberapa inisiatif baru di layanan perbankan digital telah diluncurkan, antara lain 'Sakuku' suatu produk uang elektronik berbasis server, serta 'Laku' dan 'Duit' yang merupakan layanan perbankan nirkantor untuk memperluas layanan BCA bagi masyarakat Indonesia.

[G4-15] Menuju Perbankan yang Berkelanjutan

Pemerintah memiliki paradigma baru untuk mempertemukan kepentingan ekonomi dan keberlanjutan atau kelestarian alam. Hal ini yang menjadi fokus Otoritas Jasa Keuangan melalui program keuangan berkelanjutan (OJK, 2014). Dalam hal tersebut, BCA turut aktif untuk mendukung program tersebut.

Pada inisiatif awal, BCA mengembangkan kemampuan organisasi dalam mengelola aspek lingkungan, sosial dan tata kelola (LST) serta mendorong porsi pembiayaan bisnis berkelanjutan. Proyek percontohan ini bertujuan mendukung penyiapan kompetensi bank menyangkut sasaran dalam *Roadmap* Keuangan Berkelanjutan di Indonesia 2015-2019.

BCA's main electronic banking network consists of ATM, EDC, internet banking and mobile banking facilities. These multi-channel networks are inter-connected and integrated with each other to maximize customer convenience.

BCA continues to expand the reach of its branches and ATM's. By the end of 2015, BCA operated 1,182 branches and 17,081 ATM's across Indonesia. BCA also actively takes advantage of dynamic development trends in digital banking and technology. In 2015, several new initiatives in digital banking services were launched, including 'Sakuku' ('My Pocket'), which is a server-based electronic money product, as well as 'Laku' and 'Duit' that are off-site banking services to expand BCA's services for the Indonesian people.

[G4-15] Towards Sustainable Banking

The government has a new paradigm to reconcile economic interests and sustainability or environmental preservation. This is the focus of the Financial Services Authority through the sustainable finance program (OJK, 2014). BCA is actively committed to support this program.

At an early initiative stage, this project is aimed at the organization's ability to manage environmental, social and governance (LST) aspects of banking as well as promote the sustainable business financing portion. This pilot project seeks to support the preparation of the bank's competence pertaining to goals in the Sustainable Finance Roadmap in Indonesia from 2015 to 2019.



OJK mengharapkan langkah BCA bersama tujuh bank besar yang mewakili 46% aset perbankan nasional, akan mendorong pemangku kepentingan lainnya untuk menerapkan keuangan berkelanjutan.

The OJK expects that these initiatives by BCA along with seven other major banks that represent 46% of the national banking assets, will encourage other stakeholders to implement sustainable finance.

Pada inisiatif awal, proyek ini ditujukan untuk kemampuan organisasi dalam mengelola aspek lingkungan, sosial dan tata kelola (LST) serta mendorong porsi pembiayaan bisnis berkelanjutan. Proyek percontohan ini bertujuan mendukung penyiapan kompetensi bank menyangkut sasaran dalam *Roadmap Keuangan Berkelanjutan* di Indonesia 2015-2019.

At the beginning of the initiative, this project is aimed at the organization's ability to manage environmental, social and governance (LST) of banking aspects as well as promote the portion of sustainable business financing. This pilot project seeks to support the preparation of the bank's competence pertaining to the objectives of the Sustainable Finance Roadmap in Indonesia from 2015 to 2019.

Sumber: <http://www.ojk.go.id>

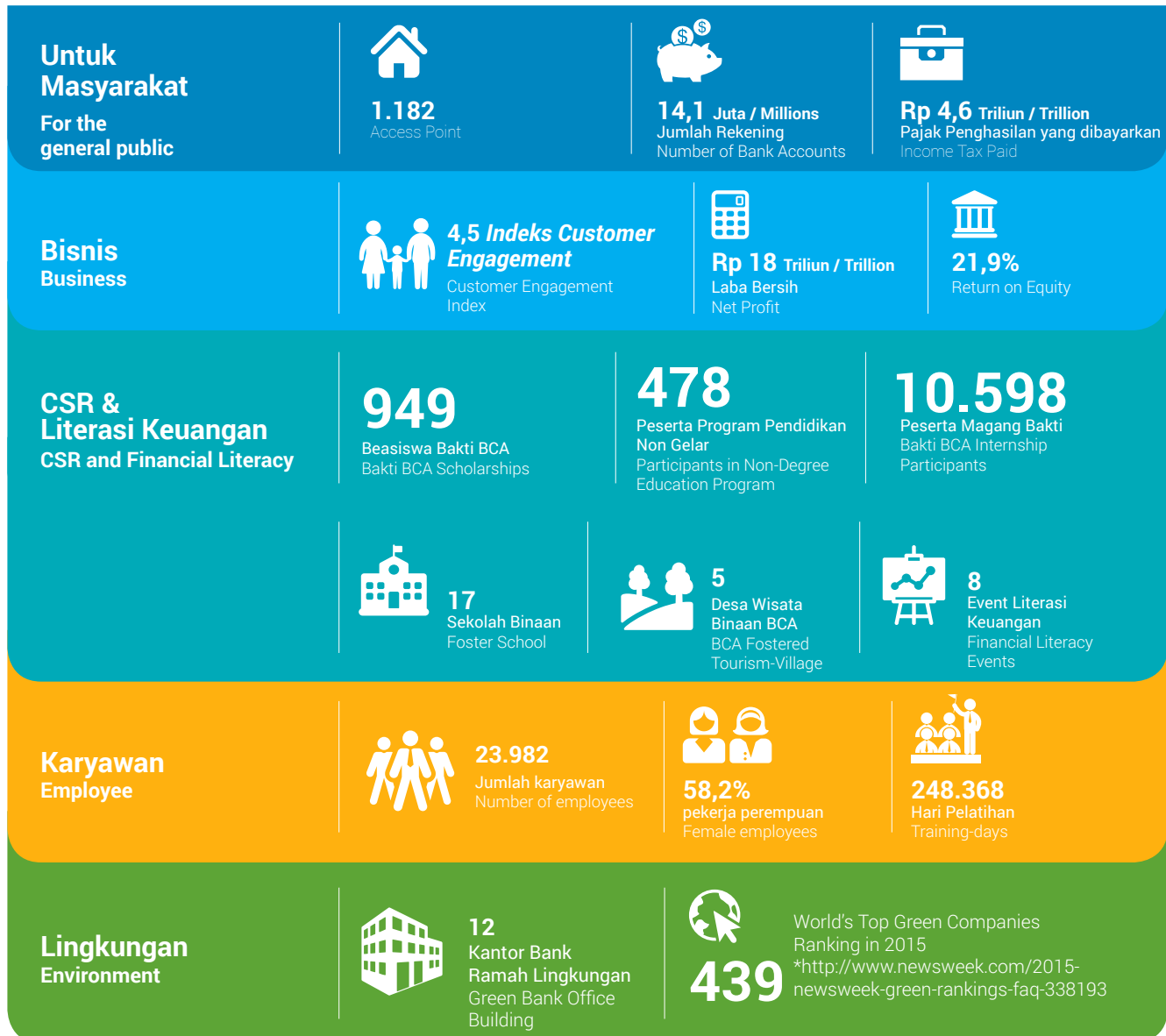
Source: <http://www.ojk.go.id>

[G4-2] Ikhtisar Keberlanjutan BCA tahun 2015

Pada tahun 2015, BCA pertama kali masuk dalam pemeringkatan 500 Perusahaan Global Ramah Lingkungan versi Newsweek Green Rankings yang disusun oleh Newsweek dan Corporate Knights Capital, HIP (Human Impact + Profit) Investor Inc., dan masyarakat pemerhati lainnya. Pemeringkatan ini berdasarkan delapan indikator kinerja sosial dan lingkungan pada perusahaan-perusahaan terbuka terbesar di dunia.

[G4-2] Overview of BCA's Sustainability in 2015

In 2015, BCA was for the first time included in the Global 500 Environmentally-Friendly Companies ranking compiled by Newsweek and Corporate Knights Capital, HIP (Human Impact + Profit) Investors Inc. This ranking is based on eight social and environmental performance indicators for measuring the world's publicly-listed companies.



Visi Vision

[G4-56]

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

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



Visi dan Misi BCA telah disetujui oleh Direksi dan Dewan Komisaris PT Bank Central Asia Tbk sesuai Surat Keputusan No. 022/SK/DIR/2006 tertanggal 23 Februari 2006 perihal Visi dan Misi PT Bank Central Asia Tbk.

The vision and mission statements have been approved by the Board of Directors and the Board of Commissioners of PT Bank Central Asia Tbk through Decree No. 022/SK/DIR/2006 dated February 23, 2006, concerning the Vision and Mission of PT Bank Central Asia Tbk.

Misi Mission



Membangun institusi yang unggul di bidang penyelesaian pembayaran dan solusi keuangan bagi nasabah bisnis dan perseorangan.

To build centers of excellence in payment settlements and financial solutions for businesses and individuals



Memahami beragam kebutuhan nasabah dan memberikan layanan finansial yang tepat demi tercapainya kepuasan optimal bagi nasabah.

To understand diverse customer needs and provide the right financial services to optimize customer satisfaction



Meningkatkan nilai francais dan nilai stakeholder BCA.

To enhance our corporate franchise and stakeholders value

Penghargaan Tahun 2015 2015 Awards & Accolades

1.



Bisnis Indonesia
- Carre Center for Customer
Excellent Service Experience Award
(ESEA)
Peringkat Excellent
Kategori : Regular Banking

Bisnis Indonesia
- Carre Center
Excellent Service Experience Award
(ESEA)
Excellent
Category : Banking

2.



Majalah Marketing
- Frontier Consulting Group
Top Brand Award
• Peringkat 1 : Saving Account (Tahapan BCA)
• Peringkat 1 : Credit Card
• Peringkat 1 : Deposit Banking
• Peringkat 1 : Mobile Banking
• Peringkat 1 : Internet Banking
• Peringkat 1 : Call Center
• Peringkat 1 : Prepaid Card (Flazz BCA)
• Peringkat 2 : KPR

Marketing Magazine
- Frontier Consulting Group
Top Brand Award
• 1st Rank : Savings Accounts (Tahapan BCA)
• 1st Rank : Credit Card
• 1st Rank : Time Deposits
• 1st Rank : Mobile Banking
• 1st Rank : Internet Banking
• 1st Rank : Call Center
• 1st Rank : Prepaid Card (Flazz BCA)
• 2nd Rank : Mortgage

3.



Majalah SWA dan Hachiko
Net Promoter Customer Loyalty Award
2015
Kategori saving account, credit card, housing loan, mobile banking, dan internet banking.

SWA Magazine and Hachiko
Net Promoter Customer Loyalty Award
2015
Category : savings accounts, credit card, housing loan, mobile banking, and internet banking

4.



Majalah Men's Obsession
Obsession Award
- Jahja Setiaatmadja sebagai Best of The Best Individual Achievers bidang Ekonomi
- BCA sebagai Best Achiever Banking untuk kategori Private Sector.

Men's Obsession Magazine
Obsession Award
- Jahja Setiaatmadja named as the Best of The Best Individual Achievers
- Best Achiever Bank in the Private Sector

5.

InfoBank
InfoBank Digital Brand of The Year 2015
- Peringkat 1: Bank Umum Konvensional, Kredit Kendaraan Bermotor, dan Kartu Kredit
- Peringkat 2: Tabungan, Kartu Debit, dan Deposito.

InfoBank
InfoBank Digital Brand of The Year 2015
- Rank 1: Commercial Bank, Car Loan, and Credit Card
- Rank 2: Savings Accounts, Debit Card, and Time Deposits

6.



Majalah Service Excellence & Carre CCSL
Contact Center Service Excellence Award (CCSEA) 2015
Peringkat I untuk kategori:
- Regular Banking,
- Regular Credit Card,
- Internet Banking,
- ATM Service Center
- E-mail Center BFI

Peringkat II untuk kategori:
- Priority Banking,
- Platinum Credit Card,
- Sharia Banking,
- Social Media Center untuk Twitter dan Facebook
Dari sepuluh penghargaan tersebut, 6 kategori mencapai index Exceptional.

Service Excellence Magazine & Carre CCSL
Contact Center Service Excellence Award (CCSEA) 2015
Rank I for the Category:
- Banking
- Credit Card
- Internet Banking
- ATM Service Center
- E-mail Center BFI
Rank II for:
- Priority Banking
- Platinum Credit Card
- Sharia Banking
- Social Media Center Award for Excellence for Twitter and Facebook
Of the 10 awards, 6 categories are included in Exceptional Index

7.



Warta Ekonomi
Indonesia Most Admired Company

8.



**Markplus Inc
WOW Service Excellence Award**
BCA meraih penghargaan untuk kategori
Conventional Bank (Buku IV)

**Markplus Inc
WOW Service Excellence Award**
Best Commercial Bank

9.

**Business Continuity Management (BCM)
Institute, Singapura
Business Resilience Award 2015**
BCA meraih Business Resilience Award
2015 karena BCA dipandang siap selalu
memberikan layanan dalam setiap kondisi,
baik kondisi normal maupun saat terjadi
gangguan (*disaster*).

**Business Continuity Management (BCM)
Institute, Singapura
Business Resilience Award 2015**
Business Resilience for services continuity
through business cycles

10.



**Majalah Property & Bank, dan Aliansi
Jurnalists Independen (AJI)
Indonesia Property & Bank Award (IPBA)
2015**
- *Most Innovative CEO* untuk Presiden
Direktur BCA Jahja Setiaatmadja

**Property & Bank Magazine, and Alliance
of Independent Journalist (AJI)
Indonesia Property & Bank Award (IPBA)
2015**
- *Most Innovative CEO*
President Director Mr. Jahja
Setiaatmadja

11.



**Majalah Service Excellence & Carre CCSL
Service Quality Award 2015**
Peringkat Diamond untuk kategori:
- *Priority Banking*
- *Regular Banking - Domestic*
- *Platinum Credit Card*
- *Regular Credit Card*
- *Sharia Banking (BCA Syariah)*

**Service Excellence Magazine & Carre
CCSL
Service Quality Award 2015**
Diamond rank for the category of:
- *Priority Banking*
- *Commercial Banking - Domestic*
- *Platinum Credit Card*
- *Commercial Credit Card - Diamond*
- *Sharia Banking (BCA Syariah)*

12.



**Finance Asia
Asia's Best Companies 2015**
- *Best Financial Sector Company in Asia*
- *Best CEO ranked 1st* Jahja Setiaatmadja
- *Best Managed Company (ranked 2nd)*
- *Best Corporate Governance (ranked 3rd)*
- *Best Investor Relations (ranked 4th)*

**Finance Asia
Asia's Best Companies 2015**
• *Best Financial Sector Company in Asia*
• *Best CEO (ranked 1st)*
• *Best Managed Company (ranked 2nd)*
• *Best Corporate Governance (ranked 3rd)*
• *Best Investor Relations (ranked 4th)*

13.



**Contact Center World Asia Pacific Region
2015**
- *Industry Champion Indonesia* untuk *Head of Halo BCA Wani Sabu*
Gold Medal untuk kategori:
- *Best Mega Contact Center*
- *Outsourcing Partnership*
- *Technology Innovation*
- *Best in Customer Service*
- *Direct Response Campaign*
- *Operational Manager*
- *Project Manager*
- *Sales Manager*
- *Support Professional IT*
- *Quality Assurance*
- *Customer Service Professional*
Silver Medal untuk kategori:
- *Contact Center Design*
- *Self Service Technology*
- *Community Spirit*
- *Incentive Scheme*
- *Support Professional HR*
Bronze Medal untuk kategori:
- *Social Media*
- *Recruitment Campaign*
- *Green Contact Center*
- *Sales Campaign*
- *Outbond Campaign*
- *Help Desk*
- *Trainer*
- *Customer Service Professional*

**Contact Center World Asia Pacific Region
2015**
- *Indonesia Industry Champion For Wani Sabu, Head of HALO BCA*
Gold Medal:
- *Best Mega Contact Center*
- *Outsourcing Partnership*
- *Technology Innovation*
- *Best in Customer Service*
- *Direct Response Campaign*
- *Operations Manager*
- *Project Manager*
- *Sales Manager*
- *Support Professional IT*
- *Quality Assurance*
- *Customer Service Professional*
Silver Medal:
- *Contact Center Design*
- *Self Service Technology*
- *Community Spirit*
- *Incentive Scheme*
- *Support Professional HR*
Bronze Medal:
- *Social Media*
- *Recruitment Campaign*
- *Green Contact Center*
- *Sales Campaign*
- *Outbond Campaign*
- *Help Desk*
- *Trainer*
- *Customer Service Professional*

14.



Indonesia Contact Center Association (ICCA)

The Best Contact Center Indonesia 2015 Grand Champion 1 Platinum

1. The Best Operation
2. The Best Technology Innovation
3. The Best Employee Engagement
4. The Best Singing
5. The Best Manager
6. The Best Manager Walk In
7. The Best Supervisor
8. The Best Workforce
9. The Best Desk Control
10. The Best Quality Assurance
11. The Best Back Office
12. The Best Agent Inbound
13. The Best Agent English
14. The Best Telesales

Gold

1. The Best Social Media
2. The Best Trainer
3. The Best Supervisor
4. The Best Team Leader Outbound
5. The Best Team Leader Walk In
6. The Best Back Office
7. The Best Agent Premium
8. The Best Agent Social Media
9. The Best Customer Service

Silver

1. The Best Smart Team Jambore
2. The Best Trainer
3. The Best Team Leader Inbound
4. The Best Workforce
5. The Best Desk Control
6. The Best Agent Inbound
7. The Best Telesales
8. The Best Customer Service

Bronze

1. The Best Business Contribution
2. The Best Creative Team Jambore
3. The Best Teamwork Jambore
4. The Best Manager
5. The Best Team Leader Inbound
6. The Best Telemarketing

Indonesia Contact Center Association (ICCA)

The Best Contact Center in Indonesia 2015 Grand Champion 1 Platinum

1. The Best Operation
2. The Best Technology Innovation
3. The Best Employee Engagement
4. The Best Singing
5. The Best Manager
6. The Best Manager Walk In
7. The Best Supervisor
8. The Best Workforce
9. The Best Desk Control
10. The Best Quality Assurance
11. The Best Back Office
12. The Best Agent Inbound
13. The Best Agent English
14. The Best Tele-sales

Gold

1. The Best Social Media
2. The Best Trainer
3. The Best Supervisor
4. The Best Team Leader Outbound
5. The Best Team Leader Walk In
6. The Best Back Office
7. The Best Agent Premium
8. The Best Agent Social Media
9. The Best Customer Service

Silver

1. The Best Smart Team Jambore
2. The Best Trainer
3. The Best Team Leader Inbound
4. The Best Workforce
5. The Best Desk Control
6. The Best Agent Inbound
7. The Best Tele-sales
8. The Best Customer Service

Bronze

1. The Best Business Contribution
2. The Best Creative Team Jambore
3. The Best Teamwork Jambore
4. The Best Manager
5. The Best Team Leader Inbound
6. The Best Telemarketing

15.



InfoBank

Banking Service Excellence Award 2015

- 2nd Best Internet Banking Commercial Bank
- 2nd Best Mobile Internet Commercial Bank
- 3rd Best e-Channel Commercial Bank
- 10th Best Overall Performance Commercial Bank

InfoBank

Banking Service Excellence Award 2015

- 2nd Best Internet Banking Commercial Bank
- 2nd Best Mobile Internet Commercial Bank
- 3rd Best e-Channel Commercial Bank
- 10th Best Overall Performance Commercial Bank

16.



Gallup

Gallup Great Workplace Award 2015

BCA menerima anugerah Gallup Great Workplace Award (GGWA) 2015. BCA menjadi perusahaan asli Indonesia pertama yang meraih penghargaan ini.

Gallup

Gallup Great Workplace Award 2015

BCA received the 2015 Gallup Great Workplace Award (GGWA). BCA is the first Indonesian company to receive this award.

17.



**Tempo Media Group
Corporate Image Award 2015**
The Best Business Contribution

**Tempo Media Group
Corporate Image Award 2015**
'The Best Business Contribution

20.



**Majalah Investor
Investor Best Banking 2015**
- Bank Umum Aset di atas Rp 100 Triliun

**Investor Magazine
Investor Best Banking 2015**
- Commercial Bank with Assets above
Rp 100 trillion

23.



**Euromoney Hongkong
Euromoney Awards For Excellence**
Best Bank in Indonesia

**Euromoney Hongkong
Euromoney Awards For Excellence**
Best Bank in Indonesia

18.

**Warta Ekonomi
Indonesia Living Legend Companies
Award 2015**
Best Financial Performance

**Warta Ekonomi
Indonesia Living Legend Companies
Award 2015**
Best Financial Performance

21.

**Bisnis Indonesia
Bisnis Indonesia Award 2015**
- Jahja Setiaatmadja Presiden Direktur BCA
sebagai CEO Pilihan

**Bisnis Indonesia
Bisnis Indonesia Award 2015**
- Mr. Jahja Setiaatmadja named as the Best
CEO

24.



**Forbes
Forbes Global 2000**
*The World's Biggest Public
Companies 2015*

**Forbes
Forbes Global 2000**
*The World's Biggest Public Companies
2015*

19.



**SWA, MCI & Inventure
Consumers' Choice 2015**
- *The Best Creative Team Jambore*
- *The Best Teamwork Jambore*
- *The Best Manager*
- *The Best Team Leader Inbound*
- *The Best Telemarketing*
- *Indonesia Middle-Class Brand Champion
2015, kategori produk: Prepaid Cards
(Flazz BCA)*

**SWA Magazine, MCI & Inventure
Consumers' Choice 2015**
- *Best Creative Team Jamboree*
- *Best Teamwork Jamboree*
- *Best Manager*
- *Best Team Leader Inbound*
- *Best Telemarketing*
- *Indonesia Middle-Class Brand
Champion 2015:
Prepaid Cards (Flazz BCA)*

22.

**SWA
ASEAN Best Public Companies & SWA
100: Best Wealth Creator 2015**
- *3rd rank of Indonesia Best Public
Companies (overall)*
- *3rd rank of ASEAN Best Public Companies
(overall)*

**SWA
ASEAN Best Public Companies & SWA
100: Best Wealth Creator 2015**
• *3rd rank Indonesia's Best Public
Companies (overall)*
• *3rd rank ASEAN's Best Public Companies
(overall)*

25.

**Bisnis Indonesia
Bisnis Indonesia Award 2015**
#1 Most Recommended Brand - kategori
Tabungan

**Bisnis Indonesia
Bisnis Indonesia Award 2015**
#1 Most Recommended Brand - Savings
Accounts Category

28.



**Warta Ekonomi
Social Business Innovation Award**
- Peringkat I untuk Kategori *Banking*
- Top 10 Untuk Kategori *All Industry*

**Warta Ekonomi
Social Business Innovation Award**
- Rank I for Banking Category
- Top 10 for All Industry Category

30.



**Indonesia Property Watch
Golden Property Award 2015**
- *Best Supporting Bank in Property*
- Jahja Setiaatmadja sebagai Tokoh
Perbankan Paling Berpengaruh

**Indonesia Property Watch
Golden Property Award 2015**
- *Best Supporting Bank for Property*
- Jahja Setiaatmadja named as the Most
Influential Person in Banking Industry

26.



**InfoBank
InfoBank Awards 2015**
- Predikat Sangat Bagus untuk Bank
Bermodal Inti di atas Rp 30 triliun
- *Titanium Trophy* - atas Kinerja Sangat
Bagus selama lebih dari 15 tahun

**InfoBank
InfoBank Awards 2015**
- 'Very Good Predicate' for Bank with Core
Capital above Rp 30 trillion
- *Titanium Trophy* - 15 years Performance
Excellence

29.

**Economic Review dan IPMI International
Business School
Indonesia Good Corporate Governance
Award 2015**
Peringkat VI sebagai Perusahaan yang
Konsisten Menerapkan *Good Corporate
Governance* (GCG)

**Economic Review and IPMI International
Business School
Indonesia Good Corporate Governance
Award 2015**
Rank VI as Company with Consistent
Implementation of *Good Corporate
Governance* (GCG)

31.



**Economic Review, Business Review,
Woman Review, IPMI Business School
Anugerah Perusahaan Terbuka Indonesia
II-2015 (APTI II-2015)**
CEO of The Year untuk Jahja Setiaatmadja

**Economic Review, Business Review,
Woman Review, IPMI Business School
Anugerah Perusahaan Terbuka Indonesia
II-2015 (APTI II-2015)**
CEO of The Year for Jahja Setiaatmadja

27.



**WPP & Millward Brown
Top 50 Most Valuable Indonesian Brand**
Peringkat I Kategori Lintas Industri

**WPP & Millward Brown
Top 50 Most Valuable Indonesian Brand**
Rank I for Cross Industry Category

32.



Markplus Inc.

WOW Brand Award 2015

- Peringkat I untuk Kategori *Saving Account*
- Peringkat I untuk Kategori *Time Deposit*
- Peringkat II untuk Kategori *Credit Card* untuk Bank Umum Kelompok Usaha (BUKU) IV

Markplus Inc.

WOW Brand Award 2015

- Rank I for Savings Accounts Category
- Rank I for Time Deposits Category
- Rank II for Credit Card Category for Commercial Bank Book IV

33.



**Majalah MIX-Marketing Communication
PR of The Year Award 2015**

Presiden Direktur BCA Jahja Setiaatmadja dinobatkan sebagai PR *People of The Year 2015 - Journalist Choice* kategori *Spoke Person of The Year 2015 Usaha* (BUKU IV)

**MIX Magazine-Marketing Communication
PR of The Year Award 2015**

CEO BCA Jahja Setiaatmadja named as PR *People of The Year 2015 - Journalist Choice* for the category of *Spoke Person of The Year 2015* (BUKU IV Banks)

34.



Markplus Insight & Marketeers

**WOW Service Excellence Award 2015
Untuk Kategori Conventional Bank (BUKU IV):**

- *The Best of Indonesia WOW Service Excellence Award 2015* untuk tingkat Nasional
- *Gold Champion* untuk region Sumatera dan Jawa-Bali
- *Silver Champion* untuk region Kalimantan
- *Consolation Prize Winner* untuk region Sulawesi, Maluku dan Papua

Markplus Insight & Marketeers

**WOW Service Excellence Award 2015
For the category of Commercial Bank (BOOK IV):**

- *The Best of Indonesia WOW Service Excellence Award 2015* for the National level
- *Gold Champion* for the region of Sumatera and Java-Bali
- *Silver Champion* for region Kalimantan
- *Consolation Prize Winner* for Sulawesi, Maluku and Papua region

35.



The Asian Banker

The Asian Banker 500

The Strongest Bank by Balance Sheet in Indonesia

The Asian Banker

The Asian Banker 500

The Strongest Bank by Balance Sheet in Indonesia

36.



**Otoritas Jasa Keuangan (OJK)
Annual Report Award (ARA) 2014**

Peringkat II untuk kategori *Private Keuangan - Listed*

**Financial Services (OJK) Awards
Annual Report Award (ARA) 2014**

Rank II for the category of *Private Finance - Listed*

37.

**Majalah Digital Marketing & Lembaga
Survei Independen Survey Online
Social Media & Digital Marketing Award
2015**

- Great Performing Product untuk Banking, ATM, SMS Banking, Credit Card, e-wallet Flazz
- Great Performing Website untuk www.bca.co.id
- Social Media Marketing Award untuk Credit Card BCA

**Digital Marketing Magazine &
Independent Survey Online
Social Media & Digital Marketing Award
2015**

- Great Performing Product for Banking, ATM, SMS Banking, Credit Card, e-wallet Flazz
- Great Performing Website for www.bca.co.id
- Social Media Marketing Award for Credit Card BCA

38.



**Majalah BusinessNews Indonesia
TOP Infrastructure 2015**

*TOP Private Bank for Infrastructure Financing
2015*

**BusinessNews Indonesia Magazine
TOP Infrastructure 2015**

*TOP Private Bank for Infrastructure
Financing 2015*

39.



**Indonesian Institute for Corporate
Directorship (IICD) dan Majalah Investor
The 7th IICD Corporate Governance Award**

- Top 10 Public Listed Companies
- The Best Responsibility of The Board

**Indonesian Institute for Corporate
Directorship (IICD) and Investor Magazine
The 7th IICD Corporate Governance Award**

- Top 10 Public Listed Companies
- The Best Responsibility of The Board

40.



**Majalah MIX-Marketing Communication
The 8th Indonesia Most Experiential Brand
Activation 2015**

*The 5th PPM Regional Business Case
Competition-BCA's Employer Branding:
The Challenge Ahead - memperoleh
penghargaan untuk kategori Kontes/
Kompetisi (Penyelenggara Program
Kompetisi)*

**MIX Magazine-Marketing Communication
The 8th Indonesia Most Experiential Brand
Activation 2015**

*The 5th PPM Regional Business Case
Competition - BCA's Employer Branding:
The Challenge Ahead
Received an award in the category
Contest/Competition (Organizer of
Competition Program)*

41.



**Majalah Marketeers dan Indonesia
Marketing Association (IMA)
The 10th Annual MarkPlus Conference
2015**

Presiden Direktur BCA Jahja Setiaatmadja
mendapatkan dua penghargaan, yakni:

- *Marketeers of the Year 2015*
- *Indonesia Marketing Champion 2015*
untuk kategori *Commercial Banking
Sector Companies (overall)*

**Marketeers Magazine and Indonesia
Marketing Association (IMA)
The 10th Annual MarkPlus Conference
2015**

CEO BCA Jahja Setiaatmadja is granted 2
awards:

- *Marketeers of the Year 2015*
- *Indonesia Marketing Champion 2015*
in the category *Commercial Banking
Sector Companies (overall)*

42.



**Warta Ekonomi
Indonesia Most Admired CEO 2015**
Presiden Direktur BCA Jahja Setiaatmadja
mendapatkan penghargaan:
- Top 10 Indonesia *Most Admired* CEO
- Indonesia *Most Admired* CEO kategori
Perbankan

**Warta Ekonomi Magazine
Indonesia Most Admired CEO 2015**
CEO BCA Jahja Setiaatmadja is named as:
- Top 10 Indonesia *Most Admired* CEO
- Indonesia *Most Admired* CEO for Banking
category

44.



**Majalah Investor
Investor Awards - Tokoh Finansial
Indonesia 2015**
Jahja Setiaatmadja sebagai
Top National Banker 2015

**Investor Magazine
Investor Awards - Financial Leader
Indonesia 2015**
Jahja Setiaatmadja as *Top National Banker*
2015

45.



**SWA dan Indonesia Institute for Corporate
Governance (IICG)
Indonesia Good Governance Award 2015**
- *Most Trusted Company* based on
Corporate Governance Perception Index
(CGPI)
- *Trusted Company* based on *Investors and
Analysts' Assessment Survey*

**SWA Magazine and Indonesia Institute for
Corporate Governance (IICG)
Indonesia Good Governance Award 2015**
- *Most Trusted Company* Based on
Corporate Governance Perception Index
(CGPI)
- *Trusted Company* Based on *Investors
and Analysts' Assessment Survey*

43.



**European Society for Quality Research
(ESQR)
International Diamond Prize atas
Excellence in Quality 2015**

**European Society for Quality Research
(ESQR)
International Diamond Prize for
Excellence in Quality 2015**



**RAPAT UMUM PEMEGANG SAHAM TAHUNAN
DAN
RAPAT UMUM PEMEGANG SAHAM LUAR BIASA**

PT Bank Central Asia Tbk
Jakarta, 9 April 2015



Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

Building Governance and Stakeholder Engagement

“

BCA percaya bahwa penerapan GCG merupakan aset penting dalam menciptakan budaya organisasi yang kokoh dan unggul guna meraih pertumbuhan bisnis yang berkelanjutan.

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Sangat Terpercaya The Most Trusted Company



2015 Corporate Governance Perception Index (CGPI)

The Indonesian Institute for Corporate Governance (IICG)

BCA percaya bahwa penerapan praktik-praktik GCG merupakan aset penting dalam menciptakan budaya organisasi yang kokoh dan unggul guna meraih pertumbuhan bisnis yang berkelanjutan serta mampu memberikan nilai tambah bagi nasabah.

Penerapan tata kelola perusahaan yang baik secara konsisten dan berkesinambungan dalam rangka memelihara kepercayaan para pemegang saham dan para pemangku kepentingan BCA, dirasakan semakin penting dengan meningkatnya risiko bisnis dan tantangan yang dihadapi industri perbankan di era masyarakat ekonomi ASEAN.

Penerapan tata kelola perusahaan yang baik (*Good Corporate Governance*) merupakan suatu keharusan demi menjaga kelangsungan usaha perusahaan dalam jangka panjang dan memaksimalkan nilai perusahaan. Penerapan tata kelola perusahaan yang baik di BCA ditujukan antara lain untuk:

- a. Mendukung visi BCA, untuk menjadi “Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia”.
- b. Mendukung misi BCA, yaitu:
 - 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 *franchise* dan nilai *stakeholders* BCA.
- c. Memberikan manfaat dan nilai tambah bagi para pemegang saham (*shareholders*) dan para pemangku kepentingan (*stakeholders*).
- d. Mempertahankan dan meningkatkan kelangsungan usaha yang sehat dan kompetitif dalam jangka panjang (*sustainable*).
- e. Meningkatkan kepercayaan para investor kepada BCA.

BCA believes that the application of GCG practices is a vital to instilling a solid and superior organizational structure to achieve sustainable business growth as well as the ability to provide added value to its customers.

Application of good corporate governance in a consistent and sustainable manner in order to maintain the confidence of the shareholders and stakeholders of PT Bank Central Asia Tbk (“BCA”), is felt to be increasingly important with the ever increasing business risks and challenges faced by the banking industry in the era of the ASEAN economic community.

The application of Good Corporate Governance (GCG) is a requirement in order to maintain a company's long-term business viability and maximize the company's value. The application of good corporate governance in BCA is intended, among others, to:

- a. Support BCA's vision to become “the bank of choice and a major pillar of the Indonesian economy”.
- b. Support BCA's mission to:
 - Build an institution that leads in the field of payment settlements and financial solutions for business customers and individuals.
 - Understand the diverse needs of customers and provide appropriate financial services to achieve optimum customer satisfaction.
 - Enhance BCA's franchise value and stakeholders value.
- c. Provide benefits and added value for shareholders and stakeholders.
- d. Maintain and enhance a sound and competitive business viability in the long term (*sustainable*).
- e. Improve investor confidence in BCA



Pernyataan Komitmen Penerapan Tata Kelola Perusahaan

Penerapan tata kelola perusahaan adalah faktor penting dalam memelihara kepercayaan para pemegang saham dan para pemangku kepentingan terhadap BCA. Hal ini dirasakan semakin penting seiring dengan meningkatnya risiko bisnis dan tantangan yang dihadapi oleh industri perbankan. Melalui penerapan prinsip-prinsip tata kelola perusahaan yang baik diharapkan BCA dapat mempertahankan kelangsungan usahanya yang sehat dan kompetitif.

Dengan berlandaskan pada pandangan tersebut di atas, BCA berkomitmen untuk terus meningkatkan implementasi prinsip-prinsip tata kelola perusahaan yang baik sesuai dengan ketentuan peraturan perundang-undangan yang berlaku dan perkembangan praktik terbaik (*best practices*) dalam tata kelola perusahaan serta *ASEAN Corporate Governance Scorecard*.

Corporate Governance Implementation Commitment Statement

Implementation of corporate governance is an important factor in maintaining shareholder and stakeholder trust in BCA. This is increasingly important in line with increasing business risks and challenges faced by the banking industry. By applying Good Corporate Governance (GCG) principles BCA is expected to maintain its going concern as a healthy and competitive business.

On the basis of the views above, BCA is committed to continue to enhance the implementation of the principles of good corporate governance in line with the prevailing rules and regulations and best practices development in corporate governance as well as the ASEAN Corporate Governance Scorecard.

Hasil GCG Assessment tahun 2015

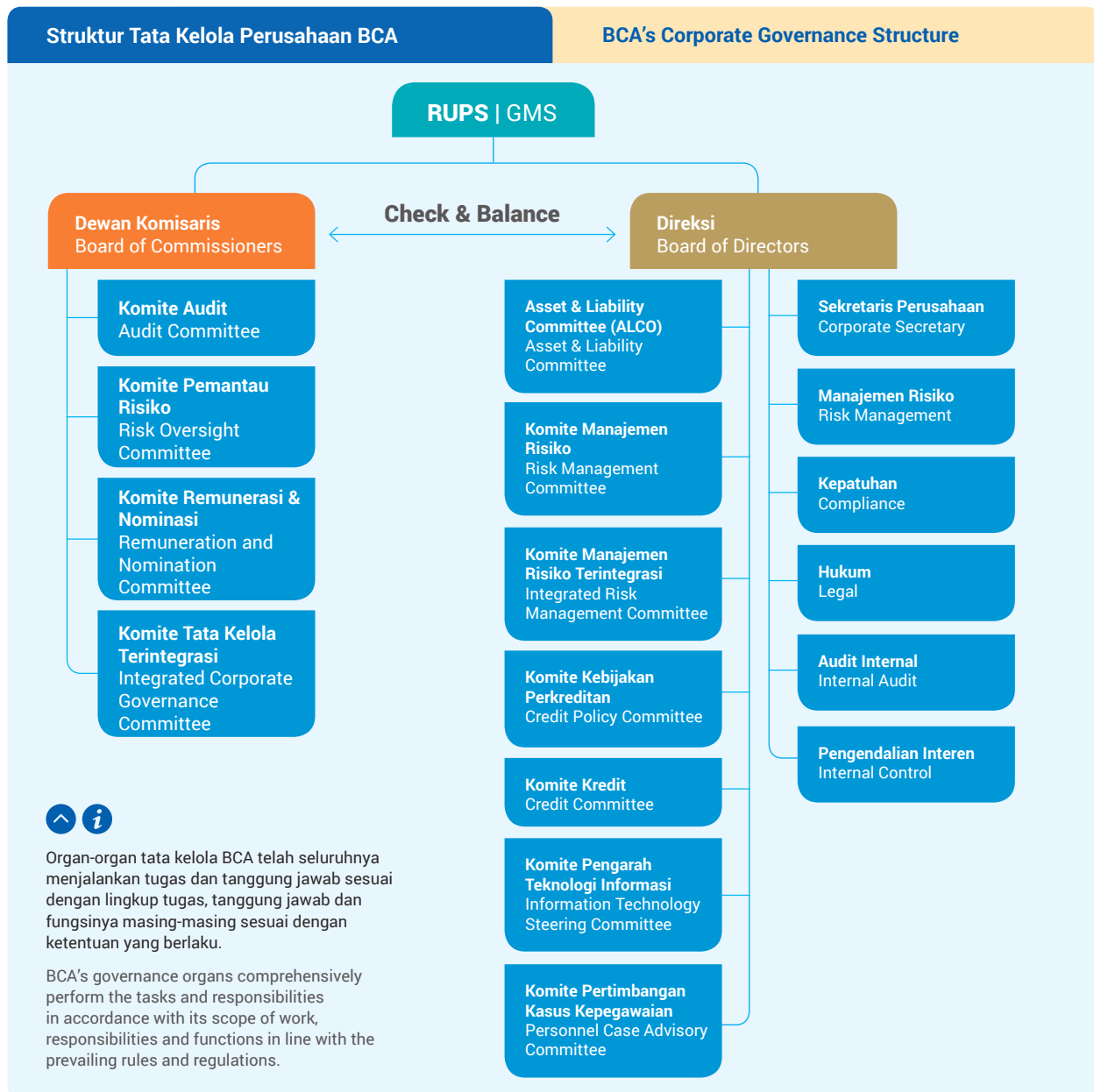


[G4-34] Tata Kelola Perusahaan

BCA telah menerapkan tata kelola perusahaan termasuk penerapan tata kelola secara terintegrasi dengan seluruh perusahaan anak dalam konglomerasi keuangan secara komprehensif dan efektif. Pembagian tugas dan tanggung jawab yang jelas antar organ/unit kerja di BCA telah mencerminkan adanya penerapan prinsip *check and balance* serta sistem pengendalian internal yang baik.

[G4-34] Corporate Governance

BCA has implemented corporate governance including the integrated implementation of all the company's subsidiaries within the financial conglomeration structure comprehensively and effectively. The clear division of tasks and responsibilities between organs/work units in BCA reflects the presence of the application of checks and balances as well as an effective internal control.



Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi perusahaan yang berfungsi sebagai forum bagi para pemegang saham untuk mengambil keputusan yang berkaitan dengan perusahaan. Dalam RUPS, para pemegang saham mempergunakan haknya, mengemukakan pendapat dan memberikan suaranya dalam proses pengambilan keputusan. RUPS memiliki kewenangan eksklusif yang tidak diberikan kepada Direksi dan Dewan Komisaris sebagaimana yang diatur dalam Anggaran Dasar perusahaan dan peraturan perundangan yang berlaku.

Dewan Komisaris

Dewan Komisaris adalah organ perusahaan yang memiliki tugas pokok untuk melakukan pengawasan atas kebijakan Direksi dalam menjalankan perusahaan, dan memberikan nasihat kepada Direksi. Dewan Komisaris juga bertugas untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola perusahaan dalam setiap kegiatan usaha BCA pada seluruh tingkatan atau jenjang organisasi BCA. Dewan Komisaris melaksanakan tugas dan tanggung jawabnya secara independen.

Dalam melaksanakan tugas, tanggung jawab dan wewenangnya, Dewan Komisaris memperhatikan ketentuan Anggaran Dasar BCA, Pedoman dan Tata Tertib Kerja Dewan Komisaris, serta peraturan perundangan yang berlaku.

Direksi

Direksi merupakan organ perusahaan yang memiliki tugas pokok melakukan pengurusan untuk kepentingan dan tujuan perusahaan sesuai dengan maksud dan tujuan perusahaan berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

Dalam melaksanakan tugas, tanggung jawab dan wewenangnya, Dewan Komisaris memperhatikan ketentuan Anggaran Dasar BCA, Pedoman dan Tata Tertib Kerja Dewan Komisaris, serta peraturan perundangan yang berlaku.

General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the highest corporate organ that functions as a forum for shareholders to make decisions related to the company. Within the GMS, the shareholders exercise their rights, express their opinions and provide their vote within a decision-making process. The GMS has the exclusive authority that is not granted to the Board of Directors and Board of Commissioners as prescribed within the Company's Articles of Association and prevailing provisions.

Board of Commissioners

The Board of Commissioners is the corporate organ mainly tasked with oversight of the Board of Directors policies in operating the company, as well as providing advice to the Board of Directors. The Board of Commissioners is also tasked with ensuring that corporate governance principles are applied throughout BCA's business activities and at every level throughout BCA's organizational structure. The Board of Commissioners independently carries out its tasks and responsibilities.

In implementing its tasks, responsibilities and authority, the Board of Commissioners adheres to provisions stipulated within BCA's Articles of Association, the Board of Commissioners Guidelines and Procedures, as well as prevailing rules and regulations.

Board of Directors

The Board of Directors is a corporate organ whose main task is management in the interests and for the company in accordance with the purposes and objectives of the Company based on the provisions stipulated within the Articles of Association and prevailing rules and regulations.

In implementing its tasks, responsibilities and authority, the Board of Commissioners takes into consideration the provisions stipulated within BCA's Articles of Association, the Board of Commissioners Guidelines and Procedures, as well as prevailing rules and regulations.

Pemilihan Anggota Dewan Komisaris dan Direksi

Calon anggota Dewan Komisaris dan Direksi direkomendasikan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk kemudian diajukan kepada RUPS. RUPS mengangkat anggota Dewan Komisaris maupun Direksi, dengan memperhatikan rekomendasi dari Dewan Komisaris. Seluruh anggota Dewan Komisaris dan Direksi telah lulus *Fit and Proper Test* serta memperoleh surat persetujuan dari OJK dan/atau Bank Indonesia.

Komposisi Dewan Komisaris dan Direksi BCA juga telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan, pengalaman kerja, usia, maupun keahlian, dan masing-masing memiliki kompetensi tinggi yang mendukung peningkatan kinerja Perusahaan.

Komite Audit

Komite Audit BCA dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dengan tujuan membantu Dewan Komisaris dalam rangka mendukung keefektifan pelaksanaan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan laporan keuangan, sistem pengendalian internal, pelaksanaan fungsi audit internal dan eksternal, implementasi *Good Corporate Governance* serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
2. Dalam rangka melaksanakan tugas pada butir tersebut di atas dan guna memberi rekomendasi kepada Dewan Komisaris, Komite Audit melakukan pemantauan dan evaluasi terhadap:

Board of Commissioners and Board of Directors Selection

The prospective members of the Board of Commissioners and Board of Directors are recommended by the Remuneration and Nomination Committee to the Board of Commissioners that subsequently submits this to the GMS for their consideration. The GMS appoints members of the Board of Commissioners and Board of Directors by taking into account the recommendations of the Board of Commissioners. All of the members of the Board of Commissioners and Board of Directors have passed the Fit and Proper Test and have received the written approval from OJK and/or Bank Indonesia.

The composition of BCA's Board of Commissioners and Board of Directors also reflects the diversity of its members, both in terms of their education, experience, age, as well as expertise, and respectively possess high competence to support efforts to enhance the Company's performance.

Audit Committee

BCA's Audit Committee was formed by, and is responsible to, the Board of Commissioners with the purpose of assisting the Board of Commissioners to supporting the effectiveness of implementing the oversight tasks and functions over matters pertaining to financial statements, internal control systems, implementation of the internal and external audits, implementation of Good Corporate Governance as well as compliance with prevailing rules and regulations.

In carrying out its function, the Audit Committee has the following tasks and responsibilities:

1. Monitoring and evaluating the planning and implementation of audits as well as monitoring the follow-up actions of audit findings in order to assess the adequacy of internal controls including the adequacy of the financial reporting process.
2. In order to carry out the above-stated tasks and to provide recommendations to the Board of Commissioners, the Audit Committee conducts monitoring and evaluation on:

- a. Pelaksanaan tugas Divisi Audit Internal.
 - b. Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan Standar Audit yang berlaku.
 - c. Kesesuaian Laporan Keuangan dengan Standar Akuntansi yang berlaku.
 - d. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Kantor Akuntan Publik atas jasa yang diberikannya.
 - e. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan DAI, Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan.
3. Melakukan penelaahan atas informasi keuangan lainnya yang akan dikeluarkan BCA kepada publik dan/atau pihak otoritas seperti proyeksi, dan laporan lainnya terkait dengan informasi keuangan BCA.
 4. Melakukan penelaahan atas kepatuhan BCA terhadap peraturan perundang-undangan di bidang perbankan, pasar modal dan peraturan perundang-undangan serta ketentuan lainnya yang berhubungan dengan kegiatan usaha BCA.
 5. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Kantor Akuntan Publik, yang didasarkan pada independensi, ruang lingkup penugasan, dan *fee* untuk disampaikan kepada Rapat Umum Pemegang Saham
 6. Menelaah dan melaporkan kepada Dewan Komisaris atas pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan BCA.
 7. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan BCA.
 8. Melakukan penelaahan dan pemantauan atas implementasi *Good Corporate Governance* yang efektif dan berkelanjutan.
 9. Menjalankan tugas-tugas lain yang relevan dengan fungsi Komite Audit atas permintaan Dewan Komisaris.
- a. The implementation of the Internal Audit Division's tasks (DAI).
 - b. The compliance of audit carried out by the Public Accounting Firm with the prevailing audit standards.
 - c. Compliance of Financial Statements with prevailing accounting standards.
 - d. Providing an independent opinion in the event of disagreements between management and Public Accounting Firm for services rendered.
 - e. Board of Directors follow-up to the findings of DAI, Public Accounting Firm, and Financial Services Authority (OJK).
3. Reviewing other financial information that will be issued by BCA to the public and/or documents such as projections, and other reports relating to BCA's financial information.
 4. Reviewing BCA's compliance with laws and regulations in the field of banking, capital markets and rules and regulations as well as other provisions with BCA's business activities.
 5. Providing recommendations to the Board of Commissioners on the appointment of a Public Accounting Firm, based on their independence, scope of assignment, and fee to be submitted to the General Meeting of Shareholders.
 6. Reviewing and reporting to the Board of Commissioners regarding complaints in relation to BCA's accounting and financial reporting processes.
 7. Reviewing and providing advice to the Board of Commissioners in relation to potential conflict of interest at BCA.
 8. Reviewing and monitoring the implementation of an effective and sustainable Good Corporate Governance (GCG).
 9. Perform other tasks relevant to the Audit Committee's functions at the request of the Board of Commissioners.

Komite Pemantau Risiko

Komite Pemantau Risiko dibentuk untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko BCA. Dalam menjalankan fungsinya, KPR memiliki tugas dan tanggung jawab antara lain adalah:

1. Membantu dan memberikan rekomendasi kepada Dewan Komisaris dalam rangka meningkatkan efektivitas pelaksanaan tugas pengawasan dan tanggung jawab di bidang manajemen risiko dan memastikan bahwa kebijakan manajemen risiko dilaksanakan dengan baik.
2. Dalam kaitannya dengan proses untuk dapat memberikan rekomendasi, Komite Pemantau Risiko harus melakukan:
 - a. Evaluasi atas konsistensi antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
 - b. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi (KRN) dibentuk untuk mengembangkan kualitas manajemen puncak melalui kebijakan remunerasi dan nominasi.

Dalam menjalankan fungsinya, KRN memiliki tugas dan tanggung jawab antara lain:

1. Mengevaluasi kebijakan remunerasi dan nominasi BCA.
2. Merekomendasikan kepada Dewan Komisaris mengenai:
 - a. Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham BCA.
 - b. Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk kemudian oleh Dewan Komisaris disampaikan kepada Direksi.
3. Menyusun dan merekomendasikan kepada Dewan Komisaris mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan anggota Direksi untuk disampaikan kepada RUPS.

Risk Oversight Committee

The Risk Oversight Committee (ROC) was formed to ensure that the risk management framework provides adequate protection to all of BCA's risks.

In implementing its function, the ROC's tasks and responsibilities are, among others, the following:

1. Assist and provide recommendations to the Board of Commissioners in order to improve the effectiveness of implementing the oversight tasks and responsibilities in the area of risk management and ensure that risk management policies are properly implemented.
2. In regards with the process to provide its recommendation, the Risk Oversight Committee must carry out the following:
 - a. Evaluate as to the consistency between risk management policies and the implementation of that policy itself.
 - b. Monitor and evaluate the implementation of the Risk Management Committee's and the Risk Management Unit's tasks.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee (RNC) was formed to enhance the quality of top management through remuneration and nomination policies.

In implementing its tasks, the RNC has the following tasks and responsibilities:

1. To evaluate BCA's remuneration and nomination policies.
2. To recommend to the Board of Commissioners regarding:
 - a. Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to BCA's shareholders.
 - b. Remuneration policy for all Executive Officers and employees that will be subsequently be submitted to the Board of Directors by the Board of Commissioners.
3. To develop and recommend to the Board of Commissioners on the system and procedure for selection and/or replacement of members of the Board of Commissioners and Board of Directors for further submission to the GMS.

4. Memastikan kebijakan remunerasi BCA telah sesuai dengan peraturan perundang-undangan yang berlaku.
5. Merekomendasikan kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris dan/atau calon anggota Direksi untuk disampaikan kepada RUPS.
6. Merekomendasikan pihak-pihak independen calon anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris.
7. Mengkaji kelayakan kebijakan pemberian fasilitas-fasilitas yang disediakan bagi Dewan Komisaris dan Direksi.
8. Melaksanakan tugas lain yang diberikan Dewan Komisaris yang berkaitan dengan remunerasi dan nominasi sesuai dengan ketentuan yang berlaku.
9. Melaporkan hasil pengkajian dan rekomendasi sehubungan dengan tugas-tugas Komite Remunerasi dan Nominasi kepada Dewan Komisaris apabila diperlukan.

Di samping itu, sesuai dengan Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, Komite Nominasi dan Remunerasi mempunyai tugas dan tanggung jawab paling kurang:

- a. Terkait dengan fungsi Nominasi:
 1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - a) komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris;
 - b) kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi; dan
 - c) kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris;
 2. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi;

4. To ensure that BCA's remuneration policy complies with the prevailing rules and regulations.
5. To recommend to the Board of Commissioners regarding the prospective member of the Board of Commissioners and/or prospective member of the Board of Directors to be submitted to the GMS.
6. To recommend independent parties as prospective members of the Audit Committee and Risk Oversight Committee to the Board of Commissioners.
7. To assess the feasibility of the facilities policy provided to the Board of Commissioners and Board of Directors.
8. To carry out other duties assigned by the Board of Commissioners regarding remuneration and nomination in accordance with applicable regulations.
9. To report the results of assessments and recommendations with respect to the tasks of the Remuneration and Nomination Committee to the Board of Commissioners.

Moreover, in accordance to the Financial Services Authority Regulation No. 34/POJK.04/2014 dated 8 December, 2014 on an Issuer's or Public Company's Nomination and Remuneration Committee, the Nomination and Remuneration Committee has the following tasks and responsibilities:

- a. Relating to the Nomination function:
 1. Provide recommendations to the Board of Commissioners regarding:
 - a) composition of members of the Board of Directors and/or members of the Board of Commissioners;
 - b) policy and criteria needed in the nomination process; and
 - c) performance evaluation policy for members of the Board of Directors and/or members of the Board of Commissioners;
 2. Assist the Board of Commissioners to assess the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks that is prepared as evaluation materials;

3. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris;
 4. Memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
- b. Terkait dengan fungsi Remunerasi:
1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - a) struktur remunerasi;
 - b) kebijakan atas remunerasi; dan
 - c) besaran atas remunerasi
 2. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian Remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.

3. Provide recommendations to the Board of Commissioners regarding abilities development program for members of the Board of Directors and/or members of the Board of Commissioners;
 4. Provide suggestions on prospective members that fulfill the requirements as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
- b. In regards to the Remuneration function:
1. Provide recommendations to the Board of Commissioners regarding:
 - a) The remuneration structure;
 - b) remuneration policy; and
 - c) amount of remuneration
 2. Assist the Board of Commissioners to assess the performance with the appropriate remuneration received by the respective members of the Board of Directors and/or members of the Board of Commissioners.

Komite Tata Kelola Terintegrasi

Komite Tata Kelola Terintegrasi (KTKT) dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris BCA sebagai Entitas Utama dalam Konglomerasi Keuangan. Komite Tata Kelola Terintegrasi dibentuk dengan tujuan untuk membantu Dewan Komisaris BCA dalam melakukan pengawasan atas penerapan Tata Kelola Terintegrasi.

Dalam menjalankan fungsinya, KTKT memiliki tugas dan tanggung jawab sebagai berikut :

- a. Mengevaluasi pelaksanaan Tata Kelola Terintegrasi paling sedikit melalui penilaian kecukupan pengendalian intern dan pelaksanaan fungsi kepatuhan secara terintegrasi.
- b. Memberikan rekomendasi kepada Dewan Komisaris BCA sebagai Entitas Utama dalam Konglomerasi Keuangan untuk penyempurnaan Pedoman Tata Kelola Terintegrasi

Integrated Governance Committee

The Integrated Governance Committee (IGC) was established and is responsible to BCA's Board of Commissioners as the Main Entity within the Financial Conglomeration. The Integrated Governance Committee was formed with the purpose to assist BCA's Board of Commissioners in overseeing the application of Integrated Governance.

In implementing its functions, the IGC has the following tasks and responsibilities:

- a. Evaluating the application of Integrated Governance at least by assessing the adequacy of internal control and implementation of integrated compliance function.
- b. Providing recommendations to BCA's Board of Commissioners as the Main Entity within the Financial Conglomeration to improve the Integrated Governance Guideline.

Asset & Liability Committee (ALCO)

Asset & Liability Committee adalah Komite tetap di bawah Direksi dengan misi mencapai tingkat profitabilitas BCA yang optimum serta risiko likuiditas, risiko suku bunga, dan risiko valuta asing yang terkendali, melalui penetapan kebijakan dan strategi aset dan liabilitas.

ALCO berfungsi antara lain untuk menetapkan kebijakan dan strategi pengelolaan likuiditas untuk mencukupi kebutuhan likuiditas BCA dan meminimalkan *idle funds*. Selain itu ALCO menetapkan kebijakan dan strategi yang berkaitan dengan risiko pasar, strategi harga serta strategi dalam penataan portofolio investasi dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga sehingga dapat dicapai tingkat marjin bunga bersih (*Net Interest Margin - NIM*) yang optimal. ALCO melaporkan realisasi kerjanya melalui rapat rutin dan rapat khusus yang diadakan untuk membahas hal tertentu.

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) dibentuk untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko BCA.

Tugas KMR antara lain:

- Memberikan masukan kepada sekretaris KMR berupa topik beserta bahan rapat yang akan dibahas dalam rapat KMR.
- Memberikan masukan berupa informasi dan analisis yang terkait dengan topik yang dibicarakan pada rapat KMR.

Komite Manajemen Risiko Terintegrasi

Komite Manajemen Risiko Terintegrasi (KMRT) dibentuk untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko BCA dan Perusahaan Anak secara terintegrasi. KMRT memiliki tugas pokok antara lain:

- Memberikan masukan kepada sekretaris komite berupa topik beserta bahan rapat yang akan dibahas dalam rapat komite.

Asset & Liability Committee (ALCO)

The Asset & Liability Committee is a permanent committee under the Board of Directors whose mission is to achieve for BCA an optimum level of profitability as well as liquidity risk, interest rate risk, and foreign exchange risk is controlled by establishing asset and liabilities policy and strategy.

ALCO functions are, among others, to establish liquidity management policies and strategies to meet BCA's liquidity requirements and minimize idle funds. In addition to this, ALCO establishes policies and strategy related to market risk, price strategy as well as investment portfolio structure strategies and balance sheet structure strategies by anticipating interest rate changes thereby achieving an optimum Net Interest Margin (NIM). ALCO reports its accomplishments through regular meetings and special meetings held to discuss specific issues.

Risk Management Committee

The Risk Management Committee (RMC) was established to ensure that the risk management framework provides adequate protection against all of BCA's risks.

RMC's tasks includes:

- Provide recommendations to the RMC secretary in the form of meeting topics as well as materials to be discussed in the RMC meeting.
- Provide recommendations in the form of information and analysis related to the topic to be discussed at the RMC Meeting.

Integrated Risk Management Committee

The Integrated Risk Management Committee (IRMC) was established to ensure that the risk management framework has provided adequate coverage over all of BCA's, and its subsidiaries, risks in an integrated manner.

The IRMC's main tasks includes:

- Provide recommendations to the Committee's Secretary in the form of topics as well as materials to be discussed in the Committee Meeting.

- b. Memberikan masukan berupa informasi dan analisis yang terkait dengan topik yang dibicarakan pada rapat komite.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan (KKP) dibentuk untuk mengarahkan pemberian kredit melalui perumusan kebijakan perkreditan dalam rangka pencapaian target perkreditan yang *prudent*.

KKP memiliki tugas pokok antara lain :

- Memberikan masukan kepada sekretaris KKP dalam penyusunan agenda dan bahan rapat.
- Memberikan masukan berupa informasi dan analisis pada rapat KKP untuk membuat keputusan KKP.

Komite Kredit

Komite Kredit (KK) dibentuk untuk membantu Direksi dalam mengevaluasi dan/atau memberikan keputusan kredit sesuai batas wewenang yang ditetapkan Direksi sebagaimana diatur dalam Anggaran Dasar BCA dengan memperhatikan pengembangan bisnis tanpa meninggalkan prinsip kehati-hatian. Komite Kredit terdiri dari Komite Kredit Korporasi dan Komite Kredit Komersial.

Komite Kredit memiliki tugas antara lain:

- Memberikan arahan jika perlu diadakan analisis kredit yang lebih komprehensif, berhubung informasi yang disajikan belum mencukupi untuk digunakan dalam pengambilan keputusan;
- Memberikan pertimbangan terhadap rancangan keputusan kredit yang diajukan oleh pihak pemberi rekomendasi/pengusul;
- Memutuskan kredit berdasarkan kemahiran profesional secara jujur, obyektif, cermat, dan seksama;
- Memberikan masukan kepada sekretaris mengenai kebutuhan rapat KK.

- b. Provide recommendations in the form of information and analysis related to topics to be discussed in the Committee Meeting.

Credit Policy Committee

The Credit Policy Committee (CPC) was established to direct the provision of loans through the credit policy formulation designed in order to achieve prudent lending targets.

The CPC's main tasks are the following:

- Provide recommendations to the CPC secretary to formulate the Meeting's agenda and materials.
- Provide recommendations in the form of information and analysis at the CPC Meeting for its decision.

Credit Committee

The Credit Committee (CC) was established to assist the Board of Directors to evaluate and/or make decisions on loans within the authorized limits set by the Board of Directors as stipulated in BCA's Articles of Association by taking into consideration business developments without disregarding prudent principles. The Credit Committee comprise of the Corporate Credit Committee and the Commercial Credit Committee.

The Credit Committee's tasks includes:

- Provide guidance, as needed, on a more comprehensive credit, given that the information presented is not sufficient to be used in decision-making;
- Provide decisions on credit approval proposals submitted by the referral/proposer;
- Determine loans based on a professional expertise in an honest, objective, accurate, and thorough manner;
- Provide recommendations to the secretary regarding requirements for the CC meeting.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi (KPTI) dibentuk untuk memastikan penerapan sistem teknologi informasi sejalan dengan strategi BCA. KPTI memiliki misi untuk meningkatkan keunggulan bersaing BCA melalui pemanfaatan teknologi informasi yang tepat guna.

Fungsi KPTI antara lain:

- Mereview dan merekomendasikan rencana strategis TI agar sejalan dengan rencana bisnis BCA;
- Melakukan evaluasi secara berkala atas dukungan TI pada kegiatan usaha BCA;
- Memastikan investasi TI memberikan nilai tambah kepada BCA.

Komite Pertimbangan Kasus Kepegawaian

Pembentukan Komite Pertimbangan Kasus Kepegawaian (KPKK) dilandasi dengan misi untuk memberikan rekomendasi kepada Direksi mengenai penyelesaian kasus yang memenuhi prinsip keadilan dan kesetaraan melalui penelaahan kasus pelanggaran dan/atau kejahatan yang dilakukan karyawan.

Fungsi Pokok KPKK antara lain:

- Menelaah kasus tindak pelanggaran dan/atau kejahatan oleh karyawan yang memerlukan keputusan Direksi untuk tindak lanjut penyelesaiannya.
- Memberikan pertimbangan kepada Direksi di dalam menentukan tindak lanjut penyelesaian atas kasus pelanggaran dan/atau kejahatan tersebut, yang meliputi pengenaan sanksi, pembenahan sistem dan prosedur operasional serta pemrosesan kasus secara hukum jika diperlukan.
- Secara berkala, menelaah penyelesaian kasus pelanggaran dan/atau kejahatan yang diputuskan oleh Pemimpin Kantor Cabang Utama dan Kepala Kantor Wilayah.

Memberikan saran dan pengarahan (jika diperlukan) kepada cabang dan wilayah dalam menangani kasus pelanggaran dan/atau kejahatan.

Information Technology Steering Committee

The Information Technology Steering Committee (ITSC) was established to ensure the implementation of the information technology system is in line with BCA's strategy. ITSC's mission is to enhance BCA's competitive advantage through the utilization of appropriate IT functions.

ITSC's function includes:

- Reviewing and recommending an IT strategic plan that aligns with BCA's business plan;
- Conduct periodic evaluations of IT's support for BCA's business activities;
- Ensure IT investment adds value to BCA.

Personnel Case Advisory Committee

The Personnel Case Advisory Committee (PCAC) was established based on its mission to provide recommendations to the Board of Directors regarding the settlement of cases that fulfill the principles of justice and equality by analyzing infringement and/or criminal cases carried out by employees.

PCAC's main functions includes:

- Analyzing infringement and/or criminal cases by employees that require the Board of Directors decision to follow up its closure.
- Provide consideration to the Board of Directors in determining the follow-up to the closure of these infringement and/or criminal cases, which include the imposition of sanctions, revamping operational systems and procedures as well as the legal processing of cases if necessary.
- Periodically examine the settlement of infringement and/or criminal cases decided by the Main Branch Office Head and Regional Office Head.

Provide advice and guidance (if needed) to the branches and regions in handling infringement and/or criminal cases.

Penerapan Tata Kelola Terintegrasi

Sehubungan dengan telah dikeluarkannya Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan Nomor 15/SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Tata Kelola Terintegrasi Bagi Konglomerasi Keuangan, BCA telah menerapkan tata kelola terintegrasi dengan seluruh perusahaan anak dalam konglomerasi keuangan secara komprehensif dan efektif.

Berdasarkan analisis hasil Penilaian Sendiri terhadap struktur Tata Kelola Terintegrasi, proses Tata Kelola Terintegrasi, dan hasil Tata Kelola Terintegrasi pada masing-masing faktor penilaian pelaksanaan Tata Kelola Terintegrasi, dapat disimpulkan sebagai berikut:

1. Struktur Tata Kelola Terintegrasi berdasarkan hasil penilaian sudah lengkap.
2. Proses Tata Kelola Terintegrasi berdasarkan hasil penilaian sudah sangat efektif yang didukung oleh struktur yang lengkap.
3. Hasil Tata Kelola Terintegrasi berdasarkan hasil penilaian telah sangat berkualitas yang dihasilkan dari aspek Proses Tata Kelola Terintegrasi yang efektif dengan didukung oleh struktur yang lengkap.

Integrated Governance Implementation

In line with the issuance of the Financial Services Authority Regulation Number 18/POJK.03/2014 dated 18 November, 2014 on Implementation of Integrated Governance for Financial Conglomerations and the Financial Services Authority's Circular Letter Number 15/SEOJK.03/2015 dated 25 May, 2015 on Implementation of Integrated Governance for Financial Conglomerations, BCA has comprehensively and effectively implemented integrated governance with all subsidiaries within the financial conglomeration.

Based on an analysis of the Self-Assessment results of the Integrated Governance structure, Integrated Governance process, and Integrated Governance results in the respective Integrated Governance implementation assessment factors, can be summarized as follows:

1. The Integrated Governance Structure is based on the complete assessment results.
2. The Integrated Governance Process based on the assessment results is already effective, which is supported by a complete structure.
3. Results of the Integrated Governance based on the assessment results is deemed superior that is produced by an effective Integrated Governance Process with the support of a complete structure.

"Sangat Baik"

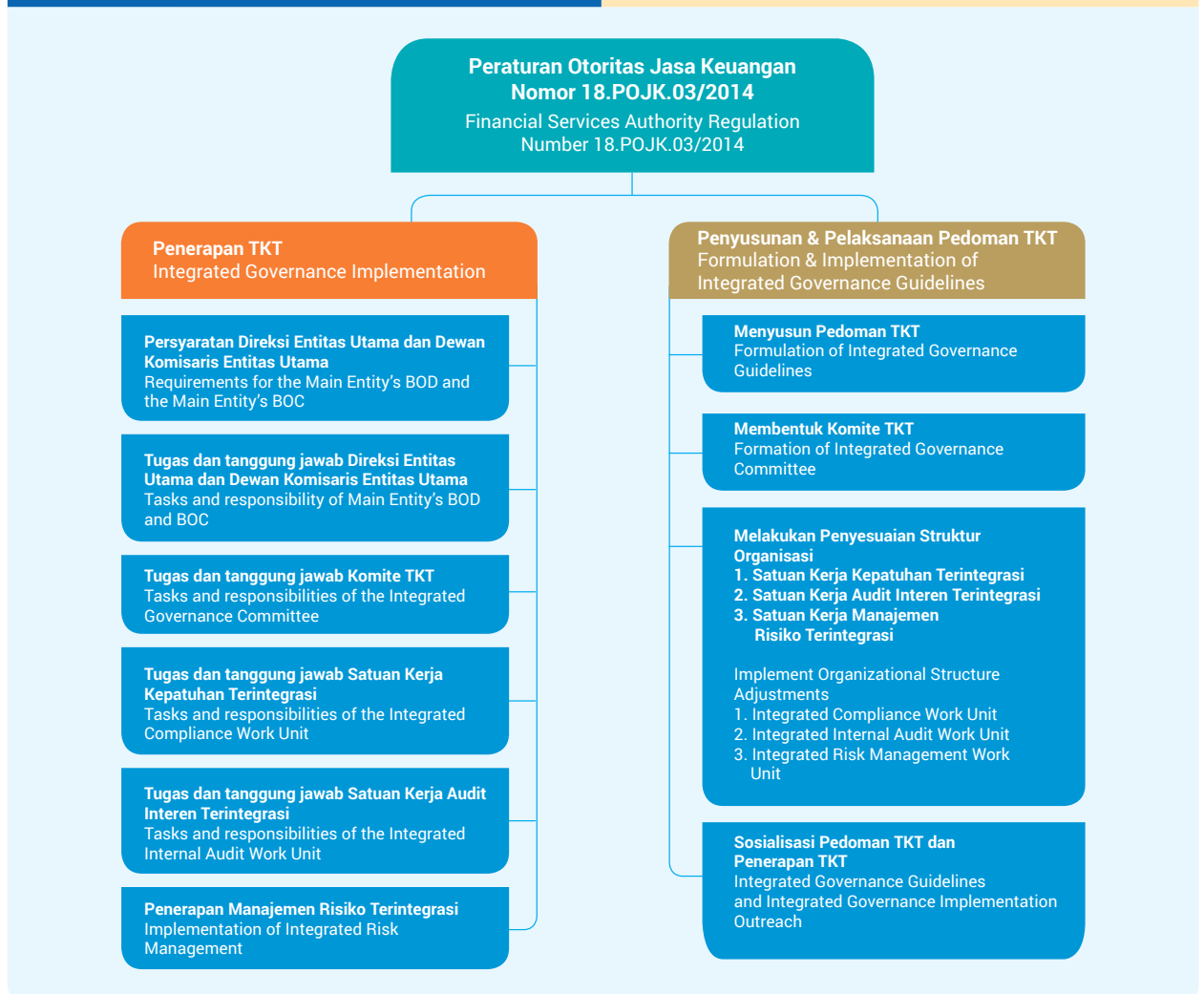
Hasil penilaian pelaksanaan Tata Kelola Terintegrasi pada Semester I dan II tahun 2015 dikategorikan "Peringkat 1"

"Very Good"

Results of assessment of the implementation of the Integrated Governance in the First and Second Half of 2015 are categorized as "Rank 1st"

Penerapan Tata Kelola Terintegrasi (TKT)

Integrated Governance Implementation



No	Nama Name	Jabatan Position	Komite Audit Committee	Komite Pemantau Risiko Risk Oversight Committee	Komite Remunerasi & Nominasi Remuneration & Nomination Committee	Komite Tata Kelola Terintegrasi Integrated Governance Committee	Komite Asset & Liability (ALCO) Asset & Liability Committee (ALCO)
1	Djohan Emir Setijoso	Presiden Komisaris / President Commissioner	-	-	-	-	-
2	Tonny Kusnadi	Komisaris / Commissioner	-	-	-	-	-
3	Cyrillus Harinowo	Komisaris Independen / Independent Commissioner	Ketua Chairman	-	-	-	-
4	Raden Pardede	Komisaris Independen / Independent Commissioner	-	-	Ketua Chairman	-	-
5	Sigit Pramono	Komisaris Independen / Independent Commissioner	-	Ketua Chairman	-	Ketua Chairman	-
6	Jahja Setiaatmadja	Presiden Direktur / President Director	-	-	-	-	Ketua Chairman
7	Eugene Keith Galbraith	Wakil Presiden Direktur / Deputy President Director	-	-	-	-	Anggota Member
8	Dhalia Mansor Ariotedjo	Direktur / Director	-	-	-	-	Anggota/ Member
9	Anthony Brent Elam	Direktur / Director	-	-	-	-	Anggota/ Member
10	Suwigno Budiman	Direktur / Director	-	-	-	-	Anggota/ Member
11	Tan Ho Hien/Subur/Subur Tan	Direktur (merangkap Direktur Kepatuhan) / Director (Concurrently as Director Compliance)	-	-	-	-	-
12	Henry Koenafi	Direktur / Director	-	-	-	-	Anggota/ Member
13	Armand Wahyudi Hartono	Direktur / Director	-	-	-	-	-
14	Erwan Yuris Ang	Direktur Independen / Independent Director	-	-	-	-	Anggota/ Member
15	Rudy Susanto	Direktur / Director	-	-	-	-	Anggota/ Member

Keterangan / Note:

* Ketua Komite Kredit Komersial adalah Kepala Grup Analisa Risiko Kredit
Chairman of Commercial Credit Committee is the Head of Credit Risk Analysis Group

Penilaian Kinerja Tata Kelola Perusahaan

Pada tahun 2015, BCA melakukan penilaian sendiri (*self-assessment*) atas pelaksanaan tata kelola perusahaan (*Good Corporate Governance*) sesuai dengan Peraturan Bank Indonesia dan Surat Edaran Bank Indonesia mengenai Pelaksanaan *Good Corporate Governance* bagi Bank Umum. Hasil penilaian sendiri pelaksanaan *Good Corporate Governance* BCA pada Semester I dan Semester II tahun 2015, dikategorikan "Peringkat 1" ("**Sangat Baik**").

Penilaian eksternal juga dilakukan berdasarkan pemeringkatan *Corporate Governance Perception Index* (CGPI)

Corporate Governance Performance Appraisal

In 2015, BCA carried out a self-assessment on the implementation of Good Corporate Governance (GCG) in accordance with Bank Indonesia Regulations and Bank Indonesia Circular Letter on the Implementation of Good Corporate Governance for Banks. The self-assessment results of BCA's Good Corporate Governance during the first half and second half of 2015 are categorized as "Rank 1st" ("**Very Good**").

An external assessment was also carried out based on the Corporate Governance Perception Index (CGPI) rating, which

	Komite Manajemen Risiko Risk Management Committee	Komite Manajemen Risiko Terintegrasi Integrated Risk Management Committee	Komite Kebijakan Perkreditan Credit Policy Committee	Komite Kredit Credit Committee		Komite Pengarah Teknologi Informasi Information Technology Steering Committee	Komite Pertimbangan Kasus Kepegawaian Personnel Case Advisory Committee
				Kredit Korporasi Corporate Credit Committee	Kredit Komersial* Commercial Credit Committee		
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
Anggota/Member	Anggota/ Member	Ketua/Chairman	Anggota/Member	-	-	-	-
Anggota/Member	Anggota/ Member	Anggota/Member	Anggota/Member	-	-	-	-
Anggota/Member	Anggota/ Member	Anggota/Member	Anggota/Member	-	-	-	-
Ketua/Chairman	Ketua/Chairman	Anggota/Member	Anggota Tidak Tetap Non-Permanent Member	Anggota Tidak Tetap Non-Permanent Member	Anggota/Member	-	-
Anggota/Member	Anggota/ Member	Anggota/Member	-	Anggota/Member	-	-	-
Anggota/Member	Anggota/ Member	Anggota/Member	-	-	Anggota/Member	-	-
Anggota/Member	Anggota/ Member	Anggota/Member	-	-	-	-	-
Anggota/Member	Anggota/ Member	-	-	-	Ketua/Chairman	-	-
Anggota/Member	Anggota/ Member	-	-	-	Anggota/Member	-	-
Anggota/Member	Anggota/ Member	Anggota/Member	Ketua/Chairman	Anggota/Member	-	-	-

yang diselenggarakan oleh The Indonesian Institute for Corporate Governance (IICG) bekerja sama dengan Majalah SWA, BCA meraih predikat **“The Most Trusted Company”** (**“Sangat Terpercaya”**) yang merupakan predikat penilaian tertinggi.

Selain itu, The Indonesian Institute for Corporate Directorship (IICD) melakukan evaluasi dan pemeringkatan terhadap 100 perusahaan terbuka dengan kapitalisasi pasar terbesar yang tercatat (*listed*) di Bursa Efek Indonesia. Dalam IICD *Conference and Corporate Governance Awards* 2015, BCA berhasil meraih penghargaan untuk kategori **“The Best Financial Sector”**.

was organized by The Indonesian Institute for Corporate Governance (IICG) in cooperation with SWA Magazine, wherein BCA was awarded **“The Most Trusted Company”** which is the assessment's highest category.

In addition to this, The Indonesian Institute for Corporate Directorship (IICD) carried out an evaluation and ranking of 100 publicly-listed companies with the largest market capitalization listed on the Indonesian Stock Exchange. BCA won the **“The Best Financial Sector”** award at the 2015 IICD Conference and Corporate Governance Awards.

[G4-45] Penerapan Manajemen Risiko

Dalam rangka pengendalian risiko, BCA telah menerapkan Kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu yang dituangkan dalam Kebijakan Dasar Manajemen Risiko (KDMR). Kerangka ini merupakan sarana untuk penetapan strategi, organisasi, kebijakan dan pedoman, serta infrastruktur BCA untuk memastikan semua risiko dapat dikenali, diukur, dikendalikan dan dilaporkan dengan baik.

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di BCA. Penerapan manajemen risiko dan sistem pengendalian internal BCA mencakup:

- Pengawasan aktif Dewan Komisaris dan Direksi.
- Kecukupan kebijakan, prosedur dan penetapan limit.
- Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko.
- Sistem pengendalian internal.

Penerapan manajemen risiko didukung oleh Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi, serta Komite lain yang bertugas untuk menangani risiko secara lebih spesifik yaitu: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Liabilitas.

[G4-45] Risk Management Application

Within the context of risk control, BCA has applied an integrated Risk Management Framework as incorporated in the Risk Management Basic Policy (RMBP). This framework serves as a means for determining BCA's strategy, organization, policy and guidelines, as well as infrastructure to ensure that all risks can be effectively identified, measured, controlled and reported.

The Board of Commissioners and Board of Directors are responsible for implementing BCA's risk management and internal control system. Implementing BCA's risk management and internal control system consists of:

- Active supervision of the Board of Commissioners and Board of Directors.
- Adequacy of determining policy, procedure and limits.
- Adequacy of risk identification, measurement, monitoring and control processes as well as risk information system.
- Internal control system.

Risk management application is supported by the Risk Management Committee whose function is to comprehensively discuss risk issues and recommend risk management policies to the Board of Directors, as well as other Committees tasked to address specific risks, namely: Credit Policy Committee, Credit Committee as well as the Asset and Liability Committee.



Kategori Risiko Risk Categories	Penjelasan Singkat Upaya Mitigasi Risiko Brief Description of Risk Mitigation Efforts
Risiko Kredit Credit Risk	BCA telah memiliki Kebijakan Dasar Perkreditan Bank yang terus dilakukan penyempurnaan sejalan dengan perkembangan PBI, dan POJK serta sesuai dengan "International Best Practices". Sesuai dengan kondisi ekonomi terkini, BCA menerapkan prinsip kehati-hatian dalam penyaluran kredit. BCA has a Bank Credit Basic Policy that is continuously improved in line with BI and OJK Regulation developments as well as in accordance with International Best Practices. In accordance with current economic conditions, BCA applies prudent principles in lending.
Risiko Pasar Market Risk	BCA memusatkan pengelolaan posisi devisa neto pada Divisi Tresuri, yang menggabungkan laporan posisi devisa neto harian dari semua cabang. BCA focuses management of net forex positions at the Treasury Division which combines daily net forex position reports from all branches.
Risiko Likuiditas Liquidity Risk	BCA menjaga kecukupan likuiditas kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali maupun untuk memenuhi kebutuhan operasional. BCA maintains adequate liquidity for its customers and other parties both within the context of granting credit, repayment as well as to fulfill operational needs.
Risiko Operasional Operational Risk	Penerapan <i>Risk Control Self Assessment</i> ke seluruh cabang/kanwil dan ke divisi atau unit kerja yang dinilai memiliki risiko operasional yang cukup signifikan di Kantor Pusat. Application of Risk Control Self Assessment to all branches/regional offices and to the divisions or work units that are considered to have significant operational risks in the Head Office.
Risiko Hukum Legal Risk	Grup Hukum di Kantor Pusat dan unit kerja hukum di sebagian besar Kantor Wilayah, untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko hukum. Legal Group at the Head Office and legal work units in most regional offices, to identify, measure, monitor and control legal risks
Risiko Reputasi Reputational Risk	Untuk mengelola dan mengendalikan risiko reputasi, BCA didukung oleh fasilitas <i>Contact Center Halo BCA</i> dan pemantauan keluhan nasabah. To manage and control reputation risk, BCA is supported by the Halo BCA Contact Center facility and monitoring customer complaints.
Risiko Strategik Strategic Risk	BCA melakukan penilaian risiko strategik inheren dan penilaian atas penerapan manajemen risiko strategik dengan parameter tertentu. BCA assesses inherent strategic risk and appraise strategic risk management application with certain parameters.
Risiko Kepatuhan Compliance Risk	BCA telah memiliki kebijakan dan prosedur kepatuhan, yang berisi antara lain adanya proses untuk selalu menyesuaikan ketentuan dan sistem internal dengan peraturan yang berlaku. BCA has established compliance policies and procedures, which contains, among others, a process to constantly adjust internal provisions and systems with prevailing rules and regulations



Penjelasan lebih lengkap mengenai Tata Kelola Perusahaan dan Penerapan Manajemen Risiko ada di Laporan Tahunan BCA 2015 bagian Tata Kelola Perusahaan.

A more detailed explanation on Corporate Governance and Implementation of Risk Management Application is found in BCA's 2015 Annual Report within the Corporate Governance section.

[G4-14] Penerapan Prinsip Kehati-hatian

Selain menerapkan manajemen risiko dengan konsisten, BCA juga menerapkan prinsip kehati-hatian sesuai dengan peraturan perundangan terutama untuk mencegah penyalahgunaan layanan keuangan untuk tujuan yang merugikan. Beberapa pendekatan yang dilakukan Bank adalah sebagai berikut.

APU dan PPT

BCA telah memiliki dan menerapkan Program Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT). Untuk membantu mengidentifikasi transaksi keuangan yang mencurigakan, BCA memiliki aplikasi yang senantiasa terus dikembangkan dalam rangka meningkatkan kemampuannya.

Kepatuhan pada Persyaratan Lingkungan

BCA berkomitmen untuk tidak memberikan pembiayaan kepada pelaku usaha yang tidak sesuai dengan prinsip-prinsip *sustainability*. Penyaluran pembiayaan BCA selalu memperhatikan aspek lingkungan, sosial dan tata kelola. Sistem ini dimulai sejak dari proses memprospek calon debitur, pengolahan kredit, sampai administrasi dan *monitoring* kredit.

[G4-56] Kode Etik

Sistem dan struktur tata kelola hanya akan berjalan efektif jika didukung oleh seluruh lapisan karyawan Perusahaan. Oleh karenanya BCA menetapkan panduan berupa Kode Etik BCA berlaku bagi anggota Dewan Komisaris, anggota Direksi, dan karyawan.

[G4-14] Applying Precautionary Principles

Aside from consistently applying prudent risk management, BCA also enforces principles to prevent the misuse of financial services for harmful purposes. Some of the approaches carried out by the Bank are as follows.

AML and TFP

BCA already has and implements an Anti Money Laundering (AML) and Terrorism Financing Prevention (TFP) Program. To help identify suspicious financial transactions, BCA has applications that are constantly being developed so as to improve its capabilities.

Compliance with Environmental Requirements

BCA is committed not to provide financing to businesses that are not in accordance with sustainability principles. BCA's financing disbursements always pay attention to environmental, social and governance aspects of a business. This system include review of prospective borrower, loan processing, and to the administration and credit monitoring processes.

[G4-56] Ethics Code

The governance system and structure will only be effective if it is supported by all levels of the Bank's employees. Therefore, BCA sets guidelines in the form of BCA's Ethics Code that is applicable to members of the Board of Commissioners, Board of Directors and employees.

Kode Etik BCA, yang ditetapkan berdasarkan Surat Keputusan Direksi No.778/SK/DIR/95, merupakan pedoman berperilaku baik di dalam maupun di luar pekerjaan. Pelanggaran terhadap Kode Etik Bankir BCA dapat dikenakan sanksi sesuai ketentuan yang berlaku.

Untuk sosialisasi Kode Etik BCA dibuatkan dalam bentuk Buku Saku yang telah dibagikan kepada setiap karyawan BCA. Setiap karyawan diminta menandatangani pernyataan bahwa yang bersangkutan telah memahami, dan berjanji untuk menaati serta menerapkannya.

Selain Kode Etik, Direksi BCA juga mengeluarkan ketentuan mengenai pedoman untuk karyawan BCA dalam berhubungan dengan nasabah, rekanan, maupun dengan sesama karyawan dalam SK No.219/SK/DIR/2003 tanggal 10 November 2003. SK tersebut berlaku bagi seluruh jajaran BCA termasuk anggota Dewan Komisaris, Direksi sampai seluruh karyawan. Pedoman dan Kode Etik BCA dituangkan dalam Manual GCG BCA.

BCA's Ethics Code, which was established based on the Board of Director's Decree No.778/SK/DIR/95, serves as a guideline for good behavior both in and out of the Bank. Violations of BCA's Bankers Ethics Code can be sanctioned in accordance with prevailing rules and regulations.

BCA's Ethics Code is disseminated in of a Handbook that is distributed to every employee. Each employee is asked to sign a statement that the person has understood, and will follow the guidelines.

In addition to the Ethics Code, BCA's Board of Directors also issued guidelines for BCA's employees in dealing with customers, partners, as well as with fellow employees in decree No.219/SK/DIR/2003 dated 10 November, 2003. The decree applies to all levels of BCA, including members of the Board of Commissioners, the Board of Directors to all employees. BCA's Ethics Guidelines and Code is set forth in BCA's GCG Manual.

Pokok-Pokok Kode Etik Bankir BCA:

1. Patuh dan taat pada undang-undang dan peraturan yang berlaku.
2. Menjaga nama baik dan mengamankan harta kekayaan BCA.
3. Menjaga kerahasiaan data nasabah dan BCA.
4. Menjaga agar kepentingan pribadi tidak bertentangan dengan kepentingan BCA ataupun nasabah.
5. Mencatat secara benar semua transaksi sesuai dengan ketentuan yang berlaku.
6. Menjaga dan membina keharmonisan lingkungan kerja dan persaingan yang sehat.
7. Tidak menyalahgunakan jabatan dan wewenangnya untuk kepentingan pribadi maupun keluarganya.
8. Tidak melakukan perbuatan tercela yang dapat merugikan citra profesinya maupun citra BCA pada umumnya.
9. Menjauhkan diri dari segala bentuk perjudian atau tindakan spekulatif.
10. Senantiasa meningkatkan pengetahuan dan wawasannya, dengan mengikuti perkembangan industri perbankan khususnya dan dunia usaha pada umumnya.

Main Points of the Ethics Code for BCA's Bankers:

1. Comply with existing laws and regulations.
2. Maintain the good name and reputation of BCA and safeguard corporate assets.
3. Maintain the confidentiality of BCA and customer data.
4. Ensure the personal interests do not conflict with the interests of BCA or customers.
5. Accurately record all transactions according to the applicable policies.
6. Nurture and maintain a harmonious working environment and healthy competition.
7. Will not abuse their position and powers for personal and family interests.
8. Will not commit an act of misconduct that may be harmful to their professional image and BCA's reputation in general.
9. Will shun all forms of gambling or speculative acts.
10. Will constantly build their knowledge and broaden their horizons by keeping abreast of developments in the banking industry in particular and the business world in general.

[G4-S05] Penerapan Strategi Anti Fraud

BCA berkomitmen mencegah terjadinya *fraud* dengan menerapkan sistem pengendalian *fraud* yang dijalankan secara efektif dan berkesinambungan. Sistem pengendalian *fraud* ini mengarahkan Bank dalam menentukan langkah-langkah untuk mencegah, mendeteksi, investigasi, dan memantau atas kejadian *fraud*.

Fraud adalah semua tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, atau pihak lain menderita kerugian, dan/atau pelaku *fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung. Upaya anti *fraud* dilakukan antara lain melalui hal-hal berikut:

[G4-S05] Application of Anti Fraud Strategy

BCA is committed to prevent fraud by implementing a fraud control system that is effectively and sustainably carried out. This fraud control system directs the Bank in determining the measures to prevent, detect, investigate, and monitor fraud incidents.

Fraud represents all irregularities or omissions that are deliberately carried out to deceive, cheat, or manipulate the Bank, customers or other parties, which occurred within the Bank and/or by means of the Bank's facilities that result in losses for the Bank, customers or other parties, and/or perpetrators of financial fraud that either directly or indirectly benefit. Anti-fraud efforts are carried out through:



1. Program *Employee Awareness*

Meningkatkan kesadaran dan kewaspadaan karyawan terhadap risiko tindakan *fraud* dan menumbuhkan budaya *anti fraud* di lingkungan internal melalui *training*/sosialisasi di kelas pendidikan karyawan baru atau rapat koordinasi serta forum tingkat nasional ataupun regional.

2. Identifikasi Kerawanan

Pejabat bank mengidentifikasi kerawanan atau potensi terjadinya *fraud* di unit kerja yang menjadi tanggung jawabnya.

3. *Know Your Employee*

Menyempurnakan Kebijakan SDM terkait penerapan *know your employee* yang dimulai dari proses rekrutmen hingga karyawan *existing* yang ada di unit kerja.

4. Peningkatan Efektivitas Supervisi

Proses supervisi merupakan hal yang sangat penting dalam mencegah terjadinya tindak *fraud*. Dengan supervisi yang baik maka setiap upaya *fraud* dapat diketahui dan dicegah.

Whistleblowing System

BCA menerapkan kebijakan *whistleblowing system* (pengaduan pelanggaran) secara jelas, mudah dimengerti, dan dapat diimplementasikan secara efektif. Hal ini dalam rangka meningkatkan efektivitas penerapan sistem pengendalian *fraud* dan *Good Corporate Governance* dengan menitikberatkan pada pengungkapan dari pengaduan atau pelaporan.

Tujuannya adalah untuk mendorong kesadaran karyawan dan pejabat BCA untuk melaporkan tindakan *fraud*, pelanggaran terhadap hukum, peraturan perusahaan, kode etik, dan benturan kepentingan yang terjadi di BCA.

Whistleblowing System merupakan sarana komunikasi bagi pihak internal BCA untuk melaporkan *fraud*, pelanggaran hukum, Perjanjian Kerja Bersama BCA, kode etik, kebijakan internal BCA lainnya, dan atau benturan kepentingan yang dilakukan di internal BCA. Pengaduan harus didasari itikad baik dan bukan merupakan suatu keluhan pribadi ataupun didasari kehendak buruk/fitnah.

1. Employee Awareness Program

Raising employee awareness and vigilance against the risk of fraud and foster an internal anti-fraud culture and through training/socialization in education or classes for new employees or coordination meetings and national or regional forums.

2. Vulnerability Identification

Bank officials identify vulnerabilities or the potential for fraud in the work units that are under their responsibility.

3. Know Your Employee

Enhance Human Resource policies related to the implementation of 'Know Your Employee' guidelines beginning from the recruitment process up to existing employees within the work unit.

4. Improving the Effectiveness of Supervision

The supervision process is a very important aspect in preventing occurrences of fraud. Through effective supervision, attempts at fraud can be identified and prevented.

Whistleblowing System

BCA implements a whistleblowing system in a clear, comprehensible, and effective manner. This is carried out to enhance the effectiveness of the implementation of the fraud control system and Good Corporate Governance.

The purpose of the system is to promote employee and management's awareness of reports of fraudulent acts, as well as infringement of legal, corporate regulations, ethics code, and conflicts of interest within BCA.

The Whistleblowing System is an internal communications medium for BCA to report fraud, legal infringements violation of, BCA's Collective Work Agreement, ethics code, and BCA's other internal policies, and/or conflicts of interest that have occurred internally within BCA. The complaints must be made in good faith and not a complaint of a personal nature or based on bad/slandorous intent.

[G4-S05] Rekapitulasi Pelaporan *Whistleblowing* System tahun 2015

[G4-S05] Summary of the Whistleblowing System in 2015

Status	Jumlah Amount	Keterangan Description	
Open (masih diproses) Open (in process)	2	Sedang dalam proses investigasi	Still in the investigation process
Closed (sudah selesai) Closed (completed)	16	- Terbukti (2) - Tidak Terbukti (6) - Bersifat Informasi/Keluhan Nasabah (6) - Data tidak lengkap dan Pelapor belum/ tidak dapat memberikan informasi/data tambahan yang diminta (2)	- Proven (2) - Not proven (6) - In the form of Customer Information/ Complaint (6) - Data is incomplete and the Complainant has not/will not provide additional information/data required (2)

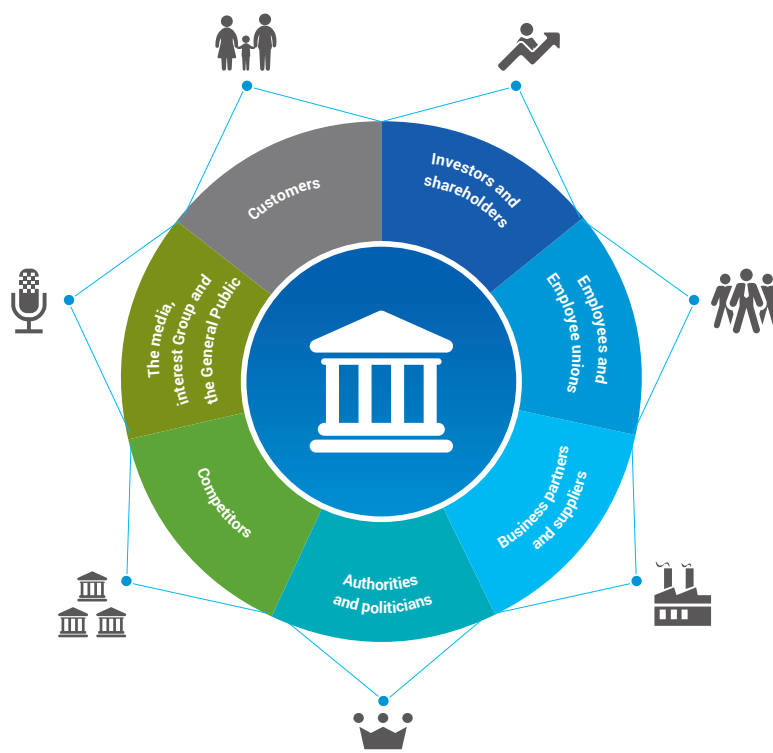


Lebih jauh tentang pelaksanaan pencegahan
fraud dan *whistleblowing* dapat dijumpai pada
Laporan Tahunan Bank BCA tahun 2015 Bagian
Tata Kelola Perusahaan.

Further information about fraud prevention and
whistleblowing implementation can be found
in Bank BCA's 2015 Annual Report's Corporate
Governance section.

[G4-25] Pelibatan Pemangku Kepentingan

[G4-25] Stakeholders Engagement



Pemangku Kepentingan BCA adalah pihak-pihak yang mempengaruhi keberlanjutan BCA secara signifikan. Kami bekerja sama dan berinteraksi dengan para pemangku kepentingan melalui proses pelibatan yang diperlukan dan formal. Interaksi dengan pemangku kepentingan terutama dikelola oleh Hubungan Masyarakat dan Bagian *Investor Relations*.

Selain itu, BCA mengelola berbagai saluran komunikasi internal untuk menciptakan kelancaran informasi internal, intensif dan efektif dalam menyebarkan informasi perusahaan akan mendorong percepatan proses dan mekanisme di semua lini perusahaan.

BCA's stakeholders are parties that significantly affect BCA's sustainability. We cooperate and interact with stakeholders through a structured engagement process. Stakeholder interaction is mainly managed by the Public Relations and Investor Relations unit.

In addition, BCA manages various internal communication channels to create a smooth, effective, and intensive internal information to disseminate corporate policies and directions.

[G4-24] Nama Pemangku Kepentingan Name of Stakeholder	[G4-27] Kepentingan dan Harapan yang terkait Related Interest and Expectations	[G4-26] Metode Engagement Engagement Method	Frekuensi Frequency
Nasabah dan Klien Customer and client	Informasi mengenai produk dan layanan perbankan serta keamanan privasi nasabah Information on products and services as well as security of customer's privacy	Call Center Halo BCA 1500 888 Website dan Media Sosial Halo BCA Call Center 1500 888 Website and Social Media	Setiap saat Any time
Investor	Kinerja finansial dan pelaksanaan strategi perusahaan Financial performance and implementation of company strategy	RUPS Quarterly Report Laporan Tahunan Laporan Keberlanjutan GMS Quarterly Report Annual Report Sustainability Report	Setahun Sekali Triwulan Setahun sekali Once a Year Quarterly Once a Year
Regulator (Otoritas Jasa Keuangan dan Bank Indonesia) Regulator (Financial Services Authority and Bank Indonesia)	Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola perusahaan yang baik Compliance and implementation of GCG	Laporan Triwulan kepada Regulator Quarterly Report for the Regulator	Triwulan Quarterly
Komunitas Masyarakat General Public	Program dan peluang pemberdayaan melalui program kemasyarakatan dan CSR Empowerment program and opportunities through community and CSR programs	Laporan Keberlanjutan Sustainability Report	Setiap saat Any time
Media	Informasi dan data perusahaan, antara lain mengenai kondisi finansial perusahaan, produk dan aksi korporasi. Corporate information and data, which includes regarding the Company's financial conditions, products and corporate action.	Siaran Pers Press release	Jika Diperlukan As Needed
Karyawan Employees	Hubungan industrial dan hal-hal yang terkait dengan kesejahteraan, hak dan kewajiban pekerja Industrial relations and matters related to employee welfare, rights, and obligations	Komunikasi Internal melalui Info BCA, BCA Update, MyBCA, Sarana Audio Visual HaloSDM – Call center bagi karyawan BCA Internal Communication through Info BCA, BCA Update, MyBCA, Audio Visual Means HaloSDM – Call center for BCA employees	Setiap saat Setiap saat Any time Any time



Bakti BCA Memberdayakan Masyarakat

Bakti BCA

Empowers Society

“

BCA menjalankan berbagai program CSR di bawah payung Bakti BCA, sebagai bagian dari kontribusi BCA terhadap upaya peningkatan kesejahteraan masyarakat.

BCA implements various CSR programs under the umbrella of Bakti BCA, as part of BCA's contribution to efforts to enhance society's welfare.

”

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12.025

Orang
people

Penerima Manfaat Solusi Cerdas BCA
Recipients of BCA Smart Solution

[G4-S01] Pendekatan BCA

Selama 58 tahun BCA telah melayani masyarakat Indonesia dan selama itu pula kami belajar untuk dapat melakukan kegiatan usaha secara bertanggung jawab, dalam melaksanakan aktivitasnya tidak semata-mata berdasarkan keputusan yang berdampak pada aspek ekonomi, namun juga harus menimbang dampak sosial dan lingkungan, baik jangka pendek maupun jangka panjang.

Pemahaman ini kami letakkan pada salah satu misi Perseroan yaitu dalam rangka meningkatkan nilai *franchise* dan nilai *stakeholder*. Penerapan bisnis yang bertanggung jawab dalam misi BCA dilakukan melalui program Tanggung Jawab Sosial dan Lingkungan (CSR). BCA yakin bahwa melalui pelaksanaan CSR, Perseroan dapat turut aktif berkontribusi membangun kesejahteraan masyarakat.

Program CSR BCA tidak diarahkan untuk semata-mata menjadi program donasi maupun hanya sebagai pemenuhan kewajiban saja. Pengembangan program CSR BCA berpijak pada konsep berkelanjutan dan merupakan *shared value* dengan aktivitas Perusahaan, tujuannya adalah agar baik Perusahaan maupun masyarakat dapat memperoleh manfaat dari program CSR BCA.

Bakti BCA

Kegiatan CSR yang dilakukan oleh BCA dilakukan di bawah satu payung program yaitu Bakti BCA. Konsep kegiatan Bakti BCA adalah mengintegrasikan kepentingan pengembangan masyarakat sejauh mungkin sejalan kepentingan bisnis sehingga keduanya saling bersinergi, selain itu di dalamnya masyarakat berpartisipasi aktif dalam perencanaan dan penerapan program Bakti BCA.

Program Bakti BCA dilakukan secara berkesinambungan melalui 3 pilar utama yaitu Solusi Cerdas BCA, Solusi Sinergi BCA dan Solusi Bisnis Unggul BCA. Dalam pelaksanaannya kegiatan Bakti BCA dikelola oleh bagian *Corporate Social Responsibility* BCA. [G4-DMA S0]

[G4-S01] BCA's Approach

BCA has been serving Indonesian society for the past 58 years. We have learned, throughout this time, to engage responsibly in business activities, whereby the implementation of these activities is not only based on decisions that impact economic aspects but are also based on both short-term and long-term social and environmental impacts.

We have incorporated this understanding to form part of the Bank's mission within the context of increasing franchise value and stakeholder value. The application of responsible business in BCA's mission is carried out through our Corporate Social and Environmental Responsibility (CSR) program. BCA is confident that by implementing CSR, the Bank will actively contribute to building public welfare.

BCA's CSR program is not solely geared to be a donation program or just simply to fulfill an obligation. The development of BCA's CSR program rests on the concept of sustainability and represents a shared value with the Bank's activities, of which the aim is for both the Bank and the community to mutually benefit from BCA's CSR program.

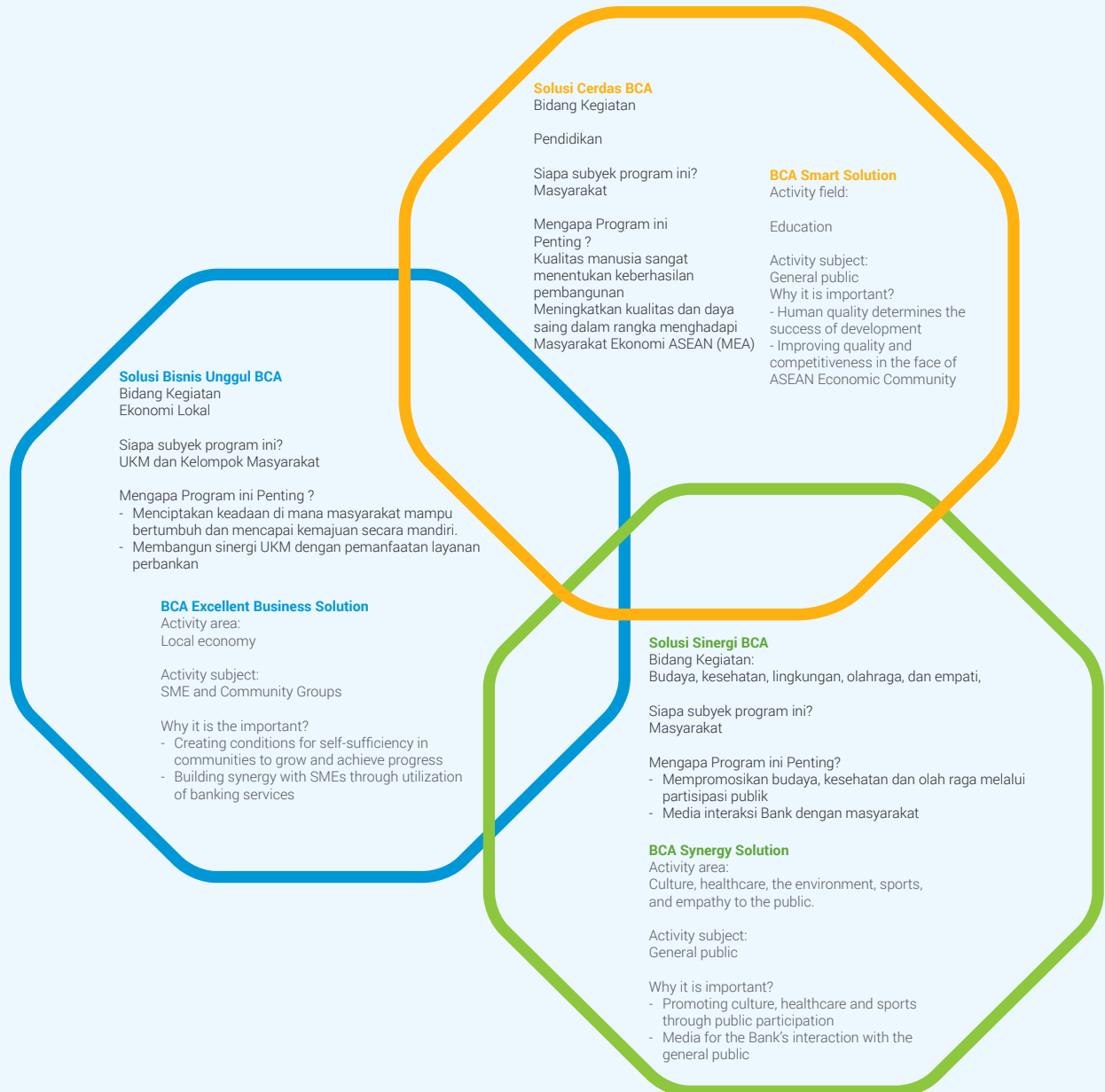
Bakti BCA

BCA's CSR activities are carried out under a single umbrella program which is, Bakti BCA. The concept of Bakti BCA's activities is to integrate the interests of community development with business interests and to involve with the community to actively participate in the planning and implementation of the Bakti BCA program.

The Bakti BCA Program is carried out through 3 main pillars which are, BCA Smart Solution, BCA Synergy Solution and BCA Excellent Business Solution. In its implementation, Bakti BCA's activities are managed by the BCA's Corporate Social Responsibility unit. [G4-DMA S0]

Pilar Bakti BCA

Bakti BCA Pillar



Solusi Cerdas BCA

BCA Smart Solution



Pendidikan adalah salah satu sarana utama dalam mengembangkan sumber daya manusia yang berkualitas yang menjadi bekal supaya Indonesia menjadi negara yang maju. Dalam tujuan ini, BCA turut aktif mendukung pengembangan pendidikan di Indonesia melalui program Bakti BCA di bidang pendidikan yaitu Solusi Cerdas BCA.

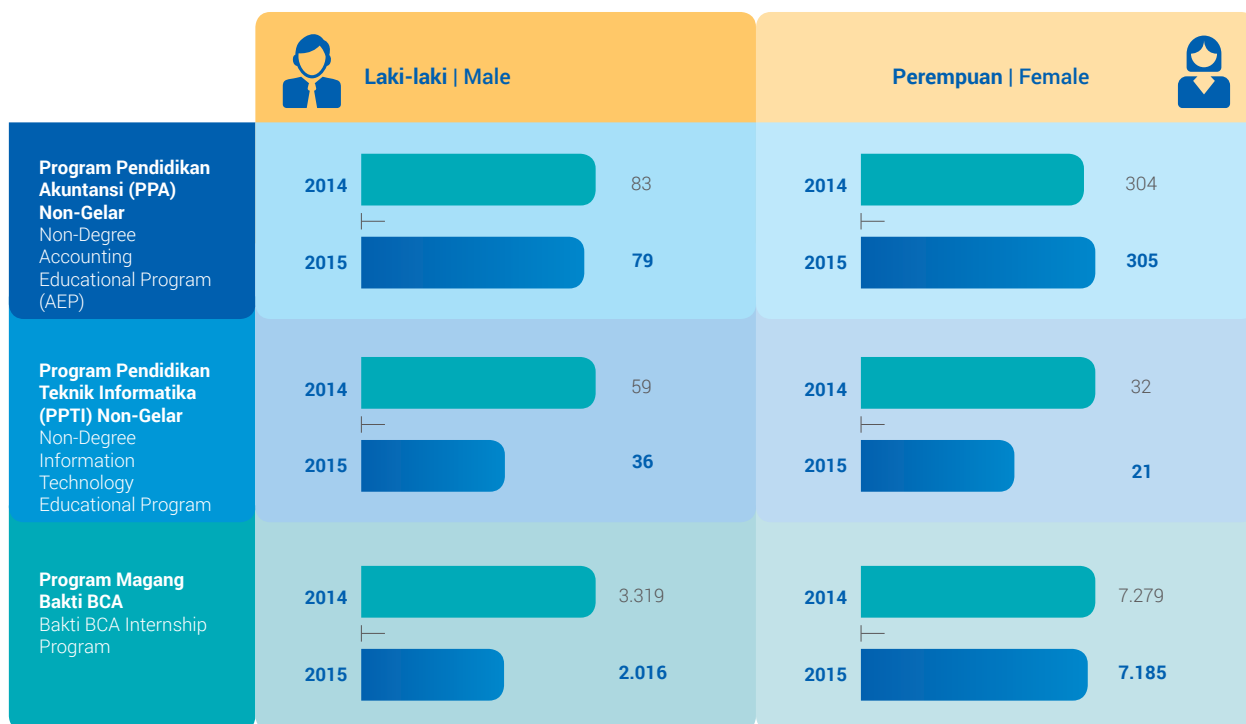
Sasaran program Solusi Cerdas BCA adalah masyarakat yang membutuhkan dukungan untuk memperoleh pendidikan yang layak terutama mereka yang tidak mampu secara finansial. BCA telah menyelenggarakan berbagai program CSR di bidang pendidikan sejak tahun 1996.

Education is one of the main facilities in developing superior human resources that serve as assets to help Indonesia become a developed country. Towards this end, BCA provides active support to education in Indonesia through the Bakti BCA program in the field of education, through the BCA Smart Solution.

The beneficiaries of the BCA Smart Solution program are communities that require support for them to obtain an adequate education, particularly for those that are not financially capable. BCA has carried out various CSR programs in the field of education since 1996.

Di samping untuk memberikan pemerataan kesempatan pendidikan, beberapa program Solusi Cerdas BCA juga dirancang untuk bersinergi dengan bisnis BCA. Kami merancang beberapa program Solusi Cerdas BCA untuk memperoleh tenaga terampil yang akan mengisi kebutuhan posisi di BCA.

Aside from providing equal opportunities in education, a number of BCA Smart Solution programs were also designed to synergize with BCA's business. We designed a number of BCA Smart Solution programs to source talented new employees for positions at BCA.



Program Pendidikan Akuntansi (PPA) Non-Gelar

Program Pendidikan Akuntansi (PPA) Non-Gelar adalah program pendidikan ilmu akuntansi dan perbankan yang dilakukan oleh *Learning and Development Division* BCA. Program ini sudah berjalan dari tahun 1996 ditujukan bagi lulusan berprestasi dari SLTA, SMA dan SMK sederajat, yang memiliki kendala finansial.

Peserta PPA Non Gelar dijamin melalui ujian yang ketat dan pembelajaran dilakukan selama dua setengah tahun (30 bulan) dengan bimbingan praktisi perbankan BCA maupun dosen dari perguruan tinggi terkemuka dengan rata-rata lulusan Magister atau Doktor.

Non-Degree Accounting Education Program (AEP)

The Non-Degree Accounting Education Program (AEP) is an accounting and banking education program that is carried out by BCA's Learning and Development Division. This program has been in existence since 1996 and is aimed at outstanding high school graduates that do not have the financial capacity to pursue higher education.

Participants of the Non-Degree AEP are selected through a stringent examination and learning process that lasts for two and half years (30 months) under the tutelage of banking professionals from BCA and lecturers from leading universities.

Selama mengikuti program wajib mencapai Indeks Prestasi minimum yang ditentukan serta berdisiplin dengan sistem gugur. Seluruhnya diimbangi dengan fasilitas belajar yang disediakan BCA, tujuannya agar lulusan program ini berkualitas tinggi, baik dari sisi akademis maupun karakter .

Para siswa mendapat pembelajaran *soft skill*, seperti kepemimpinan, *team work*, pembentukan karakter, *grooming*, dan *financial planning*, proses belajar dilakukan di Wisma Asia dan diperkaya dengan praktik kerja di divisi-divisi BCA.

Di akhir program tersedia tawaran tidak mengikat bagi peserta untuk menjadi karyawan BCA yang disetarakan dengan lulusan Strata-satu atau melanjutkan pendidikan formal berikutnya .

Sejak beberapa tahun terakhir, calon peserta yang terjaring juga berasal dari luar Pulau Jawa, seperti Ambon, Papua, Palu, Kendari, Bali dan lain-lain .

Pada 2015, peserta program PPA Non-Gelar berjumlah 387 orang, yang terdiri dari 9 kelas. Dari total peserta, 126 orang berhasil menyelesaikan program PPA Non-Gelar, di mana 125 orang di antaranya telah memilih untuk bergabung dengan BCA sebagai karyawan pada tahun 2015.

Ke depan, BCA akan aktif mensosialisasikan program PPA Non-Gelar melalui berbagai sarana komunikasi, salah satunya melalui www.bca.co.id.

Throughout the program, the participants are required to achieve a specified minimum grade point average and exhibit work discipline enforced through a conditional knockout system. This is balanced with learning facilities that are provided by BCA, whose aim is to produce superior graduates of the program both in terms of academics as well as character.

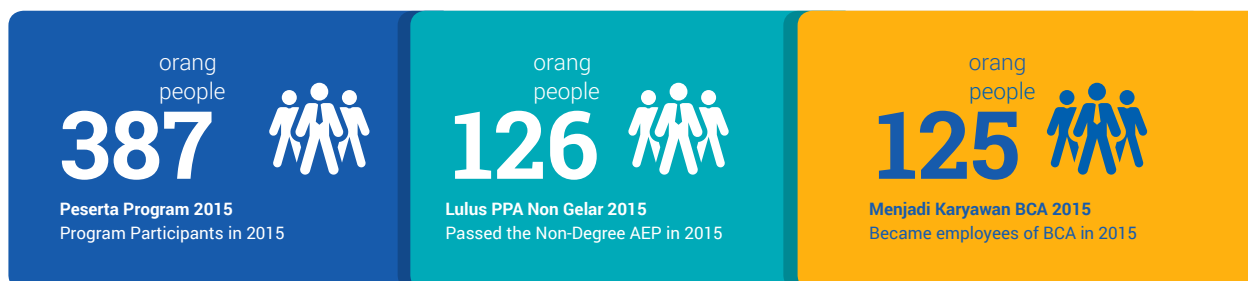
The students learn soft skills, such as leadership, team work, character building, grooming, and financial planning, wherein the learning process is reinforced with on-the-job experience at BCA.

Successful participants are offered to become BCA employees at the end of the program as they are deemed to have qualifications similar to bachelors degrees or they may choose to continue to pursue formal education.

In recent years, the prospective participants come from all over Indonesia including Ambon, Papua, Palu, Kendari, Bali and others.

There were 387 Non-Degree AEP participants in 2015 that comprised of 9 classes, wherein 126 participants successfully completed the program and 125 participants chose to join BCA as employees in 2015.

Going forward, BCA will actively recruit for the Non-Degree AEP program by various means of communication that includes through www.bca.co.id.



<http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-akuntansi-non-gelar>



**Gabriella Linggawati
Prasetya**

Mahasiswa Semester
IV Program Pendidikan
Akuntansi (PPA), alumni
SMA Katolik Santo Paulus
Jember

Fourth semester student of
the Accounting Education
Program (AEP), an alumni
of Santo Paulus Catholic
High School in Jember

Sejak kecil, saya bercita-cita untuk menjadi wanita karier dan hidup mandiri secepat mungkin. Ketika saya tahu tentang PPA, saya jadi tertarik dan tertantang. Sebab, dari ribuan peserta yang mendaftar, hanya 145 orang yang diterima tiap tahunnya. Sudah terbayang akan bertemu dengan teman-teman dari Aceh hingga Papua, kuliah gratis, mendapat uang saku, dan penawaran kerja di akhir masa pendidikan semakin membulatkan tekad saya. Meski dari kota kecil, saya yakin pasti ada jalan.

Benar saja, ketika saya diterima di PPA, saya mendapatkan ilmu tentang akuntansi. Sistem pendidikannya pun membuat para siswa lebih mandiri, disiplin, bertanggung jawab, dan menghargai waktu. Karena target yang sangat tinggi, kami membuat metode pembelajaran mentor-mentee, yang tentunya tidak ada di perkuliahan pada umumnya. Tujuannya agar kami bisa lulus bersama-sama. Tak melulu belajar, saya juga belajar berorganisasi. Sangat menyenangkan!

"I have aspired to become a career woman since I was small, and sought to live independently as soon as possible. I became interested and challenged since I got to know about AEP, of the thousands of people that apply, only 145 people are accepted every year. I anticipated the chance to meet with friends from Aceh to Papua, free of tuition, receive an allowance, and receive a job offer at the end of my education that only increases my determination. I was sure that there would be a way to make it despite coming from a small town.

Sure enough, once I got accepted into AEP, I received training in accounting. The system of education makes the student become increasingly independent, disciplined, responsible, and appreciate the value of time. Since the target is very high, we use a mentor-mentee learning method, which is non-existent generally in other courses. The aim is to pass together. Aside from learning, I also learned to organize. Very Nice!"



Sukarmi

Pengajar mata kuliah
Akuntansi PPA

AEP Accounting instructor

Peserta PPA sangat serius belajar dan antusias menggali dan menerapkan ilmu yang didapat. Kemauan dan motivasi mereka untuk sukses sangat tinggi, sehingga tampak dari kesungguhan belajar akademis maupun dari pengalaman senior. Sedari dini mereka pun sudah mampu men-setting goal masa depan. Hal ini membuat saya harus mengembangkan diri secara penuh di bidang akuntansi.

Namun, di luar itu, mereka tetap mahasiswa biasa. Mereka juga haus akan ilmu kehidupan, seperti tampak dari seringnya mereka meminta saya untuk menceritakan kisah inspiratif dan motivasi setelah selesai mengajar.

"AEP participants are very serious to learn and explore enthusiastically as well as apply the knowledge gained. Their willingness and motivation for success is very high, as shown by the seriousness to academically learn from the experience of seniors. They were already capable of setting goals for the future early on. This inspires me to continue to fully develop them in accounting.

However, they continue to be regular students. They also thirst for the science of life, as seen from their frequent requests for inspiring stories and motivation upon completion of teaching."

Program Pendidikan Teknik Informatika (PPTI) Non-Gelar

Untuk mengimbangi peningkatan kebutuhan SDM dan perkembangan Teknik Informatika (TI) di industri perbankan, sejak 2013 BCA telah membuka Program Pendidikan Teknologi Teknik Informatika BCA (PPTI BCA) Non-Gelar.

Program pendidikan ini setara dengan S1 non gelar yang tidak dipungut biaya dan ditujukan bagi lulusan SMA, SMK atau yang setara untuk melanjutkan pendidikan atau mengembangkan kemampuan dalam bidang teknik informatika.

Pembelajaran PPTI Non-Gelar ini secara umum sama dengan materi di S1 Teknik Informatika pada umumnya, namun diperkaya dengan beberapa materi pengembangan diri. Lama belajar adalah 30 bulan yang dibagi dalam 6 catur wulan. Kegiatan belajar bukan hanya diberikan pelajaran di kelas namun diberikan kesempatan melakukan magang di Unit Kerja Kantor Pusat BCA.

Non-Degree Information Technology Education Program (ITEP)

The Bank has, since 2013, conducted the Non-Degree BCA Information Technology Education Program (BCA ITEP) to keep abreast of the increasing human resource demand and Information Technology (IT) development in the banking industry.

This education program is equivalent to a non-degree bachelor's degree that is provided free-of-charge to High School graduates, or its equivalent, to pursue their education or develop their capability in the field of information technology.

The material provided in ITEP is similar to that taught in university but enriched with self-development materials. The duration of the program is 30 months and is divided into 6 quarters. In addition to the class learning activities, participants also have the opportunity to undertake on-the-job training at BCA's Head Office's Work Units.

Untuk menjamin kualitas para lulusan, program ini juga menerapkan sistem gugur dengan standar kelulusan yang tinggi. Peserta dengan IPK kurang dari 2,75 akan dinyatakan gugur dan tidak dapat melanjutkan program pendidikan. Peserta diberikan uang saku dan fasilitas berupa buku-buku pelajaran serta pemeriksaan kesehatan sesuai kebijakan perusahaan.

Serupa dengan lulusan PPA Non Gelar, lulusan PPT Non Gelar juga memperoleh kesempatan untuk direkrut oleh BCA dengan penempatan di seluruh Indonesia jika terdapat kebutuhan untuk itu. Pada 2015, peserta PPTI Non-Gelar tercatat 91 orang, yang terdiri dari 3 kelas.

To ensure the high quality of graduates, the program applies a knockout system with high passing standards. The ITEP participants with a GPA of less than 2.75 will be disqualified and dismissed from the program. Participants are given an allowance and facilities in the form of textbooks as well as medical examinations in accordance with corporate policy.

Successful graduates are also given the opportunity to be recruited by BCA and assigned throughout Indonesia if the need arises. In 2015, participants to the Non-Degree ITEP amounts to 91 people, which comprises of 3 classes.



91

Peserta Program tahun 2015

Program Participants in 2015

57 Peserta Program tahun 2014

57 Program Participants in 2014



<http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-ti-non-gelar>

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Melta Prawira Sudibyo

Mahasiswa Semester IV
Program Pendidikan Teknik
Informatika (PPTI), alumni SMA
Santa Maria 1 Bandung

Fourth Semester Student at
the Information Technology
Education Program (ITEP), an
alumni of Santa Maria 1 High
School in Bandung

Saya mengetahui program PPTI dari kakak yang mengikuti program PPA. Kami ingin meringankan beban orang tua agar tidak perlu membayar biaya kuliah, namun tetap memperoleh pendidikan berkualitas. Di PPTI, saya bertemu teman-teman baru dari seluruh Indonesia, mendapatkan pengalaman magang yang memampukan saya merasakan dunia kerja sesungguhnya, serta melatih sikap disiplin dan profesional dalam bekerja. Meski mempelajari ilmu TI, kami juga mendapatkan training soft skill, seperti cara berpenampilan menarik (grooming), mengatur keuangan, dan merencanakan masa depan.

"I came to know of the ITEP program from an older sibling of mine that had participated in the AEP program. We wanted to ease our parents burden by not having to pay tuition, but still get quality education. AT ITEP, I met new friends from all over Indonesia, received internship experience that enabled me to see the real working world, as well as receive training on discipline and professional behavior at work. In addition to studying IT, we also acquired soft skills training, such as grooming, financial management, and planning for the future."

”

“



Rudy Effendi

Staf Strategi Desain
Operasi, Divisi Strategi dan
Pengembangan Operasi
Layanan, alumni Program
Pendidikan Teknik Informatika
(PPTI) Angkatan I

Operations Design Strategy
Staff, Strategy and Services
Operations Development
Division, alumni of the first
batch of the Information
Technology Education Program
(ITEP)

Banyak sekali pengalaman yang saya dapatkan selama kuliah PPTI. Selain belajar, program ini juga menawarkan banyak kegiatan yang mengasah soft skill dan menambah relasi. Tidak ada yang individualis, tidak ada yang egois, semua saling peduli dan memperhatikan. Di PPTI sungguh berbeda. Saya berani berkata karena sebelumnya saya pernah mencicipi kuliah di universitas swasta selama satu tahun. Banyak fasilitas dan ilmu yang bisa didapatkan selama mengikuti program ini.

"There are many experiences that I gained during my ITEP studies. In addition to learning, this program also offers a lot of activities that hone soft skills and enhances relations. There are no individualists, no egoists, as all mutually care and pay attention. ITEP is genuinely different. I dare to say that since I've previously experienced one year's study at a private university previously. There are numerous facilities and knowledge that can be obtained during the program."

”

Program Permagangan Bakti

Program Permagangan Bakti BCA dimulai sejak tahun 2002, ditujukan bagi lulusan SMA hingga S1 yang ingin bekerja dalam industri perbankan. Peserta program ini akan mengikuti proses pelatihan dan permagangan selama satu tahun tanpa ikatan dinas, di mana mereka akan dibekali dengan pengalaman magang di bidang operasional perbankan dan ilmu penunjang lainnya dengan dibimbing oleh karyawan senior BCA di mana mereka ditempatkan.

Terdapat dua program pembelajaran dalam Program Magang Bakti BCA yaitu *Customer Service Officer* dan *Teller*. Pada program ini, peserta akan memperoleh pembelajaran dari para mentor dan fasilitas uang saku dan tunjangan lainnya selama masa belajar. Peserta magang dengan kinerja terbaik akan mendapatkan beasiswa untuk melanjutkan pendidikan

Peserta magang memperoleh serangkaian program pelatihan, seperti menghitung dan menyortir uang secara aman, mengidentifikasi keaslian mata uang Rupiah, keterampilan sebagai *teller* ataupun CSO, pengetahuan tentang produk BCA, simulasi *mini banking* dan kerahasiaan bank, dan lain sebagainya. Selain itu, peserta magang juga akan dibekali pelatihan *soft skill*, seperti motivasi dan *grooming*.

Selanjutnya, peserta magang dengan kinerja terbaik akan mendapatkan beasiswa untuk melanjutkan pendidikan. Hingga saat ini, animo masyarakat terhadap Program Magang Bakti BCA relatif baik. Per Desember 2015, tercatat sebanyak 45.588 orang mengajukan lamaran Program Magang Bakti BCA, yang mana 10.598 orang berhasil lolos seleksi untuk bergabung dalam program tersebut menjadi CSO atau *teller*.

Bakti BCA Internship Program

The Bakti BCA Internship Program, which was started in 2002, is aimed at High School to university graduates that want to work in the banking industry. Participants of this program will follow a one-year training and internship process, wherein they will be provided with internship experience in banking operations and other knowledge under the guidance of BCA's senior employees.

There are two learning courses in Bakti BCA internship program, which are the Customer Service Officer and the Teller courses. Program participants will learn from their mentors, and receive pocket money and other allowances during the internship course. Internship participants with the best performance will receive scholarships to continue with their education.

Internship participants receive various training programs, such as how to count and sort money safely, identifying the authenticity of the Rupiah currency, teller/CSO skills, BCA product knowledge, mini banking and bank secrecy simulation, and much more. In addition to this, internship participants are also equipped with soft skill training, such as motivation and grooming.

Furthermore, internship participants with the best performance will receive a scholarship to continue their education. The public has shown favorable interest in the Bakti BCA internship program. As of December 2015, there were 45,588 people that submitted applications to the Bakti BCA Internship Program, wherein 10,598 people successfully passed the selection to participate in the program as a CSO or teller.



10.598

Peserta Program tahun 2015
Program Participants in 2015

9.201 Peserta Program tahun 2014
9,201 Program Participants in 2014



[http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/
solusi-cerdas-bca/](http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/)

Sekolah Binaan Bakti BCA

Program Sekolah Binaan Bakti BCA dilaksanakan untuk pertama kali mulai tahun 2000 di 3 kecamatan, yakni Ponjong, Semanu dan Karangmojo di daerah Gunung Kidul, Wonosari, Yogyakarta. Selanjutnya pada tahun 2003, Sekolah Binaan Bakti BCA dikembangkan di Gadingrejo, Pringsewu, Lampung, dan kemudian pada tahun 2007 dikembangkan di Taktakan, Serang. Tujuan program ini adalah untuk membantu pengembangan pendidikan untuk sekolah dasar, menengah dan atas yang memiliki potensi untuk berkembang namun berada di wilayah ekonomi lemah.

Tujuan program ini adalah untuk meningkatkan kualitas pendidikan di daerah melalui bantuan pelatihan kepada guru dan siswa, sarana dan prasarana. Selain itu, BCA juga menyelenggarakan program sosialisasi menabung, pengenalan bank, maupun edukasi untuk layanan kesehatan siswa melalui pemeriksaan mata dan donasi kacamata. Dengan berbagai program tersebut diharapkan motivasi belajar dan berkarya di sekolah menjadi meningkat dan membuahkan prestasi.

Bakti BCA Foster Schools

The Bakti BCA Foster School Program was carried out for the first time in 2000 in 3 districts, namely Ponjong, Semanu and Karangmojo in the Gunung Kidul, Wonosari, Yogyakarta areas. Subsequently in 2003, the Bakti BCA Foster School was developed in Gadingrejo, Pringsewu, Lampung, and eventually in 2007 was developed in Taktakan, Serang. The purpose of this program is to assist in educational development for primary (SD), middle (SMP), and high schools (SMA) that have the potential to grow but are situated in weak economic regions.

The purpose of this program is to improve the quality of education in the regions by providing training assistance for teachers and students, infrastructure and facilities. In addition, BCA conducted banking and saving socialization program as well as student healthcare education through eye examinations and eye glass donations. Through these improvements, it is hoped that the motivation to learn and work in school will improve and provide a better educated population and achieve results.

Donasi Sarana Sekolah Binaan Bakti BCA tahun 2015

Bakti BCA Foster School Donation of School Facilities in 2015

Lokasi Location	Sekolah School	Fasilitas Facilities
Yogyakarta	SDN Banyubening SDN 2 Candi Baru SDN Kwangen SDN 1 Ponjong SDN 2 Ponjong SDN 3 Semanu SMPN 1 Karangmojo SMPN 1 Ponjong SMPN 1 Semanu SMAN 1 Karangmojo	Komputer, LCD Projector / Proyektor, Screen, Buku Perpustakaan, Rak Buku atau Lemari Buku Computer, LCD Projector/Projector, Screen, Library Books, Book Racks or Book Cabinets
Lampung	SDN 7 Gadingrejo SMPN 1 Gadingrejo SMAN 1 Gadingrejo	Komputer, Buku perpustakaan, Rak Buku/Lemari Buku Computer, Library Books, Book Racks/Book Cabinets
Serang	SDN 1 Taktakan SDN 2 Taktakan SMPN 6 Serang SMAN 3 Serang	Komputer, Perbaikan Sarana Umum Sekolah (Toilet), Buku Perpustakaan, Rak Buku atau Lemari Buku Computer, School Toilet Repairs, Library Books, Book Racks/Book Cabinets

* Setiap sekolah memperoleh bantuan yang berbeda sesuai kebutuhan
Every school received different assistance in accordance with their needs



**Drs. Jumani
Darjo, M.Pd**
Kepala SMAN 1
Gadingrejo

Principal of SMAN
1 Gadingrejo (High
School)

Pada tahun 2004, ketika internet masih menjadi barang asing bagi sekolah, BCA datang dan memberi kami sarana yang luar biasa yang memungkinkan kami mengakses informasi. Mata kami terbuka dalam melihat dunia berkat internet. Sumber Daya Manusia kami bangkit. Fasilitas pembelajaran kami tercukupi. Dampaknya, prestasi demi prestasi siswa di berbagai bidang bermunculan tak terbentuk. Akhirnya, SMA Negeri 1 Gadingrejo, yang secara geografis berada di pedalaman Kabupaten Pringsewu, Propinsi Lampung, telah dapat mensejajarkan diri dengan sekolah terbaik di Propinsi Lampung. Bahkan, saat ini SMA Negeri 1 Gadingrejo dapat disejajarkan dengan sekolah-sekolah terbaik di level nasional.

"In 1994, when the internet was still considered to be a foreign object for schools, BCA came and provided us with exemplary means that allowed us to access information. Our eyes were opened to see the world thanks to the internet. Our Human Resources began to improve. Our learning facilities suddenly became adequate. As a result, achievement upon achievement of students in various fields began to appear. Subsequently, SMA Negeri 1 Gadingrejo, which is geographically located in the interior of the Pringsewu District, Lampung Province, is able to position themselves with the best schools in Lampung province. In fact, SMA Negeri 1 Gadingrejo can currently be compared with the best schools at a national level."

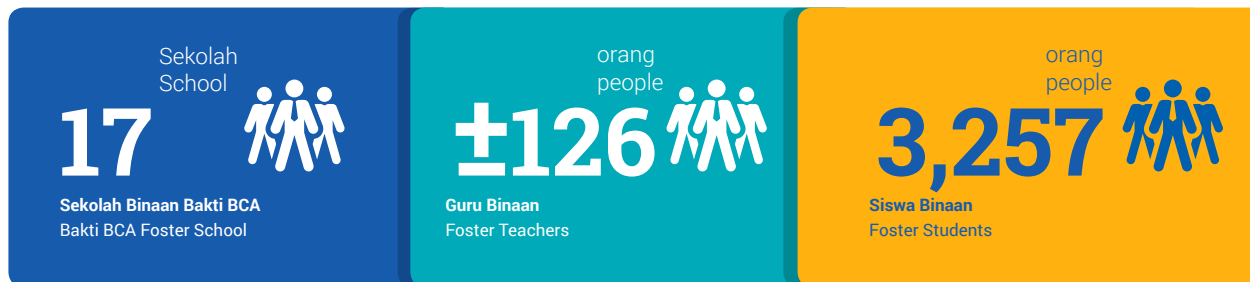
Pada Oktober 2015, BCA bekerja sama dengan lembaga eksternal yang kompeten, Master's Hand, memberikan pelatihan kepada 35 guru SMP dan SMA perwakilan SMP dan SMA Binaan Bakti BCA di Gunung Kidul, Wonosari, Yogyakarta dengan tema "Guru Hebat, Siswa pun Hebat".

In October 2015, BCA worked together with a competent external institution, Master's Hand, to provide training to 35 middle school and high school teachers and Bakti BCA foster high school in Gunung Kidul, Wonosari, Yogyakarta under the theme of "Great Teacher, Great Student".



Untuk memperlengkapi siswa dengan wawasan seni pertunjukan teater, BCA mengajak siswa-siswi tiga SMA Sekolah Binaan Bakti BCA dari SMAN 1 Karangmojo Yogyakarta, SMAN 1 Gadingrejo Lampung, dan SMAN 3 Serang beserta para guru pendamping untuk menyaksikan pertunjukan karya Teater Koma yang ke 139 berjudul Opera Ular Putih di Graha Bhakti Budaya, Taman Ismail Marzuki (TIM), Cikini, Jakarta.

To equip students with the insight for the performing arts theater, BCA invited students of three Bakti BCA Foster Schools from SMAN 1 Karangmojo Yogyakarta, SMAN 1 Gadingrejo Lampung, and SMAN 3 Serang along with the supporting teachers to view the 139th Teater Koma production entitled, Opera Ular Putih (White Snake Opera) at the Graha Bhakti Budaya, Taman Ismail Marzuki (TIM), in Cikini, Jakarta.



 <http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/sekolah-binaan-bakti-bca>

Beasiswa Bakti BCA

Sejak tahun 1999, BCA menjalankan program Beasiswa Bakti BCA. Program ini ditujukan bagi mahasiswa Strata Satu (S1) yang berprestasi namun memiliki kendala finansial untuk membiayai pendidikannya. Dengan tersedianya beasiswa diharapkan dapat meningkatkan motivasi belajar dan membantu mereka menyelesaikan pendidikan.

Beasiswa Bakti BCA meliputi uang kuliah (SPP) dan atau bantuan uang saku serta program-program memperluas wawasan para mahasiswa melalui berbagai kegiatan pelatihan, *mentoring*, dan seminar.

Selain untuk mahasiswa, BCA mendukung Program Beasiswa dari ISRSF (Indonesian Scholarship and Research Support Foundation) berupa Beasiswa Arryman Fellows dan Arryman Scholars untuk program master dan doktoral.

Beberapa program pendidikan pasca sarjana meliputi bidang ilmu sosial, hukum, bisnis, jurnalisme dan komunikasi, studi pembangunan, dan humaniora yang diberikan untuk mengembangkan ilmu pengetahuan dan menciptakan ilmuwan atau sarjana yang berkualitas di Indonesia.

Program Pengembangan wawasan penerima beasiswa yang dilaksanakan pada tahun 2015 antara lain:

- Program Pelatihan - Guna melatih etos kerja, motivasi, daya kreasi dan inovasi, pengenalan berbagai profesi, kemampuan kepemimpinan serta tips sebagai pekerja baru di perusahaan.
- Kesempatan magang atau *on the job training* - Sarana menggali ilmu dan pengalaman dalam dunia kerja dari para pemimpin di BCA, serta kesempatan berkunjung melihat kondisi dunia kerja perbankan.
- Seminar - Diadakan di kampus dengan topik-topik yang berkaitan dengan persiapan menghadapi dunia kerja maupun komunikasi.

Bakti BCA Scholarship

BCA has conducted the Bakti BCA Scholarship program since 1999. This program is aimed at exemplary undergraduate students with financial difficulties to fund their education. Through this scholarship, the recipients are expected to improve their motivation to learn and will help them to complete their education.

The Bakti BCA scholarships covers tuition fee and/or pocket money as well as programs to expand student's insight through various training activities, mentoring, and seminars.

Aside from the students, BCA supports the Indonesian Scholarship and Research Support Foundation (ISRSF) Scholarship Program in the form of the Arryman Fellows and Arryman Scholars Scholarship for masters and doctorate programs.

The post-graduate program covers the field of social science, law, business, journalism and communications, development studies, and humanities that is provided to develop knowledge and create excellent scientists and scholars in Indonesia.

The 2015 Development Program to broaden the horizon of scholarship beneficiaries comprise of:

- Training program - Training on work ethic, motivation, creativity and innovation, introduce various professions, leadership abilities as well as tips as new workers in the Bank.
- Internship or on the job training - a means to explore the science and experience in the working world from BCA's leaders, as well as the opportunity to visit and see banking work conditions.
- Seminar – On-campus seminars with topics related to preparations to face the working world and communication.



Dalam pelaksanaan penyaluran beasiswa, BCA bekerja sama dengan 14 perguruan tinggi terkemuka di Indonesia yaitu Universitas Indonesia, Institut Teknologi Bandung, Universitas Padjadjaran, Institut Pertanian Bogor, Universitas Diponegoro, Universitas Gadjah Mada, Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Universitas Udayana, Universitas Sumatera Utara, Universitas Hasanuddin, Universitas Mulawarman, Universitas Brawijaya, Universitas Sam Ratulangi. BCA juga menjalin kerja sama dengan Yayasan Paramadina, Yayasan Perbanas, Yayasan Karya Salemba Empat, Sanata Dharma, Indonesian Scholarship and Research Support Foundation dan IKOPIN dalam memberikan beasiswa pendidikan bagi mahasiswa berprestasi.

BCA collaborates with 14 leading universities in Indonesia to distribute scholarships, namely the Universitas Indonesia, Institut Teknologi Bandung, Universitas Padjadjaran, Institut Pertanian Bogor, Universitas Diponegoro, Universitas Gadjah Mada, Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Universitas Udayana, Universitas Sumatera Utara, Universitas Hasanuddin, Universitas Mulawarman, Universitas Brawijaya, Universitas Sam Ratulangi. BCA also collaborates with the Paramadina Foundation, Perbanas Foundation, Karya Salemba Empat Foundation, Sanata Dharma, Indonesian Scholarship and Research Support Foundation and IKOPIN to provide scholarships for outstanding students.

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Penerima Beasiswa Bakti BCA
(TA 2014/2015)
Recipient of Bakti BCA Scholarship
(School Year 2014/2015)

468



Penerima Beasiswa Bakti BCA
(TA 2015/2016)
Recipient of Bakti BCA Scholarship
(Schhol Year 2015/2016)

14



Mitra Perguruan Tinggi
Partner University



<http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/beasiswa-bakti-bca>

“



**Luh Gede Manik
Radzena Martha**

Mahasiswa Semester VI
Fakultas Kelautan dan
Perikanan Universitas
Udayana, Denpasar, Bali

Bakti BCA Scholarship
recipient, Sixth Semester
student of the Faculty of Sea
and Fisheries, Universitas
Udayana, in Denpasar, Bali)

Setelah menerima beasiswa Beasiswa Bakti BCA, saya terpacu untuk lebih rajin belajar agar dapat mempertahankan prestasi akademik maupun non akademik. Saya juga terpacu untuk aktif dalam kegiatan organisasi, baik internal maupun eksternal, demi mengasah soft skill yang saya miliki. Karena, menurut saya, penerima beasiswa harus mampu menjadi mahasiswa yang lebih dari mahasiswa bukan penerima beasiswa. Dalam artian, penerima beasiswa harus lebih aktif mengasah kemampuan untuk membuktikan bahwa ia memang pantas mendapatkan beasiswa berkat prestasi yang dimilikinya. Terima kasih BCA yang sudah mempercayakan dan menyalurkan beasiswa kepada mahasiswa Universitas Udayana selama satu periode ini.

“Upon receiving a Bakti BCA Scholarship, I became motivated to study more diligently in order to maintain academic and non academic achievements. I was also encouraged to be active in organizational activities, both internally and externally, in order to hone my soft skills since, in my opinion, the scholarship's recipient must be able to become more than a student that is not a scholarship recipient. In essence, the scholarship recipient must be more active in honing capabilities to prove that they deserve the scholarship on the basis of their achievement. Thank you BCA who have entrusted and distributed scholarships to students of Universitas Udayana throughout this one period.”

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Cintia Fajri Utami

Penerima Beasiswa Bakti
BCA, mahasiswa Semester VI,
Fakultas Ilmu Keperawatan
Universitas Indonesia, Depok,
Jawa Barat

Bakti BCA Scholarship recipient,
Sixth Semester student, School
of Nursing Sciences, Universitas
Indonesia, in Depok, West Java

Beasiswa Bakti BCA sangat bermanfaat bagi saya. Selain memberikan bantuan biaya pendidikan dan biaya hidup, BCA juga memberikan berbagai pelatihan dan seminar yang sangat membantu saya dalam mempersiapkan diri memasuki dunia kerja. Banyak hal penting selama periode pelatihan bagi penerima Beasiswa Bakti BCA, seperti cara menghadapi orang dengan berbagai sifat yang berbeda, cara menentukan motivasi diri, cara menciptakan lingkungan kerja yang kondusif, agar menjadi seorang pemimpin yang visioner dan solusiner, dan banyak hal lainnya. Terima kasih banyak, BCA!”

“The Bakti BCA Scholarship has been very beneficial for me. Besides providing tuition fees and living costs, BCA also provided various training and seminars that helped prepare me for the working world. There were many important things covered throughout the training period for Bakti BCA Scholarship recipients, such as how to deal with a variety of different characters, how to determine self-motivation, ways to create a conducive working environment, in order to become a visionary and solutions-driven leader, and many other things. Thank you very much, BCA!”

”

“



Arman Nefi

Direktur Kemahasiswaan UI

Arman Nefi, Student Director,
UI

Universitas Indonesia mengucapkan terima kasih kepada PT Bank Central Asia, Tbk. atas kerja sama yang telah terjalin selama 17 tahun, atau sejak 1999. Berkat kerja sama yang berkelanjutan ini dapat membantu mahasiswa dalam menjalani kuliah dengan baik di UI. Kami juga berterima kasih, karena beasiswa yang diberikan kepada mahasiswa kami bukan hanya dalam bentuk bantuan finansial, namun juga dalam bentuk pelatihan-pelatihan yang dapat memberikan nilai lebih kepada mahasiswa kami. Sehingga mereka memiliki soft skill yang tidak dimiliki mahasiswa lain dan dapat digunakan ketika kuliah maupun setelah lulus. Semoga BCA semakin maju, sukses, dan dapat terus berpartisipasi dalam membantu pendidikan Indonesia!

"Universitas Indonesia (UI) extends its gratitude to PT Bank Central Asia Tbk. for their cooperation that has existed for 17 years, or since 1999. This ongoing collaboration has helped university students to receive a good education in UI. We are also grateful as the scholarships awarded to our students were not merely in the form of financial assistance, but also in the form of training that delivers added value to our students. As a result, they possess the soft skills that other students do not have and can be used in university as well as upon graduation. Hopefully, BCA will continue to grow, succeed, and continue to participate to develop Indonesian education!"

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<http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/kemitraan-pendidikan>

Kemitraan Pendidikan

Program Kemitraan Pendidikan adalah kerja sama BCA dengan lembaga pendidikan dalam bentuk penyediaan sarana dan prasarana tematik tertentu. Bentuk program kemitraan pendidikan yang dilaksanakan pada tahun 2015 adalah:

- Universitas Gadjah Mada, bantuan untuk perbaikan Gedung Perpustakaan Pusat UGM, bantuan program *Massive Open Online Courses (MOOCs)*, yaitu program perkuliahan yang ditransmisikan secara online dengan prinsip keterbukaan oleh FISIPOL UGM, serta renovasi Pusat Kebudayaan Koesnadi Hardjosoemantri
- Universitas Diponegoro, dalam penyediaan sarana komunikasi Bloomberg di Fakultas Ekonomi dan Bisnis, serta sebagai sponsor "Diponegoro *Entrepreneur Festival*."
- PPM School of Management menjadi sponsor *The 5th PPM Regional Business Case Competition (RBCC)*.

Educational Partnership

The Educational Partnership Program is BCA's cooperation with educational institutions in the form of the provision of facilities and infrastructure for specific themes. The educational partnership programs carried out in 2015 are:

- Universitas Gadjah Mada (UGM), assistance to repair UGM's Central Library Building, assistance for Massive Open Online Courses program (MOOCs), an online lectures program with the principle of openness by UGM's School of Social and Political Sciences, as well as the renovation of the Koesnadi Hardjosoemantri Cultural Center.
- Universitas Diponegoro, by providing Bloomberg facilities at the School of Economics and Business, as well as sponsorship for "Diponegoro *Entrepreneur Festival*."
- PPM School of Management, sponsoring *The 5th PPM Regional Business Case Competition (RBCC)*.

- Universitas Indonesia sponsor "The 4th Bachelor Journey, The 8th Master Journey in Management, The 10th Doctoral Journey in Management 2015". Sebuah ajang kompetisi yang diikuti peserta master dan doctoral manajemen dari berbagai lembaga pendidikan tinggi dan universitas di Indonesia.
- The United Nations Children's Fund (UNICEF) dalam mendukung program Pembuatan Kartu & Membantu Anak-Anak Indonesia Menikmati Pengembangan Anak Usia Dini (PAUD).
- Yayasan Djarum untuk pengembangan sarana dan prasarana infrastruktur dan kurikulum SMK PGRI 1 Mejobo Kudus dan SMK Taman Siswa Kudus
- Universitas Indonesia sponsoring "The 4th Bachelor Journey, The 8th Master Journey in Management, The 10th Doctoral Journey in Management 2015". A competition that is participated by management master and doctoral participants from various higher learning educational institutions and universities in Indonesia.
- The United Nations Children's Fund (UNICEF) for Early Childhood Development program.
- Djarum Foundation to develop facilities and infrastructure and curriculum for SMK PGRI 1 Mejobo Kudus and SMK Taman Siswa Kudus.



Dukung UNICEF untuk Pendidikan Ramah Anak

Pada tanggal 8 September 2015 BCA mendukung UNICEF untuk Pendidikan Ramah Anak di Papua yang merupakan bentuk wujud nyata kepedulian serta perhatian BCA untuk membangun lingkungan positif bagi putra-putri bangsa.

Support for UNICEF's Child-Friendly Education

On 8 September, 2015, BCA announced its support for UNICEF's Child-Friendly Education in Papua as part of priority placed by the Bank to build a positive environment for the nation's children.

[FS16] Edukasi Solusi Perbankan dan Literasi Keuangan

Sebagai negara yang memiliki jumlah penduduk paling besar, penetrasi keuangan Indonesia masih dirasakan perlu ditingkatkan. Indeks literasi keuangan di Indonesia 21,7 persen, dibandingkan dengan Filipina yang di atas 30 persen dan Malaysia 60-70 persen. Pada tahun ini OJK menargetkan peningkatan indeks literasi keuangan. (OJK, 2014)

Dalam kerangka ini BCA melaksanakan program edukasi solusi perbankan dan literasi keuangan melalui berbagai kegiatan publik dan publikasi materi edukasi produk perbankan melalui media massa baik yang dilakukan mandiri maupun bekerja sama dengan OJK. [G4-DMA PR]

Pendidikan Literasi Keuangan oleh BCA

- Sejak 2007 BCA telah bekerja sama dengan KidZania mengembangkan sarana edukasi perbankan dalam bentuk *edutainment* bagi siswa Sekolah Dasar agar mengenal tentang menabung, pengenalan perbankan, layanan dan fungsi ATM, serta profesi di industri perbankan.
- Pada tahun 2015 BCA mengajak 1.500 murid dari Sekolah Dasar Binaan BCA yaitu SDN 1 Taktakan Serang, SDN 2 Taktakan Serang dan juga Sekolah Dasar lainnya yang berada di sekitar Kantor wilayah atau kantor cabang BCA di Jabodetabek untuk mengenal layanan perbankan dan KidZania
- Program Literasi Keuangan Keluarga TKI. Pada tahun 2015 BCA mengadakan acara pendidikan keluarga TKI tentang keuangan sederhana. Beberapa materi yang disosialisasikan, seperti menabung, pengiriman uang luar negeri, termasuk konsumsi yang bermanfaat. Kegiatan diimplementasikan pada bulan Mei dan Juni 2015, di Arjawinangun, Cirebon; Dukuh Jati, Indramayu; dan Sagaranten, Sukabumi, Jawa Barat. yang dikemas dalam media hiburan dan seminar
- Day Care BCA yang diselenggarakan setiap tahun pasca liburan Lebaran, BCA mengadakan program Day Care BCA yang diikuti anak-anak karyawan. Di dalam program ini, BCA memberikan pendidikan keuangan seperti menabung dan kunjungan ke kantor bank untuk mengetahui kegiatan perbankan.

[FS16] Banking Solution and Financial Literacy Education

As the country that has the largest population amongst the ASEAN nations, Indonesia's financial penetration needs to be increased. Indonesia's financial literacy is only 21.7 percent, as compared to Philippines that is rated higher with 30 percent and Malaysia's with 60-70 percent. The OJK has a target to improve the financial literacy index. (OJK, 2014)

In this framework, BCA has implemented banking solutions and financial literacy education programs through various banking product education public activities and publication materials through the mass media both independently as well as in cooperation with OJK. [G4-DMA PR]

BCA's Financial Literacy Education

- Since 2007, BCA has cooperated with KidZania to develop banking education facilities in the form of *edutainment* for primary school students to learn about savings, introduction to banking, services and ATM functions, as well as professions in the banking industry.
- In 2015, BCA invited 1,500 students from the BCA Foster Primary School namely, SDN 1 Taktakan Serang, SDN 2 Taktakan Serang and other Primary Schools situated around BCA's regional or branch offices in the Jabodetabek area to get to know about banking services through KidZania.
- Indonesian Overseas Worker Family's Financial Literacy Program. In 2015 BCA held an Indonesian Overseas Worker family education event regarding basic financial issues. Among issues being socialized are saving and sending money abroad, including on its useful consumption. This activity is held in May and June 2015, in Arjawinangun, Cirebon; Dukuh Jati, Indramayu; and Sagaranten, in Sukabumi, West Java, packaged as a seminar and entertainment event.
- Day Care BCA which is held every year after the Idul Fitri holiday. BCA held a Day Care BCA program that is attended by children of employees and provides financial education on savings and visits to a bank office to learn more about banking activities.

- Publikasi Promosi Literasi Keuangan melalui rubrik Berita BCA, di harian Kompas, Pikiran Rakyat, Jawa Pos, majalah SWA, majalah Tempo, tabloid Kontan, Kompas.com, Kontan.co.id, Yahoo.co.id, PR online, detik.com versi mobile, SWA online, Tempo online, dan beberapa media lainnya.
- Financial Literacy Promotional Publication through Rubric Berita BCA, in newspapers such as Kompas, Pikiran Rakyat, Jawa Pos, SWA magazine, Tempo magazine, Kontan tabloid, Kompas.com, Kontan.co.id, Yahoo.co.id, PR online, detik. Com's mobile version, SWA online, Tempo online, and a number of other media.

“



Nabila Agustina

Kelas VIII-D, siswa SMP Negeri 6 Kota Serang, Jawa Barat

Grade VIII-D, a student of SMP (Middle School) Negeri 6 Kota Serang, in West Java)

Dari kegiatan Edukasi dan Literasi Keuangan yang saya ikuti, saya jadi mengerti kalau kita menghemat, menyisihkan uang saku, menabung, dan merencanakan keuangan ternyata bisa sangat menguntungkan di masa depan. Selain itu, saya jadi mengerti aktivitas dunia perbankan dan yakin bahwa mengatur keuangan sejak dini begitu penting untuk kehidupan mendatang.

"I came to understand, from the Financial Education and Literacy activity that I participated in, that if we are thrifty, set aside an allowance, save, and plan financially it can actually be quite beneficial in the future. Moreover, I came to understand about the activities of the banking sector and became confident that financial management at an early age is so important for future lives."

”

Pendidikan Literasi Keuangan

- Berpartisipasi dalam kegiatan edukasi dengan menggunakan mobil literasi keuangan (SiMOLEK) yang diprakarsai OJK pada Agustus 2015 BCA melakukan program Edukasi Literasi Keuangan di 17 kota.
- Edukasi Literasi Keuangan kepada TKI di Hong Kong pada bulan Agustus 2015 yang diprakarsai oleh OJK, dan didukung Konsulat Jenderal RI Hong Kong, Badan Nasional Penempatan serta Perlindungan Tenaga Kerja Indonesia dan Lembaga Jasa Keuangan lainnya. Tujuan edukasi ini adalah memberikan pemahaman mengelola keuangan, produk dan jasa keuangan serta kewirausahaan.

Financial Literacy Education

- Participate in educational activities by using the financial literacy car (SiMOLEK) initiated by OJK in August 2015 through the Financial Literacy Education program in 17 cities.
- Financial Literacy Education for migrant workers in Hong Kong in August 2015 as initiated by OJK, supported by the Indonesian Consulate General in Hong Kong, the National Agency for the Placement and Protection of Indonesian Workers and Other Financial Services Institutions. The purpose of this education is to provide understanding of financial management, financial products and services as well as entrepreneurship.

Program Literasi Keuangan 2015

1.500



Siswa Sekolah Dasar peserta Literasi Keuangan
Primary School Students participated in Financial Literacy

2



Lokasi Sosialisasi Literasi Keuangan bagi TKI
Financial Literacy Outreach Location for Overseas Indonesian Workers

17



Kota sosialisasi dengan SiMOLEK
Cities outreach with SiMOLEK

Solusi Sinergi BCA



Solusi Sinergi BCA adalah wahana bagi BCA untuk turut aktif mengembangkan dalam bidang budaya, kesehatan, lingkungan, olahraga, dan empati bagi masyarakat. Dalam melaksanakan program Bakti BCA pada pilar ini, BCA bekerja sama dengan lembaga-lembaga yang memiliki kredibilitas dan kompetensi yang sesuai dengan sifat dan tujuan program.

Bakti BCA di bidang Budaya - BCA unit wayang Indonesia

BCA Wayang for Indonesia

Wayang merupakan salah satu warisan budaya Nusantara yang dipromosikan oleh BCA. Bagi masyarakat, wayang menyimpan nilai-nilai tradisi dan keluhuran budaya di masa lalu yang masih relevan dengan kondisi modern. Memahami wayang, sama artinya dengan memaknai kehidupan itu sendiri.

BCA Synergy Solution



BCA Synergy Solution is BCA's way of promoting culture, healthcare, the environment, sports, and empathy to the public. To implement the Bakti BCA program within this pillar, BCA work together with credible and competent institutions in accordance with the program's nature and purposes.

Bakti BCA in the Cultural field - BCA Wayang Indonesia Unit

BCA Wayang for Indonesia

One of the country's cultural heritages that is promoted by BCA is the Wayang puppets. Wayang, educated people on traditional values and culture of times past that continue to be relevant with modern conditions. Understanding Wayang is synonymous with knowing the meaning of life itself.



Wayang kulit atau wayang Indonesia telah ditetapkan menjadi sebuah Warisan Mahakarya Dunia yang Tak Ternilai dalam Seni Bertutur (Masterpiece of Oral and Intangible Heritage of Humanity) oleh UNESCO pada tahun 2003 kepada Indonesia.

The Wayang Kulit or Wayang Indonesia was determined to be a Masterpiece of Oral and Intangible Heritage of Humanity by UNESCO in 2003 to Indonesia.

Sejak tahun 2012 BCA mengembangkan program “BCA untuk Wayang Indonesia.” Program BCA untuk Wayang Indonesia diimplementasikan dalam berbagai program terutama bagi generasi muda. Kelangsungan dan pengembangan wayang dan budaya Indonesia berada di tangan generasi muda.

Wayang masuk sekolah

Kegiatan ini dikembangkan sebagai salah satu upaya untuk mensosialisasikan dan mengenalkan wayang kepada generasi muda. Wayang *Day on School* dilaksanakan dalam bentuk pementasan wayang selama satu hari penuh di sekolah dengan tema FUN-tastic Wayang, yang mencakup pertunjukan wayang, sendratari dan kompetisi tematik, antara lain:

- SMP Pangudi Luhur Domenico Savio, Semarang dengan lakon *The Young Hero* - Kisah Heroik Abimanyu yang ditonton oleh 400 siswa serta 30 guru dan karyawan;
- SMP Negeri 18 Semarang dengan lakon *The Self Transformation* – Kisah Dewa Ruci dengan penonton 750 siswa serta 30 guru dan karyawan;
- SMP Kanisius St. Yoris, Semarang dengan lakon *Never Ending Love Story* – Kisah Rama Sinta dengan penonton 401 siswa serta 25 guru dan karyawan.

Wayang in Town - Journey in A Thousand Years

Sebagai kesinambungan dari program Wayang Masuk Sekolah, BCA mengembangkan program edukasi dan pengenalan wayang ke generasi muda yang bertajuk Wayang *in Town* di Galeri Indonesia Kaya, Grand Indonesia pada 17-18 November 2015. BCA mengajak 600 siswa-siswi dari 20 Sekolah Menengah Pertama dan Sekolah Menengah Umum untuk mengenal wayang lebih dalam melalui sejumlah pertunjukan, *talk show*, dan kompetisi.

Sebelumnya, BCA telah melaksanakan “Wayang Masuk Mall” pada tahun 2014 di Semarang, dan Jakarta. Selain memberikan pengenalan wayang di pusat perbelanjaan, BCA turut mendatangi sekolah-sekolah melalui kegiatan Wayang *Day on School* di Bali dan Semarang pada tahun 2014 sampai 2015.

Since 2012, BCA developed the “BCA for Wayang Indonesia” program. The BCA for Wayang Indonesia Program was implemented in a number of programs specifically for the young generation. In their hands lay the continuity and further development of Wayang and the Indonesian culture.

Wayang Day at School

This activity represents one of the efforts to communicate and introduce Wayang to the younger generation. Wayang Day at School is carried out by staging a Wayang performance for one whole day under the theme of ‘FUN-tastic Wayang’, which covers a wayang show, classical dance and thematic competition, as follow.

- SMP Pangudi Luhur Domenico Savio in Semarang with the show entitled, “The Young Hero” - A Heroic Epic of Abimanyu that was watched by 400 students as well as 30 teachers and employees;
- SMP Negeri 18 in Semarang with the show entitled, “The Self Transformation” – The Epic Tale About Dewa Ruci that was watched by 750 students as well as 30 teachers and employees;
- SMP Kanisius St. Yoris, in Semarang with the show entitled, “Never Ending Love Story” – Epic Tale About Rama Sinta that was watched by 401 students as well as 25 teachers and employees.

Wayang in Town - Journey in A Thousand Years

As a continuation of the Wayang Day at School program, BCA developed a Wayang education and introduction program for the younger generation under the Wayang in Town held in Galeri Indonesia Kaya, in Grand Indonesia on November 17-18, 2015. BCA invited 600 students from 20 Middle Schools (SMP) and High Schools (SMU) to learn more about the Wayang through shows, talk show, and competitions.

Prior to this, in 2014, BCA organized the “Wayang Goes to the Mall” in Semarang and Jakarta. In addition to the introduction of the Wayang at shopping malls, BCA also came to schools through the Wayang Day at School activities in Bali and Semarang in 2014 and 2015.

World of Wayang

World of Wayang (WOW) adalah program tayangan edukasi dan pengenalan wayang kepada generasi muda melalui layar kaca. WOW merupakan kerja sama BCA dengan Persatuan Pedalangan Indonesia (Pepadi) dan Kompas TV sejak tahun 2012.

Gebyar Wayang UI

BCA mendukung penyelenggaraan acara Gebyar Wayang Universitas Indonesia pada bulan Mei 2015 sebagai upaya edukasi generasi muda, khususnya mahasiswa dalam beragam kegiatan.

Kegiatan Seni Budaya Lainnya

Selain wayang Indonesia, BCA menaruh perhatian pada pengembangan seni peran teater di Indonesia, salah satunya dalam bentuk edukasi seni peran teater kepada generasi muda. Dalam kegiatannya, BCA melibatkan generasi muda untuk menyaksikan dan berinteraksi dengan para pelaku seni. Bentuk kegiatan yang dilakukan pada tahun 2015 adalah:

- Mendukung pementasan Teater Koma dengan lakon "Ular Putih" pada bulan Maret 2015 dengan mengundang siswa-siswi SMA sekolah binaan dari Lampung, Serang dan Yogyakarta
- Mendukung pementasan Teater Koma dengan lakon "Kalau Penguasa Kacau (KPK)" pada bulan November 2015

Bakti BCA di Bidang Kesehatan

Fokus Bakti BCA di bidang kesehatan adalah mendukung program layanan, akses, dan sarana kesehatan kepada masyarakat yang kurang mampu. Dalam pelaksanaannya, BCA bekerja sama dengan beberapa lembaga yang memiliki kompetensi dan kredibilitas di bidang layanan kesehatan.

Operasi Katarak

Program Operasi Katarak merupakan kerja sama BCA dengan Seksi Penanggulangan Buta Katarak Persatuan Dokter Spesialis Mata Indonesia (Perdami) yang menyediakan

World of Wayang

World of Wayang (WOW) is a wayang show program to educate and introduce wayang to the younger generation through television. WOW is a joint effort of BCA, the Indonesian Puppetmasters Association (Persatuan Pedalangan Indonesia or Pepadi) and Kompas TV since 2012.

Gebyar Wayang UI

BCA supports the showing of the Gebyar Wayang Universitas Indonesia in May 2015 as a part of efforts to educate the young generation, especially university students in various activities

Other Cultural Activities

Apart from the Indonesian Wayang, BCA also places emphasis on developing the artistic role of the theatre in Indonesia, including by educating on the artistic role of the theater to the younger generation. In its activities, BCA involves the younger generation to watch and interact with the artists. The type of activities carried out in 2015 consists of:

- Support the showing of Teater Koma's production of "Ular Putih" in March 2015 by inviting High School students of the foster schools from Lampung, Serang and Jogjakarta.
- Support the showing of Teater Koma's production of "Kalau Penguasa Kacau (KPK)" in November 2015

Bakti BCA in the Field of Health

Bakti BCA's focus in the field of health is to provide health services, access, facilities and promotion for the underprivileged. BCA works together with a number of institutions with proven competence and credibility in the field of health.

Cataract Operations

The Cataract Operations Program represents BCA's cooperation with the Cataract Blindness Prevention Section of the Indonesian Eye Doctor Specialists Association

layanan operasi katarak bagi warga tidak mampu. Program diimplementasikan sejak 2001. Selain untuk mengurangi jumlah penderita katarak, kegiatan ini juga mendukung program Pemerintah dan World Health Organization Vision 2020, yakni *The Right to Sight*, sebuah inisiatif global untuk mengurangi kebutaan di dunia.

Sepanjang 2015, layanan operasi katarak gratis telah berhasil melakukan sekitar 689 tindakan, di berbagai daerah, antara lain di Ciledug, Tangerang, Banten; Pelabuhan Ratu, Sukabumi, Jawa Barat; Balangan, Kalimantan Selatan; Lela, Maumere, Flores; Sukadana, Lampung; Liwa, Lampung dan Mamuju, Sulawesi Barat.

Donasi Alat Bantu Operasi Katarak

BCA menyerahkan bantuan 13 alat operasi katarak dan 2 alat biometri kepada SPBK-Perdami. Penyerahan secara simbolis dilakukan Presiden Direktur BCA Jahja Setiaatmadja kepada Sekretaris Jenderal Perdami M. Sidik sekaligus sebagai ungkapan syukur HUT BCA ke-58.

Layanan Kesehatan

Selain penyerahan alat operasi katarak, HUT BCA juga ditandai dengan peresmian Klinik Bakti Medika yang berlokasi di Mangga Dua, Jakarta yang diikuti dengan pengobatan gratis di Klinik Bakti Medika.

BCA juga melaksanakan pengobatan gratis bagi masyarakat di sekitar Klinik Duri Utara, Jakarta Barat yang diresmikan pada tahun 2012, serta kegiatan serupa di beberapa desa binaan BCA sebagai apresiasi kepada masyarakat Indonesia yang telah memberikan dukungan dan kepercayaan kepada BCA.

Sepanjang 2015, jumlah pasien di Klinik Duri Utara mencapai 10.335 pasien dan klinik Bakti Medika sebanyak 1.563 pasien.

(SPBK-Perdami) that provides cataract operations for underprivileged. This Program was first launched in 2001. Apart from reducing cataract sufferers, this activity also supports the Government's and the World Health Organization's program of Vision 2020 namely, *The Right to Sight*, a global initiative to reduce blindness globally.

Throughout 2015, the free cataract operation has carried out 689 cataract surgeries in various areas, including Ciledug, Tangerang, Banten; Pelabuhan Ratu, Sukabumi, West Java; Balangan, South Kalimantan; Lela, Maumere, Flores; Sukadana, Lampung; Liwa, Lampung and Mamuju, West Sulawesi.

Cataract Surgery Equipment Donation

BCA has donated 13 units of cataract surgery equipment and 2 units of biometric equipment to SPBK-Perdami. The donation was carried out symbolically by the President Director of BCA Jahja Setiaatmadja to the Secretary General of Perdami, M. Sidik, and held simultaneously with BCA's 58th Anniversary celebrations.

Health Care Services

Apart from the donation of the cataract surgery equipment, BCA's anniversary was marked with the launching of the Bakti Medika Clinic which is located in Mangga Dua, Jakarta, and is accompanied by free medical treatment at the Bakti Medika Clinic.

BCA has also carried out free medical treatment for the community around Duri Utara Clinic, West Jakarta which was launched in 2012, as well as similar activities in a number of BCA's adopted villages in appreciation for the Indonesian people's support and trust in BCA.

Throughout 2015, the number of patients at the Duri Utara Clinic amounted to 10,335 patients and the Bakti Medika Clinic reached 1,563 patients.

Kacamata Gratis

Melalui program Bakti BCA, murid-murid di sekolah binaan BCA di Serang, Lampung, dan Yogyakarta mendapatkan layanan pemeriksaan mata dan memperoleh bantuan kacamata gratis. Kacamata gratis BCA dibagikan dalam rangka HUT BCA ke-58.

Donor Darah Bakti BCA

Donor Darah Bakti BCA telah terselenggara sejak tahun 1991 bekerja sama dengan Palang Merah Indonesia di Kantor Pusat maupun beberapa cabang BCA. Kegiatan donor darah dilakukan tiga sampai empat kali setiap tahun, baik di kantor pusat maupun di beberapa cabang BCA. Pada 2015, BCA telah menyumbangkan 1.820 kantong darah kepada PMI.

Kegiatan Bidang Kesehatan Lainnya

Dalam rangkaian edukasi mengenai kesehatan, BCA juga aktif memberikan dukungan baik dalam bentuk donasi maupun sponsor kepada lembaga, antara lain; Kampanye Peduli Alzheimer (Yayasan Alzheimer), Penuntasan TBC, Rumah Sakit Pusat Angkatan Darat (RSPAD) Gatot Subroto, dan sebagainya.

Free Eyeglasses

Through the Bakti BCA program, students in BCA's foster schools in Serang, Lampung, and Yogyakarta receive eye examinations services and free eyeglasses. BCA's free eyeglasses were provided simultaneously with BCA's 58th Anniversary.

Bakti BCA Blood Donation

Bakti BCA's Blood Donation drive has been carried out since 1991 in cooperation with the Indonesian Red Cross at the Head Office as well as in a number of BCA's branches. The blood donation drive is carried out three to four times a year both at the head office as well as in a number of BCA's branches. BCA donated 1,820 blood bags to the Indonesian Red Cross in 2015.

Other Health-Related Activities

Within the context of health education, BCA has also actively provided support both in the form of donations as well as sponsors for institutions such as; the Alzheimer Awareness Campaign (Alzheimer Foundation), TBC Eradication, Gatot Subroto Central Army Hospital, and others.

Donasi Kesehatan tahun 2015

Health Donations in 2015



Bakti BCA di Bidang Lingkungan Hidup

Pengelolaan lingkungan hidup merupakan salah satu upaya menjaga ekosistem alam dan mengurangi dampak kerusakan lingkungan. Sebagai bentuk kepedulian, BCA menyelenggarakan kegiatan di bidang lingkungan hidup

Bakti BCA in the Environment

Environmental management is one way to preserve the natural ecosystem and reduce the impact of environmental destruction. As part of its efforts, BCA carried out an activity in the field of environment in cooperation with several

bekerja sama dengan beberapa lembaga yang memiliki kepedulian dan kapabilitas dalam hal tersebut. Kegiatan BCA di bidang Lingkungan Hidup pada tahun 2015:

- **18.000 mangrove untuk 10 wilayah**

Menurut data The World Atlas of Mangroves 2010, Indonesia memiliki wilayah kawasan *mangrove* seluas 3 juta hektar, atau 20% dari total luas kawasan hutan *mangrove* di seluruh dunia.

Keberadaan hutan *mangrove* mampu mencegah abrasi, mengurangi dampak tsunami, dan peresapan air laut ke daratan, terutama bermanfaat bagi sekitar 40%-50% masyarakat Indonesia yang tinggal di wilayah dekat pantai.

Pada tahun 2015, BCA bekerja sama dengan WWF Indonesia melaksanakan penanaman 18.000 bibit akan ditanam serentak di 10 lokasi kawasan. Penanaman *mangrove* merupakan bagian dari program NEWtrees yang dicanangkan oleh WWF. WWF-Indonesia menjadi penyambung antara publik dan korporasi seperti BCA dengan masyarakat di sekitar areal penanaman.

Penanaman *mangrove* dilaksanakan oleh masyarakat karena merekalah yang akan menerima manfaat langsung dan tidak langsung dari program ini. Masyarakat juga akan diperkaya dengan kegiatan budidaya baik kepiting atau ikan yang menggunakan *mangrove* sebagai area pemijahan.

Penanaman *mangrove* dilaksanakan di Lamujung (Aceh Besar), Tanggamus (Lampung), Hutan Mangrove Tol Sedyatmo, Pantai Indah Kapuk (Jakarta), Muara Gembong (Jawa Barat), Blanakan Subang (Jawa Barat), Muara Kali Opak (Jogjakarta), Teluk Lamong (Surabaya), Wringin Putih (Banyuwangi), Sumberkima (Bali), dan Bengkayang (Kalimantan Barat).

Simultaneous mangrove planting carried out in Lamujung (Aceh Besar), Tanggamus (Lampung), Sedyatmo Tollroad Mangrove Forest, Pantai Indah Kapuk (Jakarta), Muara Gembong (Jawa Barat), Blanakan Subang (Jawa Barat), Muara Kali Opak (Jogjakarta), Teluk Lamong (Surabaya), Wringin Putih (Banyuwangi), Sumberkima (Bali), and Bengkayang (Kalimantan Barat).

institutions that possess the concern and capability in this matter. BCA's activities in the Environment in 2015 are:

- **18,000 mangrove trees for 10 regions**

According to data obtained from The World Atlas of Mangroves 2010, Indonesia has a mangrove region amounting to 3 million hectares, or 20% of the world's total mangrove forest area.

The presence of the mangrove forest is able to prevent abration, reduce impact from a tsunami, and absorb sea water on land, and mainly benefit around 40%-50% of Indonesians that live in coastal regions.

In 2015, BCA worked together with WWF Indonesia to plant 18,000 Mangrove seedlings that will be planted simultaneously in 10 Mangrove locations. The mangrove planting represents part of the NEWtrees program launched by WWF. WWF-Indonesia links the public and corporations such as BCA with the community close to the planting area.

The mangrove planting was carried out by the community as they are likely to both directly and indirectly benefit from this program. The community will also be enriched with aquaculture activities of either crab or fish that use the mangrove as a spawning area.



18.000

Bibit Mangrove
Mangrove Seedlings

10

Kawasan Mangrove
Mangrove regions

• Pelepasliaran orangutan

Sejak tahun 2012, BCA telah mendukung kegiatan kepedulian terhadap pelestarian habitat satwa yang dilindungi salah satunya orangutan (*Pongo pygmaeus*) yang merupakan satwa liar yang dilindungi dan memiliki fungsi penting dalam ekosistem hutan, terutama sebagai spesies payung.

Saat ini, populasi orangutan di Kalimantan diperkirakan sekitar 55.000 ekor. Akibat alih fungsi lahan hutan, penebangan liar, kebakaran hutan, perburuan, dan perdagangan satwa liar menyebabkan populasi orangutan semakin menyusut. Hal tersebut yang mendasari Borneo Orangutan Survival (BOS) Foundation melakukan upaya penyelamatan, rehabilitasi, dan pelepasliaran (reintroduksi), didukung upaya konservasi habitat orangutan.

• Orangutan Release

BCA has, since 2012, supported activities in support of preserving wildlife habitat that includes the orangutan (*Pongo pygmaeus*), which is protected wildlife and serves a vital function in the forest's ecosystem, especially as an umbrella species.

The orangutan population in Borneo today is estimated at about 55,000. As a result of conversion of forest land, illegal logging, forest fires, poaching and illegal wildlife trade, the orangutan population is shrinking. This serves as the basis for the BOS Foundation to carry out efforts to rescue, rehabilitate and release back (reintroduction) orangutan, which is supported by efforts to conserve the orangutan's habitat.



Pada tahun 2015, BCA memberikan bantuan kepada BOS Foundation untuk kegiatan pelepasliaran orangutan dari Pusat Reintroduksi Orangutan Samboja Lestari ke Hutan Kehje Sewen, Kalimantan Timur.

In 2015, BCA provided assistance to the BOS Foundation's activities to release the orangutan from the Samboja Lestari Orangutan Reintroduction Center to Kehje Sewen Forest, in East Kalimantan.

Dukungan BCA juga diwujudkan melalui sejumlah aktivitas publikasi dan edukasi pelestarian orangutan dan habitatnya, di antaranya event *"BCA Green Stage"* yang diadakan pada Maret 2015 dan *"BCA Indonesian Open"* pada Juni 2015. Selain itu, BCA juga menayangkan program pelestarian orangutan dalam durasi cukup panjang melalui LED *Big Screen* yang terpasang di Menara BCA Jakarta.

- **Pelestarian Terumbu Karang di Pulau Harapan**

Dalam rangka penjualan ORI012, BCA menjadi salah satu Bank yang ditunjuk sebagai agen penjual. Sebagai komitmen Kementerian Keuangan, sebagian dana hasil penjualan ORI012 dan dana CSR dari para agen penjual digunakan untuk melakukan pelestarian terumbu karang di Pulau Harapan, Kepulauan Seribu bekerja sama dengan Yayasan Terumbu Karang Indonesia (Terangi).

- **Pelestarian Penyu**

Bekerja sama dengan Banyuwangi Sea Turtle Foundation, BCA melakukan pelestarian penyu di Banyuwangi.

Program Empati

Program empati adalah program Bakti BCA yang berbentuk donasi dan bantuan terutama bagi masyarakat yang tertimpa musibah bencana alam. Bantuan diberikan pada masyarakat yang terkena musibah bencana alam antara lain banjir di Bandung Selatan dan letusan gunung Sinabung di Sumatera Utara, serta rehabilitasi pasar Klewer, Solo paska kebakaran.

Donasi juga diberikan kepada lembaga atau organisasi yang melakukan kegiatan sosial untuk kepentingan masyarakat, selaras dengan pilar kegiatan Bakti BCA. Pada 2015, BCA memberikan donasi pada kegiatan pelayanan sosial kemanusiaan bagi anak-anak, santunan anak yatim dan dhuafa, bantuan kepada Yayasan Pepabri, Yayasan Korps Cacat Veteran Republik Indonesia, Legiun Veteran Republik Indonesia, dan Purnayuda.

BCA's support is also manifested through a number of publications and educational activities on the preservation of orangutans and their habitat, which includes the *"BCA Green Stage"* event held in March 2015 and *"BCA Indonesian Open"* in June 2015. In addition to this, BCA also displayed the orangutan conservation program in long duration via LED *Big Screen* installed in Menara BCA Jakarta.

- **Pulau Harapan Coral Reef Preservation**

In regards to the ORI012 sales, BCA became one of the Banks that were selected to become the selling agent. As part of the Ministry of Finance's commitment, part of the proceeds derived from the ORI012 sales and CSR funds from the sales agents is used to preserve coral reefs in Pulau Harapan, Pulau Seribu, in cooperation with the Indonesian Coral Reef Foundation (Terangi).

- **Conservation of Sea Turtles**

BCA carried out turtle conservation activities in cooperation with the Banyuwangi Sea Turtle Foundation in Banyuwangi.

Empathy Program

The empathy program Bakti BCA's program takes the form of donations and assistance, particularly for people affected by natural disasters. The disaster relief extended to victims of natural disasters includes those affected by the flooding in South Bandung and the eruption of Mount Sinabung in North Sumatra, as well as the rehabilitation of the Klewer market in Solo following a fire.

Donations were also granted to institutions or organizations that perform social activities for the benefit of society, in line with the pillars of Bakti BCA's activities. In 2015, BCA provided donation for social humanitarian services activities for children, assistance for orphans and dhuafa, assistance to Pepabri Foundation, Foundation of Disabled Veterans Corps of the Republic of Indonesia, Veterans Legion of the Republic of Indonesia, and Purnayuda.

Bakti BCA di Bidang Olahraga

Bakti BCA in Sports



BCA Indonesia Open

BCA berupaya untuk memperhatikan dan meningkatkan perkembangan olahraga Indonesia, salah satunya melalui olahraga bulu tangkis melalui dukungan terhadap turnamen BCA Indonesia Open 2015.

Sebagai sponsor, BCA bangga menyajikan kembali kepada masyarakat Indonesia turnamen yang bergengsi yang sudah dinantikan oleh para pencinta bulu tangkis. Kami ingin memberikan sebuah pengalaman yang tak terlupakan bagi setiap pemain yang akan bertanding maupun para penonton di seluruh dunia.

Indonesia Open adalah turnamen bulu tangkis internasional yang digagas oleh Persatuan Bulu tangkis Seluruh Indonesia (PBSI), dan pertama kali diselenggarakan pada tahun 1982. Kejuaraan ini pun terus bergulir hingga akhirnya pada tahun 2007 Indonesia Open masuk ke dalam jajaran *super series*, yang terselenggara di 12 negara.



BCA Indonesia Open

BCA strives to pay attention and improve Indonesian sports development by, among others, the supporting the BCA Indonesia Open 2015 tournament.

As the sponsor, BCA is proud to once again bring back to the Indonesian people a prestigious tournament that is highly anticipated by badminton enthusiasts. We want to provide an unforgettable experience for every player that will compete as well as the audiences.

The Indonesia Open is an international badminton tournament that was initiated by the Indonesian Badminton Association (PBSI), and was first held in 1982. In 2007, the Indonesia Open was elevated into the ranks of the super series which is held in 12 countries.





Sejak tahun 2014, BCA telah menandatangani Nota Kesepakatan dengan Persatuan Bulutangkis Seluruh Indonesia (PBSI) untuk menyelenggarakan kompetisi bulu tangkis tingkat internasional ini dengan nama BCA Indonesia Open (BIO).

Untuk penyelenggaraan tahun 2015, BIO dilaksanakan di Istora Senayan, Jakarta, pada 2-7 Juni 2015. Sekitar 500 pebulu tangkis yang berasal lebih dari 20 negara berlaga di turnamen bergengsi ini, sekaligus memperebutkan hadiah total Rp10 miliar.

Selain mendukung turnamen BCA Indonesia Open di tahun 2014 dan 2015, BCA juga mendukung perkembangan olahraga Indonesia dengan memberikan perlindungan asuransi kesehatan bagi para atlet yang berhasil meraih medali dalam ajang Olimpiade musim panas di London pada 2012 lalu. BCA juga mendukung turnamen-turnamen olahraga skala internasional lainnya, seperti kejuaraan panjat tebing se-Asia dan kejuaraan Bridge Bermuda Bowl.



Since 2014, the Bank signed a Memorandum of Understanding with the Indonesian Badminton Association (PBSI) to organize this international-level badminton championship under the name of BCA Indonesia Open (BIO).

For the 2015 event, BIO was held in Istora Senayan, in Jakarta, on June 2-7, 2015. This prestigious competition was participated in by over 500 badminton players from more than 20 countries vying for a total prize of Rp 10 billion.

In addition to supporting the BCA Indonesia Open tournament in 2014 and 2015, BCA also supported Indonesian sports development by providing health insurance coverage for athletes that won medals at the previous 2012 summer Olympics in London. BCA also supports other international-scale sporting events, such as the Asian rock climbing championship and the Bermuda Bowl Bridge championship.





Solusi Bisnis Unggul BCA

Solusi Bisnis Unggul BCA adalah program Bakti BCA yang dititikberatkan pada pemberdayaan masyarakat melalui kegiatan ekonomi, tujuannya adalah masyarakat mampu bertumbuh dan mencapai kemajuan secara mandiri. Sasaran program ini adalah UMKM dan kegiatan ekonomi berbasis komunitas, di mana BCA bermitra dengan institusi lainnya.

Beberapa program pemberdayaan Solusi Bisnis Unggul juga diintegrasikan dengan keunggulan solusi perbankan yaitu *payment system*. Dua program utama dalam penerapan Solusi Bisnis Unggul BCA adalah:

- Lembaga Pengembangan Bisnis (LPB) Mitra Bersama; dan
- Pemberdayaan dan Kemitraan dengan Komunitas.

Lembaga Pengembangan Bisnis Mitra Bersama

Program Lembaga Pengembangan Bisnis Mitra Bersama adalah program untuk memfasilitasi pengembangan Usaha Mikro Kecil Menengah (UMKM) yang ada di masyarakat. Bagi BCA pengembangan UMKM adalah hal yang penting karena UMKM yang berkembang adalah nasabah potensial bagi layanan keuangan jika *bankable* yang dapat dibiayai melalui pembiayaan *Small Medium Enterprise*.

UMKM di Indonesia merupakan faktor utama pertumbuhan ekonomi, Jumlah UMKM di Indonesia ada sebanyak 57,89 juta unit, atau 99,99 persen dari total jumlah pelaku usaha nasional. UMKM memberikan kontribusi terhadap kesempatan kerja sebesar 96,99 persen, dan terhadap pembentukan PDB sebesar 60,34 persen. (KemenKUKM, 2014)

BCA Excellent Business Solution

The BCA Excellent Business Solution is a Bakti BCA program that is focussed on empowering the community to grow and achieve and economic progress independently. The target of this program is the micro, small and medium enterprise and community-based economic activities wherein BCA partners with other institutions.

We also integrated a number of Excellent Business Solutions empowerment programs with the advantages of banking solutions, payment systems. Two major programs in BCA's Excellent Business Solutions are:

- Mitra Bersama Business Development Institute (LPB); and
- Empowerment and Partnership with the Community.

Mitra Bersama Business Development Institute

The Mitra Bersama Business Development Institute (LPB) is a program to facilitate the development of Micro, Small, and Medium Enterprises (MSME). BCA considers MSME development as an important aspect since the developing MSME's are considered to be potential customers for financial services if they are bankable, which can be funded through Small Medium Enterprise financing.

SME's in Indonesia is one of the driving factors for economic growth, the number of MSME's in Indonesia achieved 57.89 million units, or 99.99 percent of Indonesia's total businesses. MSME's contribution to employment opportunities equates to 96.99 percent, and to GDP of 60.34 percent. (Ministry of Cooperatives, Small & Medium Enterprises, 2014)

Beragam tantangan dihadapi oleh UMKM di Indonesia, terlebih lagi dalam menghadapi Masyarakat Ekonomi ASEAN 2015, termasuk di dalamnya akses pasar, kualitas SDM, hingga kualitas produk agar memiliki daya saing tinggi. Untuk itu dibutuhkan pembinaan dan pemberdayaan UMKM agar pelaku UMKM dapat bersaing di MEA.

Untuk tujuan ini, sejak tahun 2009 bersama dengan PT Astra International Tbk dan PT Pertamina (Persero), BCA, melalui Yayasan Dharma Bhakti Astra, mengembangkan Lembaga Pengembangan Bisnis (LPB) Mitra Bersama di beberapa kota di Indonesia. LPB ini dimulai tahun 2009 di Sidoarjo, Jawa Timur, tahun 2010 di Palembang, Sumatera Selatan dan Bukit Tinggi, Sumatera Barat, tahun 2012 di Yogyakarta, dan tahun 2013 di Pontianak, Kalimantan Barat.

Dalam sinergi ini, LPB Mitra Bersama difasilitasi oleh Yayasan Dharma Bhakti Astra dalam bentuk kegiatan konsultasi dan pelatihan, seperti mengelola akuntansi sederhana, kemasan, *website*, pengendalian mutu; memfasilitasi pengenalan dan upaya pengembangan pasar; memfasilitasi pengenalan perbankan atau lembaga finansial, seperti sosialisasi produk dan jasa perbankan, temu pembiayaan UMKM; serta memperluas jejaring pelaku UMKM seperti temu usaha, bazar, dan kegiatan pemasaran lainnya.

Various challenges are faced by MSME's in Indonesia, especially with regards to its ability to face the ASEAN Economic Community (AEC) in 2015, including in regards to market access, human resource quality, and product quality in order to remain competitive. For that purpose, MSME's needs guidance and empowerment to remain competitive in AEC.

With that in mind, in 2009 BCA, together with PT Astra International Tbk and PT Pertamina (Persero), BCA, through the Dharma Bhakti Astra Foundation, developed the Mitra Bersama Business Development Institute (LPB) in several cities in Indonesia. The first LPB was opened in Sidoarjo, East Java, in 2009 followed by Palembang, South Sumatra and Bukit Tinggi in West Sumatra in 2010, Yogyakarta in 2012, and Pontianak, West Kalimantan in 2013.

In this synergy, LPB Mitra Bersama is facilitated by the Dharma Bhakti Astra Foundation in the form of consultations and training, such as in managing simple accounting, packaging, website, quality control, facilitate introduction and efforts to develop markets, facilitate introduction to banking and financial institutions, such as banking product and services awareness, MSME financing engagement, as well as expanding network development such as in MSME business gatherings, bazaars and other marketing activities.

Nama LPB	Lokasi Location	Jenis Kegiatan Business Activities	Jumlah Mitra (pelaku UKM) Number of SME Partner
LPB Mitra Bersama Sidoarjo	Sidoarjo, Jawa Timur	bidang kerajinan, konvensi, bengkel, dan suku cadang kendaraan roda dua. Crafts, conventions, motorcycle workshop motorcycle spareparts	553
LPB Mitra Bersama Palembang	Palembang, Sumatera Selatan	bidang kuliner, jumpitan, dan bengkel. Food, weaved textile, automotive workshop	166
LPB Mitra Bersama Yogyakarta	Yogyakarta	bidang kuliner, kerajinan, bengkel, dan perdagangan Food, crafts, automotive workshop, trading	217
LPB Mitra Bersama Pontianak	Pontianak, Kalimantan barat	bidang kuliner, kerajinan, dan bengkel. Food, crafts, automotive workshop	130
LPB Mitra Bersama Bukittinggi Mandiri sejak tahun 2015 dan membentuk Koperasi Serba Usaha Jam Gadang LPB Mitra Bersama Bukittinggi Independent since 2015, forming the Jam Gadang Trade Cooperative	Bukittinggi, Sumatera Barat	bidang kuliner Food	30



Hj. Rmaini Jakfar
LPB Rumah Kain Palembang

Setelah mengikuti pelatihan yang diberikan BCA, saya merasakan manfaat cukup besar, terutama untuk meningkatkan kualitas manajemen dan SDM, baik dalam hal kemampuan pengelolaan keuangan dan marketing. Selain itu, program pembinaan LPB sangat membantu saya untuk meningkatkan kualitas produk dan pengembangan promosi produk UKM. Saya pun dapat memperluas jaringan bisnis, karena saat mengikuti program tersebut, saya juga berkenalan dengan UKM-UKM binaan lainnya. Semoga program CSR BCA dapat terus berlanjut, sehingga kami dapat terus memperoleh bimbingan dan pembinaan yang pada akhirnya dapat meningkatkan usaha kami menjadi lebih baik lagi.

I personally feel many benefits from participating in BCA CSR training program, mostly in improving management and human resources quality in financial management and marketing. In addition, the LPB training program was a big help for me to improve the quality of my products as well as the promotion of SME products. I also get the chance to widen my network during the program, as I get to know other SME participants. I hope this BCA CSR program could continue, so that more of us could get counseling and mentoring that will eventually improve our business performance.



Arif Rakhmanto
Koordinator LPB Mitra
Bersama Yogyakarta

LPB Mitra Bersama
Yogyakarta Coordinator

Dari pelatihan yang diadakan BCA, kami mendapatkan ilmu dan jaringan sesama pelaku UKM. Kami pun mendapatkan fasilitas studi banding ke Lembaga Pengembangan Bisnis (LPB) lain yang berada di beberapa kota di Indonesia, sehingga dapat berbagi dan menambah ilmu dalam menjalankan usaha dan program LPB."

We received SME knowledge and networking from the training organized by BCA. We also received comparative studies facility at other Business Development Institute (LPB) situated in a number of cities in Indonesia, thereby providing the opportunity to share and enhance knowledge in operating an LPB business and program. "

Kemitraan dengan Komunitas

Kemitraan dengan komunitas adalah bentuk kontribusi BCA untuk pemberdayaan masyarakat dengan memanfaatkan kekayaan alam setempat. Fokus BCA dalam program Kemitraan dengan Komunitas adalah pemanfaatan

Partnership with the Community

Partnership with the Community is BCA's contribution to empower the local community by utilizing local natural resources. BCA's focus in the Partnership with the Community program is the utilization of local nature's beauty

keindahan alam setempat sebagai potensi wisata berbasis komunitas. Sebuah peluang pariwisata yang dapat mendorong kegiatan ekonomi setempat dan meningkatkan pendapatan.

Salah satu bentuk kontribusi, BCA pada pembinaan sehingga tidak ada penyaluran pembiayaan. Dalam program ini, BCA memberikan pembinaan mengenai administrasi, pelayanan, dan menjaga lingkungan untuk mengembangkan bisnis dan pemasaran. BCA mengharapkan dengan pembinaan dan kerja sama yang baik, komunitas dapat berkembang dan dipersiapkan menjadi institusi yang *bankable* dan dalam jangka panjang menjadi usaha yang berkelanjutan.

Wirawisata Gua Pindul

Gua Pindul adalah obyek wisata berupa gua yang memiliki sungai di dalamnya. Kawasan ini menjadi salah satu tujuan wisata yang populer di Yogyakarta. Wisatawan dapat menikmati keindahan gua dengan cara menyusuri sungai menggunakan ban pelampung atau dikenal dengan *cave tubing*.

Paguyuban Wirawisata Gelaran II yang diprakarsai Karang Taruna Desa Bejiharjo, dengan restu pemuka masyarakat setempat, mengembangkan Wirawisata Gua Pindul, di Desa Bejiharjo, kecamatan Karangmojo, kabupaten Gunung Kidul, Daerah Istimewa Yogyakarta.

Wirawisata berbasis komunitas ini melibatkan banyak anggota masyarakat, seperti karang taruna yang menjadi pengelola pemandu wisata, maupun warga setempat yang menyediakan berbagai jenis jasa mulai dari menjual aneka menu tradisional hingga menyediakan penginapan '*homestay*'. Berkembangnya wirawisata ini telah mendorong kemampuan ekonomi Desa Bejiharjo.

Sejak 2012 hingga kini, BCA memfasilitasi pengembangan *soft skill* ini SDM dengan beragam pelatihan, mencakup promosi, pengembangan paket permainan, pengetahuan pariwisata dan promosi daring. Diharapkan pengelola dapat mengembangkan wirawisata secara lebih menarik dan profesional. Saat ini, Paguyuban Wirawisata Gelaran II telah

as a potential community-based tourist attraction. A tourist attraction that is managed well can drive local economic activities and increase revenues.

As part of this contribution, BCA is focused on guidance whereby no financing is disbursed. In this program, BCA provides guidance pertaining to administration, services, and environmental protection as well as instructing them on developing business and marketing. We expect that with proper guidance and cooperation, communities can flourish and be ready to become a bankable institution and business that is pioneered by the community to become sustainable.

Wirawisata Gua Pindul

Gua Pindul is a tourist attraction in the form of a cave that contains a river within, whereby this area has become a popular tourist attraction in Yogyakarta as tourists can enjoy the cave's beauty by using a life preserver tube, or better known as cave tubing, to float down the river.

The local community formed the Paguyuban Wirawisata Gelaran II that was initiated by the Youth of Bejiharjo Village, under the auspices of leaders of the local community, to develop Wirawisata Gua Pindul, in the village of Bejiharjo, Karangmojo sub-district, in Gunung Kidul, Yogyakarta.

This community-based tourist attraction involves many community members, which includes the youth that serve as tour guides, as well as local residents who provide services ranging from providing a menu of various traditional dishes to those that provide 'homestays'. The development of this tourist attraction has encouraged the development of Bejiharjo Village's economic capability.

BCA has, since 2012 and up to the present time, facilitated soft skills development by providing various training, including on promotion, game package development, knowledge on tourism, and online promotion. It is thus expected that the local community can develop this tourism to become more attractive and professional. Currently, Paguyuban Wirawisata

mengembangkan dan melengkapi wisata air yang selama ini telah ada dengan sarana *outbond*. Di Goa Pindul BCA juga memperkenalkan dan memfasilitasi memasang mesin EDC untuk mempermudah transaksi pengunjung.

Selain itu, BCA juga membantu Paguyuban Wirawisata Gelaran II dalam mengembangkan sarana dan prasarana Pendidikan Anak Usia Dini (PAUD) untuk memberikan pendidikan usia dini kepada anak-anak di sekitar Desa Bejiharjo.

Goa Pindul adalah obyek wisata berupa gua yang memiliki sungai di dalamnya, kawasan ini menjadi tujuan wisata yang populer di Yogyakarta

Goa Pindul is a tourist attraction in the form of a cave that has a lake within, which makes this a popular tourist attraction in Yogyakarta.

Gelaran II has developed and complement the existing water attractions with an outbond facility. BCA also installed EDC machines at Goa Pindul to facilitate visitor transactions.

In addition to this, BCA also assisted the Paguyuban Wirawisata Gelaran II to develop Early Childhood Education (ECD) facilities and infrastructure that provides early childhood education to children that reside around the village of Bejiharjo



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Yudan Hermawan

Ketua Karang Taruna
Tarunabakti, pengelola
Wirawisata Gelaran II, Desa
Bejiharjo, Gunung Kidul

Chairman of the Karang
Taruna Tarunabakti,
operators of the Wirawisata
Gelaran II, Bejiharjo Village, in
Gunung Kidul

Dulu, ketika melayani tamu, kami mahal senyum. Senyum itu agak susah. Dari pelatihan layanan prima yang kami dapatkan dari BCA, kami akhirnya tahu bahwa senyum adalah faktor utama untuk mengikat tamu. Sekarang kami selalu senyum, salam, sapa kepada para tamu. Selain pelatihan mengenai layanan prima, kami juga belajar mengenai manajemen dan pengelolaan wisata. Kami adalah anak muda yang tidak mau berhenti sampai di sini. Kami akan mengembangkan desa wisata dari sisi pelayanan yang lebih baik, fasilitas yang lebih lengkap, dan paket-paket baru yang membuat pengunjung Gua Pindul akan selalu kembali dan kembali lagi. Terima kasih BCA.

"We seldom smiled whenever we served guests in the past. Smiling was rather difficult. However, with the service excellence training that we received from BCA, we finally realized that smiling is the main factor that binds customers. As a result, nowadays we constantly smile and personally greet guests. In addition to the service excellence training, we also learned about management and travel management. We are young and do not want to stop just there. We will continue to develop the tourism village in terms of better service, more comprehensive facilities, and new packages that encourages visitors to Gua Pindul to return again and again. Thanks BCA. "

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Desa Wisata Wukirsari

Desa Wukirsari, yang terletak di kecamatan Imogiri, Bantul, Yogyakarta, merupakan desa rintisan batik tulis yang merupakan kerajinan tradisi turun temurun. Selain batik, kerajinan kulit tatah sungging yang menghasilkan produk wayang kulit dan kerajinan kulit lainnya juga menjadi andalan sehingga Desa Wukirsari menjadi salah satu destinasi wisata wayang.

Masyarakat baik dari dalam maupun luar negeri seperti Swiss, Perancis, Belanda dan Jepang pernah belajar kesenian wayang di desa ini. Untuk meningkatkan kemampuan pengelolaan desa wisata, BCA menyelenggarakan pelatihan keterampilan SDM bidang pemandu wisata serta meningkatkan kemampuan para pramuwisata tentang pasar wisata dan pengelolaan obyek wisata .

Wukirsari Tourism Village

Wukirsari Village, which is located in the district of Imogiri, in Bantul, Yogyakarta, showcases a hand painted batik artisans village which represents a traditional handicraft that has been handed down from one generation to the next. Aside from batik, the area is famous for its leather carving handicraft to produce leather wayang puppets and other leather products that has made this place become a wayang tourist destination.

People both from within and outside the country, such as Switzerland, France, the Netherlands and Japan have studied the art of wayang puppetry in this village. To improve the ability to manage the tourist village, BCA organizes human resources skills training for tour guides as well as improve the guide's skills in the tourism market and management of tourist attractions.



Setelah mendapatkan pelatihan pengelolaan desa wisata, layanan prima, dan pemasaran melalui internet, pada pertengahan 2015, BCA memberikan bantuan dana untuk pembangunan sarana dan prasarana pengembangan Desa Wisata Wayang Wukirsari berupa joglo dan pendopo wayang.

After receiving training on tourist village management, service excellence, and marketing through the internet, in mid-2015, BCA provided funding support for the construction of facilities and infrastructure to develop Wukirsari Wayang Tourism Village in the form of joglo and pendopo wayang houses.



Demy Raharja
Pemuda Desa Wukirsari

A youth of Wukirsari Village

BCA datang ke Desa Wukirsari mencari anak-anak muda yang potensial untuk menggerakkan desa mereka, yang mampu meningkatkan kesejahteraan warga. Kami menyadari banyak anak muda yang tidak bisa membuat wayang, seperti yang dimiliki para sesepuh kami. Untuk melestarikan budaya, anak-anak muda di desa ini mendirikan paguyuban Komunitas Wisata Wayang. Kami menggunakan social media untuk mempromosikan dan mengedukasi masyarakat mengenai wayang, seperti konten mengenai kisah pewayangan atau memperkenalkan tokoh-tokoh wayang. Kami melihat ini cara lain untuk melestarikan budaya wayang,

BCA came to the village of Wukirsari to look for young people with the potential to drive their village to improve the welfare of its residents. We realized that there were many young people that cannot make wayang puppets, as their elders once had. The young people of this village thereby established a Wayang Tourism Community in order to preserve culture. We used social media to promote and educate the public about the wayang puppets, such as the background to wayang epis or introducing wayang characters. We saw this as another way to preserve the wayang culture.

Desa Pentingsari

Desa Wisata Pentingsari (Dewi Peri) menjadi salah satu desa binaan BCA sejak 11 Desember 2015. Dewi Peri terletak di kaki Gunung Merapi, Kecamatan Cangkringan, Kabupaten Sleman, Yogyakarta, memiliki potensi sebagai desa wisata alam, budaya, dan pertanian.

Di Desa Wisata Pentingsari wisatawan dapat menikmati wisata alam, situs bersejarah Pangeran Diponegoro, Rumah Joglo tradisional dan berbagai situs benda bersejarah purbakala lainnya serta seni pertunjukan yang dibawakan warga setempat. Turis juga dapat tinggal dan merasakan kehidupan tradisional di desa (*live-in*).

Untuk meningkatkan kualitas Desa Wisata Pentingsari, BCA menyelenggarakan pelatihan bagi komunitas pengurus Dewi Peri melalui pelatihan tentang industri pariwisata dan pengelolaannya, layanan prima, kerja sama tim, dan pelatihan komunikasi. BCA juga menyediakan sarana komputer dan EDC untuk memberikan sentuhan layanan yang modern dan kenyamanan bagi wisatawan.

Pentingsari Tourism Village

Pentingsari Tourism Village has been one of BCA's foster villages since 11 December, 2015. Pentingsari Tourism Village is situated at the foot of Mount Merapi, Cangkringan District, Regency of Sleman, in Yogyakarta, which has the potential as a nature, cultural, and agricultural tourism village.

At Pentingsari Tourism Village, tourists can enjoy natural attractions, Pangeran Diponegoro historical sites, traditional Joglo houses and other various archaeological sites as well as art shows hosted by local residents. Tourists also can stay and experience traditional village life (*live-in*) in Dewi Peri.

As part of its efforts to enhance Pentingsari Tourism Village's quality, BCA organized training in the tourism industry and its management, service excellence, teamwork, and communications training for the community that administered Dewi Peri. BCA also provided computer facilities and EDC to modernize and enhance services for travelers.

Setelah memberikan pelatihan pengelolaan desa wisata dan membangun layanan prima, BCA juga membantu Desa Pentingsari membuat kantor sekretariat desa, memperbaiki dan membangun joglo-joglo yang digunakan untuk menerima tamu, serta membangun “rumah produksi” yang digunakan para ibu rumah tangga membuat berbagai makanan ringan sebagai oleh-oleh khas Dewi Peri.

After providing the training on managing the tourist village and building service excellence, BCA also helped Pentingsari Village on creating the village's secretariat office, improved and built joglo type houses used to receive guests, as well as build a “production home” used by housewives to make a variety of snacks to be sold as unique souvenirs from Dewi Peri.

Pada 12-14 Juni 2015, BCA mengajak dua komunitas pengelola Desa Wisata binaan, yakni Desa Sunten Jaya, Bandung dan Desa Taman Sari, Banyuwangi untuk melakukan studi banding ke Desa Pentingsari.

BCA invited the communities that managed two adopted tourism villages, namely Sunten Jaya Village in Bandung and Taman Sari Village in Banyuwangi to carry out a comparative study in Pentingsari Village on 12-14 June, 2015.



Doto

Warga desa Pentingsari

A resident of the Village of
Pentingsari

Desa Pentingsari memiliki alam khas lereng Merapi. Kami dikaruniai tanah yang subur dan kekayaan budaya, bukan hanya seni tapi juga keseharian masyarakat setempat yang menarik untuk ditampilkan. BCA hadir bukan hanya membantu dalam bentuk fisik infrastruktur. Namun, hal pertama yang diberikan pertama kali adalah bantuan tentang Layanan Prima. Setelah itu, kami mendapatkan pendampingan mengenai Ekonomi Produktif. Kami akhirnya mengetahui bahwa ada beberapa hal yang bisa dikembangkan dari desa kami, di antaranya home industry. Selama delapan bulan di tahun 2015, kami mendapatkan penghasilan lebih dari Rp1,8 miliar, di mana 90% berputar di sini. Angka yang luar biasa untuk satu desa. Kalau masyarakat sudah bisa hidup nyaman di desa, mengapa harus ke kota?

Pentingsari Village has unique natural features with the backdrop of the slopes of Merapi. We are blessed with fertile soil and a rich culture, not only in terms of art but also the attractive everyday life of the local community. BCA's presence was not only aimed at providing support in the form of physical infrastructure but the first thing we received was assistance on Excellent Services. Subsequently, we received guidance regarding Productive Economy. We finally learned that there are a number of areas that we can be developed from our village, including the home industry. We earned more than Rp1.8 billion for eight months in 2015, wherein 90% was circulated back into the village. This is a remarkable achievement for a village. If people are able to live comfortably in the village, why must we move to the city?

Desa Wisata Tamansari

Desa Wisata Tamansari terletak di Kecamatan Licin, Kabupaten Banyuwangi, di lereng Gunung Ijen. Adapun potensi wisata asli daerah yang dapat di Desa Tamansari adalah kehidupan penduduk desa seperti bertani; berkebun kopi, cengkeh, dan coklat; menambang belerang; serta mengenal kebudayaan setempat yaitu Tari Gandrung.

Pada Juni 2015, BCA memberikan pelatihan kepada pengurus Desa Wisata Tamansari sebagai wujud dukungan BCA terhadap pengembangan industri pariwisata melalui program pengembangan desa wisata. Di bulan yang sama, BCA mengajak beberapa pengurus Desa Wisata Tamansari untuk melakukan studi banding ke Desa Wisata Pentingsari, bersama pengurus Kampung Wisata Batu Lonceng.

Untuk melengkapi program pengembangan desa wisata, BCA memberikan bantuan dana pembangunan sarana dan prasarana Desa Wisata Tamansari untuk kantor sekretariat, toilet, dan joglo untuk menerima tamu wisata. Pengembangan Desa Wisata Tamansari mendapatkan dukungan dan pemerintah Kecamatan Licin, Kabupaten Banyuwangi, Jawa Timur.

Desa Wisata Batu Lonceng

Desa Wisata Batu Lonceng merupakan sebuah desa yang berada di daerah cekungan Bandung termasuk daerah administrasi Desa Sunten Jaya, Kecamatan Lembang, Kabupaten Bandung Barat, Jawa Barat. Desa ini menawarkan program wisata unggulan seperti konservasi alam, kampung adat, *super camp* serta riset pengembangan alam dan budaya.

Pada Juli 2015, BCA melakukan pengembangan pengurus Desa Wisata Batu Lonceng dengan memfasilitasi mereka melakukan kunjungan studi banding ke Desa Wisata Pentingsari, Yogyakarta. Kemudian menyelenggarakan pelatihan tentang pariwisata sekaligus studi banding tentang layanan prima ke Hotel Grand Serelia tempat pelaksanaan pelatihan. Selain memberikan pelatihan, BCA juga memberikan bantuan infrastruktur berupa perangkat komputer, kantor sekretariat, toilet, dan saung untuk kegiatan penerimaan tamu.

Tamansari Tourism Village

The Tamansari Tourism Village is located in the district of Licin, Banyuwangi Regency, on the slopes of Mount Ijen. Tamansari Village's tourism potential is found in the villager's way of life, such as farming; planting coffee, cloves, and cocoa; sulfur mining; as well as its local culture, namely the Gandrung dance.

In June 2015, BCA provided training for administrators of Tamansari Tourism Village as part of BCA's efforts to develop the tourism industry through the development of rural tourism. Within the same month, BCA invited several administrators of Tamansari Tourism Village to conduct a comparative study in the Pentingsari Tourism Village, along with the administrators of Batu Lonceng Tourism Village.

To reinforce the rural tourism development program, BCA has provided funding support for the development of Tamansari Tourism Village's facilities and infrastructure including for a secretariat office, toilet, and a joglo structure to receive tourists. The development of the Tamansari Tourism Village received the support of the local government of the district of Licin, in Banyuwangi, East Java.

Batu Lonceng Tourism Village

Batu Lonceng tourism village is located in the basin of Bandung that is included in the regional administration area of Sunten Jaya village, Lembang district, West Bandung Regency, West Java. This village offers superior travel programs such as nature conservation, traditional villages, super camp as well as natural and cultural development research.

In July 2015, BCA developed the administrators of Batu Lonceng Tourism Village by providing them with the means to carry out a comparative study visit to Pentingsari Tourism Village in Pentingsari, Yogyakarta. Training in tourism and subsequent comparative study on service excellence was held at the Hotel Grand Serelia. In addition to training, BCA also provided infrastructure support in the form of computer equipment, secretariat office, toilet, and a center for activities reception.

Pendampingan Komunitas Code Margonda

Komunitas Code Margonda merupakan tempat berkumpulnya komunitas untuk berkegiatan, *meeting*, *sharing*, dan *workshop* di Kota Depok, Jawa Barat. Sebuah inovasi tempat yang menghadirkan suasana gaya kerja bersama antar industri kreatif secara terbuka, dengan membawa nilai (*value*) komunitas ke dalam pengembangan bisnis.

Tujuan terbesar *co-working* adalah melahirkan suasana kolaborasi melalui kerja sama untuk mempercepat tercapainya pertumbuhan ekonomi serta sosial dan budaya Indonesia. Sampai saat ini sudah lebih dari 18.000 orang berkunjung dan lebih dari 1.300 kegiatan telah dilaksanakan dengan fokus pembinaan UKM dan peningkatan inkubasi *start-up* digital kreatif.

BCA mulai mendampingi Komunitas Code Margonda dengan memberikan bantuan sarana dan prasarana berupa beberapa peralatan pendukung kantor *co-working space* Code Margonda di Depok.

Assisting the Code Margonda Community

The Code Margonda Community is a gathering place for activities, meetings, sharing sessions, and workshops in the City of Depok in West Java. The venue's innovation is evident in the style and atmosphere of open cooperative work across the creative industry by bringing the community's value into business development.

The biggest objective of the *co-working* is collaborative atmosphere that arises through the cooperation to accelerate the fulfillment of economic as well as social and cultural growth in Indonesia. As of this point of time, there are over 18,000 people that visited and over 1,300 activities were held that emphasized on SME guidance and improved incubation for creative digital start-ups.

BCA began to assist the Code Margonda Community by providing facilities and infrastructure support in the form of office support equipment at Code Margonda's *co-working space* in Depok.



Peduli terhadap kelestarian lingkungan diwujudkan BCA dengan mendukung upaya pemerintah untuk menggalakkan penggunaan transportasi umum.

Pada 22 April 2015, BCA menyerahkan 2 unit bus wisata kepada Pemerintah Kota Bandung senilai Rp 2 miliar. Bandros akan mengurangi penggunaan kendaraan pribadi sehingga mengurangi kemacetan pada saat *weekend* ataupun musim liburan.

Penyerahan bus wisata atau yang dikenal dengan Bandros (Bandung Tour on The Bus) melanjutkan dukungan program Berhiber (Bersih, Hijau dan Berbunga) melalui pengadaan 10 Alat Pengolah Sampah pada 12 Desember 2014

Environmental concerns are addressed by BCA by supporting government efforts to promote the use of public transport.

On 22 April, 2015, BCA handed over 2 tour buses to the Municipal Government of Bandung valued at Rp 2 billion. Bandros will reduce the use of private vehicles, thereby reducing congestion on weekends or on holidays.

The handover of the tour bus, or known as Bandros (Bandung Tour on The Bus), is a continuation of the support provided by the Berhiber program (Clean, Green and Flowering) through the procurement of 10 units of Waste Processing Equipment on 12 December, 2014



Mendukung Pelestarian Lingkungan

Supporting Environmental Conservation

“

Operasional sebuah bank tak terlepas dari aspek lingkungan. Oleh karenanya, BCA mendukung kegiatan pelestarian alam secara berkesinambungan.

Environmental aspects are an integral part of a bank's operations. Therefore, BCA is committed to support sustainable environmental conservation activities.

”

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Kantor Bank Ramah Lingkungan
Environmentally-Friendly Bank Offices



Aktivitas bisnis BCA tidak terlepas dari penggunaan Gedung sebagai sarana untuk operasional bisnis dalam melayani pelanggan. Suatu bangunan menggunakan energi sumber daya untuk kebutuhan yang berbeda-beda dari tahap konstruksi, operasional dan pemeliharaan.

Pengoperasian gedung dengan menggunakan teknologi dan cara yang tidak efisien tidak hanya akan memberikan dampak pemborosan biaya akibat penggunaan listrik, namun juga memiliki dampak yang besar pada perubahan iklim serta pemanasan global karena besarnya emisi CO₂.

Dukungan BCA dalam program pelestarian lingkungan hidup dengan dua pendekatan, yang pertama melalui Bakti BCA melalui Solusi Sinergi BCA, di mana kami bekerja sama dengan institusi yang relevan, sebagaimana yang telah di jelaskan di bagian CSR. Pendekatan kedua BCA menerapkan program kepedulian lingkungan di Internal BCA yang dilakukan melalui dua inisiatif, yaitu:

- Program Go Green
- Kantor Bank Ramah Lingkungan

Our business activities cannot be distinguished from the use of Buildings as a facility for business operations to serve our customers. A building uses energy resources for various purposes from the construction stage, operations and maintenance.

The operation of a building that uses inefficient technology and methods will not only result in inefficient costs as a result of electrical usage, but will also have a substantial impact on climate change as well as global warming due to the amount of CO₂ emissions.

BCA supports the environmental conservation program through two approaches, of which the first is through Bakti BCA through BCA Synergy Solution, wherein we work together with relevant institutions as stipulated within the CSR section. Our second approach that we implement represents an environmental awareness program carried out internally in BCA through two initiatives, which are:

- Go Green Program
- Environmentally Friendly Bank Office

Program Go Green

Program *Go Green* BCA adalah inisiatif yang dititikberatkan pada operasionalisasi kegiatan perbankan agar lebih ramah lingkungan. BCA telah menginisiasi *Go Green* BCA dengan beberapa kebijakan yang dilakukan oleh Kantor Pusat dan Kantor Cabang.

Transportasi

BCA menerapkan program untuk dapat mengurangi penggunaan alat transportasi dalam operasional bisnisnya, antara lain dengan mengembangkan sarana *video conference*, *E-learning*. BCA juga menyediakan *car pooling* untuk keperluan operasional perbankan dan *shuttle* yang menghubungkan Menara BCA ke Wisma Asia Slipi, Jakarta.

Pemakaian Kertas

Pengurangan penggunaan kertas dilakukan BCA melalui *paperless banking initiative* pada kegiatan operasional *banking* dengan *e-Filing*, *e-Payment*, *e-Logistik*, MMS, pengaturan *default* cetak kertas bolak balik di *printer pooling* BCA Wisma Asia I dan II.

Selain itu di Anjungan Tunai Mandiri (ATM) BCA tidak lagi mengeluarkan struk untuk pengambilan uang tunai. BCA juga menggalakkan penggunaan kartu Flazz dan *online payment* melalui *e-channel* maupun *mobile banking* guna mengurangi pemakaian uang kertas.

Go Green Program

BCA's *Go Green* Program is an initiative that focuses on operationalizing banking activities to become more environmentally-friendly. BCA has initiated the BCA *Go Green* Program through a number of policies that are carried out by the Head Office and Branches.

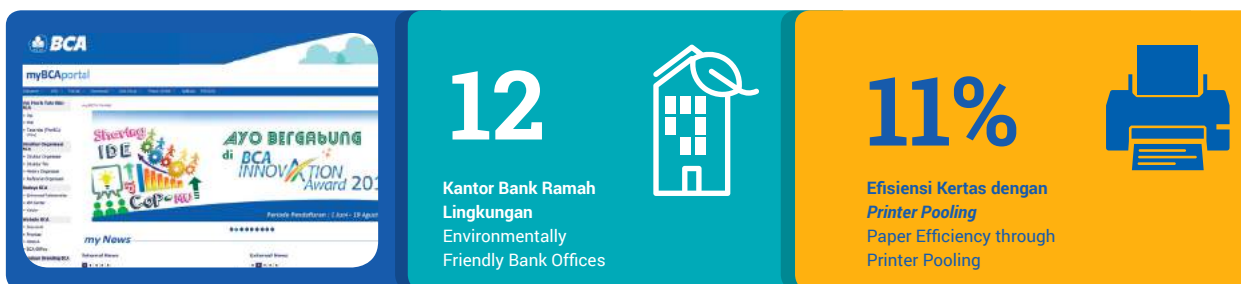
Transportation

BCA implemented various programs to reduce the use of transportation equipment in its business operations by developing Video Conference and E-learning facilities. We also provided Car pooling for the Bank's operational needs and shuttle to link the Menara BCA with Wisma Asia Slipi, Jakarta.

Paper Usage

BCA has sought to reduce paper usage through the paperless banking initiative in its banking operations with e-Filing, e-Payment, e-Logistik, MMS, adjusting the default printer setting to print the front and back of paper through printer pooling in BCA Wisma Asia I and II.

In addition to this, BCA's ATM machines no longer issue receipts for cash withdrawal transactions. BCA also uses the Flazz card and online payment through e-channel as well as mobile banking so as to reduce the use of paper money.



MyBCA

Merupakan portal intranet yang digunakan untuk kebutuhan penyampaian informasi internal Perusahaan serta mendukung kelancaran dan kolaborasi. Pemanfaatan teknologi jaringan intranet ini dapat mengurangi transportasi, penggunaan kertas dan tinta sehingga lebih hemat energi, mengurangi emisi serta lebih ramah lingkungan.

Is an intranet portal that serves company's internal informational needs as well as supports communication and collaboration. The use of this network technology helps company to reduce transportation, the usage of paper and ink, thus reduces energy consumption, reduces emission and is subsequently more environmentally friendly.

Perbankan Elektronik Mengurangi Dampak Lingkungan

BCA menyelenggarakan layanan perbankan elektronik untuk meningkatkan akses kepada nasabah sekaligus juga untuk mengurangi jejak karbon akibat transportasi pihak nasabah jika nasabah tersebut harus datang ke kantor Bank. Dari waktu ke waktu, penggunaan perbankan elektronik BCA terus mengalami peningkatan.

BCA melakukan inovasi untuk memperluas akses perbankan secara elektronik, termasuk meluncurkan aplikasi baru berbasis *mobile apps* 'SAKUKU', sehingga dapat mengurangi keperluan transaksi di kantor bank. Dengan demikian lebih hemat waktu dan lebih sedikit jejak karbon.

Electronic Banking Reduces Environmental Impact

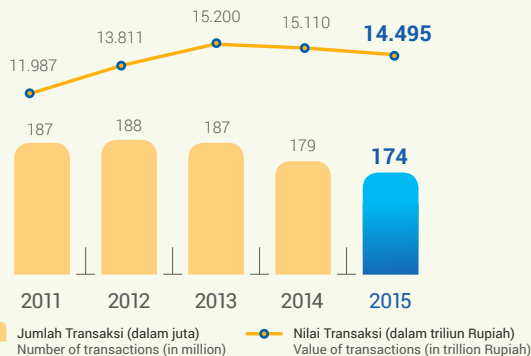
BCA provides electronic banking services to enhance access to customers while simultaneously reducing the carbon footprint as a result of the customer's transportation if this customer has to travel to the Bank's office. From time to time BCA's electronic banking usage continues to increase.

BCA innovates to expand its banking access by electronic means, including by launching new 'SAKUKU' mobile apps-based application, which reduces the need to transact in the bank's offices thereby resulting in enhanced time efficiency and a reduced carbon footprint.

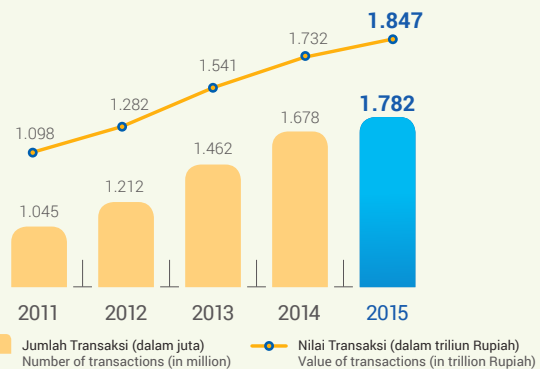
Transaksi Melalui Jaringan Layanan Utama

Transactions via Main Distribution Channels

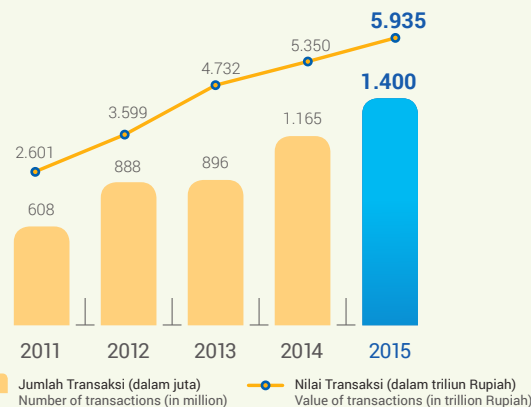
* Cabang Branch



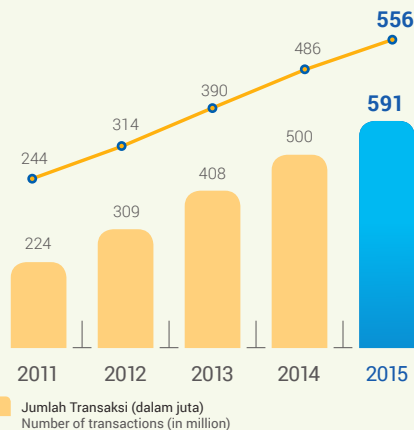
* ATM



* Internet Banking



* Mobile Banking



Kantor Bank Ramah Lingkungan

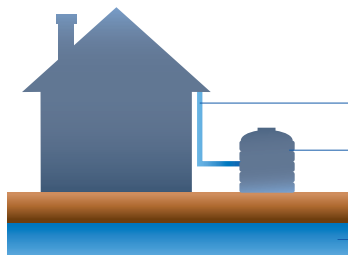
BCA menerapkan pengelolaan dampak lingkungan sesuai dengan peraturan yang berlaku dan memilih memakai peralatan gedung yang ramah energi untuk setiap gedung kantor baru maupun renovasi. Dengan demikian, secara bertahap kantor-kantor Bank akan dapat beroperasi dengan lebih sedikit penggunaan sumber daya alam. [G4-DMA]

Pada saat ini BCA belum melakukan perhitungan secara detail mengenai tingkat konsumsi air dan energi di unit-unit kerjanya, namun BCA meyakini bahwa kebijakan terkait penghematan air dan energi listrik yang diterapkan di seluruh unit kerja di Indonesia dapat menurunkan besaran konsumsi air dan energi secara signifikan.

Air

Sejak 2013 BCA telah menerapkan keran jenis tekan untuk gedung baru atau Kantor Cabang BCA yang telah direnovasi. Keran ini menggunakan *automatic closing functions* sehingga dapat mengurangi jumlah air yang terbuang percuma.

Metode Panen Air Hujan Rain Water Harvesting Method



Air hujan yang dikumpulkan dari atap bangunan disalurkan ke tangki penyimpanan.

Rain water collected from the roof (catchment) of the building is diverted to a storage tank.

Tangki penyimpanan dirancang sesuai kebutuhan pemakaian air, curah hujan dan ketersediaan area penangkapan curah hujan.

The storage tank has to be designed according to the water requirements, rainfall and catchment availability

Menyimpan air hujan membantu melestarikan air tanah.

Storing rainwater helps to conserve groundwater

BCA KCU Bintaro mengaplikasikan *water recycling air* olahan instalasi pengolahan limbah (STP) gedung untuk menyiram tanaman, sedangkan di Gedung Wisma Pondok Indah, *water recycling* hasil olahan STP digunakan untuk *flush* dan siram tanaman.

BCA's Bintaro Main Branch applies a waste water recycling installation process building to water plants, while the Gedung Wisma Pondok Indah, uses recycled water for flushing and watering plants.

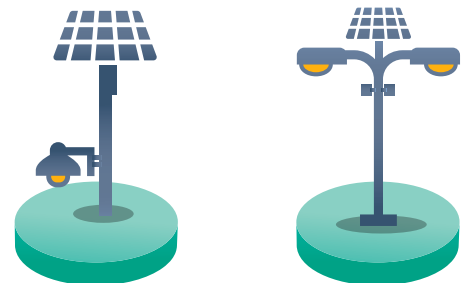
Environmentally-Friendly Bank office

BCA applies environmental impact management in accordance with applicable regulations and chooses to use energy-friendly building equipment for every new and renovated office building. As a result, bank offices will gradually be able to operate with less dependence on natural resources. [G4-DMA]

At this point of time we have not calculated in detail regarding the level of water and energy consumption in the work units. However, BCA believes that the policies related to water and electricity conservation which is applied in all work units in Indonesia can significantly reduce the amount of water and energy consumption.

Water

BCA has, since 2013, applied faucet pressure types for BCA's new buildings or renovated branch offices. This faucet uses automatic closing functions that reduces the amount of water used.



Outdoor Lights
Penerangan Luar Ruang

KCU Alam Sutra sudah menggunakan *Green Wall* dan memanfaatkan Panel Surya untuk membangkitkan listrik yang digunakan untuk penerangan di area parkir.

The Alam Sutra Sub Branch already uses a Green Wall and uses Solar Panels to generate electricity that is used to light up the parking areas.

Energi

Sejak 2011 penggunaan lampu LED telah diterapkan pada gedung baru dan Kantor Cabang BCA yang direnovasi. Sejak 2014, BCA melakukan upaya penghematan listrik dengan menggunakan AC *Inverter* dengan refrigeran R32 yang ramah lingkungan. AC *inverter* menggunakan daya hingga 30% lebih rendah dibandingkan AC konvensional.

Pada tahun 2015, penggunaan lampu LED dan AC *Inverter* diterapkan untuk proyek-proyek di 20 gedung baru, yaitu KCP Padalarang, KCP Cempaka Putih Raya, KCP Purworejo, KCP Singosaren, KCP Kartasura, KCP Buah Batu, KCP Taman Kencana, KCU Asia Medan, KCP Teluk Betung, KCP Kerobokan, KCU Kuta, KCU Pantai Indah Kapuk, KCU Dago, dan KCP Rantau Prapat. Sedangkan renovasi dilakukan di EBC Kota Kasablanka, KCU Makasar EBC Mall Emporium Pluit, KCU Samarinda, KCP Grand Kartini, dan KCU Kelapa Gading.

Efisiensi penggunaan listrik juga dilaksanakan dengan penerapan *Printer Pooling Management*, yang menggantikan peralatan printer, mesin fotokopi, alat pindai, dan faks menjadi *Single Device Multi Function Printer*. Inisiatif ini juga menghemat biaya cetak hingga 15% dan efisiensi penggunaan kertas hingga 11%.

Di samping pendekatan teknologi, pada tahun 2015 Divisi Logistik dan Divisi Sekretariat Perusahaan mensosialisasikan penghematan energi dengan mematikan lampu pada jam istirahat (12.00-13.00). Mekanisme untuk penggunaan listrik di luar jam kantor juga dikendalikan dengan aturan lembur. Selanjutnya kami melakukan sosialisasi *Go Green* ke divisi dan cabang lain agar dapat menurunkan konsumsi energi secara keseluruhan.

Ke depan, desain arsitektur untuk pembangunan kantor bank akan banyak menerapkan *Passive Design* untuk selimut gedung agar dapat memaksimalkan pencahayaan alami dan penggunaan material agar cahaya dan energi dapat dimanfaatkan dengan baik. Sedangkan *Active Design* dilakukan untuk mengurangi penggunaan energi dengan penataan ruang yang efisien.

Energy

Since 2011 the use of LED lights were applied to BCA's new buildings and renovated branch offices. Meanwhile, since 2014, the Bank carried out efforts by using an AC inverter with an environmentally-friendly R32 refrigerant. AC inverter uses power of up to 30% lower than conventional air conditioning.

In 2015, the use of LED lights and AC Inverters were applied to projects in 20 new buildings, namely KCP Padalarang, KCP Cempaka Putih Raya, KCP Purworejo, KCP Singosaren, KCP Kartasura, KCP Buah Batu, KCP Taman Kencana, KCU Asia Medan, KCP Telok Betong, KCP Kerobokan, Kuta KCU, KCU Pantai Indah Kapuk, Dago KCU and KCP Rantau Prapat. While renovations were carried out at EBC Kasablanka City, KCU Makasar EBC Emporium Pluit Mall, KCU Samarinda, KCP Grand Kartini, and KCU Kelapa Gading

Efficient use of electricity was also implemented through the adoption of Printer Pooling Management that replaces the printers, photo copy machines, scan tool, and facsimile machines to a Single Device Multi Function Printer. This initiative also saves on printing costs by up to 15% and efficient paper use by 11%.

Apart from technological approaches, the Logistics Division and Corporate Secretary Division promoted energy conservation in 2015 by turning off lights during lunch hours (12:00 to 13:00). The mechanism to use electricity outside of office hours was also controlled with overtime rules. Subsequently, we conducted an outreach on Go Green to divisions and other branches in order to reduce overall energy consumption.

Going forward, the architectural design for the construction of bank offices will largely apply a Passive Design to blanket the building in order to maximize natural lighting and the use of materials that allows light and energy can be well utilized. While Active Design is carried out to reduce energy usage with efficient space arrangement.

Berkantor di Gedung Ramah Lingkungan

BCA memilih untuk menempati Kantor Pusat yang terletak di Jalan MH Thamrin Nomor 1 Jakarta Pusat, yang merupakan salah satu gedung pertama di Indonesia yang meraih sertifikat Greenship EB Platinum, yaitu peringkat tertinggi dalam sertifikasi *Green Building*.

Peralatan pendukung gedung ini menghemat energi listrik sebesar 35% atau setara penurunan emisi gas karbon dioksida (CO₂) sebesar 6.360 ton per tahun, dibandingkan dengan gedung sejenis.

Earth Hour

Earth Hour adalah kegiatan global yang dicetuskan oleh World Wildlife Fund for Nature (WWF) yang ditandai dengan pemadaman lampu yang tidak diperlukan selama satu jam, setiap Sabtu terakhir di bulan Maret.

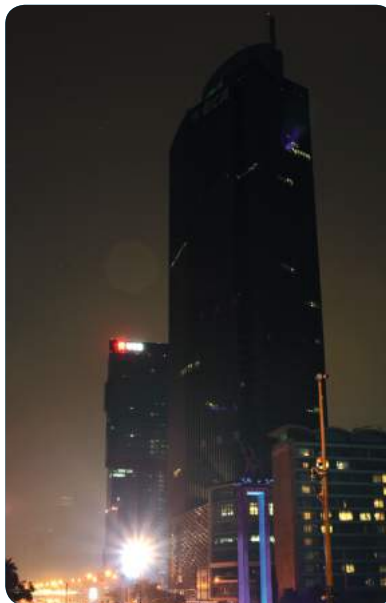
Working in an Environmentally-Friendly Building

BCA chose to occupy the Head Office located at Jalan MH Thamrin No. 1, Central Jakarta, which is one of the first buildings in Indonesia to achieve a Greenship EB Platinum certification, the highest rank in the Green Building certification.

The building's supporting equipment saves electricity by 35% or the equivalent of reducing carbon dioxide (CO₂) emissions of 6,360 tons per year, compared to similar buildings.

Earth Hour

Earth Hour is a global event initiated by World Wildlife Fund for Nature (WWF), which is marked by switching off lights that are not needed for one hour, every last Saturday in March.



Pada tanggal 28 Maret 2015, BCA kembali berpartisipasi dalam *Earth Hour* ditandai dengan memadamkan penerangan logo BCA dan penerangan *outdoor* lainnya selama satu jam, antara pukul 20.30 hingga 21.30 WIB. Pemadaman ini dilakukan di Menara BCA, seluruh gedung KCU, KCP dan *billboard* BCA di seluruh Indonesia.

On 28 March, 2015, BCA once again participated in Earth Hour by turning off BCA's logo and other outdoor lighting for one hour, between 8:30 to 9:30 pm. This outage is carried out in Menara BCA, all main branches, sub-branches and BCA's billboard throughout Indonesia.



Layanan yang Bertanggung Jawab

Responsible Services

“

BCA berupaya memberikan solusi perbankan yang dilandasi atas kebutuhan nasabah dengan memperhatikan perlindungan nasabah, serta dilaksanakan secara konsisten dan berkesinambungan.

BCA strives to provide banking solutions that are based on customer demands by taking into account customer protection and safety, as well as implementing them consistently and sustainably.

”

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4,5

Hasil Survei *Customer Engagement*
Results of the Customer Engagement Survey

[G4-DMA] Pendekatan BCA

BCA senantiasa berupaya menjaga kepercayaan nasabah dengan menerapkan prinsip kehati-hatian serta mengedepankan keamanan dan pelayanan bagi nasabah. Memberikan perlindungan terhadap kepentingan nasabah merupakan kunci untuk membangun kepercayaan nasabah terhadap sistem perbankan secara umum.

Kebijakan perusahaan dalam memberikan perlindungan nasabah tertuang pada salah satu tata nilai BCA, yaitu fokus pada nasabah. BCA berupaya memberikan solusi perbankan bagi nasabah, mitra kerja, dan masyarakat yang dilandasi atas kebutuhan nasabah dengan memperhatikan perlindungan.

Di samping itu, sebagai bagian dari komitmen BCA untuk menjadi Bank yang bertanggung jawab, BCA mendukung program Pemerintah dalam introduksi layanan keuangan dan penyediaan layanan keuangan yang inklusif.

Walaupun memberikan layanan keuangan bagi masyarakat di *rural area* adalah sesuatu yang baru bagi BCA, namun BCA tetap berupaya untuk dapat memberikan yang terbaik kepada nasabah.

[G4-DMA] Perlindungan Nasabah

Desain Produk Perbankan

Pada setiap pengembangan produk jasa perbankan BCA memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku. Termasuk di dalamnya melakukan tinjauan risiko atas semua produk dan aktivitas perbankan.

BCA senantiasa melakukan pengkajian risiko secara menyeluruh atas rencana penerbitan produk dan aktivitas baru sesuai jenis risiko yang terdapat dalam PBI No. 5/8/PBI/2003 tanggal 19 Mei 2003 beserta perubahannya antara lain melalui PBI No. 11/25/PBI/2009 tanggal 1 Juli 2009 dan SE BI No. 11/35/DPNP tanggal 31 Desember 2009.

[G4-DMA] BCA's Approach

BCA always strives to maintain customer confidence by implementing conservative principles as well as placing specific emphasis on the customer's security and service. Providing protection towards the customer's interests is key to building customer confidence in the banking system overall.

The Bank's policy to provide customer protection is incorporated in one of BCA's core values, which is to focus on the customer. BCA strives to provide banking solutions for its customers, business partners, and the public which are based on the customer's demand by taking into account their protection.

In addition to this, as part of BCA's commitment to become a responsible bank, BCA supports the Government's program to introduce and provide inclusive financial services.

Although providing financial services for people in the rural areas is new for BCA. We continue striving to provide the best for the customer.

[G4-DMA] Customer Protection

Banking Product Design

For each new product development and banking service, BCA ensures that the new product to be developed and new activities to be implemented comply with the prevailing rules and regulations. This includes reviewing the risks associated with all banking products and activities.

BCA always comprehensively reviews risks associated with the planned issuance of new products and activities in accordance with the type of risk as prescribed in BI Regulation No. 5/8/PBI/2003 dated 19 May, 2003 along with its amendments through BI Regulation No. 11/25/PBI/2009 dated 1 July, 2009 and BI Circular Letter No. 11/35/DPNP dated 31 December, 2009.

Informasi Produk Perbankan

Masyarakat dapat memperoleh informasi lengkap tentang produk perbankan di Kantor-kantor Bank. Untuk memastikan informasi yang tepat diterima oleh nasabah, BCA senantiasa meningkatkan kualitas petugas Halo BCA melalui pembekalan dan pembaharuan *product knowledge* terkait beragam solusi perbankan BCA.

BCA juga menyediakan informasi mengenai produk BCA secara mudah oleh nasabah. Informasi produk BCA dapat diketahui melalui berbagai sarana komunikasi seperti *leaflet*/brosur atau media tertulis lainnya di setiap kantor cabang BCA, maupun media elektronik antara lain di *website* kami.

Banking Product Information

The public can obtain complete information regarding the banking products in the Bank's branch offices. To ensure that the information is adequately received by the customer, BCA constantly improves the quality of its Halo BCA personnel through product knowledge training and updates pertaining to BCA's range of banking solutions.

BCA also provides information regarding BCA's products that customers can easily obtain. BCA's product information can be obtained through various communication tools including leaflets/brochures or other forms of written material at every BCA branch, as well as electronically which includes our website.

Kanal Informasi Produk dan Media Edukasi Nasabah:

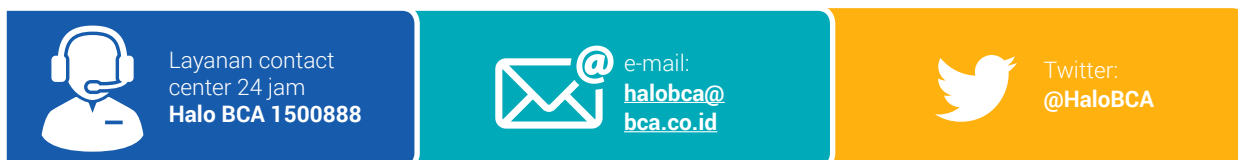
Product Information Channel and Customer Education Medium:

Hotline	HaloBCA 1500888
Website	www.bca.co.id
Facebook Fan Page	www.facebook.com/XpresiBCA www.facebook.com/GoodLifeBCA www.facebook.com/BizGuideBCA www.facebook.com/BCAKlikPay www.facebook.com/KartuKreditBCA
Twitter	@XpresiBCA @GoodLifeBCA @BizGuideBCA @BCAKlikPay @KartuKreditBCA @HaloBCA
Youtube	www.youtube.com/solusiBCA
Kaskus	Bank Central Asia
Slideshare	www.slideshare.net/SolusiBCA
LinkedIn	PT Bank Central Asia Tbk
Instagram	@GoodLifeBCA
Media Informasi Lain Other Information Medium	• Smartmoney.co • Aplikasi/Application beyond banking • Kerja sama dengan media-media <i>online</i> dengan nama Berita BCA (SWA, Kontan, Pikiran Rakyat, JPNN, Kompas, Detik, Metro TV News, Tempo, Tribun) - Cooperation with online medias under the name of Berita BCA (SWA, Kontan, Pikiran Rakyat, JPNN, Kompas, Detik, Metro TV News, Tempo, Tribun)

- SE BI No. 7/24/DPNP tanggal 18 Juli 2005 perihal Penyelesaian Pengaduan Nasabah sebagaimana telah diubah dengan Surat Edaran Bank Indonesia No. 10/13/DPNP tanggal 6 Maret 2008.
- PBI No. 8/5/PBI/2006 tanggal 30 Januari 2006 tentang Mediasi Perbankan sebagaimana telah diubah dengan PBI No. 10/1/PBI/2008 tanggal 28 Februari 2008.
- SE OJK No. 2/SEOJK.07/2014 tanggal 14 Februari 2014 perihal Pelayanan dan Penyelesaian Pengaduan Konsumen pada Pelaku Usaha Jasa Keuangan.
- BI Circular Letter No. 7/24/DPNP dated 18 July, 2005 on Settlement of Customer Complaint as amended through Bank Indonesia Circular Letter No. 10/13/DPNP dated 6 March, 2008.
- BI Regulation No. 8/5/PBI/2006 dated 30 January, 2006 on Banking Mediation as amended through BI Regulation No. 10/1/PBI/2008 dated 28 February, 2008.
- OJK Circular Letter No. 2/SEOJK.07/2014 dated 14 February, 2014 on Consumer Complaint Service and Settlement for Financial Services Businesses.

Selain dengan cara mengunjungi cabang, BCA juga menyediakan beberapa media komunikasi yang dapat dipergunakan nasabah untuk menyampaikan masukan maupun keluhan, antara lain:

Aside from directly visiting a branch, BCA also provides a number of communication channels that can be used to submit customer complaints as well as input, which includes:



[G4-DMA] Meningkatkan Kepuasan Pelanggan

Kepuasan nasabah adalah fokus dari strategi bisnis BCA. Bank memahami pentingnya untuk selalu memperhatikan kebutuhan nasabah. Untuk itu, BCA berupaya menyediakan layanan berkualitas guna meningkatkan kepuasan dan loyalitas nasabah di tengah industri perbankan yang semakin kompetitif.

Hal ini sesuai dengan *core values* yang ditanamkan BCA yaitu "*customer focus, integrity, teamwork, continuous pursuit of excellence*" yang menjadi komitmen segenap jajaran manajemen dan seluruh karyawan di kantor pusat, kantor wilayah maupun kantor cabang dalam melayani nasabah.

Pada tahun 2015, BCA mengembangkan strategi jaringan *multichannel*, terdiri dari jaringan cabang dan beragam saluran perbankan elektronik guna memberikan keleluasaan bagi nasabah dalam bertransaksi. Di samping itu, kualitas

[G4-DMA] Enhancing Customer Satisfaction

Customer satisfaction is the focus of BCA's business strategy. The Bank understands the importance to always be on the customer's side. For that purpose, BCA strives to provide superior services in order to enhance customer satisfaction and loyalty amidst an increasingly competitive banking industry.

This is in line with the core values implanted within BCA which are, "*customer focus, integrity, teamwork, continuous pursuit of excellence*", which serve as the commitment of the entire management and all employees at the Head Office, Regional Offices, as well as Branches, to serve the customer.

In 2015, BCA developed a multichannel network strategy, which comprises of a branch network and a variety of electronic banking channels to provide customers the flexibility to transact. In addition to this, service quality is

layanan ditingkatkan melalui pengembangan kemampuan karyawan agar dapat memberikan solusi perbankan yang lengkap, efisien dan tepat waktu.

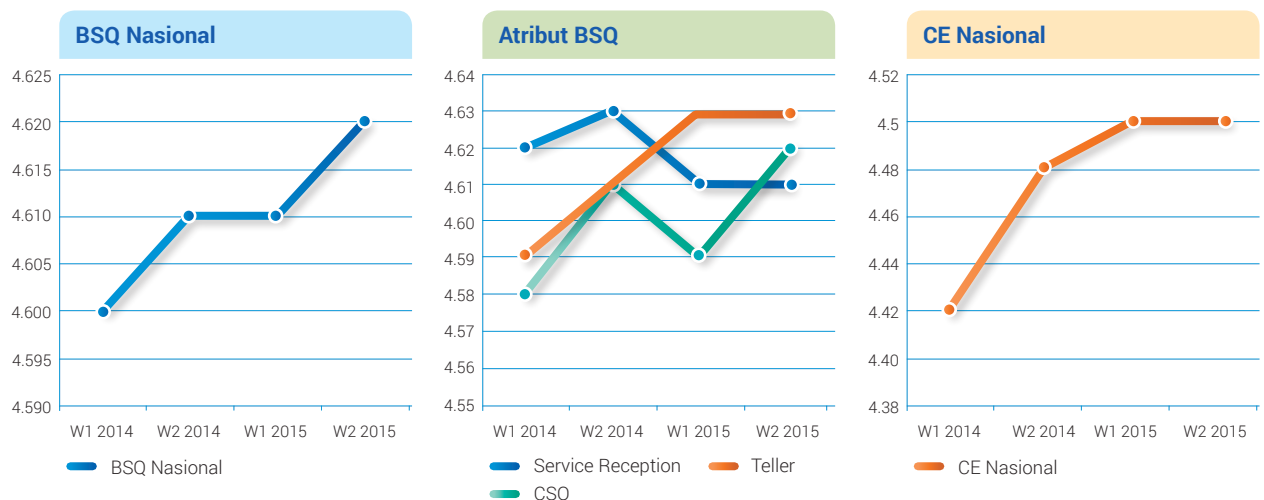
Untuk mengukur kinerja layanan, setiap tahun BCA bekerja sama dengan pihak independen seperti Gallup, Infomedia, dll untuk melakukan survei kepuasan pelanggan. Survei ini menjadi indikator BCA untuk secara terus menerus meningkatkan layanan kepada nasabah. Pada tahun 2015, survei dilakukan dua kali dengan dua kategori pengukuran, yaitu:

- CE (*Customer Engagement*) yang menunjukkan keterikatan pelanggan terhadap BCA
- BSQ (*Branch Service Quality*) yang menunjukkan kualitas layanan *Service Reception*, *Teller* dan *Customer Service Officer* di kantor cabang. [G4-PR5]

enhanced through the development of employee capabilities that allows them to efficiently and timely provide complete banking solutions.

To measure service performance, BCA cooperates with independent parties such as Gallup, Infomedia, and others every year in order to conduct a customer satisfaction survey. This survey is an indicator for BCA to continuously improve customer services. In 2015, the survey was conducted twice a year with two measurement categories, which are:

- CE (*Customer Engagement*) that shows the customer's attachment to BCA
- BSQ (*Branch Service Quality*) that shows the service quality of the *Service Reception*, *Teller* and *Customer Service Officer* in the branches. [G4-PR5]



Memperluas Akses Layanan Keuangan

Keunggulan BCA dalam perbankan transaksi dan jangkauan jaringan yang luas telah memberikan landasan yang solid bagi Bank untuk mengembangkan layanan kredit komersial dan UKM di Indonesia. Sehingga BCA kini merupakan salah satu penyalur utama pinjaman di segmen komersial dan UKM di Indonesia.

Expanding Access to Financial Services

BCA's excellence in banking transactions and broad network coverage has provided the Bank a solid foundation to develop commercial and SME loan services in Indonesia. As a result, BCA is currently one of the principal sources for loans in the commercial and SME segments in Indonesia.

Edukasi Nasabah

Selain untuk sosialisasi produk-produk BCA kepada nasabah, edukasi juga merupakan salah satu upaya preventif untuk mencegah terjadinya penipuan transaksi atau berbagai bentuk *fraud* lain. Untuk tujuan itu, BCA aktif mengembangkan berbagai program edukasi terkait keamanan bertransaksi saat menggunakan produk dan solusi perbankan BCA.

Program edukasi nasabah dilakukan secara konsisten dan berkesinambungan, antara lain melalui publikasi rubrik "Berita BCA" bekerja sama dengan beberapa media massa, baik media konvensional maupun media *online*. Melalui rubrik tersebut, BCA mencantumkan nomor Halo BCA 1500888 sebagai sarana untuk memudahkan nasabah dalam memperoleh informasi produk dan layanan BCA. Selain itu, Halo BCA juga menjadi salah satu media untuk menerima pengaduan nasabah.

[G4-PR8] Perlindungan Privasi dan Kepentingan Nasabah

Dalam upaya melindungi kepentingan nasabah, BCA patuh terhadap peraturan PBI No. 16/1/PBI/2014 tanggal 16 Januari 2014 tentang Perlindungan Konsumen Jasa Sistem Pembayaran dan POJK No. 1/POJK.07/2013 tanggal 26 Juli 2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.

Pengaduan Nasabah

BCA senantiasa memberikan perhatian serius setiap setiap masukan dan keluhan para nasabah sehingga menjadi umpan balik bagi BCA untuk meningkatkan pelayanan yang prima bagi nasabahnya.

BCA menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Bank Indonesia tentang pengaduan nasabah dan mediasi perbankan. Pengelolaan pengaduan nasabah diterapkan sesuai peraturan:

- PBI No. 7/7/PBI/2005 tanggal 20 Januari 2005 tentang Penyelesaian Pengaduan Nasabah sebagaimana telah diubah dengan Peraturan Bank Indonesia No. 10/10/PBI/2008 tanggal 28 Februari 2008.

Customer Education

In addition to promoting BCA's product to its customers' education is also one preventive effort to avoid fraudulent transactions or other forms of fraud. For that purpose, BCA actively develops various education programs related to transaction security when using BCA's products and services.

BCA's customer education program is consistently and continuously carried out through, the "Berita BCA" column published in cooperation with a number of mass media, both conventional as well as online media. Through this column, BCA attaches Halo BCA's contact number of 1500888 to facilitate customer's need to obtain information on BCA's products and services. Moreover, Halo BCA also is one of the medium to receive customer complaints.

[G4-PR8] Privacy Protection and Customer Interest

To protect the interests of the customer, BCA complies with BI Regulation No. 16/1/PBI/2014 dated 16 January, 2014 on Payment System Services Consumer Protection and OJK Regulation No. 1/POJK.07/2013 dated 26 July, 2013 on Financial Services Sector Consumer Protection.

Customer Complaints

BCA always places serious attention to every input or complaint from the customer as feedback for BCA to enhance its superior services for its customers.

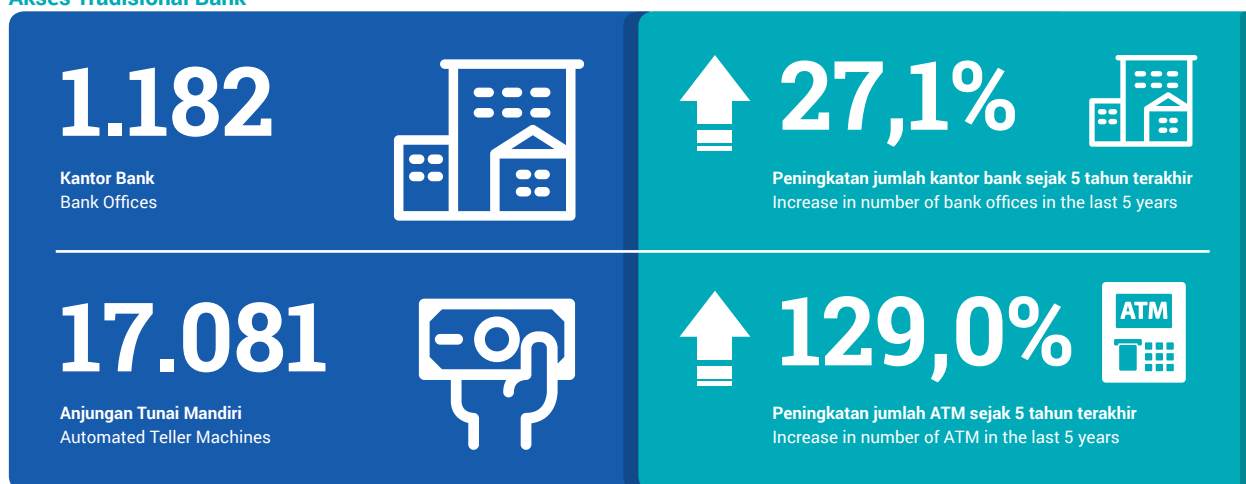
BCA prepares and provides information on the procedures for customer complaints and settling of issues to the customer in accordance with Bank Indonesia provisions on customer complaints and banking mediation. The management of customer complaints are applied in line with regulations:

- BI Regulation No. 7/7/PBI/2005 dated 20 January, 2005 on Settlement of Customer Complaints as amended through Bank Indonesia Regulation No. 10/10/PBI/2008 dated 28 February, 2008.

Dalam memberikan pelayanan terbaik kepada nasabah, BCA terus mengembangkan jaringan kantor cabangnya. Hingga akhir 2015, BCA memiliki 1.182 kantor layanan, meningkat 71 kantor bila dibandingkan dengan tahun 2014. Pengembangan jaringan kantor layanan BCA ini bertujuan untuk menjangkau lebih luas kota-kota di penjuru Indonesia.

To provide the best customer services, BCA continuous to develop its branch network. BCA has, as at the end of 2015, 1,182 service offices, an increase of 71 offices as compared to 2014. The development of BCA's service office network seeks to reach more cities across Indonesia.

Akses Tradisional Bank



[G4-DMA] Perbankan Inklusif

Sebagian besar masyarakat di pedesaan maupun pelosok, relatif belum banyak menggunakan layanan jasa lembaga keuangan. Oleh karena itu sebagai masyarakat yang tinggal di pedesaan masih menyimpan uang di dalam celengan. Kondisi geografi juga mengharuskan mereka untuk menempuh perjalanan jauh ke kantor bank di kecamatan atau kota, bahkan tidak sedikit dari mereka yang menitipkan uang pada teman yang kebetulan pergi ke kota.

Kondisi ini mendorong Otoritas Jasa Keuangan bersama industri perbankan dan jasa keuangan lain melakukan upaya terwujudnya keuangan inklusi, antara lain melalui pelaksanaan program Laku Pandai (Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif) yang diprakarsai oleh OJK, serta acara yang disponsori oleh BI.

[G4-DMA] Inclusive Banking

Most people in the rural or remote areas still use traditional ways for financial related matters, which include storing large amounts of money at home. Geographic conditions also require them to travel long distances to get to the bank in a district or city, in fact there are some that deposit their funds with a friend or acquaintance that happen to travel to the city.

This condition has prompted the Financial Services Authority together with the banking industry and other financial services to promote efforts to achieve financial inclusion through the implementation of the Laku Pandai program (Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif or Branchless Financial Services within the Framework of Inclusive Finance) that is spearheaded by the OJK as well as events sponsored by BI.

Tujuan Laku Pandai adalah menyediakan produk-produk keuangan yang sederhana, mudah dipahami, dan sesuai dengan kebutuhan masyarakat yang belum dapat menjangkau layanan keuangan saat ini. Dengan pengetahuan keuangan yang lebih baik diharapkan kegiatan ekonomi masyarakat bisa menjadi lebih lancar sehingga mendorong pertumbuhan ekonomi dan pemerataan pembangunan antar wilayah di Indonesia.

Pada tahap awal, OJK menetapkan empat bank nasional sebagai mitra yang siap memberikan pelayanan perbankan dan keuangan kepada masyarakat melalui program Laku Pandai. Selain Laku Pandai, BCA juga mendukung implementasi program DUITT dari Bank Indonesia.

[FS13] LAKU BCA dan DUITT

Sebagai salah satu wujud komitmen BCA untuk mendukung program keuangan inklusi Laku Pandai, BCA menyediakan dua produk *Branchless Banking* yaitu LAKU BCA yang berbasis tabungan dan DUITT yang berbasis uang elektronik.

Fitur yang tersedia pada produk LAKU BCA dan DUITT, antara lain pembukaan dan penutupan rekening, informasi mutasi transaksi, cek saldo, serta penyetoran dan penarikan tunai melalui agen. Ke depan akan dikembangkan fitur pendukung lain seperti transfer, pembayaran dan pembelian token listrik, telepon, dan lain-lain.

Seluruh transaksi LAKU dan DUITT hanya dilayani di agen yang bekerja sama dengan BCA serta tidak dilayani di kantor cabang BCA, kecuali bagi nasabah yang memerlukan informasi produk dan layanan BCA lainnya.

The purpose of Laku Pandai is to provide financial products that are simple, easy to understand, and in accordance with the needs of people that have gained access to today's financial services. With better financial knowledge, people's economic activities are expected to improve thereby promoting economic growth and equitable development between regions in Indonesia.

At the initial stage, OJK appointed four national banks as partners who are ready to provide banking and financial services to the public through the Laku Pandai program. In addition to Laku Pandai, BCA also supports the implementation of the DUITT program from Bank Indonesia.

[FS13] LAKU BCA and DUITT

As part of BCA's commitment to support the Laku Pandai program, BCA provides two Branchless Banking products which are, LAKU that is savings-based and the electronic money-based DUITT.

Features available on the LAKU and DUITT products include: the opening and closing of accounts, transfer transaction information, check balances, as well as cash deposits and withdrawals through an agent. Going forward, supporting services will be developed such as transfers, top up payments and purchase for electric pulsa, telephone, and others.

All LAKU and DUITT transactions can only be served by an agent that works together with BCA and is not served in a BCA branch, except for customers who require other information on BCA's products and services.

LAKU BCA

LAKU BCA adalah layanan perbankan yang dilakukan melalui kerja sama dengan pihak lain (agen) dan didukung dengan penggunaan sarana teknologi informasi. Setiap nasabah memperoleh buku tabungan BSA (*Basic Saving Account*) serta Kartu LAKU berfungsi sebagai kartu debit serta pengganti uang tunai dalam pembayaran berbagai transaksi. Nasabah LAKU BCA akan mendapatkan bunga jika saldo tabungan $\geq$ Rp 1,- dengan maksimum saldo Rp 20.000.000.-.

Perbedaan tabungan LAKU BCA dengan Tahapan BCA adalah tidak memiliki batas minimum saldo dan transaksi setor tunai, tanpa biaya administrasi bulanan, pembukaan dan penutupan rekening dengan biaya pembuatan kartu yang ringan, sebesar Rp 2.000 dengan persyaratan mudah, cukup dengan mengisi formulir dan melampirkan fotokopi kartu identitas.

Saat ini BCA bekerja sama dengan Danarta Sejahtera Abadi di Jawa Tengah dan Jawa Timur dan Danarta Anugerah Divina di Jawa Barat sebagai mitra untuk menjaring Agen LAKU BCA. Pada tahun 2015 kegiatan yang dilakukan BCA bersama mitra adalah:

- Edukasi kepada masyarakat mengenai layanan keuangan pada umumnya dan secara khusus produk perbankan BCA;
- Edukasi kepada Nasabah mengenai manfaat, biaya, risiko, dan hal-hal lainnya terkait LAKU;
- Mengumpulkan calon Nasabah LAKU;
- Edukasi dan pelatihan kepada Agen terkait tugas dan tanggung jawab Agen sebagai agen LAKU;

LAKU BCA diluncurkan pertama kali di Desa Ngombak, Kabupaten Grobogan, Jawa Tengah pada April 2015 dan diikuti di Kecamatan Cigugur, Kuningan pada bulan November 2015.

LAKU BCA

LAKU BCA is a banking service that is carried out in cooperation with other parties (agents) and supported by the use of information technology devices. Every customer obtains a Basic Savings Account (BSA) savings book as well as a LAKU Card that functions as a debit card. LAKU BCA's customers receive interest on savings balance of $\geq$ Rp 1,- with a maximum balance of Rp 20,000,000.-.

The difference between LAKU BCA with Tahapan BCA savings is there is no minimum deposit requirement balance no monthly administration fee, the cost of LAKU Card amounting to only Rp 2,000, and has simplified account of opening requirement.

To filter LAKU BCA agents, BCA currently works together with Danarta Sejahtera Abadi in Central Java and East Java and Danarta Anugerah Divina in West Java. In 2015, activities undertaken by BCA jointly with its partners are:

- Public education on financial services in general and BCA's banking products specifically;
- Customer education on the benefits, costs, risks and other matters related to LAKU;
- Gather prospective LAKU Customers;
- Education and training for agents related to the duties and responsibilities of Agent as LAKU agents;

LAKU BCA was launched for the first time in the village of Ngombak, Grobogan Regency, Central Java in April 2015 and was followed in the Cigugur District, in Kuningan in November 2015.

DUITT

DUITT atau DUIT Telepon adalah layanan jasa sistem pembayaran dan keuangan yang dilakukan melalui kerja sama dengan pihak ketiga (agen) serta menggunakan sarana dan perangkat teknologi berbasis *mobile* dalam rangka keuangan inklusi.

DUITT bukan merupakan simpanan sehingga tidak dijamin oleh Lembaga Penjamin Simpanan (LPS) dengan saldo maksimum Rp5.000.000 dan tidak mendapatkan bunga. Pembukaan DUITT sangat mudah, cukup dengan menyediakan nomor *handphone* dan kartu identitas, mendatangi Agen DUITT terdekat dan mengisi formulir yang tersedia.

Rencana Pengembangan LAKU dan DUITT

Melalui Mitra BCA dan Indepay, BCA akan telah merencanakan pengembangan untuk:

- Pencarian dan perekrutan calon-calon agen potensial agar dapat melayani LAKU BCA dan DUITT di daerah dengan akses keuangan terbatas.
- Fitur transaksi yang lengkap, murah dan aman agar layanan keuangan yang murah dapat diakses oleh masyarakat di daerah dengan akses layanan keuangan terbatas, wilayah perbatasan, atau daerah sejenis melalui agen yang terdapat di daerah tersebut.
- Sistem teknologi yang menggunakan modem dan *SIM card operator* yang terpercaya dan dapat menjangkau daerah tertinggal, wilayah perbatasan, atau daerah sejenis di Indonesia

DUITT

DUITT or DUIT Telephone is a payment system and financial services conducted through cooperation with third parties (agents) and using mobile technology-based means and devices in the context of inclusive finance.

DUITT is not a deposit account so is therefore is not guaranteed by the Indonesian Deposit Insurance Corporation (LPS) with a maximum balance of Rp 5,000,000 and does not earn interest. The opening of DUITT is very easy, simply by providing a mobile phone and identity card number, go to the nearest DUITT Agent and fill out the form provided.

LAKU and DUITT's Development Plans

Through BCA's Partners and Indepay, BCA plans to develop:

- Search and recruitment for potential agents to serve LAKU and DUITT in areas with limited access to financial services.
- Complete transaction features, inexpensive and safe so that cheap financial services can be accessed by people in areas with limited access to financial services, border regions, or similar areas through agents in the area.
- Technology system that uses a modem and reliable SIM card operator and can reach disadvantaged areas, border areas, or similar areas in Indonesia



Simpanan Pelajar (SimPel/SimPel iB)

Selain produk LAKU BCA dan DUITT, BCA mengembangkan produk keuangan inklusi untuk segmen pelajar yang merupakan bagian dari inisiatif OJK bersama industri perbankan yaitu produk tabungan Simpanan Pelajar ("SimPel/SimPel iB"). SimPel dan SimPel iB merupakan salah satu upaya OJK dalam membangkitkan kembali "budaya menabung" sejak dini bagi pelajar.

Tujuannya adalah untuk meningkatkan pengetahuan dan pemahaman kepada siswa, orang tua dan komunitas sekolah mengenai layanan keuangan khususnya produk tabungan

TabunganKu

Produk yang dikembangkan BCA dalam inisiatif perbankan inklusi adalah 'TabunganKu' yang merupakan tabungan untuk perorangan dengan persyaratan mudah dan ringan yang diterbitkan secara bersama oleh bank-bank di Indonesia guna menumbuhkan budaya menabung serta meningkatkan kesejahteraan masyarakat.

TabunganKu diposisikan sebagai alat menabung dan bukan untuk bertransaksi, untuk mendukung tujuan ini, TabunganKu memiliki fitur untuk membatasi frekuensi penarikan uang sebanyak maksimum 4 (empat) kali dalam sebulan, jika lebih akan dibebankan biaya transaksi. Kartu ATM TabunganKu hanya dapat dipakai untuk transaksi di ATM BCA tanpa fitur transfer elektronik maupun sebagai kartu debit.

Nasabah diberi kemudahan dalam bentuk setoran awal yang ringan serta tidak dibebani biaya administrasi untuk membuka dan administrasi rekening, tetapi akan dikenakan biaya administrasi jika rekening tidak aktif selama 6 (enam) bulan berturut-turut. Bunga diberikan harian hanya jika saldo tabungan mencapai jumlah tertentu, saldo ≤Rp500 ribu tidak memperoleh manfaat bunga tabungan.

Dengan fitur-fitur ini, masyarakat diharapkan akan lebih mudah membuka rekening tabungan, kemudian menjadi terbiasa untuk menabung, tidak mudah menjadi konsumtif dan semangat untuk menambah saldo tabungannya dengan adanya insentif bunga.

Students Deposit (SimPel/SimPel iB)

In addition to LAKU BCA and DUITT products, BCA is developing inclusive financial products for the student segment which is part of OJK's joint initiative with the banking industry specifically, a Simpanan Pelajar or Students Deposit ("SimPel/SimPel iB") savings product, which is part of OJK's effort to revive a "savings culture" from an early age for students.

The aim is to improve the knowledge and understanding of students, parents and the school community regarding financial services, especially savings products

TabunganKu

Products developed by BCA in the inclusive banking initiatives are 'TabunganKu' or 'MySavings', this is a savings account for individuals with easy and light requirements which is issued jointly by banks in Indonesia in order to foster a savings culture and enhance welfare.

TabunganKu is positioned as a tool to save and not to transact. To support this goal, TabunganKu has a feature to limit the number of withdrawals to a maximum of four (4) times a month, if this is exceeded then a transaction fee will be imposed. TabunganKu ATM card can only be used for transactions at BCA ATMs without electronic transfer features or as a debit card.

Customers are provided with ease in the form of an initial deposit which is light and not burdened with administrative costs to open an account and account administration, but will be charged an administrative fee if the account is inactive for 6 (six) consecutive months. Interest is granted daily only if the savings balance reaches a certain amount, balance ≤Rp500 thousand will not receive savings interest.

With these features, people are expected to find it easier to open a savings account, and subsequently become accustomed to save money, not to become consumptive but rather possess the motivation to increase their savings balances with the incentive of interest.



Membangun Karyawan Kami

Employee Knowledge

“

BCA berkomitmen untuk meningkatkan kapabilitas dan kemampuan sumber daya manusia secara berkelanjutan untuk mendukung pertumbuhan Bank.

BCA is committed to sustainably in improve human resource capability and ability support of the Bank's growth.

”

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2,12 %

Turnover karyawan BCA
BCA employee turnover

Sumber daya manusia yang berkualitas merupakan aspek penting untuk memberikan layanan terbaik, keunggulan kompetitif dan mendukung strategi bisnis BCA. Bank senantiasa berupaya dalam meningkatkan kapabilitas dan kemampuan sumber daya manusia, baik melalui pelatihan profesional yang berkelanjutan maupun dengan merekrut staf berkualitas.

Untuk mendukung kompetensi, penerapan budaya perusahaan adalah hal penting bagi BCA untuk memastikan kegiatan usaha berjalan selaras dengan Visi, Misi dan Tata Nilai BCA (*The BCA Way*) dan strategi Bank secara keseluruhan.

Pengembangan Sumber Daya Manusia dilakukan secara berkelanjutan dengan diimbangi dengan kesejahteraan karyawan sebagai sarana untuk menumbuhkan rasa kenyamanan dan kebanggaan karyawan kepada BCA. Di samping itu, BCA juga berupaya untuk memberikan perlindungan bagi seluruh karyawan sesuai dengan norma ketenagakerjaan.

BCA dikelola oleh 23.982 orang karyawan yang berperan penting untuk menjaga keberlanjutan BCA dalam jangka panjang, jumlah karyawan BCA meningkat dibandingkan tahun 2015, dimana per Desember 2014 tercatat 22.161 karyawan.

Selain menambah kuantitas karyawan untuk mengikuti rencana pengembangan bank, kualitas tenaga kerja juga meningkat setiap tahun, pada tahun 2015, sebanyak 77,5% dari total karyawan berpendidikan Diploma ke atas, lebih baik dari tahun sebelumnya sebesar 74,9%.

Quality human resources are an important aspect to provide the best services, competitive advantage and support BCA's business strategy. The Bank constantly strives to improve the capability and capacity of its human resources, through continuous professional training and by recruiting qualified staff.

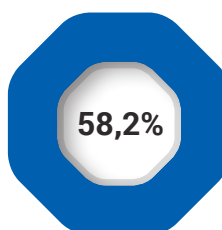
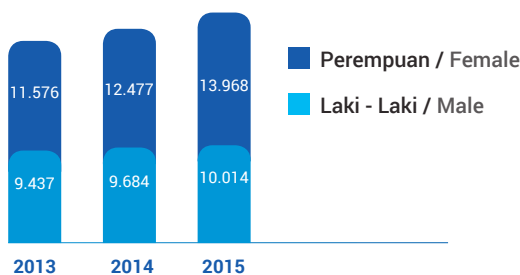
To support competence, the implementation of a quality corporate culture is important for BCA to ensure business activities align with BCA's Vision, Mission and BCA's Values (*The BCA Way*) and overall strategy.

Human Resources Development is sustainably implemented in a way that is balanced with employee welfare as a means to foster a sense of comfort and pride in BCA. Moreover, the Bank also seeks to provide protection for all employees in accordance with labor norms.

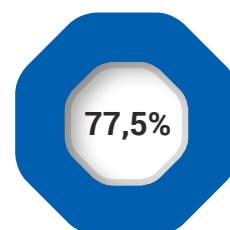
BCA is managed by 23,982 employees, which play a crucial role in ensuring BCA's long-term sustainability, the number of employees increased in 2015 from 22,161 employees in December 2014.

Apart from increasing the quantity of employees in line with the Bank's development plan, labor quality has also been enhanced every year. In 2015, as much as 77.5% of total employees possessed a Diploma and upwards, which is better than the previous year of 74.9%.

[G4-10] Jumlah Total Karyawan BCA
Total Number of BCA Employees



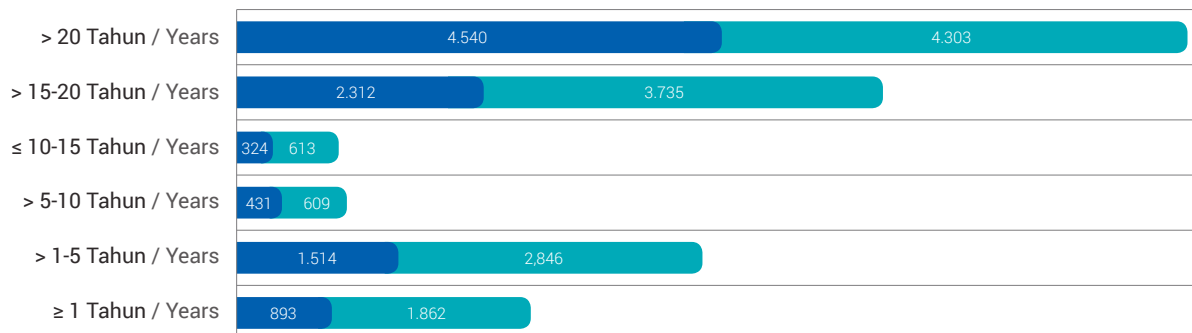
Komposisi
Perempuan Karyawan
Tetap tahun 2015
Breakdown of Female
Employees in 2015



Komposisi Karyawan
Berpendidikan Diploma
atau lebih tinggi tahun 2015
Breakdown of Employees
that are Diploma graduates
or higher in 2015

[G4-10] Komposisi Karyawan Tetap Berdasarkan Masa Kerja 2015
Breakdown of Employees Based on Years of Service in 2015

■ Laki-laki / Male ■ Perempuan / Female



Salah satu tantangan utama yang dihadapi BCA dalam jangka menengah adalah usia pekerja yang akan memasuki masa purnabakti pada rentang waktu hampir bersamaan. Mencermati ini, BCA telah memiliki rencana strategis untuk menjaga keberlanjutan Bank di masa depan. Termasuk di dalamnya adalah inisiatif menciptakan suksesor, mengembangkan maupun merekrut talenta maupun melakukan rekrutmen karyawan baru pada tahun 2015.

One of the main challenges faced by BCA in the medium term is the age of its employees and retirement pattern. In view of this, BCA has a strategic plan to ensure the Bank's sustainability into the future. This includes an initiative in succession planning, develop as well as recruit talent as well as recruit new employees in 2015.

[G4-10] Komposisi Karyawan berdasarkan Jenjang Jabatan
Breakdown of Employees based on the Level of Position

Jenjang Jabatan	2015		2014		Level of Position
	Laki-laki / Male	Perempuan / Female	Laki-laki / Male	Perempuan / Female	
Eksekutif (termasuk Dewan Komisaris & Direksi)	68	23	54	16	Executive (including Board of Commissioners & Board of Directors)
Manajer	1.894	1.927	1.859	1.813	Manager
Staf	6.577	11.971	6.124	10.594	Staff
Non Staf	1.475	47	1.647	54	Non Staff
Total	10.014	13.968	9.684	12.477	Total

Pelatihan dan Pengembangan

BCA mengembangkan dan menyelenggarakan berbagai program pelatihan yang dirancang untuk membekali karyawan dengan keahlian yang dibutuhkan agar dapat berprestasi di industri keuangan saat ini, serta membangun budaya kebersamaan sesuai dengan tata nilai BCA.

Program pelatihan dirancang untuk meningkatkan keterampilan dan pengetahuan staf dari semua divisi termasuk layanan penyelesaian pembayaran, layanan kredit, pemasaran, manajemen risiko, pengendalian internal.

Selain melalui pelatihan internal (*in-house*), BCA juga memberikan kesempatan bagi karyawan untuk mengikuti pelatihan eksternal sesuai dengan kebutuhan spesifikasi pekerjaan atau memberikan pelatihan untuk meningkatkan atau mengembangkan keterampilan baru.

Dalam rangka mendukung strategi Bank dalam pengembangan *relationship banking*, BCA secara berkelanjutan menjalankan pelatihan guna mengembangkan kemampuan staf khususnya dalam melayani kepada nasabah.

Program ini juga dirancang guna mengembangkan kemampuan staf *customer service* dengan pemberian pengetahuan luas tentang produk dan jasa bank agar dapat lebih memberikan informasi, solusi dan jasa keuangan sesuai dengan kebutuhan nasabah..

Dalam rangka meningkatkan kemudahan bagi karyawan untuk mengikuti pelatihan, BCA terus mengembangkan program pelatihan melalui internet atau *e-learning* dan *mobile learning*, yang merupakan metode pembelajaran berbasis teknologi yang mudah diakses di semua tingkatan organisasi tanpa terkendala waktu atau lokasi.

Pada tahun 2015, BCA menyempurnakan media *e-learning* dengan menambah modul baru yang relevan dengan tren perbankan dan sejalan dengan bisnis yang sedang berlangsung.

Training and Development

BCA develops and conducts a number of training programs that are designed to equip employees with the expertise required in order to succeed in the financial industry in the present time, as well as develop a culture of togetherness in accordance with BCA's core values.

The training program is designed to enhance staff skills and knowledge from all divisions including payment settlement services, loan services, risk management, and internal control.

Aside from internal training (*in-house*), BCA also provides its employees the opportunity to participate in external training in accordance with the employee's job specifications or provide training to enhance or develop new skills.

Within the context of supporting the Bank's strategy in developing relationship banking, BCA continuously provides training to develop staff abilities, specifically in serving customers.

This program is also designed to develop customer service staff abilities by providing extensive knowledge of bank products and services in order to better provide information, solutions and financial services in accordance with the customer's requirements.

In order to facilitate training for employees, BCA continues to develop its program for training through Internet or e-learning and mobile learning program, which is a technology-based learning method that is easily accessible at all levels of the organization without the constraints of time or location.

In 2015, BCA enhanced the e-learning media by adding new modules that are relevant with banking trends and are in line with ongoing businesses.

Dalam rangka memperkaya proses pembelajaran, sejak tahun 2014, BCA mulai memperkenalkan *gamification*. Metode pembelajaran yang menggunakan permainan edukatif, bertujuan untuk memberikan pengalaman belajar yang menyenangkan dalam rangka memfasilitasi para peserta agar dapat dengan mudah memahami materi pelatihan. Metode ini cukup tepat dan disukai karyawan usia muda (generasi milenia).

Sebagai bagian dari pengembangan diri karyawan, pada tahun 2015, BCA kembali menyelenggarakan program BCA Innovation Award. Sarana bagi karyawan untuk menuangkan ide-ide kreatif untuk berinovasi dalam pengembangan layanan dan solusi perbankan, menyempurnakan proses internal, serta penyempurnaan model hubungan nasabah dan mitra eksternal.

Within the context of enriching the learning process, beginning in 2014, BCA began introducing gamification. This learning method uses educative games which seek to provide a learning experience that is enjoyable so that participants can easily comprehend the training materials. This method is ideal and accepted by the young generation of employees (millennial generation).

As part of the employees self-development, in 2015, BCA once again held the BCA Innovation Award program. A means for employees to pour creative ideas to innovate in the development of banking services and solutions, enhance internal processes, as well as improve the relationship model between the customer and external partners.

Pelatihan 2015



Untuk mendukung proses pembelajaran tersebut, BCA memiliki fasilitas BCA *Learning Center* yang dikelola oleh Divisi Pembelajaran dan Pengembangan. Sebagai upaya mendukung pertumbuhan kebutuhan pelatihan yang terus berkembang, sebuah pusat pelatihan baru sedang dipersiapkan dan akan beroperasi pada tahun 2016.

BCA merencanakan untuk mentransformasi BCA *Learning Center* menjadi BCA *Learning Institute* yang lebih lengkap dan modern. Investasi ini merupakan bagian untuk menciptakan bankir-bankir yang handal bagi nasabah dan pemangku kepentingan BCA.

To support this learning process, BCA has the BCA Learning Center facility that is managed by the Learning and Development Division. As part of efforts to support the need for training that continues to grow, a new training center is being prepared and will be operational in 2016.

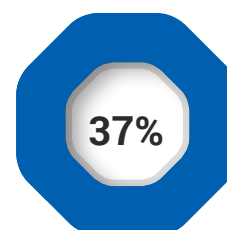
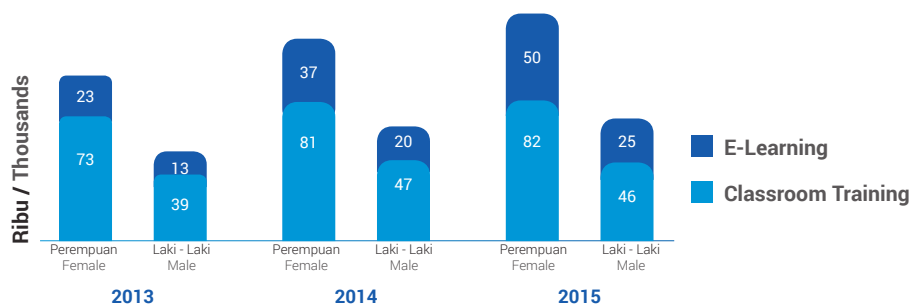
BCA plans to transform the BCA Learning Center to become the BCA Learning Institute which is more complete and modern. This investment forms a part of the efforts to create reliable bankers for BCA's customers and stakeholders.

BCA Learning Institute akan memiliki 63 ruang kelas dengan kapasitas 2.317 kursi, 9 kelas komputer, 4 *mini bank*, 5 *meeting room* dan 7 *assessment room*.

The BCA Learning Institute will have 63 classrooms with a capacity for 2,317 seats, 9 computer classes, 4 mini banks, 5 meeting rooms and 7 assessment rooms.



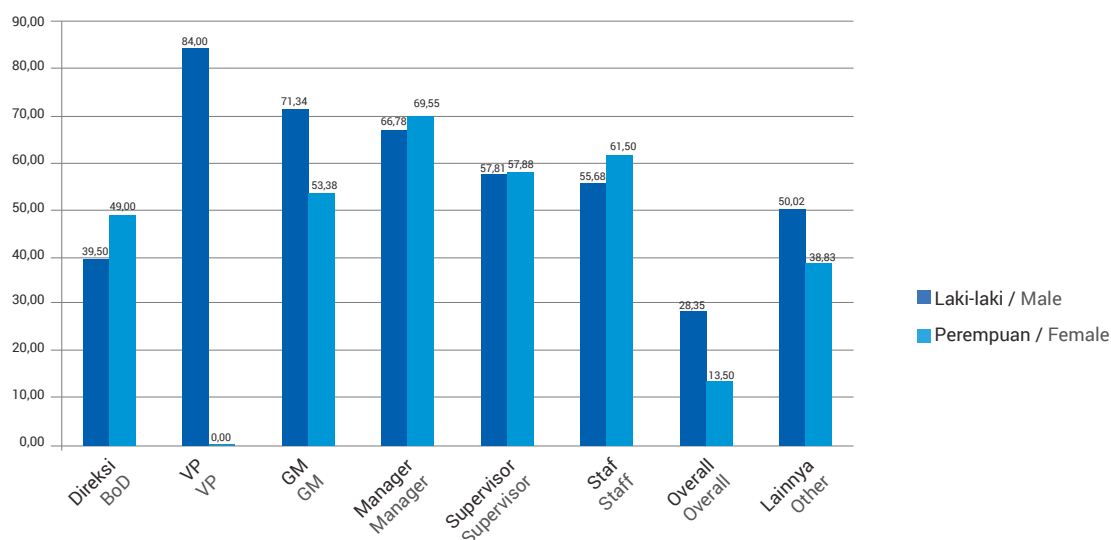
Peserta Pelatihan Training Participants



Persentase
Pemanfaatan
e-learning 2015

Percentage that utilized
e-learning in 2015

[G4-LA9] Rata-rata Jam Pelatihan (Jam) Average Training Hour (Hours)



Karier di BCA

Pengelolaan SDM di BCA dimulai pada saat rekrutmen dan dikembangkan selama berkarya di Perusahaan. Perusahaan telah mendesain jalur karier yang menjadi acuan untuk proses suksesi dan penempatan karyawan.

Untuk tujuan ini, BCA menggunakan sistem penilaian secara panel untuk mengidentifikasi talenta di unit-unit kerja bersama Divisi *Human Capital Management*, untuk kemudian merancang program pengembangan individu karyawan.

Pengembangan yang lebih spesifik ditentukan sesuai dengan penempatan seseorang yaitu pengembangan di Kantor Cabang yang bersifat bisnis cabang, dan pengembangan di Kantor Pusat yang dibuat lebih spesifik sesuai dengan kebutuhan di masing-masing unit. Setiap tahap pengembangan akan dipantau dan dievaluasi untuk disiapkan program pengembangan diri selanjutnya.

Learning Organization

Beberapa tahun terakhir BCA secara konsisten mengembangkan budaya belajar secara informal dengan menggiatkan proses belajar mandiri dalam kelompok-kelompok *Community of Practice* (COP), sebagai sarana karyawan untuk berbagi pengetahuan dan keahlian. Sedangkan bagi jajaran pimpinan terdapat COP yang kerap mengundang ahli tertentu untuk membahas hal-hal yang bersifat strategis.

Kemampuan berinovasi karyawan BCA juga didorong melalui *BCA Innovation Award*, di dalamnya para karyawan dapat menuangkan ide-ide kreatif untuk berinovasi dan mengembangkan layanan dan solusi perbankan, penyempurnaan proses internal serta penyempurnaan model hubungan nasabah dan mitra eksternal.

Carreer in BCA

HR management at BCA begins with recruitment and is developed throughout their career with the Bank. The Company has designed a career path that serves as a reference for a succession process and placement of employees.

For this purpose, BCA uses a panel assessment system to identify talents in the pertinent work units along with the Human Capital Management Division, which subsequently is used to design the employee's individual development program.

More specific development is determined in accordance with the placement of a person namely, development at branch offices that are designed for the branch business, and development in the Head Office that is specifically made in accordance with the needs of each unit. Each stage of development will be monitored and evaluated in preparation for further self-development programs.

Learning Organization

In recent years, BCA consistently develops an informal learning culture by activating the self-learning process in *Community of Practice* (COP) groups as a means for employees to share knowledge and expertise. While for the leadership level there is a COP that invites certain experts to discuss strategic matters.

BCA employees ability to innovate were also driven by the *BCA Innovation Award*, whereby employees can submit creative ideas to innovate and develop banking services and solutions, improve internal processes as well as improve the customer and external partners relationship model.

Ide-ide yang matang kemudian diajukan kepada dewan juri untuk memperoleh penilaian dan penghargaan, yang bertujuan mendorong keterlibatan karyawan dalam proses inovasi.

The developed ideas are subsequently submitted to the jury to be assessed and awarded, which seeks to encourage employee involvement in the innovation process.



Sebagai media pembelajaran yang lebih luas, BCA menyelenggarakan event Indonesia Knowledge Forum setiap tahun. Tema IKF pada tahun 2015 adalah *"Moving Our Nation to the Next Level – Utilizing Knowledge for Sustainable Innovation across Generation"*, yang mengundang pembicara yang ahli di bidangnya untuk berbagi pengetahuan dan pengalaman.

As a vast learning medium, BCA held the Indonesia Knowledge Forum (IKF) event every year. The theme of the 2015 IKF is *"Moving Our Nation to the Next Level – Utilizing Knowledge for Sustainable Innovation across Generation"*, that invites experts to serve as a guest lecturer who are experts in their field to share their knowledge and experience.

Perlindungan bagi Karyawan

Bagi BCA, sumber daya manusia (SDM) merupakan penggerak utama perusahaan dan memiliki peran sentral dalam pengelolaan sumber daya lain yang dimiliki BCA. Setiap karyawan BCA adalah aset yang berharga, sehingga BCA selalu mengedepankan aset *human capital* yang menyeluruh.

BCA juga berupaya untuk memberikan perlindungan yang maksimal bagi seluruh karyawan di tempat kerja. Terkait upaya perlindungan bagi karyawan, BCA telah mengeluarkan beberapa kebijakan yang bertujuan untuk menjamin hak-hak dan norma ketenagakerjaan setiap karyawan, yaitu:

a. Transparansi kebijakan Perseroan yang bersifat strategis di bidang kepegawaian.

BCA mengembangkan sarana yang memudahkan karyawan mengakses berbagai kebijakan kepegawaian, seperti sistem perekrutan, sistem promosi, maupun sistem remunerasi. Karyawan dapat mengakses secara *on-line* melalui intranet BCA (MyBCA), secara *off-line* melalui surat keputusan dan edaran, maupun buku Perjanjian Kerja Bersama (PKB).

b. Keterbukaan informasi bagi karyawan.

BCA mengembangkan beragam sarana komunikasi internal, mulai korespondensi resmi berupa surat edaran, *e-mail broadcast*, majalah internal BCA (InfoBCA versi cetak maupun digital), layanan telepon Halo SDM, COP (*Community of Practice*), dan beragam sarana lainnya.

Protection for the Employees

For BCA, human resources (HR) is the Company's main mover and has a central role in the management of other resources owned by BCA. Every BCA employee is a valuable asset, thereby BCA always emphasizes overall human capital assets.

BCA strives to provide maximum protection for all employees in the workplace. In relation to efforts to protect its employees, BCA has issued several policies aimed at guaranteeing the rights and norms of employment for every employee, which are:

a. The Company's transparency policy that is deemed strategic in the area of personnel.

BCA develops tools that facilitate employee access to various employment policies, such as the recruitment system, promotion system, as well as the remuneration system. Employees can access on-line via BCA's intranet (MyBCA), off-line through decrees and circulars, as well as the Collective Labour Agreement (CLA) book.

b. Information disclosure for employees.

BCA develop various means of internal communication, beginning from official correspondence in the form of circular letters, e-mail broadcasts, BCA's internal magazine (InfoBCA print and digital versions), Halo SDM telephone services, COP (*Community of Practice*), and

Sejak tahun 2013, BCA juga mengembangkan sarana komunikasi melalui akun Facebook “Semua Beres”

other various means. BCA has also developed, since 2013, a means of communication through the “All Alright” Facebook account.

c. Serikat Pekerja

Karyawan BCA membentuk serikat pekerja di lingkungan perusahaan sejak tahun 2000 secara mandiri dan difasilitasi oleh perusahaan. Serikat pekerja merupakan mitra strategis manajemen dalam mengelola sumber daya manusia terutama dalam membina hubungan industrial yang baik dan harmonis, sehingga tercipta produktivitas yang bermanfaat bagi kedua pihak.

Perusahaan memberikan kebebasan sepenuhnya kepada karyawan untuk bergabung dalam serikat pekerja sesuai dengan peraturan perundangan yang berlaku. Berdasarkan perhitungan keanggotaan terakhir per 24 Maret 2014, tercatat hampir 77,33% karyawan tetap menjadi anggota serikat pekerja. Pada tahun 2015 terdapat 9 serikat pekerja terdaftar di BCA dari tahun sebelumnya sebanyak 8 organisasi.

c. Labor Union

BCA employees independently formed a labor union within the company since 2000 and is facilitated by the company. The labor union serves as management’s strategic partner to manage human resources, particularly to foster good and harmonious industrial relations, so as to create productivity that benefits both parties.

The Company provides employees complete freedom to join labor unions in accordance with the prevailing rules and regulations. Based on a calculation of its membership as of 24 March, 2014, close to 77.33% of all permanent employees are union members. In 2015 there were nine registered trade unions in BCA compared to the previous year’s of 8 organizations.

d. Buku Perjanjian Kerja Bersama

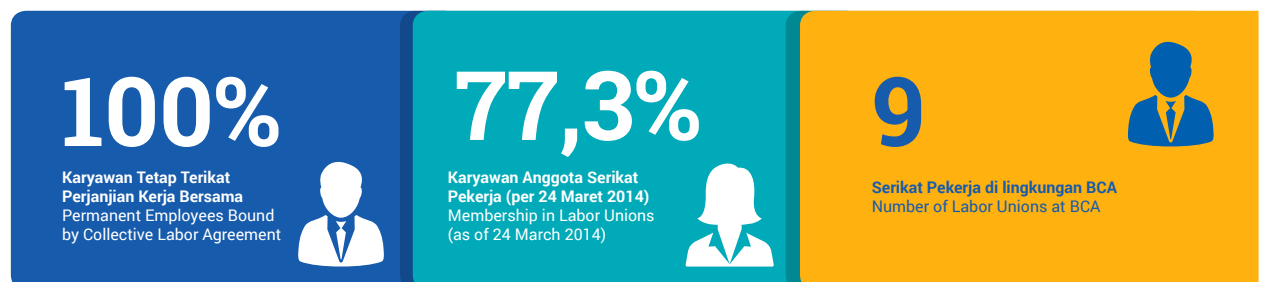
Buku Perjanjian Kerja Bersama (PKB) dibuat dan ditinjau ulang oleh Manajemen dan serikat pekerja setiap 2 (dua) tahun sekali, PKB menjadi dasar untuk mengembangkan hubungan industrial yang kondusif dan produktif.

Sejalan dengan kebijakan ini, pada tahun 2015, tim perunding manajemen dan serikat pekerja merumuskan dan meninjau ulang Perjanjian Kerja Bersama (PKB) BCA tahun 2014 – 2016. Seluruh karyawan tetap BCA telah berikatan dengan Perjanjian Kerja Bersama. [G4-11]

d. Collective Labor Agreement Book

The Collective Labour Agreement (CLA) Book was prepared and reviewed by management and the union once every 2 (two) years. The CLA is the basis for developing conducive and productive industrial relations.

In line with this policy, in 2015, the management negotiation team and the labor union formulated and reviewed the 2014 – 2016 BCA Collective Labour Agreement (CLA). All of BCA’s permanent employees (100%) are linked to the Collective Labor Agreement. [G4-11]



e. Iklim kerja yang kondusif.

Untuk mendukung pencapaian target individu, target unit kerja dan target Perseroan secara keseluruhan, BCA berupaya menjaga iklim kerja, yang dibangun secara mendasar dan filosofis melalui penerapan budaya perusahaan dan kejelasan visi dan misi perusahaan.

Iklim kondusif tersebut dibangun dengan kesadaran kompetisi kinerja secara sehat, melalui penilaian kinerja yang transparan dan adil untuk individu, evaluasi unit kerja yang dilakukan secara berkala.

f. Arah dan pengembangan karier yang jelas dan terencana.

Setiap karyawan BCA memiliki pengembangan karier yang jelas dan terencana. Arah dan pengembangan karier tentunya disesuaikan dengan kualitas pencapaian target kinerja individu, dan target unit kerja.

g. Kesempatan kerja yang sama.

BCA memberikan kesempatan kerja yang sama bagi setiap karyawan tanpa memandang suku, agama, ras, golongan, dan jenis kelamin. Untuk itu, kebijakan perusahaan dalam penempatan karyawan senantiasa ditekankan kepada kualitas dan kompetensi karyawan yang bersangkutan.

e. Conducive working environment.

To support the achievement of individual targets, the work unit's target and the Company's target overall, BCA strives to maintain a conducive working environment that is fundamentally and philosophically built through the application of the corporate culture and clarity of the company's vision and mission.

This conducive climate was built with awareness of healthy competition in performance, through a transparent and fair performance assessment for the individual, the work unit's evaluation is carried out on a regular basis.

f. Clear and well planned career path and development.

Every BCA employee has a clear and well planned career path and development. The career path and development must be in accordance with the quality of achievement of an individual's and work unit's performance targets.

g. Equal employment opportunity.

BCA provides equal employment opportunity for all employees regardless of their ethnicity, religion, race, class, and gender. To that end, the company's staffing policy always emphasizes on the quality and competence of the employee concerned.

[G4-LA12] Komposisi Perempuan di BCA

Persentase Perempuan dari Keseluruhan Karyawan	2015		2014		Percentage of Women to Total Employees
	Permanen Permanent	Non Permanen Non Permanent	Permanen Permanent	Non Permanen Non Permanent	
% Perempuan	54,35	3,89	53,84	2,46	% Women

Perempuan dalam Direksi dan Dewan Komisaris	2015	2014	Women in the Board of Directors and Board of Commissioners	
% Perempuan	6,67	6,67	% Women	

Perempuan di Jenjang Manajerial	2015		2014		Women in Managerial Levels
	Permanen Permanent	Non Permanen Non Permanent	Permanen Permanent	Non Permanen Non Permanent	
% Perempuan	8,04	0,01	8,15	0,02	% Women

[G4-LA12] Woman Composition in BCA

h. Kesempatan untuk mengaktualisasikan keahlian, kompetensi, bakat dan minat karyawan.

BCA memberikan kesempatan sepenuhnya kepada setiap karyawan untuk dapat mengaktualisasikan keahlian dan kompetensi yang dimilikinya untuk mendukung pencapaian target kerja. Di luar itu, BCA juga memberikan kesempatan untuk mengembangkan bakat dan minat di luar aspek pekerjaan seperti misalnya melalui kegiatan olahraga dan seni.

Untuk itu BCA memfasilitasi berbagai kegiatan di bawah koordinasi Badan Koordinasi Olahraga dan Seni (Bakorseni) BCA. Beberapa bidang kegiatan Bakorseni BCA, antara lain:

- AsiaBike untuk karyawan dengan minat di bidang olahraga sepeda,
- AsiaLens untuk karyawan dengan minat fotografi,
- AsiaWangi untuk karyawan dengan minat kesenian wayang,
- AsiaHike untuk karyawan dengan minat olahraga *hiking*.

i. Program kompensasi dan benefit.

BCA adalah perusahaan yang sangat memperhatikan kesehatan dan kesejahteraan karyawannya. Kompensasi dan benefit yang diberikan selalu dijaga pada posisi yang kompetitif dalam industri perbankan.

h. Opportunity to fulfill employee's skills, competencies, talents and interests.

BCA provides each employee the opportunity to be able to actualize the expertise and competencies that they possess to support the achievement of their work targets. Moreover, BCA also provides the opportunity to develop talents and interests outside of work aspects such as through sports and the arts.

For that purpose, BCA facilitates various activities under the coordination of the Coordinating Agency for Sports and Arts (Bakorseni) BCA. Some of Bakorseni BCA's activities includes, among others:

- AsiaBike for employees that are interested in cycling,
- AsiaLens for employees that are interested in photography,
- AsiaWangi for employees that are interested in the art of wayang puppetry,
- AsiaHike for employees that are interested in hiking.

i. Compensation and benefits program.

BCA is a company that is very concerned about the health and welfare of its employees. The compensation and benefits provided is always maintained at a competitive position within the banking industry.

Kesejahteraan Karyawan

Selain manfaat remunerasi berupa gaji dan tunjangan, BCA memberikan bonus ekstra berupa saham BCA dalam rangka meningkatkan rasa kepemilikan karyawan terhadap perusahaan. Saham tersebut diberikan berdasarkan kinerja karyawan selama periode 1 Januari hingga 31 Desember 2014, yang diserahkan pada tanggal 25 April 2015 kepada 19.238 karyawan tetap. [G4-LA2]

Pemberian saham tersebut di-*lock up* selama 3 tahun agar sejalan dengan tujuan program yakni membangun rasa kepemilikan terhadap perusahaan sehingga ada komitmen dari masing-masing individu untuk meningkatkan kinerja pribadi dan perusahaan.

Employee Welfare

In addition to remuneration benefits in the form of salaries and allowances, BCA provides extra bonuses in the form of BCA shares in order to increase employee's sense of ownership in the Company. These shares were granted based on the employee's performance throughout the period from January 1 to December 31, 2014, which was submitted on April 25, 2015 to 19,238 permanent employees. [G4-LA2]

The shares granted have a lock-up period of 3 years in line with the program's objectives which are to build a sense of ownership in the company, where there is a commitment from each individual to improve both the personal and company's performance.



Kesehatan Karyawan

Kebijakan penyediaan program kesehatan bagi karyawan ditujukan untuk memastikan kesehatan karyawan tetap terjaga, sehingga mampu memberikan dampak positif bagi kehidupan karyawan selaku individu, keluarga, maupun karyawan BCA secara keseluruhan. Program kesehatan meliputi fasilitas, asuransi dan promosi kesehatan

Fasilitas kesehatan yang diberikan BCA kepada karyawan mencakup fasilitas kesehatan yang bersifat preventif dan kuratif, antara lain vaksinasi, rawat inap, rawat jalan, persalinan, kacamata, perawatan gigi, pemeriksaan laboratorium serta *medical check-up* dan *pap smear*.

Sejalan dengan program pemerintah dalam layanan kesehatan tenaga kerja, BCA memfasilitasi karyawan dan keluarganya untuk menjadi peserta BPJS Kesehatan. Untuk itu, BCA membuka pendaftaran BPJS Kesehatan secara kolektif bagi karyawan beserta anggota keluarga maksimal lima orang, termasuk karyawan yang bersangkutan.

Employee Health

The employee health care program policy is intended to ensure the health of employees is maintained, so as to provide a positive impact for employees' lives as individuals, families, as well as employees of BCA as a whole. The health program covers health facilities, insurance and promotion.

BCA's employee health facilities includes preventive and curative health care facilities, such as vaccinations, in-patient care, out-patient care, maternity, eyeglasses, dental care, laboratory tests as well as medical check-ups and pap smears.

In line with the government's program to provide health services for workers, BCA facilitates its employees and their families to become participants in BPJS Kesehatan. As a result, BCA opened BPJS Kesehatan collective registration for its employees and their family members for up to five people, including the employee concerned.

BCA juga aktif mensosialisasikan pola hidup sehat (*health awareness*) sebagai kelanjutan dari program "Sehat Bersama BCA" yang dicanangkan sejak 2012. Terkait program tersebut, BCA memfasilitasi berbagai kegiatan olahraga bagi karyawan di bawah koordinasi Bakorseni BCA di sepanjang 2015. Bertepatan dengan HUT BCA di Februari 2015, BCA menyelenggarakan lomba olahraga yang diikuti oleh perwakilan karyawan Kantor Pusat dan Kantor Wilayah.

Selain itu, BCA juga menyelenggarakan seminar tentang kesehatan yang diperuntukkan bagi karyawannya, antara lain Seminar Kesehatan Kanker dan Jantung pada bulan Agustus dan September 2015 untuk wilayah Non Jabodetabek dan *Healthy Brain for Productivity* pada bulan September 2015 untuk wilayah Jabodetabek, serta topik *Common Gastrointestinal and Liver Diseases* dan *When Do You Need Doctor's Help* pada bulan Desember 2015.

BCA juga menyediakan ruang laktasi di beberapa kantor dilengkapi dengan sarana penunjang untuk memudahkan karyawati BCA dalam memberikan ASI eksklusif bagi putra-putrinya.

Program Day Care BCA

Sejak 2010, BCA menyelenggarakan Program *Day Care* bagi anak karyawan usia Sekolah Dasar. Pada 2015, program BCA *Day Care* diikuti oleh 494 anak, yang dilaksanakan di tujuh lokasi di Jabodetabek dan dua lokasi di luar Jabodetabek. Dalam program *Day Care* juga dilakukan kegiatan literasi perbankan sederhana oleh BCA.

BCA also actively disseminated health awareness information as a continuation of the "Healthy with BCA" program that was launched in 2012. In relation to this program, BCA facilitates a number of sports activities for employees under the coordination of Bakorseni BCA throughout 2015. Coinciding with BCA's anniversary in February 2015, BCA organized sports competitions that were attended by representatives of employees from the Head Office and Regional Offices.

In addition to this, BCA also held a health seminar exclusively for its employees, which includes "Cancer and Heart Health Seminar" in August and September 2015 for the Non-Jabodetabek region and "Healthy Brain for Productivity" in September 2015 for the Greater Jakarta area, as well as the topic of, "Common Gastrointestinal and Liver Diseases" and "When Do You Need Doctor's Help" held in December 2015.

BCA also provides a lactation room in a number of offices that is equipped with supporting facilities that allows BCA employees to breastfeed their child.

BCA Day Care Program

Since 2010, BCA holds a Day Care Program for elementary school-aged children of employees. In 2015, BCA Day Care program, participated by 494 children, was held in seven locations in the Jabodetabek (Jakarta-Bogor-Depok-Tangerang-Bekasi) area and two other locations outside of said area. The Day Care program also provided simple banking literacy activities by BCA.

TEMPAT LOCATION	TEMA THEME	JUMLAH PESERTA (ANAK) NUMBER OF PARTICIPANTS (CHILDREN)
Kantor Pusat / Head Office	Great Mind, Great Life	96
Kanwil VIII / Regional Office VIII	Ready Future	81
Kanwil IX / Regional Office IX	Great Mind, Great Life	83
Kanwil X / Regional Office X	Happy Day at Day Care BCA	56
Kanwil XII / Regional Office XII	Jelajah Nusantara	59
TOTAL JABODETABEK		375
Kanwil III / Regional Office III	I'm a Great Artist	47
Kanwil VII / Regional Office VII	Creative Kids with BCA Kanwil VII Malang	72
TOTAL NON JABODETABEK		119
TOTAL		494

Keselamatan Kerja

BCA memberikan perhatian lebih dalam rangka menciptakan keselamatan kerja di lingkungan kantor BCA, melalui pengembangan dan penataan ruang kerja yang mengacu pada beberapa hal, antara lain:

- Kelengkapan dan kelayakan sarana dan lingkungan kerja
- Kebersihan lingkungan kerja
- Keserasian tata ruang kerja
- Ketepatan peletakan sarana kerja
- Kelengkapan dan kelayakan sarana pengamanan

Dalam pelaksanaan keselamatan kerja di BCA, hal tersebut terkait erat dengan penerapan *Business Continuity Plan* (BCP) yang telah dimiliki Perusahaan. Pengelolaan aspek ini dikoordinasikan oleh Satuan Kerja *Enterprise Security* (SKES) di Kantor Pusat bersama Kantor-kantor Wilayah hingga ke seluruh kantor Bank di Indonesia.

BCP diaktifkan pada setiap kejadian darurat yang memaksa Bank tidak dapat beroperasi seperti bencana alam, demonstrasi, atau kejadian lainnya yang berdampak serupa. BCA telah membuat pengaturan agar operasi Bank di lokasi yang terdampak dapat dipulihkan dalam waktu tertentu dengan sarana dan prasarana yang memadai.

Occupational Safety

BCA pays immense attention in creating a safe working environment at all of BCA's offices, through the development and structuring of workspaces that considers several aspects, which includes:

- Completeness and appropriateness of facilities and working environment
- Cleanliness of working environment
- Harmonious interior layout
- Proper placement of work facilities
- Completeness and appropriateness of security facilities

In implementing occupational safety in BCA, this is closely related to the implementation of a Business Continuity Plan (BCP), which the Company already has developed. The management of this aspect is coordinated by the Enterprise Security Unit (SKES) at the Head Office together with the Regional Offices to all of the Bank's offices in Indonesia.

BCP is activated in times of emergencies that may cause a disruption to Bank operations meaning the bank is unable to operate in prevailing circumstances including natural disasters, demonstrations, or other events that have a similar impact. BCA has made arrangements so that Bank operations in the affected locations can be restored within a certain period of time with adequate facilities and infrastructure.

Termasuk dalam BCP, BCA telah mempersiapkan dua data center cadangan untuk mendukung *IT Disaster Recovery Plan* dan lokasi alternatif operasi Kantor Pusat bahkan jika Ibukota tidak dapat diakses. Tim BCP disusun di setiap kantor dikepalai oleh Kepala Cabang masing-masing yang bekerja sama dengan SKES pada saat kejadian darurat.

Setiap karyawan diberi pengetahuan dan keterampilan memberikan respon pada keadaan darurat melalui sosialisasi, pelatihan dan *drill* setiap tahun, termasuk latihan evakuasi gedung tinggi. Peringatan dini juga diberikan kepada karyawan melalui aplikasi Android untuk meningkatkan kewaspadaan dan mencegah terjadinya kecelakaan.

Mulai tahun 2014, BCA melakukan pemeringkatan internal pada kantor-kantor bank terhadap kriteria kesiapan dan tanggap keadaan darurat ini. Pemeringkatan diberikan dalam bentuk peringkat emas, perak dan perunggu, yang sebenarnya menjadi acuan bagi setiap kantor bank untuk melakukan perbaikan di tempat kerja.

Turnover Karyawan

Tingkat *turnover* karyawan mencerminkan kualitas pengelolaan SDM di sebuah perusahaan. BCA termasuk salah satu bank dengan tingkat *turnover* yang relatif rendah di industri perbankan nasional. Hal ini membuktikan bahwa suasana kerja di BCA terbilang kondusif dengan tingkat kebersamaan yang tinggi.

Per Desember 2015, jumlah karyawan tetap yang mengalami pemutusan hubungan kerja adalah sebanyak 508 orang atau 2,12% dari total karyawan BCA. Umumnya adalah dikarenakan karena memasuki masa pensiun atau alasan pribadi lainnya. [G4-LA1]

Selain mampu mempertahankan loyalitas karyawan, pendekatan yang kami lakukan di BCA juga meningkatkan *Engagement* atau keterikatan karyawan yang tinggi tidak hanya menghasilkan hasil bisnis yang lebih kuat, namun juga meningkatkan kesejahteraan setiap karyawan dan keluarganya.

Included in the BCP, BCA has prepared two backup data centers to support the *IT Disaster Recovery Plan* and alternative locations for Head office operations even in the case where the capital is not accessible. The BCP team is created in every office and is headed by the respective Branch Head in collaboration with SKES during times of emergencies.

Each employee is given the knowledge and skills to respond to emergencies through awareness, training and drills held every year, including high-rise building evacuation drills. Early warning is also issued to employees through the Android application to raise awareness and prevent accidents.

Beginning in 2014, BCA carried out internal ratings on the Bank's offices based on preparedness and response criteria in times of emergency. The ranking received is in the form of gold, silver, and bronze ratings which serves as a reference for any of the Bank's offices to improve in the workplace.

Employee Turnover

The level of employee turnover reflects the quality of a company's HR management. BCA is included as one of the banks with a relatively low turnover in the national banking industry. This shows that working conditions in BCA can be considered to be conducive to loyalty with a relatively high level of togetherness.

As of December 2015, the number of permanent employees that underwent termination of employment amounted to 508 people or 2.12% of BCA's total employees. This was generally caused by retirement or other personal reasons. [G4-LA1]

Besides its ability to maintain employee loyalty, the approach that we carried out in BCA also increased the engagement or high employee loyalty that not only produces increasingly robust business results, but also improves the welfare of all employees and their families.

Tingginya tingkat *Engagement* karyawan BCA membuahkan apresiasi yang tinggi, BCA menjadi satu-satunya perusahaan asal Indonesia yang memperoleh penghargaan *Gallup Great Workplace Award*. Dari ribuan perusahaan di seluruh dunia yang memenuhi kriteria, hanya sekitar 5% perusahaan yang dianugerahi *Gallup Great Workplace Award*. Di tahun 2015, hanya 40 perusahaan yang memperoleh predikat ini di seluruh dunia, dan BCA adalah salah satunya.

The high level of BCA's employee loyalty resulted in exalted appreciation. BCA became the only Indonesian company that earned the Gallup Great Workplace Award. Of the thousands of companies worldwide that fulfilled the criteria, only about 5 percent of these companies were awarded the Gallup Great Workplace Award. In 2015, only 40 companies received this award worldwide, including BCA.



BCA masuk dalam jajaran 10% perusahaan teratas di seluruh dunia dalam Basis Data Keterlibatan Karyawan Gallup, sekaligus jajaran 20% bank teratas di seluruh dunia dalam Basis Data Keterlibatan Pelanggan Keuangan dan Asuransi Gallup.

BCA was included in the top 10% ranks of companies worldwide in the Gallup Employee Engagement Database, while simultaneously included in the top 20% ranks of banks worldwide in Gallup's Financial and Insurance Customer Engagement Database.

10%

Perusahaan teratas di seluruh dunia dalam Basis Data Keterlibatan Karyawan Gallup

Top companies worldwide in the Gallup based on Employee Engagement Database

Informasi Pendukung

Information Support

Daftar Isi

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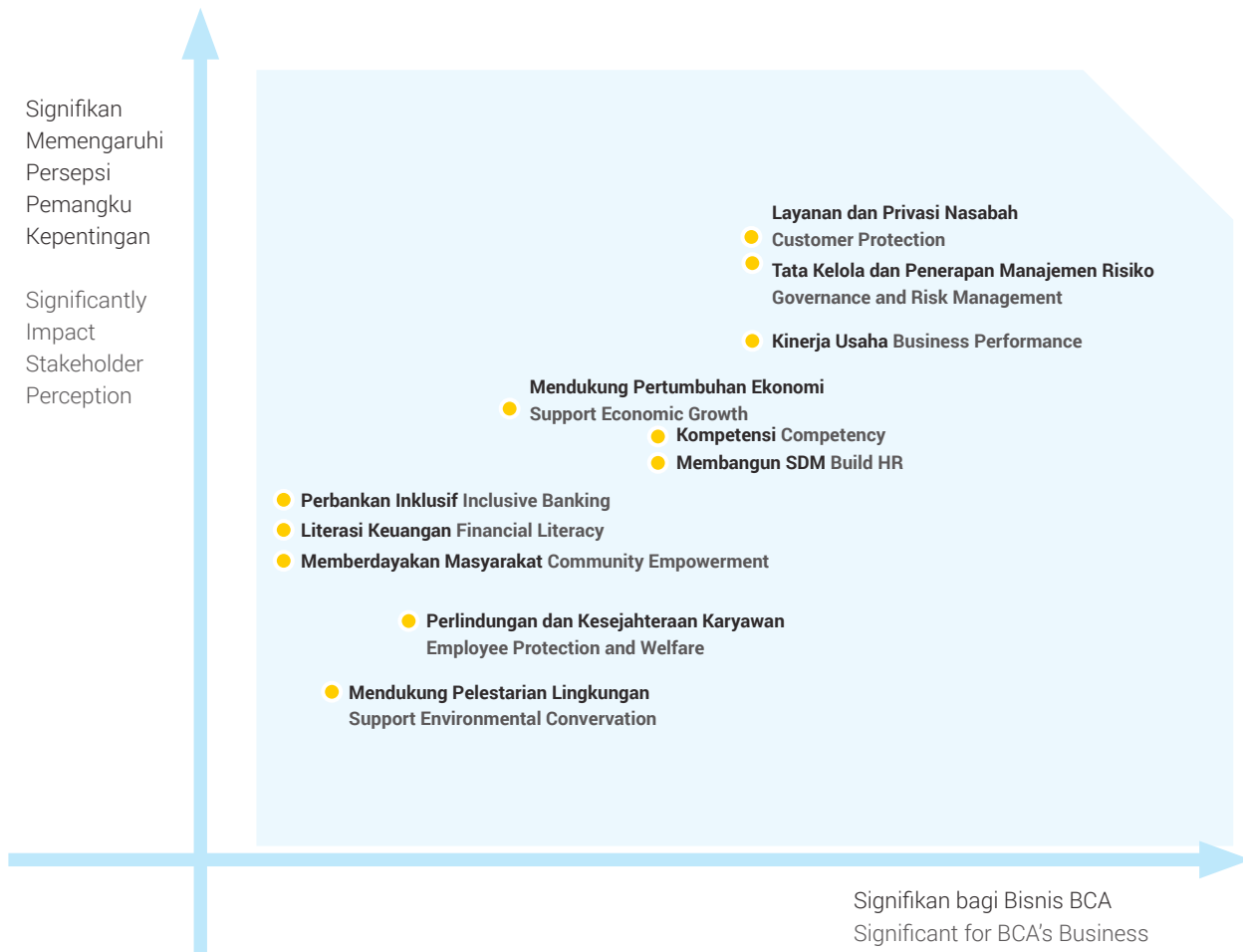
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Pemilihan Topik

Topik yang disajikan dalam Laporan ini adalah topik-topik yang kami pertimbangkan material bagi keberlangsungan bisnis BCA dan merupakan isu penting bagi pemangku kepentingan. Diagram berikut ini menggambarkan pemilihan topik-topik yang material yang kami sajikan di dalam Laporan ini.

Topic Selection

The topic presented in this Report are those that we considered to be material to BCA's business sustainability and represents important issues by stakeholders. The following diagram shows the selection of material topics that we present in this Report.



Topik Topic	Aspek Material berdasarkan GRI-G4 Material Aspect based on GRI-G4	[G4-20][G4-21] Di Mana Dampak Relevan Terjadi Where the Relevant Impact Occurred				
		Karyawan Employees	Nasabah Customers	Masyarakat dan Lingkungan Sekitar Society & Environment	Regulator	Pemegang Saham dan Investor Shareholders & Investors
Layanan dan Privasi Nasabah Protecting Customer Interest	Pelabelan Produk dan Jasa Product and Services Labelling		X		X	X
	Privasi Pelanggan Customer Privacy		X		X	X
	Portofolio Produk Product Portfolio		X			X
Kinerja Usaha Business Performance	Kinerja Ekonomi Economic Performance	X	X	X		X
Mendukung Pertumbuhan Ekonomi Support Economic Growth	Dampak Ekonomi Tidak Langsung Indirect Economic Impact		X	X		X
Tata Kelola, <i>Anti-Fraud</i> dan Etik Governance, Anti-Fraud and Ethics	Anti Korupsi Anti Corruption	X	X	X	X	X
Kompetensi Competency	Pelatihan dan Pendidikan Training and Education	X			X	X
Membangun SDM HR Building	Ketenagakerjaan Employment	X				X
Perbankan Inklusif Inclusive Banking	Masyarakat Setempat Local Community			X	X	
Literasi Keuangan Financial Literacy	Pelabelan Produk dan Jasa Product and Services Labelling		X	X	X	
Memberdayakan Masyarakat Community Empowerment	Masyarakat Setempat Local Community			X		
Perlindungan dan Kesejahteraan Karyawan Employee Protection and Welfare	Ketenagakerjaan Employment	X				X
	Kesehatan dan Keselamatan Kerja Occupational Health and Safety	X				X
	Keberagaman dan Kesempatan Setara Diversity and Equal Opportunity	X				X
Mendukung Pelestarian Lingkungan Support Environmental Conservation	Material Material	X		X		
	Energi Energy	X		X		

[G4-12] Rantai Pasokan Bisnis Bank

Proses bisnis perbankan yang dijalankan BCA memanfaatkan berbagai pemasok barang dan jasa terutama untuk mendukung operasional perbankan, termasuk di dalamnya layanan pemasok alat tulis dan kantor, layanan teknologi informasi, jasa konsultasi dan jasa lainnya. Bank tidak menggunakan jasa pihak eksternal untuk proses bisnis inti.

[G4-12] Bank Business Supply Chain

The banking business process carried out by BCA uses various suppliers of goods and services mainly to support banking operations, including service suppliers of stationery and office supplies, information technology services, consulting services and other services. Banks do not use the services of external parties for the core business processes.

Produk dan Layanan Products and Services

Produk dan Layanan Products and Services

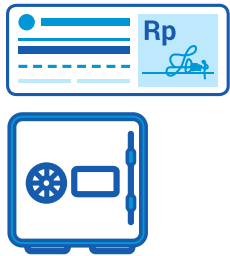
Produk Simpanan Deposits Accounts



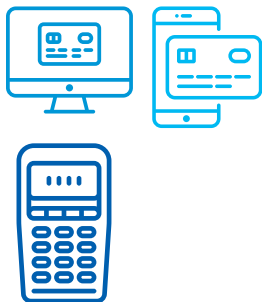
Keterangan Description

Tahapan
Tahapan Xpresi
Tahapan Gold
Tapres
Simpanan Pelajar
TabunganKu
LAKU
BCA Dollar
Deposito Berjangka
Safe Deposit Box
Transfer
Remittance
Collection dan Kliring
Bank Notes
Travellers' Cheque
Virtual Account
Open Payment
Auto Debit
Payroll Services
Cash Pick Up
Modul Penerimaan Negara Generasi 2 (MPN G2) - pembayaran pajak dengan sistem e-billing
Modul Penerimaan Negara Generasi 2 (MPN G2) - tax payment with e-billing system
Jasa Kustodian
Custodian Services
ATM BCA (multifungsi, non tunai dan setoran tunai)
EDC BCA
Debit BCA
Tunai BCA
Flazz
Self Service Passbook Printer (SSPP)
EDCBIZZ
Internet Banking
KlikBCA Individu - untuk kebutuhan nasabah individu
KlikBCA Individu - for individual customers needs
KlikBCA Bisnis - untuk kebutuhan bisnis
KlikBCA Bisnis - for business needs
KlikBCA Bisnis Integrated Solution - memiliki fitur lebih kompleks dari KlikBCA Bisnis, contohnya untuk layanan supply chain
KlikBCA Bisnis Integrated Solution - with a more complex features than KlikBCA Bisnis, for example, to accomodate supply chain services
Mobile Banking (m-BCA)
BCA KlikPay
Call Center (Halo BCA)
Phone Banking (BCA by Phone Business dan BCA by Phone Priority)

Layanan Transaksi Perbankan Transaction Banking Services



Perbankan Elektronik Electronic Banking



Produk dan Layanan Products and Services

Perbankan Elektronik (lanjutan)

Keterangan Description

SMS Top Up
BCA Mobile
SMS BCA
Push Notification Service via SMS / Email
e-Tax (pembayaran pajak lokal: PPN, PPh, dan lainnya)
Sakuku
DUITT
Payable Management / Disbursement
Receivable Management / Collection (termasuk B2B & B2C)
Receivable Management / Collection (including B2B & B2C)
Liquidity Management
BCA Card
BCA Mastercard
BCA VISA
Provisa Max
Provisa Platinum Max
Provisa Syariah
Provisa Platinum Syariah
Maxi Health
Maxi Kid Investa
Maxi Retirement
Maxi Legacy
Reksa Dana Pasar Uang
Money Market Mutual Fund
Danareksa Gebyar Dana Likuid
First State Indonesian Money Market Fund
Schroder Dana Likuid
Reksa Dana Terproteksi
Batavia Proteksi Gebyar I
Batavia Proteksi Gebyar II
Danareksa Proteksi XII
Reksa Dana Pendapatan Tetap (IDR)
Fixed Income Mutual Fund (IDR)
Danareksa Gebyar Indonesia II
Nikko Gebyar Indonesia Dua
Panin Gebyar Indonesia II
Schroder Dana Mantap Plus II
Schroder Prestasi Gebyar Indonesia II
Reksa Dana Pendapatan Tetap (USD)
Fixed Income Mutual Fund (USD)
BNP Paribas Prima USD
Schroder USD Bond Fund

Layanan Cash Management

Kartu Kredit



Produk Bancassurance



Produk Investasi Reksa Dana



Produk dan Layanan Products and Services	Keterangan Description	Produk dan Layanan Products and Services	Keterangan Description
Produk Investasi Reksa Dana (lanjutan) Mutual Fund Investment Products (continued)	Reksa Dana Campuran Hybrid Mutual Fund	Pembiayaan Ekspor-Impor (Trade Finance) Export Import Facilities	Inward Documentary Collection
	BNP Paribas Spektra		LC Confirmation
	Schroder Dana Terpadu II		LC Discounting
	Schroder Syariah Balanced Fund		LC Forfaiting
	Reksa Dana Saham Equity Mutual Fund		LC Issuance
	Ashmore Dana Ekuitas Nusantara		LC Negotiation
	Ashmore Dana Progresif Nusantara		Letter of Guarantee
	BNP Paribas Ekuitas		Outward Documentary Collection
	BNP Paribas Pesona		Pre-Export Financing (Export Loan)
	BNP Paribas Pesona Syariah		Trust Receipt
	Danareksa Mawar Konsumer 10		Letter of Guarantee
	First State IndoEquity Sectoral Fund		SKBDN Discounting
	Schroder 90 Plus Equity Fund		SKBDN Forfaiting
	Schroder Dana Istimewa		SKBDN Issuance
	Schroder Dana Prestasi		Trust Receipt
	Schroder Dana Prestasi Plus		Spot
			Forward
			Swap
			Produk Derivatif lainnya
Produk Investasi Obligasi Fixed Income Investment Products	Obligasi Negara Ritel	Surat Kredit Berdokumen Dalam Negeri (SKBDN / Local LC) Local LC	
	Sukuk Negara Ritel		
	Savings Bond Retail		
	Surat Utang Negara Fixed Rate		
	Surat Utang Negara Dalam Mata Uang USD		
Fasilitas Kredit Credit Facilities	Kredit Pemilikan Rumah Mortgage		
	Kredit Kendaraan Bermotor Vehicle Loan		
	Kredit Modal Kerja Working Capital Loan		
	Kredit Sindikasi Syndication Loan		
	Kredit Ekspor Pre-Export Financing		
	Trust Receipt		
	Kredit Investasi Investment Loan		
	Distributor Financing		
	Supplier Financing		
	Dealer Financing		
	Warehouse Financing		
	Showroom Financing		
	Investment Financing		
	Advance Payment Guarantee		
	Bid Guarantee		
	Counter Guarantee		
	Custom Guarantee (P4BM)		
	Direct Pay Guarantee		
	Financial Guarantee		
	Maintenance Guarantee		
	Payment Guarantee		
	Performance Guarantee		
Standby LC / Bank Garansi Standby LC / Bank Guarantees		Fasilitas Valuta Asing Foreign Exchange Facilities	

Profil BCA / BCA Profile

Nama Perusahaan [G4-3] / Name of Company [G4-3]	PT Bank Central Asia Tbk
Bidang Usaha [G4-4] / Line of Business [G4-4]	Bank Umum
Kepemilikan [G4-6] / Ownership [G4-6]	FarIndo Investments (Mauritius) Ltd qualitate qua (qq) 47,15% Anthony Salim 1,76% Masyarakat / Public 51,09%
Pendirian Perusahaan / Establishment	10 Oktober 1955
Dasar Hukum Pendirian [G4-7] Legal Basis of Establishment [G4-7]	Perseroan Terbatas Akta Pendirian Perusahaan No. 38 dengan Akta Notaris Raden Mas Soeprapto tanggal 10 Agustus 1955. Disetujui oleh Menteri Kehakiman dengan Surat Keputusan No. J.A.5/89/19 tanggal 10 Oktober 1955 Legal Basis of Incorporation Notary Deed No. 38 of Raden Mas Soeprapto dated 10 August 1955. Approved by the Minister of Justice in Decision Letter No. J.A.5/89/19 dated 10 October 1955
Bursa Efek Stock Exchange	Saham PT Bank Central Asia Tbk dicatat dan diperdagangkan pada Bursa Efek Indonesia Shares of PT Bank Central Asia Tbk are listed and traded at the Indonesia Stock Exchange (IDX)
Tanggal Pencatatan Saham Listing Date	31 Mei 2000 May 31, 2000
Kode Saham Share Code	BBCA
ISIN Code	ID1000109507
SWIFT Code	CENAIJJA
Total Karyawan Total Employees	23.982
Kantor Pusat [G4-5] / Head Office [G4-5]	Menara BCA Grand Indonesia Jl. M.H. Thamrin No. 1 Jakarta 10310 Tel. (62 21) 2358 8000 Fax. (62 21) 2358 8300
Website Perusahaan: Company Website:	www.bca.co.id www.klikbca.com
Call Center:	Halo BCA 1500888
Sekretaris Perusahaan dan Hubungan Masyarakat Corporate Secretary & Public Relations	Menara BCA, Lantai 22 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
Investor Relations	Menara BCA, Lantai 20 Grand Indonesia Jl. M.H. Thamrin No. 1 Jakarta 10310 Tel. (62 21) 2358 8000 Fax. (62 21) 2358 8339 E-mail: investor_relations@bca.co.id
Akuntan Publik Public Accountant	Siddharta Widjaja & Rekan (anggota KPMG international) Wisma GKBI 28, Lantai 33 Jl. Jend. Sudirman Jakarta 10210, Indonesia Tel. (62 21) 574 2333 (62 21) 574 2888 Fax. (62 21) 574 1777 (62 21) 574 2777

Perusahaan Pemeringkat Rating Companies	Fitch Ratings Singapore Pte Ltd 6 Temasek Boulevard #35-04/05 Suntec Tower 4 Singapore Tel. (65) 6796 7200 Website: www.fitchratings.com Moody's Singapore Pte Ltd 50 Raffles Place #23-06 Singapore Land Tower Singapore 048623 Website: www.moodys.com
Biro Administrasi Efek Share Registrar	PT Raya Saham Registra Gedung Plaza Sentral, Lantai 2 Jl. Jend. Sudirman Kav. 47-48 Jakarta 12930 Tel. (62 21) 2525666 Fax. (62 21) 2525028 Website: www.registra.co.id
Pasar yang Dilayani [G4-8] / Markets Served [G4-8]	Perbankan dan Keuangan / Banking and Financial
Negara Tempat Operasi yang Signifikan [G4-6] Country of Significant Operations [G4-6]	1 (satu) Indonesia 1 (one) Indonesia

Produk dan Layanan (miliar Rupiah) / Products and Services (in billion Rupiah)			2015	2014
Perbankan Cabang Branch Banking	Dana Pihak Ketiga Third Party Funds	Giro / Current Accounts	115.653	107.419
		Tabungan / Savings Accounts	244.608	228.993
		Deposito / Time Deposits	113.405	111.494
	Portofolio Kredit Komersial dan UKM Commercial Loan Portfolio	Usaha Kecil dan Menengah (UKM) Small and Medium Enterprise (SME)	52.760	49.387
		Komersial / Commercial	91.209	82.919
Perbankan Korporasi Corporate Banking	Rupiah		124.727	101.571
	Valuta Asing / Foreign Currency		16.534	18.914
Perbankan Individu Individual Banking	Portofolio Kredit Konsumer Consumer Loan Portfolio	Kredit Pemilikan Rumah Mortgages	59.415	54.652
		Kredit Kendaraan Bermotor Vehicle Loans	31.612	28.853
		Kartu Kredit / Credit Card	9.483	8.772
Perbankan Tresuri Treasury Banking	Portofolio Tresuri Treasury Portfolio	Instrumen Bank Indonesia Bank Indonesia Instruments	60.487	60.633
		Obligasi Pemerintah Government Bonds	30.143	29.018
		Surat Berharga Lainnya Other Marketable Securities	15.061	21.895

Ikhtisar Data Keuangan

Ikhtisar Keuangan 2 tahun terakhir (Audit, Konsolidasi, pada atau untuk tahun yang berakhir 31 Desember)

(dalam miliar Rupiah)	2015
Neraca	
Total Aset	594.373
Total Aset Produktif	527.407
Kredit yang diberikan - bruto	387.643
Kredit yang diberikan - bersih	378.616
Efek-efek (termasuk Efek-efek yang Dibeli dengan Janji Dijual Kembali)	52.521
Penempatan pada Bank Indonesia dan Bank-bank Lain	56.259
Total Liabilitas¹	504.748
Dana Pihak Ketiga ²	473.666
Giro	115.653
Tabungan	244.608
Deposito	113.405
Pinjaman yang diterima ³	5.899
Efek-efek Utang yang Diterbitkan ⁴	2.821
Total Ekuitas	89.625
Total Liabilitas dan Ekuitas	594.373
Laba Rugi Komprehensif⁵	
Pendapatan Operasional	47.876
Pendapatan Bunga Bersih	35.869
Pendapatan Operasional selain Bunga	12.007
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan ⁶	(3.505)
Beban Operasional	(21.714)
Laba Sebelum Pajak Penghasilan	22.657
Laba Bersih	18.036
Pendapatan / (Beban) Komprehensif Lainnya	(344)
Total Laba Komprehensif	17.692
Laba Bersih yang dapat diatribusikan kepada:	
Pemilik Entitas Induk	18.019
Kepentingan Non-Pengendali	17
Laba Komprehensif yang dapat diatribusikan kepada:	
Pemilik Entitas Induk	17.674
Kepentingan Non-Pengendali	18
Laba Bersih per Saham (dalam Rupiah penuh)	731

Financial Highlights

Financial Highlights in the last 2 years (Audited, Consolidated, as of the year ending on or December 31)

	2014	(in billion Rupiah)
Balance Sheets		
Total Assets	553.156	Total Assets
Total Earning Assets	483.945	Total Earning Assets
Loans - gross	346.563	Loans - gross
Loans - net	339.859	Loans - net
Securities (including Securities Purchased Under Agreements to Resell)	98.589	Securities (including Securities Purchased Under Agreements to Resell)
Placements with Bank Indonesia and Other Banks	12.020	Placements with Bank Indonesia and Other Banks
Total Liabilities¹	477.430	Total Liabilities¹
Third Party Funds ²	447.906	Third Party Funds ²
Current Accounts	107.419	Current Accounts
Savings Accounts	228.993	Savings Accounts
Time Deposits	111.494	Time Deposits
Fund Borrowings ³	6.835	Fund Borrowings ³
Debt Securities Issued ⁴	2.504	Debt Securities Issued ⁴
Total Equity	75.726	Total Equity
Total Liabilities and Equity	553.156	Total Liabilities and Equity
Comprehensive Income⁵		
Operating Income	41.373	Operating Income
Net Interest Income	32.027	Net Interest Income
Operating Income other than Interest	9.346	Operating Income other than Interest
Impairment Losses on Financial Assets ⁶	(2.239)	Impairment Losses on Financial Assets ⁶
Operating Expense	(18.393)	Operating Expense
Income Before Tax	20.741	Income Before Tax
Net Income	16.512	Net Income
Other Comprehensive Income (Expense)	(147)	Other Comprehensive Income (Expense)
Total Comprehensive Income	16.365	Total Comprehensive Income
Net Income Attributable to:		
Equity Holders of Parent Entity	16.486	Equity Holders of Parent Entity
Non-Controlling Interest	26	Non-Controlling Interest
Comprehensive Income Attributable to:		
Equity Holders of Parent Entity	16.339	Equity Holders of Parent Entity
Non-Controlling Interest	26	Non-Controlling Interest
Earnings per Share (in Rupiah)	669	Earnings per Share (in Rupiah)

Semua angka dalam laporan tahunan ini menggunakan aturan dalam Bahasa Indonesia, kecuali dinyatakan lain.

Pada tahun 2015, Bank menerapkan PSAK 1 (Revisi 2013), "Penyajian Laporan Keuangan", sehingga untuk tujuan perbandingan, beberapa akun dalam laporan laba rugi komprehensif konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2014, 2013, 2012, dan 2011 telah direklasifikasi agar sesuai dengan penyajian akun di laporan laba rugi komprehensif konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2015. Pos pendapatan non operasional telah direklasifikasi ke dalam pendapatan operasional selain bunga dan beban operasional.

1. Termasuk dana syirkah temporer sebesar Rp 2.802 miliar di tahun 2015, Rp 1.952 miliar di tahun 2014, Rp 1.444 miliar di tahun 2013, Rp 1.029 miliar di tahun 2012 dan Rp 716 miliar di tahun 2011.
2. Dana pihak ketiga tidak termasuk simpanan dari bank lain.
3. Pinjaman yang diterima termasuk simpanan dari bank lain.
4. Efek-efek utang yang diterbitkan merupakan obligasi dan wesel bayar jangka menengah (medium-term notes) yang diterbitkan oleh BCA Finance, anak perusahaan BCA yang bergerak di bidang pembiayaan kendaraan bermotor roda empat.
5. Konsolidasi BCA Insurance dilakukan sejak September 2013 sejalan dengan bertambahnya kepemilikan efektif BCA menjadi 100% dan konsolidasi CS Finance dilakukan sejak Januari 2014 setelah kepemilikan efektif BCA menjadi 70%.
6. Untuk periode tahun 2011, termasuk beban/pemulihan kerugian penurunan nilai aset non keuangan dan beban estimasi kerugian atas transaksi rekening administratif (terutama cadangan untuk fasilitas kredit yang belum digunakan).

All numbers in this document use English notation.

In 2015, the Bank implemented PSAK 1 (2013 Revision), "Presentation of Financial Statements", such that for the comparative purposes, certain accounts in the consolidated statements of comprehensive income for the year ended December 31, 2014, 2013, 2012 and 2011 have been reclassified to conform with the presentation of accounts in the consolidated statements of comprehensive income for the year ended December 31, 2015. Non Operating account have been reclassified to Operating Income other than Interest and Operating Expenses.

1. Including temporary syirkah funds amounting to Rp 2,802 billion in 2015, Rp 1,952 billion in 2014, Rp 1,444 billion in 2013, Rp 1,029 billion in 2012 and Rp 716 billion in 2011.
2. Third party funds excluding deposits from other banks.
3. Fund borrowings including deposits from other banks.
4. The debt securities issued represent bonds and medium-term notes issued by BCA Finance, a subsidiary of the Bank that is engaged in 4-wheeler financing.
5. BCA Insurance was consolidated in September 2013 in line with the increase in the Bank's effective ownership to 100%, and CS Finance was consolidated in January 2014 after BCA's effective ownership increased to 70%.
6. For 2011, including provision/recovery of impairment losses on non financial assets and provision for estimated losses on administrative account transactions (mainly reserves for unused loan facilities).

	2015	2014	
Rasio Keuangan⁵			Financial Ratios⁷
Permodalan			Capital
Rasio Kecukupan Modal (<i>Capital Adequacy Ratio - CAR</i>) ⁸	18,7%	16,9%	Capital Adequacy Ratio - (CAR) ⁸
CAR Tier 1	17,8%	16,0%	CAR Tier 1
CAR Tier 2	0,9%	0,9%	CAR Tier 2
Aset Tetap Terhadap Ekuitas	18,6%	21,2%	Fixed Assets to Capital
Aset Produktif			Earning Assets
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	0,6%	0,5%	Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	0,7%	0,6%	Non Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2,0%	1,6%	Allowance Provision on Earning Assets to Total Earning Assets
Rasio Kredit Bermasalah (<i>Non-Performing Loans - NPL</i>) - bruto ⁹	0,7%	0,6%	Non-Performing Loans (NPL) - gross ⁹
Rasio Kredit Bermasalah (<i>Non-Performing Loans - NPL</i>) - bersih	0,2%	0,2%	Non-Performing Loans (NPL) - net
Rentabilitas			Rentability
Tingkat Pengembalian atas Aset (<i>Return on Asset - ROA</i>) ¹⁰	3,8%	3,9%	Return on Assets (ROA) ¹⁰
Tingkat Pengembalian atas Ekuitas (<i>Return on Equity - ROE</i>) ¹¹	21,9%	25,5%	Return on Equity (ROE) ¹¹
Marjin Bunga Bersih (<i>Net Interest Margin - NIM</i>) ¹²	6,7%	6,5%	Net Interest Margin (NIM) ¹²
<i>Cost Efficiency Ratio</i>	46,5%	44,2%	Cost Efficiency Ratio
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	63,2%	62,4%	Operating Expenses to Operating Revenues (BOPO)
Likuiditas			Liquidity
Rasio Kredit terhadap Pendanaan (<i>Loan to Funding Ratio - LFR</i>) ¹³	81,1%	76,8%	Loan to Funding Ratio (LFR) ¹³
Rasio Dana Murah (CASA Terhadap Dana Pihak Ketiga)	76,1%	75,1%	Current Accounts and Savings Accounts (CASA) Ratio
Rasio Liabilitas terhadap Ekuitas	570,4%	635,8%	Liabilities to Equity Ratio
Rasio Liabilitas terhadap Aset	85,1%	86,4%	Liabilities to Assets Ratio
Kepatuhan			Compliance
Persentase Pelanggaran BMPK			Percentage of Violation of Legal Lending Limit
a. Pihak Terkait	0,0%	0,0%	a. Related Parties
b. Pihak Tidak Terkait	0,0%	0,0%	b. Non Related Parties
Persentase Pelampauan BMPK			Percentage Lending in Excess of Legal Lending Limit
a. Pihak Terkait	0,0%	0,0%	a. Related Parties
b. Pihak Tidak Terkait	0,0%	0,0%	b. Non Related Parties
Giro Wajib Minimum (GWM)			Minimum Reserve Requirement
a. GWM Utama Rupiah	7,5%	8,4%	a. Primary Reserve Requirement - Rupiah
b. GWM Valuta Asing	9,1%	8,6%	b. Reserve Requirement - Foreign Currency
Posisi Devisa Neto (PDN)	0,4%	0,6%	Net Open Position (NOP)
Indikator Utama Lainnya			Other Key Indicators
Jumlah Rekening (dalam ribuan)	14.129	13.370	Number of Accounts (in thousands)
Jumlah Cabang ¹⁴	1.182	1.111	Number of Branches ¹⁴
Jumlah ATM	17.081	16.694	Number of ATMs
Jumlah Kartu ATM (dalam ribuan)	13.090	12.429	Number of ATM Cards (in thousands)
Jumlah Kartu Kredit (dalam ribuan)	2.748	2.583	Number of Credit Cards (in thousands)

7. Induk perusahaan saja, rasio keuangan disajikan sesuai dengan Surat Edaran Otoritas Jasa Keuangan No.11/SE/OJK.03/2015 tanggal 17 April 2015 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

8. Rasio CAR memperhitungkan risiko kredit, risiko operasional, dan risiko pasar sesuai dengan Surat Edaran Bank Indonesia No. 11/3/DPNP tanggal 27 Januari 2009 mengenai Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar (PID).

9. Dihitung dari total kredit bermasalah (kurang lancar, diragukan, macet) dibagi total kredit.

10. Dihitung dari laba (rugi) sebelum pajak dibagi dengan rata-rata total aset.

11. Dihitung dari laba (rugi) setelah pajak dibagi dengan rata-rata total ekuitas (Tier 1).

12. Dihitung dari pendapatan (beban) bunga bersih dibagi dengan rata-rata aset produktif.

13. Dihitung dari total kredit pihak ketiga dibagi dengan dana pihak ketiga dan surat berharga yang memenuhi persyaratan tertentu yang diterbitkan oleh Bank untuk memperoleh sumber pendanaan.

14. Termasuk kantor kas.

7. Parent company only, financial ratios have been presented based on Circular Letter of Indonesia Financial Services Authority No.11/SE/OJK.03/2015 dated April 17, 2015 concerning Transparency and Publication of Commercial Bank.

8. CAR is calculated with credit risk, operational risk and market risk based on Circular Letter of Bank Indonesia No.11/3/DPNP dated January 27, 2009, regarding the Risk Weighted Assets Calculation for Operational Risk using the Basic Indicator Approach.

9. Calculated from total non performing loans (substandard, doubtful, loss) divided by total loans.

10. Calculated from income (loss) before tax divided by average total assets.

11. Calculated from net income (loss) divided by average of total equity (Tier 1 Capital).

12. Calculated from net interest income (expense) divided by average of earning assets.

13. Calculated from total loan portfolio to third party divided by total third party funds and securities that met certain criteria and issued by the Bank for funding purposes.

14. Including cash offices.

Indeks GRI-G4 Inti

Core GRI-G4 Index

Pengungkapan Standar Umum				General Standard Disclosures
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Pengungkapan Standar Umum				General Standard Disclosures
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Pengungkapan Standar Khusus				Specific Standard Disclosures
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Pengungkapan Standar Khusus				Specific Standard Disclosures
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Kontak [G4-31]

Untuk memperoleh informasi lebih lanjut maupun saran dan pertanyaan atas Laporan ini, anda bisa menghubungi:
Sekretaris Perusahaan dan Hubungan Masyarakat
Menara BCA, Lantai 22 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

Contact [G4-31]

To obtain more information as well as suggestions and queries regarding this Report, please contact the following:
Corporate Secretary and Public Relations
Menara BCA, Grand Indonesia 22nd Floor
Jl. M.H. Thamrin No. 1 Jakarta 10310
Tel. (62 21) 2358 8000
Fax. (62 21) 2358 8300
E-mail: humas@bca.co.id

2015

Laporan Keberlanjutan
Sustainability Report

Berkembang Bersama Masyarakat

Growing with
the Community

PT Bank Central Asia Tbk

Kantor Pusat
Menara BCA
Grand Indonesia
Jl. M.H. Thamrin No. 1
Jakarta 10310, Indonesia
Tel. 62 21 235 88000
Fax. 62 21 235 88300

www.bca.co.id