

Stakeholder Engagement [102-40, 102-42, 102-43, 102-44]

BCA identifies key stakeholders, namely parties related to the bank’s business activities that influence the Company’s sustainability and vice versa, including the involvement of local parties related to the Sustainable Finance process. There are seven key stakeholder groups that have been mapped to their needs, and BCA’s engagement and needs response. This stakeholder engagement is managed collectively by various units, one being the Corporate Secretary & Communication Division.

Method of Engagement and Frequency		Stakeholder Needs Response
Meetings/Mean of Engagement and Frequency	Significant Topics and Stakeholder Needs	
 <p>Regulator</p>		
<ul style="list-style-type: none"> • Compliance implementation report, at least once a year, or incidentally • Evidence of the announcement for the Annual and Extraordinary General Meeting of Shareholders (AGMS and EGMS), a summary of the Consolidated Financial Statements, at least once a year or incidentally • Monthly reports, Public Expose Implementation Plan, at least once a year or incidentally 	<ul style="list-style-type: none"> • Compliance and implementation of the precautionary and governance principles • Environmental and social risk analysis for lending • Anti Fraud and anti corruption, Anti Money Laundering/Terrorism Financing Prevention • Green banking • Financial inclusion and literacy • Sustainable finance • Payment of taxes and other obligations 	<ul style="list-style-type: none"> • Implement compliance • Prepare a Sustainable Finance Action Plan (RAKB) • Prepare annual reports and sustainability reports • Ensure governance is carried out properly • Establish an ESG Sub Division to monitor the implementation of the RAKB and green banking • Increase the reach of banking access • Pay taxes according to obligations and on time
 <p>Investors and Shareholders</p>		
<ul style="list-style-type: none"> • GMS at least once a year • Quarterly reports, every quarter • Annual reports • Sustainability Reports 	<ul style="list-style-type: none"> • Financial performance • Improved information on environmental, social and governance (ESG) performance • Security of customer privacy in the use of digital products • Support for actions to address climate change • Loan management 	<ul style="list-style-type: none"> • Carry out a strategy to achieve business targets • Disclose ESG performance information more comprehensively in the Sustainability Report • Follow up recommendations on ESG aspects from rating agencies and observers • Develop a Security Monitoring Center (SMC), implement Data Loss Prevention, and continuously improve IT systems to anticipate cyber crime • Develop strategies and road maps for action to address climate change • Pay attention to the loan portfolio mix, maintain the level of Non-Performing Loan (NPL) • The Investor Relations work unit held 213 meetings during 2020
 <p>Employees</p>		
<ul style="list-style-type: none"> • Internal communication media, periodically • Internal meetings based to the needs of the related divisions, at least once a year • Sharing Sessions, regularly • Sports and artistic events, regularly 	<ul style="list-style-type: none"> • Training and education • Career path planning • Employee understanding of Human Resources (HR) management support applications • Equality, health, safety and security of employees (K5) • Work and post-work welfare • Freedom of association • Balance of life and work to enable employees to stay fit 	<ul style="list-style-type: none"> • Availability of communication facilities, for example internal media, gatherings, sharing sessions, and Halo SDM • Availability of a whistleblowing system • In-class training and e-learning • Performance appraisals and promotion systems • Provide adequate work facilities to ensure K5 • The existence of a Labor Union • Provide welfare during work and post-work • Guarantee the safety and rights of employees in accordance with the Collective Labor Agreement (CLA) • Availability of facilities and infrastructure to carry out activities



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 <p>Customers</p>		
<ul style="list-style-type: none"> Banking activities at branch offices, frequency at any time Other meetings, frequency at any time if needed 	<ul style="list-style-type: none"> Sufficient information on financial products and services Competitive lending rates Data confidentiality and customer privacy Excellent service and innovations Banking access Fraud prevention 	<ul style="list-style-type: none"> HaloBCA: 1500888, websites and social media Information on banking products and services available on the BCA website Provide loan interest rates by taking into account the interest rates set by Bank Indonesia Quality service with regular customer surveys Develop technological innovations Security Monitoring Center (SMC), running Data Loss Prevention (DLP), and continue to improve technological innovation systems to anticipate cyber crime Implement financial inclusion and literacy Run SMART SOLUTION
 <p>Business Partners/Suppliers/Vendors</p>		
<ul style="list-style-type: none"> Interaction through website, any time Code of conduct for vendors, socialization of procurement requirements annually Meetings with the Logistics and Procurement Division, if needed at least once a year 	<ul style="list-style-type: none"> Openness in building cooperation Clear tender procedures Smooth communications Occupational health and safety (OHS) Timely payments 	<ul style="list-style-type: none"> Provide the required information Instigate fair and appropriate partner selection process Socialize procurement procedures policies Instigate good communications and cooperation Ensure healthy and safe working conditions Payment system according to work contracts
 <p>General Public</p>		
<ul style="list-style-type: none"> General seminars or training, held regularly Community development activities Meetings with institutions related to Sustainable Finance, including WWF, USAID-ICED 	<ul style="list-style-type: none"> Continuity of empowerment programs over the following years Education and training Strategically assisted Bakti BCA programs Banking access 	<ul style="list-style-type: none"> Bakti BCA program Internships and provision of job opportunities as needed Financial inclusion and literacy programs
 <p>Media</p>		
<ul style="list-style-type: none"> Banking information, periodically or incidentally Media coverage (print, online, electronic) Daily communication 	<ul style="list-style-type: none"> Schedule of meetings during press conferences Clarity of material to be reported Similarity in perception and knowledge regarding ESG to facilitate reporting 	<ul style="list-style-type: none"> Provide 138 press releases in 2020 Develop communication facilities, for example press conferences, pressrooms on the BCA website, e-mail humas@bca.co.id Update information related to banking solutions or company performance on the www.bca.co.id website

Note:
The method of mapping and stakeholder engagement is carried out in accordance with the AA1000 SES: 2011 Stakeholder Engagement Standard, namely: dependency, responsibility, tension, and influence.

● dependency ● responsibility ● tension ● influence