

Sustainability Performance Achievements



Operational and Economic Performance



Net income

Rp**27.1**
trillion

5.0% YoY



Tax payment

Rp**6.4**
trillion

16.8% YoY



CASA

Rp**642.1**
trillion

21.0% YoY



Total sustainable
business
financing (KKUB)

Rp**127.0**
trillion

1.5% YoY



KKUB to total
bank financing

22.1%

0.8% YoY



Frequency
of internet &
mobile banking
transactions

9.6
billion

50.8% YoY



Social and Community Performance

1 Female occupying Director positions

16.7%

2 Female occupying Branch Heads positions

56.7%

3 Female employees out of total employees with promotional opportunities

64.1%

4 Employees participating in Sustainable Finance Training

874

5 Bakti BCA Scholarship

Rp5.5 billion **↑ 3.8%**

6 Assisted Schools

20 schools **↑ 17.6%**

7 Financial Literacy Education Participants

> 14,000 Students in 10 provinces

8 Customer Engagement (CE) Index

4.67 (scale 1-5)

790 people **↑ 8.1%**

727 teachers **↑ 34.9%**

> 90,000 People

Branch Service Quality (BSQ) Index

4.87 (scale 1-5)

9,938 students **↑ 14.3%**

Corporate Social Responsibility fund including COVID-19 assistance

Rp116.8 billion

BCA employee solidarity for COVID-19

Rp1 billion

Operational costs for handling COVID-19

Rp47.6 billion





Environmental Performance



Solar panels installed in 2 buildings generating 16,654 kWh of electrical energy in 2020 (2.6 times greater than in 2019)

66 building branches supporting the **green office** concept

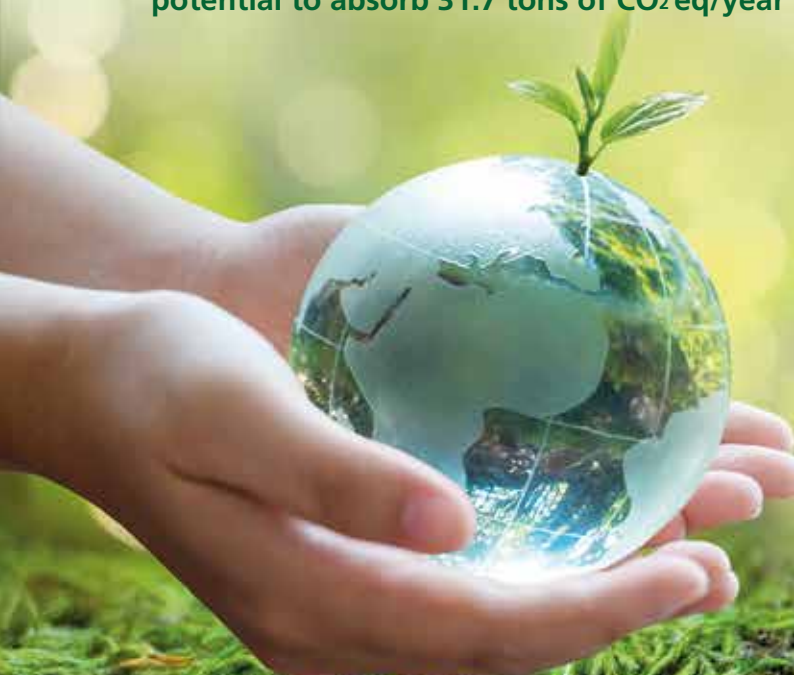
2 offices With a **waste management** systems



22.5% Reduced paper usage or approximately **18.1** tons with emission reduction potential of 37.2 tons of CO₂ eq

14,700 mangroves potential to absorb 31.7 tons of CO₂ eq/year

2,100 trees in the peat restoration areas potential to absorb **8.0** tons CO₂ eq/year

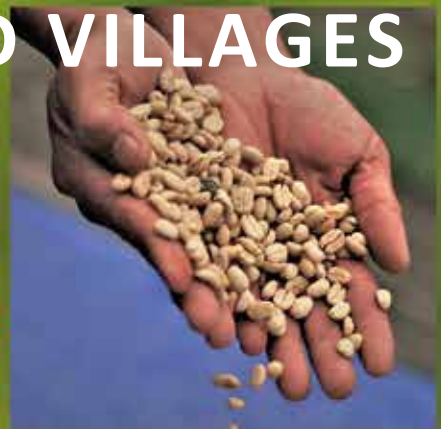


8,909 hatchlings released



31 orangutan rehabilitated in Kalimantan





12 BAKTI BCA ASSISTED VILLAGES

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

Providing Convenience & Reliability in Transaction



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



Banking virtual assistant accessible through a number of popular chat apps



Application for online investing on mutual funds and bonds and insurance information



BagiBagi
An easier way to transfer digital money at the same time to Sakuku account through BCA mobile

Debit Online
Control feature for debit card transactions via BCA mobile



Lifestyle
Easy access to airplane and train tickets, hotels, and game vouchers via BCA mobile



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



Online merchant payment feature emphasizing speed of transaction



Top Up Flazz
Convenience of top up Flazz balance via mobile phone



Online savings account opening through BCA mobile

Buka Rekening Baru

Number of Accounts

>24 million accounts



Online Account Opening in 2020

>1.6 million accounts (contributed >48% of total account growth)



Composition of Number of Transactions in Digital Channels

99.0% to total transaction





SUSTAINABILITY ASPECTS HIGHLIGHTS

Economic Aspects Performance

| Description | Unit | 2020 | 2019 | 2018 |
|---|---------------|---------|---------|---------|
| Internal Performance | | | | |
| Operating income | Rp billion | 75,165 | 71,623 | 63,034 |
| Net profit | Rp billion | 27,147 | 28,570 | 25,852 |
| Loan disbursements | Rp billion | 574,590 | 586,940 | 538,100 |
| MSME loan disbursements | Rp billion | 77,174 | 81,429 | 71,118 |
| Infrastructure financing (including non-cash loan) | Rp billion | 45,470 | 41,734 | 32,237 |
| Third Party Funds (TPF) | Rp billion | 834,284 | 698,980 | 629,812 |
| Total frequency of internet and mobile banking transactions | Million times | 9,585 | 6,356 | 4,196 |
| Total taxes paid | Rp billion | 6,421 | 7,719 | 6,854 |
| Opening (closing) branches* | Branches | (8) | 7 | 14 |
| Economic Performance regarding Sustainable Finance | | | | |
| Nominal products and/or services that meet sustainable business activity criteria categories (KKUB)** | Rp billion | 127,005 | 125,144 | 109,947 |
| KUR disbursements | Rp billion | 132.7 | 125.7 | 116.2 |
| Percentage of total sustainable business activity categories (KKUB) financing portfolio to total loan portfolio | % | 22.1 | 21.3 | 20.4 |
| Financial Inclusion Performance | | | | |
| Laku BCA growth | | | | |
| - Number of agents | Agents | 2,633 | 2,375 | 1,722 |
| - Number of accounts | Accounts | 152,678 | 139,470 | 55,979 |
| - Amount of Laku BCA customer funds | Rp billion | 23.5 | 14.6 | 4.9 |

* Branch closures due to reduced banking transactions in these branches.

** KKUB financing portfolio as of December 31, 2018 & 2019 restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020



Social Performance

| Description | Unit | 2020 | 2019 | 2018 |
|--|------------|---------|-----------|-----------|
| Internal Performance | | | | |
| Percentage of female employees with promotion opportunities | % | 64.1 | 63.8 | 62.0 |
| Women occupying Director positions | % | 16.7 | 27.3 | 25.0 |
| Percentage of female employees to total employees | % | 61.3 | 60.8 | 60.4 |
| Number of training participants | People | 39,237 | 67,548 | 60,448 |
| Number of training days | Days | 160,361 | 248,738 | 207,513 |
| Number of training hours | Hours | 976,700 | 1,660,212 | 1,275,086 |
| Employee training and education expenses | Rp million | 208,954 | 395,659 | 273,279 |
| Number of financial literacy education participants (CSR) | People | 105,522 | 107,267 | 99,425 |
| Customer Engagement (CE) index | Scale 1-5 | 4.67 | 4.67 | 4.63 |
| Branch Service Quality (BSQ) Index | Scale 1-5 | 4.87 | 4.86 | 4.81 |
| Customer complaint settlement level | % | 99.3 | 99.4 | 99.1 |
| Percentage of (whistleblowing) complaints that have been completed investigated out of the total number of complaints received | % | 81.8 | 100.0 | 100.0 |
| Social Responsibility Activities | | | | |
| Social responsibility activity funds realization | Rp billion | 116.8 | 122.8 | 105.6 |
| Number of non-degree education graduates | People | 164 | 142 | 167 |
| Number of assisted clinic patients | People | 16,611 | 17,976 | 15,570 |



Environmental Performance

| Description | Unit | 2020 | 2019 | 2018 |
|--|---------------------|------------|--------------------------|--------------------------|
| Internal Performance | | | | |
| Electricity consumption ^{a)} | kWh | 80,048,325 | 80,073,145 ^{a)} | 77,582,416 ^{a)} |
| Electricity consumption intensity | kWh/m ² | 185 | 186 | 182 |
| GHG emissions generated | tCO ₂ eq | 71,046 | 71,340 | 68,230 |
| Paper consumption at the head office ^{b)} | Ton | 63 | 81 | 93 |
| Paper reduction | Ton | 18 | 12 | 1 ^{c)} |
| Mileage of office car use | Km | 1,484,923 | n/a | n/a |
| Water consumption | m ³ | 67,365 | 55,322 | 45,168 |
| Branch offices that support green office concept | Branches | 66 | 61 | 34 |
| Environmental Responsibility Activities | | | | |
| Realization of social responsibility funds | Rp million | 575 | 685 | 1,118 |
| Reintroduction of orangutan in Kalimantan | Orangutan | 0 | 6 | 6 |
| Orangutan rehabilitation | Orangutan | 31 | 0 | 0 |
| Biodiversity conservation | Turtle nests | 100 | 100 | 100 |
| | Mangrove | 14,700 | 20,200 | 12,000 |
| Peat area restoration | trees | 2,100 | - | - |

a) Restatement of data for 2018 and 2019, as the data calculations coverage has increased from 3 Main Offices to 6 Main Offices, Head Office Data Center, and 115 KCU Buildings.

b) Printer Pooling reported is for WSA II, WSA I, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.

c) 2018 paper data refers to purchased and not-used data.



Sustainable Business Financing [FS8]

| Description | 2020 | | 2019 | | 2018 | |
|--|------------|-------|------------|-------|------------|-------|
| | Rp billion | % | Rp billion | % | Rp billion | % |
| Sustainable business activity categories (KKUB) financing portfolio* | 127,005 | 100.0 | 125,144 | 100.0 | 109,947 | 100.0 |
| a. Renewable energy | 4,643 | 3.7 | 3,020 | 2.4 | 2,343 | 2.1 |
| b. Energy efficiency | 441 | 0.3 | 547 | 0.4 | 1,589 | 1.4 |
| c. Management of living natural resources and sustainable land use | 31,761 | 25.0 | 28,455 | 22.7 | 23,946 | 21.8 |
| d. Eco-friendly transportation | 7,725 | 6.1 | 5,965 | 4.8 | 5,437 | 4.9 |
| e. Sustainable water and waste water management | 1,014 | 0.8 | 1,014 | 0.8 | 1,094 | 1.0 |
| f. Eco-friendly and eco-efficient products (less residue) | 4,169 | 3.3 | 4,629 | 3.7 | 4,332 | 3.9 |
| g. Environmentally-friendly buildings that meet national, regional, or international certification standards | 77 | 0.1 | 85 | 0.1 | 89 | 0.1 |
| h. MSME activities | 77,174 | 60.8 | 81,429 | 65.1 | 71,118 | 64.7 |
| Non-MSME KKUB financing portfolio based on segment | 49,831 | 100.0 | 43,715 | 100.0 | 38,829 | 100.0 |
| - Corporate | 48,810 | 98.0 | 42,649 | 97.6 | 37,474 | 96.5 |
| - Commercial | 1,020 | 2.0 | 1,066 | 2.4 | 1,355 | 3.5 |
| Infrastructure financing portfolio (including non- cash loan) | 10,430 | 100.0 | 8,436 | 100.0 | 8,194 | 100.0 |
| - Toll roads | 2,915 | 28.0 | 2,945 | 34.9 | 2,975 | 36.3 |
| - Electricity | 1,690 | 16.2 | 1,457 | 17.3 | 1,663 | 20.3 |
| - Railroads | 1,955 | 18.7 | 1,096 | 13.0 | 1,462 | 17.8 |
| - Airports dan ports | 2,855 | 27.4 | 1,923 | 22.8 | 1,000 | 12.2 |
| - Drinking water and sanitation | 1,014 | 9.7 | 1,014 | 12.0 | 1,093 | 13.3 |

* KKUB financing portfolio as of December 31, 2018 and 2019 restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020. Overall financing portfolio based on the industry sector is shown in the 2020 annual report. [\[FN-CB-410a.1\]](#)