

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. [\[FN-CB-410a.1\]](#)