



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