




Environment




BCA has adopted a staged approach to identifying and managing climate change risks. We have started by calculating GHG emissions resulting from the electrical energy used in our buildings. BCA's Procurement and Building Management Division provides the information related to environmental data, including calculation of emissions.

Green Banking Initiative




Electrical energy

Apply AC inverter, LED lights, on/off AC and lighting schedule, Head Office building electricity monitoring. Target of achieving Energy Consumption Intensity (IKE) standards.



Emissions

Apply environmentally friendly technology, as well as disseminate and educate employees in the building through Agents of Change.



Water

Check water installations and taps, water conservation education, and monitoring water use in the Head Office building.



Plastic waste

- Encourage employees to use glass tumblers and cups.
- Avoiding the use of plastic drinking water bottles for BCA internal activities
- Cooperating with waste management organizations to recycle plastic waste.

REDUCING ENERGY CONSUMPTION AND CONTRIBUTING TO REDUCING EMISSIONS

Steps taken related to climate change included:

- Developing a Climate Change Strategy roadmap
- Developing a GHG inventory for our operations using GHG Protocol Standard
- Developing climate change mitigation policies;
- Improving awareness of the impact of climate change in regards to our operations and investment portfolio
- Increasing the Bank's resilience to climate risks by monitoring climate relevant investment sectors;
- Preparing guidance to customers and businesses to transition to a low carbon economy.



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 BCA supports the actions to address climate change. Concrete actions taken include making efficient use of electricity, clean water, and paper, all of which indirectly supports the reduction of greenhouse gas emissions.
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WASTE MANAGEMENT

Waste Management

BCA sorts its waste by providing different colored waste bins, namely gray for residual waste and yellow for plastic waste. During 2020, BCA sorted waste in two buildings: WSA II and Wisma BCA foresta. The resulting sorted waste is sent to the Tzu Chi Foundation to be recycled, then sold, and the funds raised distributed to those in need.

Electronic waste management

Vendors collect electronic waste, then sort out anything that can still be repaired and reused (to donate to schools or orphanages). Electronic waste over five years old will be separated, between plastic waste and metal waste. This helps prevent unmanaged waste from circulating in the market and polluting the environment. Also, the sorted materials can be sold by the vendor to recyclers so that economic benefits can be obtained.

WATER USE AND WASTEWATER MANAGEMENT

The water used in BCA is purchased from the Regional Drinking Water Company (PDAM). We pay attention to the efficient use of clean water in all of our office buildings. Currently, at KCU Bintaro, Wisma BCA Foresta, and Wisma Pondok Indah, water recycling is available to treat wastewater. Processed water is used to meet non-hygiene needs, such as watering plants and flushing toilets. In other offices, BCA has implemented several initiatives, including maintenance of water installations, use of water-efficient taps, eco-washers, and conducting water-saving campaigns.

Water usage

Water Source	2020 ^{*)}	2019 ^{**)}	2018 ^{**)}
Local water company/PDAM (m ³)	67,365	55,322	45,168

Notes:

*) Data for 2020 includes Gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah, Graha Asia, Landmark Pluit, and WAAS (CPC).

**) Data for 2019 and 2018 include Gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah.

Water consumption is monitored by the Logistics and Building Division to evaluate its efficient use. Every year, BCA has increased the scope of data measurement. In 2020, water use consumption included Gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah, Graha Asia, Landmark Pluit, and Wisma Asia Alam Sutera WAAS (CPC), and recorded a total of 67,365 m³.

In the Bank’s operations, any domestic liquid waste generated by BCA does not have a significant impact on the Bank’s operations and sustainability. This report does not include information related to waste spills, as BCA does not carry out any activities related to waste transportation, so this information is less relevant.

USE OF RECYCLED MATERIALS

BCA cannot report on the use of recycled materials, as BCA’s business activities do not directly use materials. However, BCA supports all efforts to prevent environmental pollution by instigating several environmental care programs that will be discussed in other subsections.

ENVIRONMENTAL COMPLAINTS

During 2020, BCA did not receive any complaints related to the environment from its stakeholders. BCA has also not received any information pertaining to environmental complaints received by debtors, especially those with corporate loans.



Orangutan conservation activities have had a positive environmental and social impact, by providing clean water, fresh air, and protection against soil erosion, floods and landslides, and by ensuring the necessary ecosystem functions including disaster and risk reduction and climate regulations are in place, on a local and global scale. On the social and economic life side, these activities contribute to providing people with alternative livelihoods.

Benefit recipients:

31 orangutans were rehabilitated and are waiting to be released back into their habitat.

Turtle Conservation

Activities:

Implementing a turtle conservation program in Banyuwangi, in collaboration with the Sea Turtle Foundation (BSTF). Apart from conservation, these activities also include assistance in maintaining the semi-natural hatchery nests, and raising awareness in the Banyuwangi people about the importance of the turtle ecosystem in the chain of life.

The turtle conservation activities have had a positive impact on the environment and society. Turtles can be saved from predators and the communities welfare has improved by making the turtle conservation areas tourist sites. This activity has had a direct economic impact on the communities through providing homestays and selling souvenirs. By the end of 2020, the total donation for turtle conservation activities amounted to Rp105 million.

Benefit recipients:

100 turtle egg nests were successfully relocated saving thousands of eggs. 8,909 eggs were successfully hatched and all the young turtles successfully released.

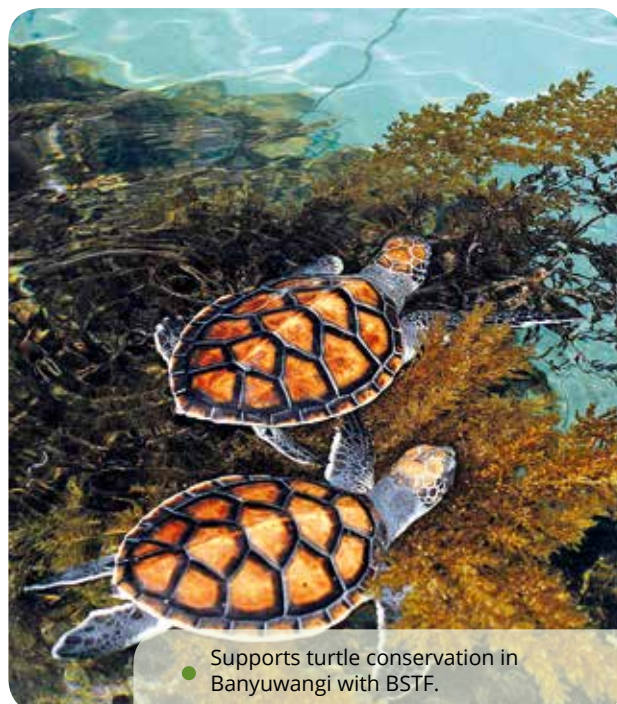
BCA's support for the Fishermen program

Activities:

Providing donations to fishermen who need it and helping them acquire new quality boats, as well as environmentally friendly fishing gear. It is hoped that this assistance will encourage the fishermen to go to sea and drive the wheels of the Indonesian economy during the COVID-19 pandemic, through the fishing industry.

Benefit recipients:

Donations of Rp280 million were disbursed through BenihBaik.com to Fishermen for 4 new ships.



● Supports turtle conservation in Banyuwangi with BSTF.

Mangrove Tree Rehabilitation

Activities:

Rehabilitating mangrove trees through the NEWtrees program initiated by WWF Indonesia to help reduce abrasion along the Ujung Kulon Peninsula located in Java, where only a stretch of 1.3 km remains.

BCA is continuing to educate communities on the benefits of mangrove planting and it is hoped that this planting program will not only have a positive impact on the environment, but also create a community spirit and open up alternative source of income for the communities.

Benefit recipients:

In 2020, Mangrove tree planting reached 27,918 trees, covering an area of 12 ha. 14,700 of the trees survived, and potentially absorbing emissions of 31.7 tons of CO2e emissions per year. 10 mangrove planting technical teams in Laban, and 20 bamboo garden owners in Ujung Jaya village, as well as groups comprising the communities and village governments are provided with the mangrove seedlings.