

Live to Engage



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Live to Engage

BCA is committed to implementing sustainability principles that support the business and ESG aspects alignment. During the ongoing pandemic, a new, all-digital lifestyle has become the foundation of the national economy and banking. We responded to this development by improving our digital-based banking services capabilities, and thereby contributed to the national economic recovery. At the same time, we have ensured the digital transaction data is protected with layered IT security to mitigate the risk of cybercrime. We have also implemented “green initiatives” in our operational activities covering digitizing work processes to implementing green offices. This initiatives contribute to save energy and paper usage in banking transactions and operations.

BCA will continue to focus on developing its Sustainable Finance portfolios, including loans to the MSME sector that is continuing to grow positively. BCA has become one of the pioneer in financing new renewable energy to eco-efficient products. BCA has taken a shared role and responsibility for controlling the COVID-19 pandemic through the community empowerment program. We support the Government’s vaccination program through vaccination centers for employees, employees’ families, and the wider community. In compliance with government regulations, BCA has adapted our Work from Home policy and promoted Banking from Home. BCA is consistently providing assistance and capability-building in 12 “BCA Assisted Villages”, enabling the rural communities to create a better village economic growth.

Overall, increased mobility, economic recovery, as well as various innovation and collaboration, are actual togetherness with our stakeholders. Collaborate and act together, Live to Engage.

Board of Directors' Message ^[102-14, 102-15]



On our 64th anniversary in 2021, BCA strengthens its commitment to improve Environmental, Social and Governance (ESG) performance and deliver a positive impact for all stakeholders. Through online and offline activities or “hybrid now”, we are endeavoring to be better by taking action, innovation and collaboration with stakeholders and be impactful on the economic, environmental and social aspects.



Jahja Setiaatmadja
President Director

DEAR RESPECTED STAKEHOLDERS,

We have faced many challenges together during the COVID-19 pandemic. We have made every effort to maintain our health, conduct vaccination programs, remain disciplined in following health protocols, as well as inspire and provide added value to the communities and the surrounding environment. These are all relevant to the true meaning of ‘Sustainability’.

After the UN Climate Summit COP26 in Glasgow at the end of 2021, where Indonesia was chosen as the G20 Presidency for 2022, environmental, social and governance (ESG) issues are being discussed more intensively now. With Indonesia’s prestigious role, all of us must be ready to fully support the country’s efforts to develop a low-carbon economy. All stakeholders must now pay greater attention to our ESG performance, and that includes the banking industry. We have seen that the transitioning process from “business as usual” to “a low-carbon economy” has already begun and is continuing gradually. To support this movement, we at BCA are ready to make the necessary changes in line with the directives and support from the Government, and all other segments in the business world.

REVIEW AND SUSTAINABILITY VALUE

The pandemic is still impacting economic performance, but it has started to slowly improved. In the banking sector, a very significant change in people's behavior has encouraged a massive and aggressive increase in digital banking. This acceleration is a key fundamental for banks to maintain their sustainability value.

BCA's sustainability value in running its business is its commitment to complying with all Government regulations, consistently innovating relevant products and services to the latest needs, all following low-carbon economic processes. This sustainability integrates the economic, environmental and social added values. To deliver our sustainability value in line with the Sustainable Development Goals (SDGs), we continue to improve our ESG assessments, engagement and shared values, and implementing good governance.

In line with the Company's strategy, BCA supports 9 top priorities amongst the 17 SDGs. BCA's commitment of Sustainable Finance achievements involves implementing a strategy and policy in line with the 3 BCA Sustainability Pillars including Responsible Banking, Sustainability Culture, and Social Value Creation.

SUSTAINABLE FINANCE IMPLEMENTATION CHALLENGES

We pay great attention to Sustainable Finance implementation developments and analyze the business challenges, opportunities, and prospects and their impact on our stakeholders. Sustainability is a long journey that we are taking together with our stakeholders. Internally, BCA is continuing to educate and improve its employees' understanding of the Sustainable Finance principles. 97% of our employees of our employees participated in mandatory Sustainable Finance e-learning in 2021. We maintain close communication and engagement with our debtors to improve the quality of our ESG, and have gained relevant business certificates, namely RSPO/ ISPO certification, which increased by 17.9% to 66 this year. We are committed to continue balancing the business and sustainability aspects in a prudent manner, especially during this current transition period. Our view on the social and economic aspects is to focus on what is needed in a balanced way in Indonesia, which is still a developing nation, amid the intense environmental issues.

Environmental damage can influence negative impacts on economic and social performance, including the quality of human life. The environmental damage, such as extreme climate change, and environmental degradation will also influence on agriculture, water,

soil and air pollution, as well as marine ecosystems. All of these conditions may affect the economic and social aspects of the surrounding community. Awareness of environmental damage, and the increasingly real impact of climate change, encourages us to change and protect the environment together.

Therefore, the ESG management and performance in our operational and business activities are aligned with Corporate Sustainability Pillars and Culture. Many challenges still lay ahead in implementing ESG, however, we believe that engagement with all stakeholders will significantly bring positive results.

One of the biggest challenges for the bank has related to technology. Digitalization has impacted all economic, social, and environmental performances and this has the potential to affect sustainability. These rapid changes have resulted in an increase in technological crime meaning that strengthening confidential data security systems has become key to preventing cybercrime. We appreciate the support of the Government and all our customers in monitoring all technology-based digital banking security activities together.

The use of technology continues to be improved in financial literacy which includes banking access. Data security awareness and the use of technology is a challenge and requires us to carry out continuous education and dissemination with all stakeholders.

In addition, we have begun to map the sustainable financing portfolio, as well as internally improve green banking. We have started ESG assessments for every disbursed loan and have developed ESG-based products as part of our business strategy. We involve all stakeholders to provide the understanding and to implement sustainability efforts consistently in order to overcome the challenges in the implementation of Sustainable Finance.

SUSTAINABLE FINANCE IMPLEMENTATION RISK MANAGEMENT

To implement Sustainable Finance, BCA has established a Sustainable Finance Action Plan (SFAP), which is submitted annually to the Financial Services Authority (OJK). The SFAP will support our ESG performance, including the environmental aspect that poses a major risk to sustainability. The greatest concern in the environmental aspect is the negative impact of extreme climate change. We have responded to this by managing our internal activities and increasing our internal capacity, including greenhouse gas (GHG) emissions reduction via energy savings, green building certification, as well as other environmental initiatives.

In addition, we are continuing to communicate and educate our debtors about the importance of ESG-based financing or green financing, including through webinars or sharing sessions that we conduct them together every year.

We have also started mitigating our global warming and climate-related risks. We started this process by mapping out the risks arising from our activities associated with our climate change strategy. This mapping includes identifying transition risks and physical risks from our internal activities related to our financing activities. However, we cannot do this alone, we need the entire banking industry and all stakeholders to engage and work side-by-side with us.

Over the long term, we will continue to follow ESG-based developments both in Indonesia and globally. We support Indonesia's preparation to host the G20 in 2022 and we will follow OJK's instructions in implementing the Sustainable Finance Roadmap and Green Taxonomy.

ESG risk management cannot be achieved without Good Corporate Governance (GCG) implementation as this greatly impacts the Bank's health. We continually review loans in sectors with high ESG risk through the Responsible Financing Policy and Environmental Policy in accordance with the Government and relevant authorities' rules and regulations. We believe that these policies demonstrate the commitment of all BCA personnel, including the Board of Directors and the Board of Commissioners, to the gradual implementation of ESG.

SUSTAINABILITY PERFORMANCE AND SUSTAINABLE FINANCE IMPLEMENTATION ACHIEVEMENTS

BCA is always by our customer's side when facing challenges. Through our loan disbursements, we hope that the communities' economic conditions will recover after the pandemic. Total loan disbursements in 2021 reached Rp622.0 trillion, an increase of 8.3% YoY. The increase was higher than the original target of 4%-6%. Of the total loans, the Sustainable Finance portfolio was 24.8% or Rp154.4 trillion, beyond the target. This portfolio consists of 42.9% non-MSME and 57.1% MSMEs.

BCA recorded income of Rp78.5 trillion, increased by 4.4% YOY and generated a profit for the year of Rp31.4 trillion, increased by 15.8% YoY. BCA's overall economic performance improved compared to last year and we will continue to provide added value to our stakeholders, including the communities, by

providing financial literacy and inclusion activities, as well as community development through the Bakti BCA program.

Our superior human capital helps us achieve our performance targets. In delivering service excellence, BCA upholds the principles of balance and equality, implements health protocols and excellent work safety procedures, strives for work-life balance, improves the capabilities of employees, and other extraordinary things. The spirit of SENADA (Always by Your Side) enables BCA to transfer its corporate values to BCA Personnel as the next generation so that BCA will be sustainable and be even better in the future.

For the environmental aspect, we continue our efforts to reduce carbon emissions through the implementation of digital banking products and solutions, digital-based workplaces, green buildings and nature conservation. This effort estimated to be able to reduce carbon emissions by 887.8 tCO₂ eq.

BCA continues to innovate by developing digital-based products and services with convenient and comfortable transaction features. Digitalization is one of our green initiatives to reduce paper use, and in 2021 we achieved the highest online transaction volume of all time. Digitalization also helps reducing fossil fuel consumption from transportation that was previously undertaken by customers when they had to visit bank. In general, digitalization could strengthen the business ecosystem and the community's economy.

Applying environmentally-friendly building features is another effort to reduce carbon emissions. In 2021, our Foresta Building received the Greenship Building Certificate v.1.1 Platinum rating from the Green Building Council Indonesia.

We continue our commitment to preserve the environment, until 2021 there are 14,700 mangrove trees that survived in an area of 12 ha, and we have also rehabilitated 10 ha of critical land in the orangutan conservation area by planting 4,000 tree seeds.

We take responsibility for the waste from our products by managing BCA EDC waste, cards and non-organic waste to maintain our environmentally-friendly activities. 95% of BCA's EDC waste has been successfully recycled. The replacement of non-chip cards with chip-based cards has also created piles of card waste. Our innovation was to process the card waste into paving blocks to be used as a component in the BCA office buildings. We continue to pay attention to customer data security when managing the card waste.

We are also actively improving the social aspect management and have established and implemented a Human Rights Policy that applies internally to our employees and externally to our supply chain. BCA's human rights scope and context includes civil and political rights, basic labor rights, human rights related to the banking business, business partners or supply chain, and community empowerment.

We are committed to share social values by establishing a Community Development Policy, which is the main umbrella for the Corporate Social Responsibility (CSR) program implementation. Under this program, BCA assists and develops the community through the BCA Bakti Pillars, namely Business Solutions, Smart Solutions, and Synergy Solutions.

In 2021, the Tourism Village, namely Tamansari, won the 1st place in the Digital Creative Tourism Village category, from the Ministry of Tourism and Creative Economy for the 2021 Indonesian Tourism Village Award. Pentingsari Village became an Inspirational Independent Village. Aik Rusa Barehun Village, Tamansari Tourism Village, and also Pentingsari Village became the Sustainable Certified Villages 2021.

BCA has taken a shared role & responsibility for controlling the COVID-19 pandemic. We support the Government's vaccination program through vaccination centers for employees, employees' families, and the wider community.

BCA received international recognition for its good implementation of ESG from credible domestic and international rating agencies, including SRI-KEHATI, IDX ESG INDEX, MSCI, FTSE4Good, and Dow Jones Sustainability Indices. We will continue to map out physical risk mitigation strategies and pursue CO2 emission reduction in other BCA buildings in stages. Meanwhile, we are also implementing a climate change impact mitigation strategy roadmap by calculating the greenhouse gas emissions for scopes 1, 2, and 3. For the implementation of Sustainable Finance, we will further enhance the assessment of ESG aspects for all sectors under the high-risk category, and ensure compliance with all prevailing regulations in Indonesia.

COMMITMENT TO IMPLEMENTATION OF SUSTAINABLE FINANCE

Sustainability for BCA means having a positive impact on the stakeholders and the environment, as well as creating value for future generations. To achieve this, we endeavor to maintain and manage a balance in all ESG aspects. We are committed to increasing ESG-based financing to 7% in 2022.

Let's inspire ourselves to work together according to our individual abilities in implementing Sustainable Finance. We recognize that changes take time and we invite all stakeholders to support one another. As for us, all BCA personnel are ready and engaged for future sustainability commitment.

On behalf of the Board of Directors, I would like to express my appreciation and gratitude to all BCA Personnel for their enthusiasm, cooperation and dedication. I would also like to express my gratitude to the Board of Commissioners, the regulators, the shareholders, and all other stakeholders for their support and trust in the Company and the Board of Directors, especially in understanding the meaning of Sustainable Finance.

We invite all management and employee levels, as well as Subsidiaries to 'Live to Engage', collaborate and hold hands tightly, spread positive values and benefits on an ongoing basis. With a strong commitment to supporting BCA's vision and mission of Sustainable Finance, I believe that together we will be able to support and achieve the Sustainable Development Goals, and move towards a more advanced and prosperous Indonesia.

Jakarta, February 2022



Jahja Setiaatmadja
President Director

Sustainability Performance Achievements

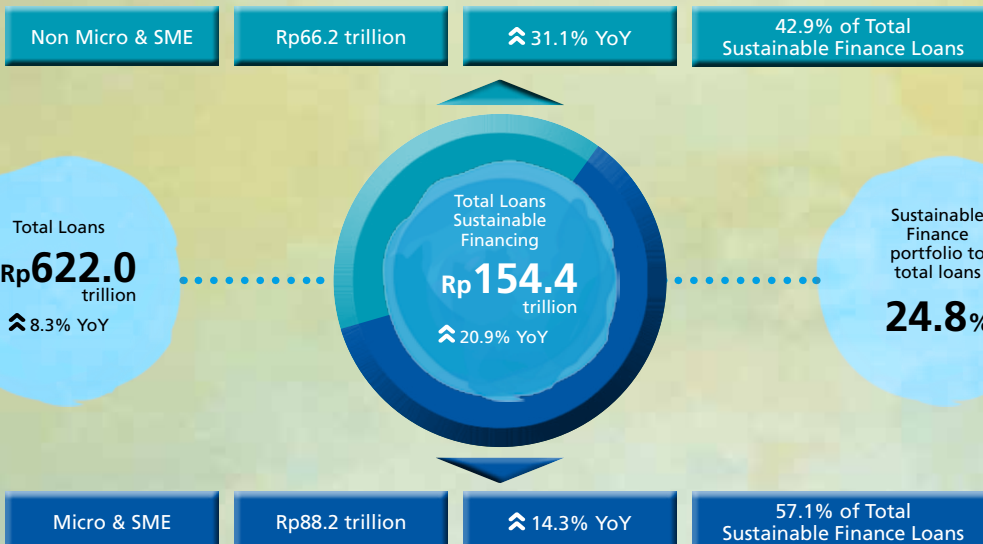
Economic Performance

7 Sustainable Financing sectors



Certified Palm Oil Financing

	2021	2020
ISPO and/or RSPO certified companies	53	48
Number of ISPO certificates	38	36
Number of RSPO certificates	28	20



MSME RECOVERY FOR NATIONAL ECONOMIC RECOVERY



Rp60 billion

in collaboration with Fintech iGrow, Modal Rakyat, and Komunal, to support MSMEs.

Expanding QRIS application
to promote financial inclusion of

Rp5.4 trillion
(\uparrow 891% YoY)



KUR disbursement of

Rp206.4 billion
(\uparrow 55.5% YoY)

BCA facilitates **43 MSMEs in NTB** (West Nusa Tenggara) to obtain halal certificates.



#BanggaLokal Kolaborasi, Synergy with Kreavi and Grebe as a MSMEs facilitator. Kreator Kreatif and MSME collaborate to create artistic local products, involving **5 creative creators** and **11 leading MSME products**.



Together Protecting the Environment, estimated to be able to reduce carbon emissions by **887.8 tCO₂ eq** in 2021



Digital Banking Products & Solutions

331.9 tCO₂ eq
estimation ∇ CO₂

Digital Workplace

465.3 tCO₂ eq
estimation ∇ CO₂



Digital Signature



Work From Anywhere



Video Conference Meeting



Environmentally-Friendly Building Initiatives

58.9 tCO₂ eq
estimation ∇ CO₂



Mangrove Monitoring in the National Park Ujung Kulon

31.7 tCO₂ eq
estimation ∇ CO₂

Green Building Initiatives



Foresta Building received a Greenship Building Certificate v.1.1 Platinum rating from Green Building Council Indonesia

- 4** buildings implement a waste management system
- 71** Branch Office Buildings adopt environmentally-friendly building features
- 3** buildings use recycled water

Foresta Certificate



Fauna

- 5** orangutans released in Kalimantan
- 5** orangutans rehabilitated in Kalimantan
- 4** batches orangutan goes to school

Flora

- 12** Ha mangrove rehabilitation monitoring area
- 14,700** mangrove trees
- 10** Ha rehabilitation of critical land in the orangutan conservation area
- 4,000** planted tree seeds

Electric Intensity

159 kWh/m²/year

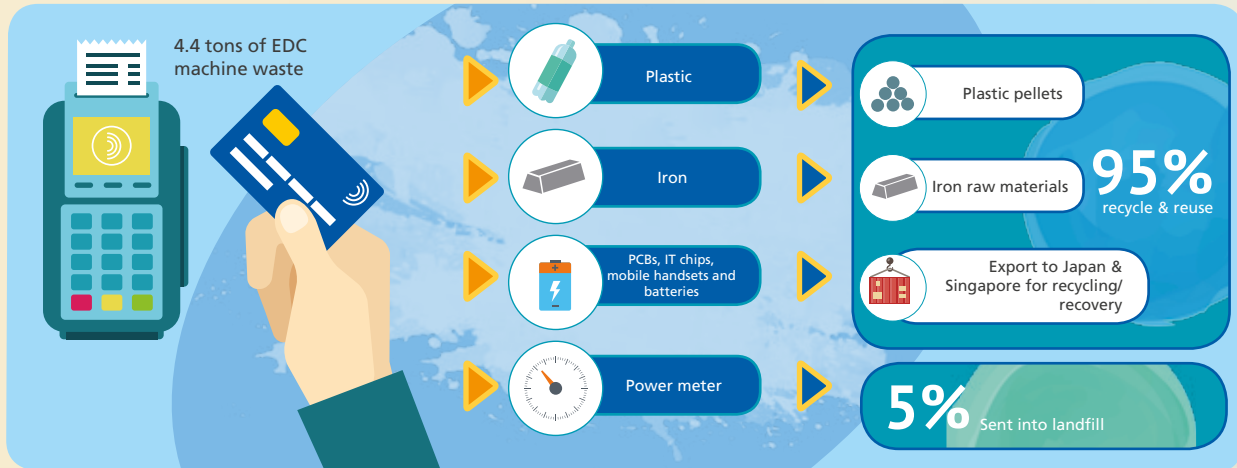
Meets the "fairly-efficient" category according to SNI 03-6196-2000

average **0.007** kWh/transaction/year

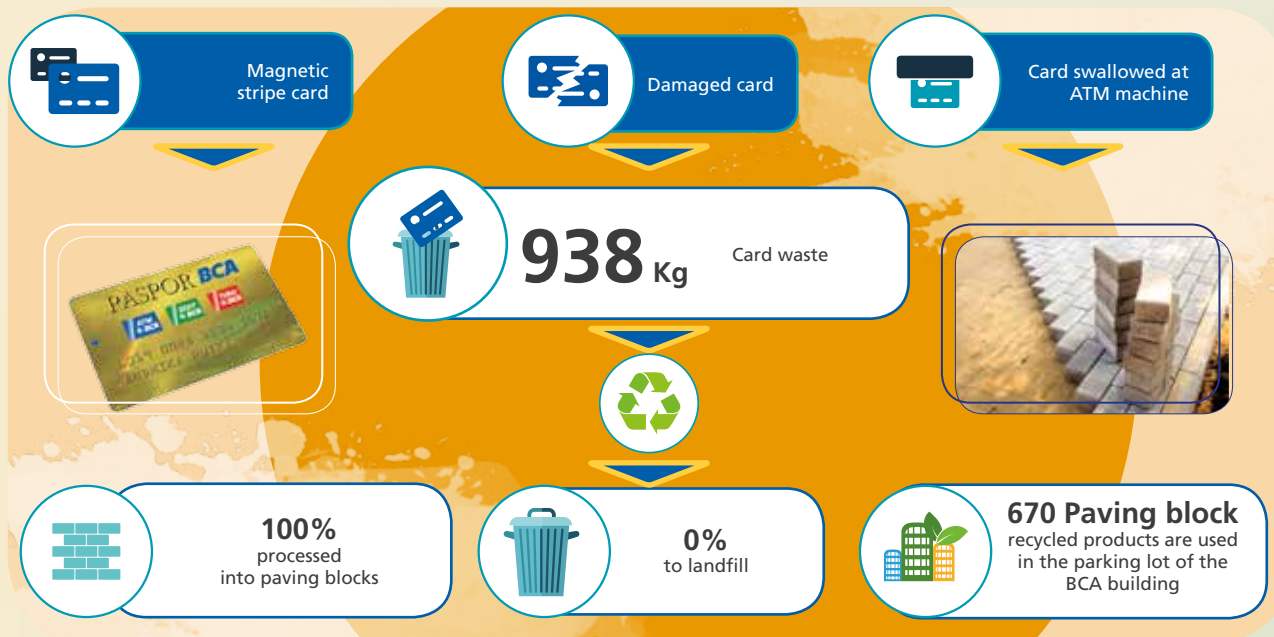
6,030 kWh/employee/year

Towards Environmentally Friendly Operations

BCA EDC waste management



Card Waste Treatment



Non-Organic Waste Management



Social and Community Performance



Female occupying
Director positions

16.7%



Female occupying
Branch Heads
positions

41.2%



Female employees
of total employees
who gets promoted

61.4%



Employees who
received Sustainable
Finance training

23,056



Bakti BCA Scholarship

Rp5.7 2.7%
billion

840 6.3%
students



Assisted Schools

20
schools

786 8.1%
teachers

10,089 1.5%
students



Financial Literacy
Education Participants

> 15,997
students

> 11,061
people



Customer Engagement
(CE) Index

4.73 (scale 1-5)

Branch Service
Quality (BSQ) Index

4.87 (scale 1-5)

bakti **BCA**

CSR
funds

Rp136.2 16.6%
billion

(photo taken before the pandemic)



149,489
Total visitors
↑ 5.6%



3 BCA Assisted villages
Awarded as creative and sustainable
tourism village



BCA Tourism Village Awards 2021 together with the Ministry of Tourism and Creative Economy.



Indonesia's Best Corporate Sustainability Initiatives & Indonesia's Corporate Sustainability Warriors Awards 2021.



(photo taken before the pandemic)

Achievements and Awards

ESG



Rating A
MSCI ESG Rating



Top 10 Constituents
FTSE4Good ASEAN 5
Index



The 12th IICD Corporate
Governance Award 2021

- Best Responsibility of The Boards (Jahja Setiaatmadja)
- Top 50 Big Capitalization Listed Company



Score 55 or 76th percentile ranking

Dow Jones Sustainability Indices - Corporate
Sustainability Assessment (CSA)



Ranked A+ for 2020
Sustainability Report
Foundation for International
Human Rights Reporting
Standards (FIHRRST)



CLSA Ratings,
Indonesia ESG - Top
10 ESG Champion



Rating A
Refinitiv ESG score

Index



- ESG Quality 45 IDX – KEHATI
- ESG Sector Leaders IDX – KEHATI



Listed in
The IDX ESG Leaders
index



Listed in
SRI-KEHATI index

CSR



- Indonesia's Best Corporate
Sustainability Initiatives
- Indonesia's Corporate
Sustainability Warriors 2021

Bisnis Indonesia

Bisnis Indonesia Corporate Social Responsibility
Award (BISRA) 2021 – Gold Champion in CSR
Program for Publicly listed Company category

Human Capital



HR Asia Award 2021 -
Indonesia's Best Companies
to Work for in Asia



Indonesia Human Capital Award VII 2021

- The Best of The Best Indonesia Human
Capital, predikat A - Very Excellent
- Best of the Best Indonesia Human Capital
Director (Lianawaty Suwono)

Customer Service



DREAM Team in Contact Center
World - Asia Pacific
51 awards (36 Gold, 8 Silver, 7
Bronze)



2021 Contact Center Asia Pacific
Awards & Conference (CC-APAC)
- Platinum Medal on Technology
Innovation Category for Halo
BCA App

Certification	Certification Period	Scope
ISO 9001:2015 Quality Management System	October 31, 2022 October 25, 2023 November 14, 2022	Network Data Center Data Center Operation IT Quality Assurance
ISO/IEC 27001:2013 for Information Security Management System	December 7, 2022 October 5, 2022 November 10, 2024	Network Data Center Data Center Operation Enterprise Security
ISO 20000-1:2011 for Service Management System	December 14, 2025 October 31, 2022	Network Data Center Quality Management
ISO 20000-1:2018 Quality Management System	December 31, 2023	Network Data Center
Payment Card Industry Data Security Standard (PCI DSS) 3.2.1	December 5, 2022	Seluruh Data Center BCA
ISO 9001:2015 Quality Management System	August 10, 2023	Contact Center HALOBKA
ISO/IEC 27001:2013 for Information Security Management System	March 3, 2023	Card Personalization (Customer Data Injection) - Domestic Payment Services and Electronic Banking Services
ISO 9001:2015 Quality Management System	May 1, 2022	Domestic Payment Services and Electronic Banking Services

Stay Safe with Digital Banking

BCA has implemented a security management system to secure data by following the data loss concept. The BCA digital application also has an additional two-factor authentication security to ensure that access is only granted to the right person.



BCA's information security management system has received ISO 27001 certification.

BCA Always By Your Side in Facing the COVID-19 Pandemic

#ServingOurCustomer



DEBTORS & MSMEs

Support national economic recovery through:

- MSME Programs



745 MSMEs

Participated in
Bangga Lokal BCA

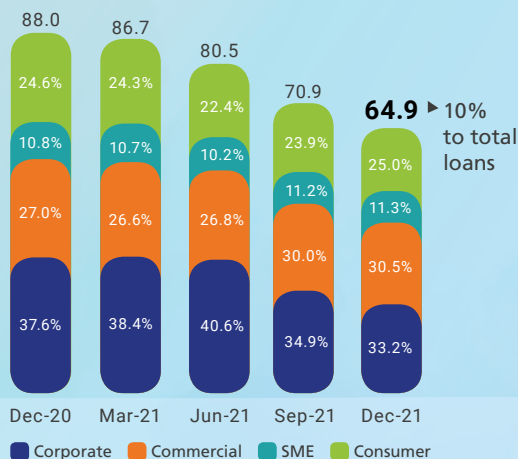


>1,700 UMKM

18 thousand products

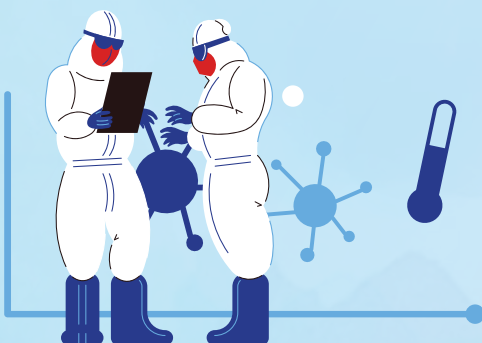
372 thousand visitors

- Restructured Loans (Current Category)
(in IDR trillion)



Dec-20 Mar-21 Jun-21 Sep-21 Dec-21

■ Corporate ■ Commercial ■ SME ■ Consumer



CUSTOMER

Increase comfort
#BankingFromHome



Fund transfer at
KlikBCA has been
doubled to
Rp500 million/day



BCA mobile and KlikBCA
Individu financial
activation can be done
via Halo BCA



Cash deposit limit via CRM
BCA increased to
Rp100 million/day using
a BCA debit card with chip



Transfer limit on
myBCA up to
Rp300 million/day

Increased convenience at the branch

- Strict health protocol implementation.
- Facilities and infrastructure are regularly disinfected.

SUPPLIER/VENDOR

- Timely payment
- Maintaining contracts with supplier/
vendor especially for small and medium
scale

#CaringOurEmployee



COVID-19 Service

- Vaccination for employees and their families
- COVID-19 call center
- Contact tracing
- Reimbursement of the health care/medication cost recommended by doctor

Work activity

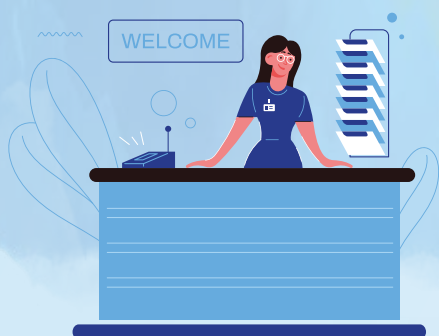
- Setting of work capacity according to PPKM level
- Flexi hour and work area policy

Employees' welfare

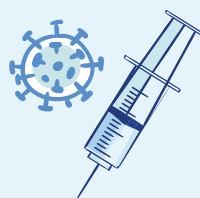
- No salary and facility deductions, no layoffs

Implementation of COVID-19

Rapid Self-Assessment for Business



COVID-19 Assistance



>98.5%
employees have been
vaccinated

#HelpingOurCommunity



bakti  **BCA**

COVID-19 ASSISTANCE

Swab
Antigen Kit



Gloves



Coverall/
Surgical
Gown



Masks
& Rice



Face Shield



Food
packages



Head Cap



Vaccine

238,157 doses



TOTAL COVID-19 ASSISTANCE
March 2020 until December 2021

Rp57.8 B

2020
Rp20.7 B

2021
Rp37.1 B

Virtual Engagement to Strengthen Sustainability Commitments

BCA External Virtual Events

BCA EXPOVERSARY ONLINE



Number of participants: 1.2 million
Mortgage application submission: Rp15 trillion
KKB application submission: Rp5 trillion

INDONESIA KNOWLEDGE FORUM (IKF)



Number of participants: 7 thousand

KPR BCA ONLINE EXPO



Developers > 300; Property agents: > 170

EGMS



INSTAGRAM LIVE @goodlifeBCA



Other External Virtual Events

- UMKM Fest
- Online Event with customer Prioritas & Solitaire
- Various webinars for customers, debtors and the public
- Analyst Meeting
- AGMS
- BCA Staycation Concert
- Tourism Village Competition Award
- Wayang Youth Festival 2021

BCA Internal Virtual Events

NATIONAL WORKING MEETING (RAKERNAS)



BCA INNOVATION AWARD (BIA)



VIRTUAL SPORTS & ARTS WEEK (PORSENI)



BCA VIRTUAL WALK



ONLINE COP SERIES



Other Internal Virtual Events

- Instagram live @bcasemuaberes
- Various webinars and online training
- Smart Solution Representative Agent (SSRA)
- Regional Office Service Dialogue

Sustainability Aspects Highlights

Economic

Description	Unit	2021	2020	2019
Internal Performance				
Operating income	Rp billion	78,473	75,165	71,623
Net income	Rp billion	31,440	27,147	28,570
Loan gross	Rp billion	622,013	574,590	586,940
Infrastructure financing (including non-cash loan)	Rp billion	54,882	45,470	41,734
Third Party Funds (TPF)	Rp billion	968,607	834,284	698,980
Total frequency of internet and mobile banking transactions	Million times	14,361	9,585	6,356
Total taxes paid	Rp billion	7,401	6,421	7,719
Economic Performance regarding Sustainable Finance				
Nominal products and/or services categories that meet Sustainable Finance business activities criteria (SF) *)	Rp billion	154,358	127,626	124,929
MSME loan disbursements	Rp billion	88,206	77,174	81,429
KUR disbursements	Rp billion	206.4	132.7	125.7
Percentage of total Sustainable Finance business categories (SF) portfolio to total loan portfolio	%	24.8	22.2	21.3
Financial Inclusion Performance (LAKU BCA)				
Number of agents	Agents	2,625	2,633	2,375
Number of accounts	Accounts	177,659	152,678	139,470
Total Laku BCA customer funds	Rp billion	25.5	23.5	14.6

Notes:

*) Sustainable financing portfolio as of December 31, 2019 and 2020 restated to adjust with the Sustainable financing portfolio identification results as of December 31, 2021.

Sustainable Financing Portfolio [FS6, FS8]

Description	2021		2020*		2019*	
	Rp billion	%	Rp billion	%	Rp billion	%
Total Sustainable Financing Portfolio	154,358	100.0	127,626	100.0	124,929	100.0
a. Renewable energy	2,348	1.5	4,643	3.6	3,020	2.4
b. Energy efficiency	221	0.1	441	0.3	547	0.4
c. Management of living natural resources and sustainable land use	52,835	34.2	31,761	24.9	28,455	22.8
d. Eco-friendly transportation	5,967	3.9	8,589	6.7	5,965	4.8
e. Water and waste water management	892	0.6	1,014	0.8	1,014	0.8
f. Eco-friendly and Eco-Efficient Products	3,808	2.5	3,925	3.1	4,414	3.5
g. Environmentally-friendly buildings	81	0.1	77	0.1	85	0.1
h. MSME activities	88,206	57.1	77,174	60.5	81,429	65.2
Non-MSME sustainable financing portfolio based on segment	66,152	100.0	50,452	100.0	43,500	100.0
- Corporate	65,320	98.7	49,431	98.0	42,434	97.5
- Commercial	832	1.3	1,020	2.0	1,066	2.5
Infrastructure financing portfolio (including non-cash loan)	8,804	100.0	11,295	100.0	8,436	100.0
- Toll roads	889	10.1	3,780	33.5	2,945	34.9
- Electricity	1,945	22.1	1,690	15.0	1,457	17.3
- Railroads	2,318	26.3	1,955	17.3	1,096	13.0
- Airports dan ports	2,760	31.3	2,855	25.3	1,923	22.8
- Drinking water and sanitation	892	10.1	1,014	9.0	1,014	12.0

Notes:

Overall financing portfolio based on the industry sector is shown in the 2021 Annual Report. [FN-CB-410a.1]

*) Sustainable financing portfolio as of December 31, 2019 and 2020 restated to adjust with the sustainable financing portfolio identification results as of December 31, 2021.

Environment

Uraian	Satuan	2021	2020	2019
Internal Performance				
GHG emissions generated (scope 1, 2, 3)	tCO ₂ eq	104,442	71,046	71,340
Electricity consumption	kWh	118,611,628 ^{a)}	80,048,325	80,073,145
Electricity consumption intensity	kWh/m ²	159	185	186
	kWh/transaction	0.007	N/A	N/A
	kWh/employee	6,030	N/A	N/A
Paper consumption at the head office	ton	57	63	81
Paper waste reduction ^{b)}	ton	6	18	12
Mileage of office car use	km	1,750	1,484	N/A
Water consumption	m ³	47,823	67,365	55,322
Branch offices adopt environmentally-friendly building features	branches	71	66	61
Environmental Responsibility Activities				
Environmental responsibility activity funds realization	Rp million	1,135	575	685
Reintroduction of orangutan in Kalimantan	orangutan	5	-	6
Orangutan rehabilitation	orangutan	5	31	-
Turtle Conservation	turtle nests	-	100	100
Mangrove Monitoring	trees	14,700	14,700	20,200
Planting trees in critical land restoration areas	planted trees	4,000	2,100	-

Notes:

a) Data coverage in 2021 is wider than in 2020 and 2019. The data for 2021 includes 8 head office locations, 4 data center locations, and 603 branch offices. Data for 2020 and 2019 only includes 6 head office locations, 1 data center location and 115 branch offices.

b) Reported printer pooling covers WSA I, WSA II, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.

Social

Uraian	Satuan	2021	2020	2019
Internal Performance				
Female employees out of the total employees with promotional opportunities	%	61.4	64.1	63.8
Females occupying Director positions	%	16.7	16.7	27.3
Female employees compared to total employees	%	61.6	61.3	60.8
Number of training days for employees	days	137,499	106,047	160,363
Number of training hours for employees	hours	673,040	600,266	1,041,290
Employee training and education expenses	Rp million	193,417	208,954	395,659
Number of society participating in financial literacy education	people	117,058	105,522	107,267
Customer Engagement (CE) index	scale 1-5	4.73	4.67	4.67
Branch Service Quality (BSQ) Index	scale 1-5	4.87	4.87	4.86
Customer complaint settlement level	%	99.5	99.3	99.4
Percentage of (whistleblowing) complaints completed out of total number of complaints received	%	91.0	81.8	100.0
Social Responsibility Activities				
Social responsibility activity funds realization	Rp billion	136,2	116,8	122,8
Number of non-degree education graduates	people	174	164	142
Number of assisted clinic patients	people	16,074	16,611	17,976
Number of cataract surgery patients	people	529	-	864

Sustainability Strategy and Sustainable Development Goals

Vision

Sustainable Finance [102-16]

To be the Bank of choice and a major pillar of the Indonesian economy, that aligns with Indonesia's sustainable development.

Mission

Sustainable Finance [102-16]

To align all our corporate activities with the principles of Sustainable Finance.

Values

Sustainable Finance

1. Customer Focus
2. Integrity
3. Teamwork
4. Continuous Pursuit of Excellence

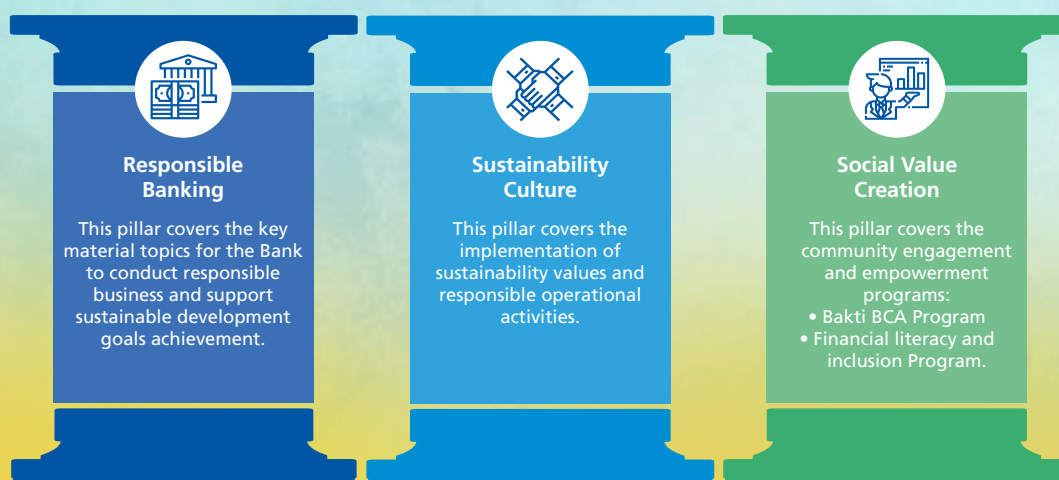
BCA Sustainability Pillars

BCA's main support for The Sustainable Development Goals (SDGs)

BCA supports 17 SDGs in its activities and has mapped out 9 main SDGs in line with the Bank's strategies:



The Implementation of Policies and Strategies



Sustainability Strategy

- Provision of financing for sustainable business activities;
- Improving Internal capacity; and
- Adjusting the organization, risk management, corporate governance, and/or standard operational procedures.

SUSTAINABILITY IMPLEMENTATION



We are implementing a Sustainable Finance Action Plan (SFAP).



We have an Environment Sustainability Governance (ESG) Sub-Division.



We have a Sustainability Governance Manual and a Sustainable Finance Policy for the palm oil plantation and industry.



We have mapped out the support priorities for the Sustainable Development Goals (SDG).



We perform internal and external stakeholders approach and engagement to explore sustainability issues and their needs.



We monitor and evaluate loan disbursements to ensure regulatory compliance and support sustainability.



We have sustainability Key Performance Indicators (KPI) in each working unit. In addition, we also have a joint KPI for all levels of the Board of Directors to support the implementation of ESG in line with the OJK roadmap.



We are developing an Environmental & Social Risk Analysis (ESRA) to support the loan analysis process in sectors potentially high ESG risk.



We are developing strategic plan on internal and external initiatives to reduce the negative impact of climate change.

Support for Priority Sustainable Development Goals

SDGs	2021 Achievements	Our strategies	Future targets
 3 GOOD HEALTH AND WELL-BEING	<ul style="list-style-type: none"> • BCA responsible 100% of health care costs for employees exposed to the COVID-19. • 98.5% of employees receiving vaccine doses. • The mapping of work-related diseases resulted of: 728 workers had low back pain and 7,596 affected respiratory tract infections. • No major accidents at work. • >238 thousand vaccine doses given to the community. • 529 cataract surgery patients. • 16,074 People have received free health services through partner clinics. 	<ul style="list-style-type: none"> • Conducting periodic internal inspections. • Adjusting the implementation of WFH and WFO based on PPKM levels. • Implementing flexi hour. • Providing regular consultation. • Providing an ergonomic chair. • Providing a video to remind stretching. • Communicating health campaigns. • Following strict health protocols. • Carrying out social service activities. • Implementing health protocols for customers visiting branches. • Educating the public through seminars or webinars. 	<ul style="list-style-type: none"> • No major accidents at work. • Completing the activities have been carried out in 2021. • Collaborate with related parties on vaccination implementation. • Support the implementation of cataract surgery social service. • Distributing subsidies for public health services through partner clinic.
 4 QUALITY EDUCATION	<ul style="list-style-type: none"> • 47,706 employees have received training. • 33 employees have received S1 and S2 scholarships. • 23,056 employees have completed Sustainable Finance e-learning. • 840 students have received scholarships. • 496 PPA/PPBP and PPTI participants. • 180 teachers attended Smart Teacher training. • 26 early childhood education programs (PAUD). • 117,058 people (including students and college students) have received financial literacy education. 	<ul style="list-style-type: none"> • Developing e-learning training programs, in-class training, and collaborating with other educational institutions. • Organize selection and awarding scholarships to students who qualified the criteria and providing soft skills training. • PPA strategy: Recruit and disseminate to leading Senior High Schools/Vocational Schools across Indonesia. • Organize intensive training on blended learning and Softskills training for teachers using the competitive method. • Organizing financial literacy education nationwide that has a positive impact in accordance with the OJK SNLKI by prioritizing volunteer programs carried out by employees. 	<ul style="list-style-type: none"> • 25% of employees who are directly involved in Sustainable Finance receive Sustainable Finance training. • 40 permanent employees receive master's scholarships. • Carry out Bakti BCA scholarship program • Carry out Bakti PPA/PPBP & PPTI program. • Provide intensive training to school principals for monitoring the impact of the program. • Increase the number and quality of financial literacy education.
 5 GENDER EQUALITY	<ul style="list-style-type: none"> • 61.4% female employees out of the total employees with promotional opportunities. • 41.2% of the total branch heads are female. • 898 female employees occupy middle-up manager positions. • 70,642 women participated in financial literacy education to increase the inclusion of LAKU BCA. 	<ul style="list-style-type: none"> • Conducting the Preamble of Collective Labor Agreement and Article 59 paragraph 2 letter i related to equal rights and prohibition of discrimination in any form against employees. • Providing equal opportunities in career advancement to managerial level or higher. • Provide education to housewives to gain knowledge of financial management. 	<ul style="list-style-type: none"> • Maintain an equal percentage of female and male employees with opportunities to: <ul style="list-style-type: none"> - Serve as Branch Head. - Hold a position as a middle-up manager. • Improve the quantity and quality of financial literacy education.

SDGs	2021 Achievements	Our strategies	Future targets
 	<ul style="list-style-type: none"> 2 buildings use solar panels. Data measurement for emission calculations have expanded to 8 head offices, 4 locations data center and 603 main branches. 71 branches have adapted environmentally-friendly building features. Foresta head office has received GreenShip Certificate of Built Building v.1.1 Platinum rating of Green Building Indonesian Council. Sustainable financing portfolio has increased 20.9% including environmentally-friendly debtor business. 	<ul style="list-style-type: none"> Mapping out the mitigation strategy for reducing CO₂ emissions in the BCA Building gradually. Implementing adaptive behavior in smart buildings, using environmentally-friendly technology, and educating employees of sustainability culture through agents of change. Providing loans to environmentally friendly business. 	<ul style="list-style-type: none"> The scope of emission measurement calculation data consists of all branch offices. Reduce emissions by rejuvenating office support facilities. Promote eco-friendly actions through Agents of Change. Expand the Agents of Change (AOC) coverage from Head Office (33 Divisions) to 138 main branches. 7% increase in the Sustainable Finance portfolio, including environmentally-friendly debtors business.



- | | | |
|---|---|---|
| <ul style="list-style-type: none"> No major accidents at work. BCA's lowest employee remuneration in Jakarta 130.2% of the Jakarta UMR. 100% workers in Jakarta whose remuneration is higher than the Jakarta Provincial Minimum Wage. 3 BCA assisted villages received awards as creative and sustainable tourism villages. The new recruitment of Bakti BCA internships is 3,634 participants, the total active Bakti BCA internships to 9,028 participants. MSMEs increased by 14.3% KUR realization of Rp206.4 billion. 745 merchants participated in Bangga Lokal. Financial literacy and inclusion activities reached 117 thousand participants. During the pandemic, BCA was always on the debtors' side by providing credit restructuring to 69 thousand debtors with a total of Rp64.9 trillion (current collectibility). Laku BCA Development:
Number of agents: 2,625 people
Number of accounts: 177,659 accounts. Total funding Rp25.5 billion. | <ul style="list-style-type: none"> Creating job opportunities to support BCA digitalization and relationships. Developing BCA frontliners roles and capabilities to provide more comprehensive solutions to customers. Increasing the channelling cooperation with anchors. Providing guidance and assistance for branches in KUR distribution. Expanding the line of business KUR financed. Mapping the banking services for unbankable community. Collaborating with village administrators, local communities, and local governments. Carrying out recruitment for Bakti BCA internship. | <ul style="list-style-type: none"> 1,487 people recruitment target. KUR target of Rp500 billion. MSMEs target Rp94.9 trillion. Provide special ESG-based MSME programs. Laku BCA Development:
Number of agents: 2,675 people.
Number of accounts: 190 thousand accounts. Total funding of Rp29 billion. |
|---|---|---|



- | | | |
|--|---|--|
| <ul style="list-style-type: none"> Branch Service Quality index (BSQ): 4.87 (from a scale of 5). Implementation of digital workplace such as i-tend, i-sign. Customer Engagement index (CE): 4.73 (from a scale of 5). 3.2 million new accounts opened through digital banking so that total customers increase 28.5 million. Halo BCA apps has launched. Sustainable financing in infrastructure was Rp8.8 trillion. No complaints on information leaks. | <ul style="list-style-type: none"> Developing digital innovations. Holding BCA Innovation Award. Strengthening the BCA system by implementing ISO27001. Implementing machine learning and artificial intelligence. Implementing data loss prevention (DLP) and two-factor authentication for electronic information security. Providing infrastructure development financing. Socializing or educating data security to customers. Conducting digital banking education and socialization. Ensuring the ISO 27001 information security management system implementation. | <ul style="list-style-type: none"> BSQ Index minimum: 4.70. BSQ Index minimum: 4.70. 3.5 million new accounts opened using digital banking. No major fraud. Zero complaints concerning data privacy and security. |
|--|---|--|

SDGs	2021 Achievements	Our strategies	Future targets
	<ul style="list-style-type: none"> • BCA has met compliance indicators, such as Minimum Capital Adequacy Requirement (KPMM), Net Non Performing Loan (NPL), Maximum Lending Limit (BMPK), Rupiah & Foreign Currency Statutory Reserves, Macprudential Liquidity Buffer (PLM), Net Open Position (PDN) and Liquidity Coverage Ratio (LCR). • No reports of corruption by the Company. • Bank soundness score of 1. • BCA has fulfilled 96.6% of the COVID-19 Rapid Self-Assessment for Business (RSAB). • Maintaining BCA's position as the 'Best Financial Sector'. 	<ul style="list-style-type: none"> • Evaluating all business activities in accordance with regulations. • Make the whistleblowing system more effective. • Implementing good corporate governance. • Complying with capital market laws and regulations. • Adopting best relevant practice standards. 	<ul style="list-style-type: none"> • Meet compliance indicators. • No reports of corruption by the Company. • Minimum bank soundness level of 2. • There are no material and significant legal cases and/or disputes with customers.

BCA's support for other SDGs

SDGs	Support Activities
	<ul style="list-style-type: none"> • Providing wages/salaries in accordance with Government regulations. • Providing interest-free loan facilities up to a certain nominal for BCA employees. • Opening up job vacancies for BCA employee positions and apprenticeships.
	<ul style="list-style-type: none"> • Giving assistance in the form of staple food packages to communities affected by COVID-19. • Giving monthly in-kind assistance to employees at pre-employment level.
	<ul style="list-style-type: none"> • Providing sanitation facilities assistance to our assisted villages. • Water management loan financing. • 3 BCA buildings have wastewater management include rain harvest tank in Foresta Building.
	<ul style="list-style-type: none"> • Providing shuttle facilities for employees who work at BLI-Sentul. • Giving assistance for government infrastructure, public facilities and social facilities development program and BCA assisted villages.
	<ul style="list-style-type: none"> • Switching HVS paper usage from 80 gsm to 75 gsm. • Applying initiative to turn off lights in the work area during lunch break. • Use of i-sign to reduce paper usage in the approval process.
	<ul style="list-style-type: none"> • Plastic consumption reduction campaign program "less plastic". • Rehabilitate 5 orangutans and releasing another 5 orangutans, as well as planting of 4,000 trees in the 10-hectare orangutan conservation area started on December 2021. • Carrying out the mangrove maintenance/monitoring program 12-hectare area.
	<ul style="list-style-type: none"> • Cooperating with Tzu Chi foundation for waste management. • Cooperating with WWF to see opportunities/potential related to Sustainable Finance. • Cooperating with BOSF and Banyuwangi Sea Turtle Foundation to protect orangutans and turtles. • Cooperating with WWF and BOSF for monitoring and tree planting activities.

Sustainability Report Overview

Report Profile

The 2021 PT Bank Central Asia Tbk (BCA) Sustainability Report is a continuation of the previous report, published on February 26, 2020. This report covers an annual period. [102-50] [102-51]

This report's guidelines refer to:

- Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning Sustainable Finance;
- This report has been prepared in accordance with the GRI Standards: 'Core option'; (GRI)[102-54];
- Sector-specific GRI-G4: financial services or Financial Sector Supplement Disclosures (FS);
- Sustainability Accounting Standards Board (SASB) for Commercial Banks category;
- Sustainable Banking Assessment (SUSBA) Environmental, Social, and Governance (ESG) Integration Pillars from The World Wide Fund For Nature (WWF); and
- Terms of reference in the Task Force on Climate-related Financial Disclosures (TCFD).

The report contains information for the reporting period January 1 to December 31, 2021, with comparison data from the previous two years. This report describes the Bank's performance, impact, responses, and actions in responding to economic, social, environmental, and governance issues based on the needs of stakeholders. [102-52]

On the economic aspect, financial data is taken from the consolidated financial statements, and includes all subsidiaries. The subsidiaries are PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT BCA Multi Finance, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), and PT Bank Digital BCA (BCA Digital). Aside from financial data, other data was collected from BCA as parent company. [102-45]



Changes to the report are in the adjustment of material topics and boundaries. In the previous year, we presented the topics of energy, emissions, and indirect economic impacts as our material topics. This year, we identified that access and affordability of services, as well as product responsibility, are very significant and deserve to be prioritized material topics. We restated some information and data in this report, such as data on internship participants, number of training hours, expenditures for the community (201-1), due to a change in the calculation method. In addition, we also present data on the 2020 sustainable financing portfolio to adjust with the results of the sustainable financing portfolio identification as of December 31, 2021. [102-48] [102-49]

The quality of this report is checked by internal parties and verified by independent external parties through an assurance process. Internal party inspections involve the ESG team, all data contributors and the highest officials from the related functions, to the approval from the Board of Directors and Board of Commissioners. The external party that performs the verification/assurance service is SR Asia, the results are attached

to this Sustainability Report. The assurance process is part of the Sustainability Report preparation to ensure the reliability of the information and data presented. Assurance uses US Standard AA1000 (V3), Type 1 and Type 2 specifically for “economic performance, data security and customer privacy” at the Moderate Level. BCA ensures that there are no conflicts of interest in this verification process and that the selection of insurers is carried out independently. [102-56]

To prepare the Sustainability Report, BCA refers to the reporting principles, accuracy, balance, clarity, comparability, reliability, and timeliness.

CORPORATE SECRETARY & CORPORATE COMMUNICATION DIVISION [102-53]

Hera F. Haryn

Menara BCA, 20th Floor

Grand Indonesia

Jl. M.H. Thamrin No.1 Jakarta 10310, Indonesia

Tel. (62 21) 2358 8000

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E-mail: corcom_bca@bca.co.id, investor_relations@bca.co.id


OUR RESPONSE TO PREVIOUS REPORT'S FEEDBACK


We thank you for all the inputs from the 2020 Sustainability Report. The inputs were broadly related to the Bank's support for the financing of Sustainable Finance, especially to help reducing the impact of extreme climate change. Receiving these inputs, BCA put the best efforts to implement a climate change strategy and develop an ESG assessment as stated in this 2021 Sustainability Report. This disclosure is also our response to some questions addressed by our stakeholders.


We also pay attention to our stakeholders' feedback and assessor's recommendations on the 2020 Sustainability Report. We have submitted our answers and responses by disclosing the requested information, in accordance with our efforts and performance throughout 2021. We believe that sustainability is a process and we will continue to improve our performance through adequate disclosure in our Sustainability Report.

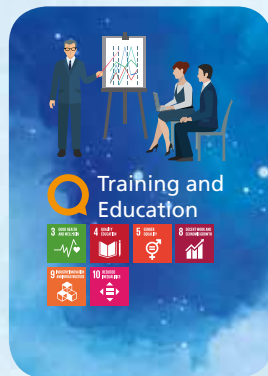
Material Topics ^[102-46, 102-47]

Topics are based on internal and external stakeholder survey results. Nine topics have been prioritized after considering their potential and actual impact on decision-making and future business strategies.

 Social Performance

 Environmental Performance

 Economic Performance



Quite Important



Important

Very Important



Material Topics Impact Boundaries [102-46, 102-47]

Boundary	
Impact on Stakeholders	Impact Identification (Positive and/or Negative)
Data Security and Customer Privacy	
Employees, Customers, Regulators	Data security and customer privacy is the foundation for the Bank's business to ensure data protection, trust, and is a form of respect for human rights.
Main Topic: Use of reliable technology and security systems, including Payment Card Industry Data Security Standard (PCI DSS) 3.2.1, and ISO/IEC 27001:2013.	
Anti-Corruption/Anti-Fraud	
Employees, Customers, General Public, Business Partners/Suppliers/Vendors, Regulators, Investors/Shareholders	Ethical business practices will increase trust and have an impact on stakeholder trust.
Main Topic: Implementation of good governance, including anti-corruption and anti-fraud training.	
Bank Services	
Employees, Customers, General Public, Business Partners/Suppliers/Vendors	Service quality with technological innovation will have an impact on the Bank's trust and reputation. Service quality includes the importance of providing equal services to all customers.
Main Topic: Implementation of reliable digital services.	
Economic Performance	
Employees, Customers, General Public, Business Partners/Suppliers/Vendors, Regulators, Investors/Shareholders	The positive impact of managing economic performance will provide value to all stakeholders.
Main Topic: Sustainable performance growth taking into account ESG risks.	
Loan Portfolio	
Employees, Customers, Investors/Shareholders	The product and service portfolio will have an impact on the Bank's business and financial transactions. In addition, environmental, social, and governance (ESG) risk management will assist investors in making investment decisions.
Main Topic: Increasing sustainable financing.	

Boundary	
Impact on Stakeholders	Impact Identification (Positive and/or Negative)
Responsibility for Products and Services	
Customers, Regulators	Products and services are the main focus to ensure BCA is always at the side of its customers. Quality products and services greatly impact the Bank's trust and business.
Main Topic: Complying with regulations and providing excellent customer service.	
Occupational Health and Safety (OHS)	
Employees, Customers, Business Partners/Suppliers/Vendors	Compliance with health protocols will have an impact on the health and safety of employees, customers, and business partners/suppliers/vendors.
Main Topic: Providing vaccines to all BCA employees and their families, including providing vaccine opportunities for the community.	
Training and Education	
Employees, Customers, General Public, Business Partners/Suppliers/Vendors	Employees, Customers, General Public, Business Partners/Suppliers/Vendors.
Main Topic: Employees and customers training and education, including financial literacy education for the general public.	
Service access and affordability	
Customers, Regulators, General Public	Access and affordability to financial products and services for customers increases the benefit of the Bank's existence in providing convenient transactions.
Main Topic: Providing easier access for customers to make transactions.	

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

Decisions made by stakeholders will affect BCA's response in managing its business. Therefore, BCA's approach is to explore significant issues with stakeholders. BCA identifies key stakeholders, who are related parties to our business activities and affect the company's sustainability and vice versa, including the engagement with local parties in the Sustainable Finance process. This process is carried out periodically for the seven main stakeholder groups. Stakeholder engagement is managed collectively by various units, including the Corporate Secretary & Corporate Communication Division.

Engagement and Frequencies	Key Concerns	BCA Response
 REGULATOR		
<ul style="list-style-type: none"> All compliance reports, including evidence of announcements of the Annual and Extraordinary General Meetings of Shareholders (AGMS and EGMS), summary Consolidated Financial Statements. All reports are submitted at least once a year or incidentally whenever necessary. 	<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. Providing loans to sustainable business activities and MSMEs. Payment of taxes and other obligations. 	<ul style="list-style-type: none"> Implement compliance with applicable laws and regulations, capital market, banking regulations, and other relevant banking regulations. Ensure the implementation of integrated good corporate governance. Develop ESG Sub Division to monitor SFAP implementation and improve the quality of Sustainable Finance implementation. Pay taxes in accordance with obligations and on time. Increase MSME financing to meet regulatory threshold requirements.
 INVESTORS AND SHAREHOLDERS		
<ul style="list-style-type: none"> GMS, once a year and incidental EGMS. Analyst meetings and publication of quarterly financial reports. Annual Report and Sustainability Report, once a year. 	<ul style="list-style-type: none"> Financial performance. Improved information on environmental, social and governance (ESG) performance. Support for climate change actions. The shares value that are considered premium by the public. 	<ul style="list-style-type: none"> More comprehensive disclosure of ESG performance information in the Sustainability Report and analyst meetings. Follow up on ESG aspect recommendations from rating agencies and observers. Formulate the climate change strategies and action roadmap. Implemented 1:5 BCA stock split to provide broad opportunities for the public to own shares.
 EMPLOYEES		
<ul style="list-style-type: none"> Internal communication media, periodically. Internal meetings based on the needs of the related Divisions, as needed at least once a year. Sports and artistic events, regularly. 	<ul style="list-style-type: none"> Training and education competitions Career path planning. Employees' understanding of Human Resources (HR) management support applications. Equality, health, safety and security of employees and pre-retirees. Freedom of association. Work-life balance. 	<ul style="list-style-type: none"> Availability of communication facilities, such as internal media, gatherings, sharing sessions, and Halo SDM. Availability of a whistleblowing system. Online internal and external training and e-learning. Performance appraisals and promotion systems. Providing adequate work facilities. The existence of a labor union. Guaranteeing workers' rights according to the Collective Labor Agreement.

Engagement and Frequencies

Key Concerns

BCA Response



CUSTOMERS

- Banking activities at branch offices, call centers and other digital banking solutions, at any time and/or as needed.
- Other meetings, frequency at any time if needed.

- Availability of adequate information on financial products and services.
- Service Excellence.
- Competitive lending rates
- Data confidentiality and customer privacy
- Innovation products.
- Banking access.
- Fraud prevention.

- Halo BCA application launch in 2021.
- Update product and service information on the company's website with different technologies.
- Implement service excellence based on the SMART SOLUTION principle.
- Provide loan benchmark and competitive interest rates.
- Run regular customer surveys.
- Security Monitoring Center (SMC), running Data Loss Prevention (DLP), and continue to improve technological innovation systems to anticipate cybercrime.
- Implement financial inclusion and literacy.
- Guard customer data confidentiality.



BUSINESS PARTNERS/SUPPLIERS/VENDORS

- Interaction through various communication channels, at any time.
- Code of conduct for vendors, socialization of procurement requirements annually.

- Openness in building cooperation.
- Clear tender procedures.
- Smooth communications.
- Occupational Health and Safety (OHS).
- Timely payments.

- Provide the required information.
- Instigate fair and appropriate partner selection process.
- Socialize procurement procedure policies.
- Ensure healthy and safe working conditions.
- Payment system according to work contracts.
- Vendor performance appraisal.



GENERAL PUBLIC

- General seminars or training, held regularly.
- Community development activities.

- Strategic assistance for the Bakti BCA program.
- Education and training.
- Financial literacy and inclusion.

- Bakti BCA Program.
- Internships and provision of job opportunities, as needed.
- Financial literacy and inclusion programs.



MEDIA

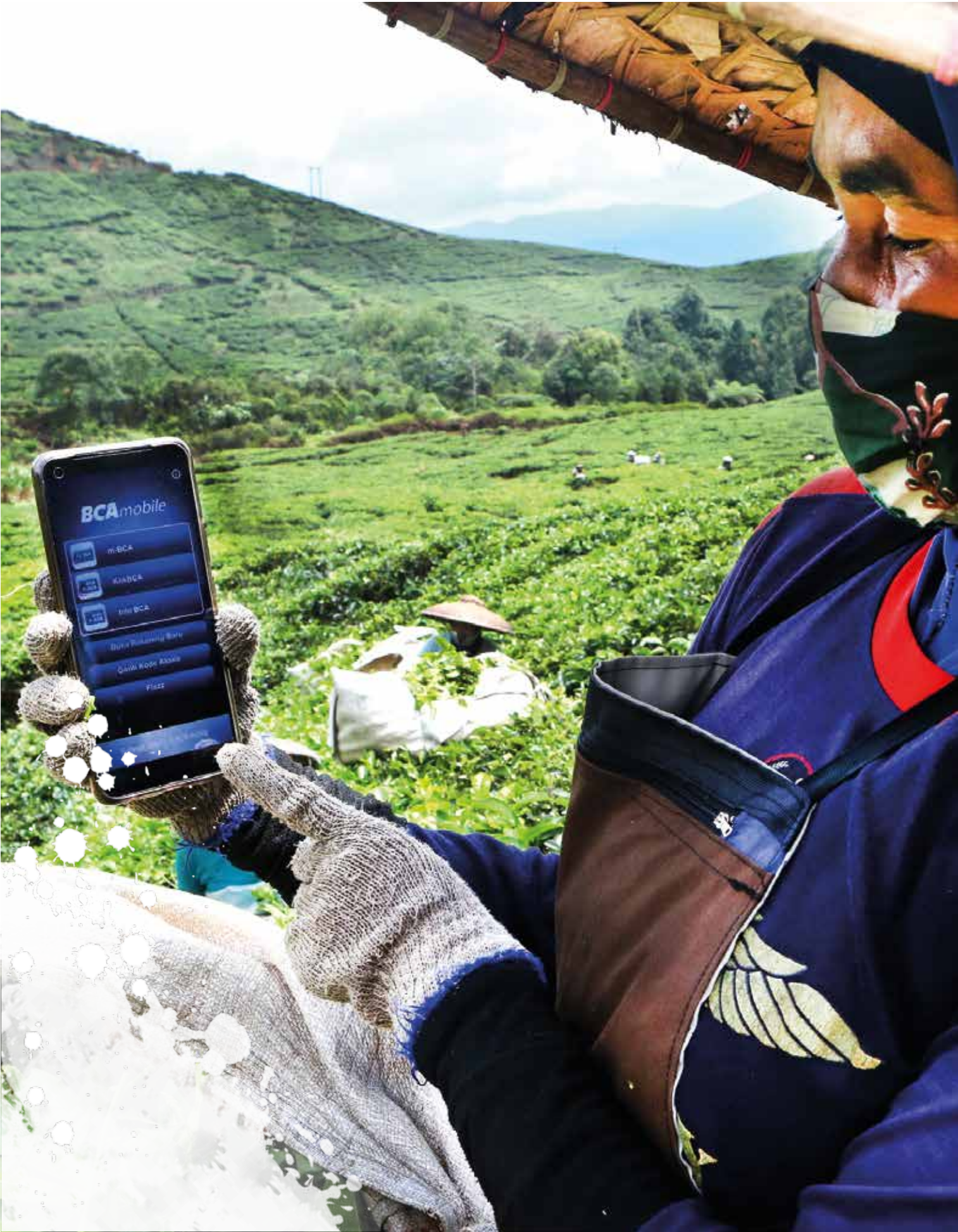
- Banking information, periodically or incidentally.
- Media coverage (print, online, electronic).

- Schedule of meetings at press conferences.
- Clarity of material to be reported.
- Shared perception and ESG knowledge to facilitate reporting.

- Provide 142 press releases throughout 2021.
- Develop communication facilities, such as press conferences, pressrooms on BCA website, e-mail corcom_bca@bca.co.id.
- Update banking solutions or company performance information on BCA website www.bca.co.id

Note:

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



BCA and Sustainability

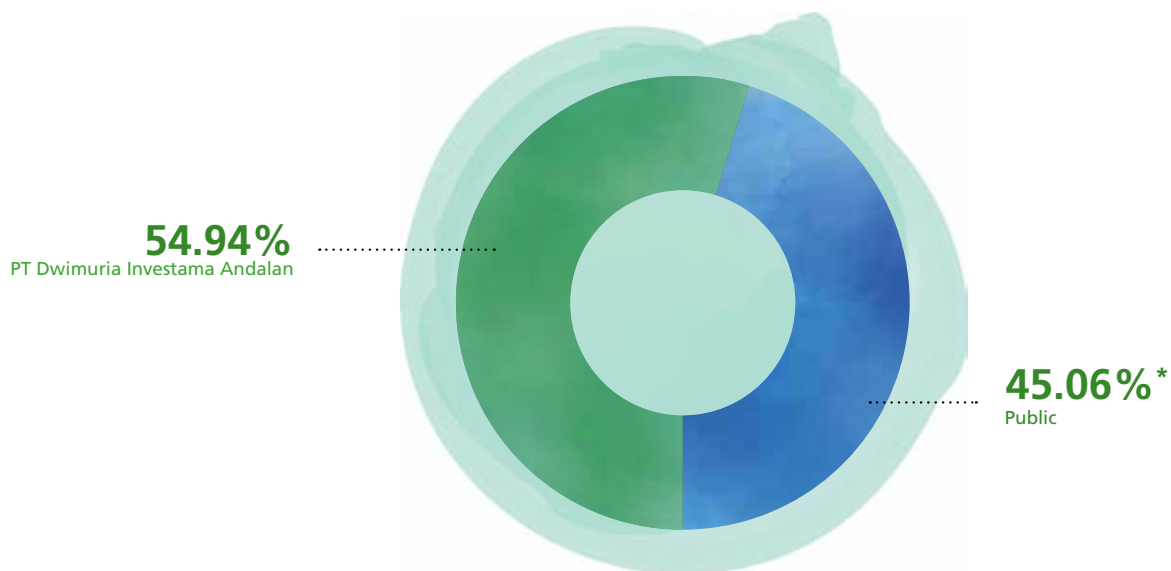
The Sub-Division of Environment Sustainability Governance (ESG) has strengthened BCA's sustainability culture and Sustainable Finance implementation to support the Sustainable Development Goals.



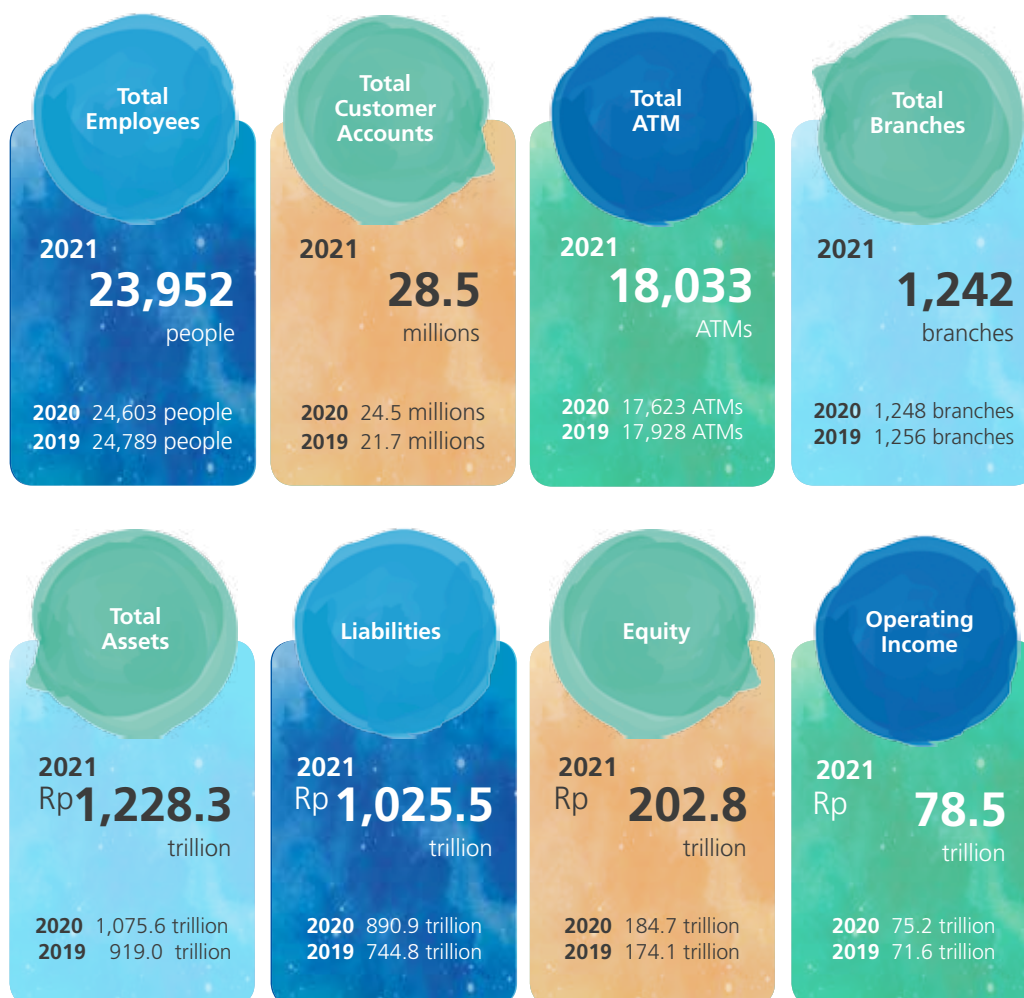
BCA at a glance

Company Name [102-1]	PT Bank Central Asia Tbk (BCA)
Legal Status [102-5]	Limited Liability Company
Deed of Establishment	Deed of Establishment No.38 through Notary Deed before Raden Mas Soeprapto dated August 10, 1955. Approved by the Minister of Justice through Decree No. J.A.5/89/19 dated October 10, 1955.
Lines of Business [102-2]	Commercial Bank conducting banking activities. BCA's lines of business are in accordance with Article 3 of the Articles of Association as contained in the 2021 Annual Report. Financial products and services can be accessed at https://www.bca.co.id/en/Individu/produk .
Head Office [102-3]	Menara BCA, Grand Indonesia Jl. M.H. Thamrin No.1, Jakarta 10310
Telephone	(62 21) 2358 8000
Facsimile	(62 21) 2358 8300
Website	www.bca.co.id
Call Center	Halo BCA 1500888 +6281 1150 0998 (Whatsapp) halobca@bca.co.id (e-mail)

BCA is a publicly listed company with the following shareholder composition: [102-5]



* As per December 31, 2021 the publicly owned BCA shares includes 2.49% owned by parties affiliated with the PT Dwimuria Investama Andalan. Commissioners (excluding Independent Commissioners) and Directors own 0.19% of BCA's shares.

BUSINESS SCALE [102-4, 102-7, 102-10][FN-CB-000.A]**Current Accounts****2021**Rp **284.6**
trillion2020 229.0 trillion
2019 184.9 trillion**Savings****2021**Rp **480.0**
trillion2020 413.2 trillion
2019 345.6 trillion**Time Deposits****2021**Rp **204.0**
trillion2020 192.1 trillion
2019 168.4 trillion**Gross Loans****2021**Rp **622.0**
trillion2020 574.6 trillion
2019 586.9 trillion**Products and Services**

Vision, Mission, and Corporate Values

VISION

To be the Bank of choice and a major pillar of the Indonesian economy.

MISSION

- To build centers of excellence in payment settlements and financial solutions for businesses and individual.
- To understand diverse customer needs and provide the right financial services to optimize customer satisfaction.
- To enhance our corporate franchise and stakeholder value.

Corporate Values [102-16]



MARKETS SERVED [102-6], 102-10]

BCA operates in Indonesia and has 1 Head Office, 137 Main Branch Offices (KCU), 878 Sub-Branch Offices (KCP) and 227 Cash Offices across the archipelago. Digital banking enables customers who are overseas to conduct their financial transactions. BCA customers include individuals, institutions/organizations, corporate, commercial, and Micro, Small and Medium Enterprises (MSMEs). The sectors served include the private sector, government, State-Owned Enterprises (SOE), and foreign parties.

In 2021, there was a significant change in the number of branch offices as per OJK regulation No 12/POJK.03/2021 which stipulates that KCP can be permanent or mobile. This year, BCA has not been included in the list of Global Systemically Important Banks (G-SIB), but we will continue to improve our competencies and performance to maintain the bank's position as one of the largest and best private banks in Indonesia. [FN-CB-550A.1]

EXTERNAL INITIATIVES AND MEMBERSHIP IN ASSOCIATIONS [102-12] [102-13]

Association

National Bank Association (Perbanas)

Indonesian Publicly Listed Companies Association (AEI)

Indonesian Bank Custodian Association (ABKI)

Indonesian Sustainable Finance Initiative (IKBI)

Indonesian Mutual Fund Management Association (APRDI)

ACI Financial Market Association (ACI FMA)

Indonesian Payment System Association (ASPI)

Banking Compliance Director Communications Forum (FKDKP)

Sovereign Debt Securities Trader Association (HIMDASUN)

Indonesia Contact Center Association (ICCA)

The Institute of internal Auditors (IIA) Indonesia Chapter

Indonesian Audit Committee Association (IKAI)

Security Investor Protection Fund (SIPF)

Asia Pacific Loan Market Association (APLMA)

European ATM security team (EAST)

International Monetary Conference (IMC)

Certified Information System Audition - Information Systems Audit & Control Association (CISA)

SDG Indonesia One

Sustainability Culture

BCA is continually developing a sustainability culture to instill values and applies sustainability principles in line with the Sustainability Pillars. BCA's sustainability is expected to maximize the full potential and create value for today's and future generations.

BCA's sustainability pillars cover three important aspects, which are environmental, social, and governance (ESG). Internally, all BCA personnel synergize and collaborate in implementing the corporate values, sustainability pillars, and environmental care culture. This sustainability culture must be reflected in all BCA personnel behavior so they become 'Agents of Change', both for fellow BCA personnel and customers.

To increase our employees' enthusiasm and involvement, BCA runs a periodic Sustainability Awareness Month. This program takes the form of a cultural campaign, and the implementation of sustainability internally. It is hoped that during the Sustainability Awareness Month employee awareness will increase, and will encourage and inspire sustainability actions. This campaign consists of 3 phases, Awareness, Engagement, and Retention.

In addition, BCA has been actively disseminating an understanding of Sustainable Finance to all employees, through internal communication media, particularly through BCA's internal Instagram @bcasemuaberes. The communicated themes include saving electricity, how to manage mask waste, tips on inviting families to be more environmentally friendly, environmentally friendly and waste-friendly gift ideas, earth hour, waste day, gender equality.

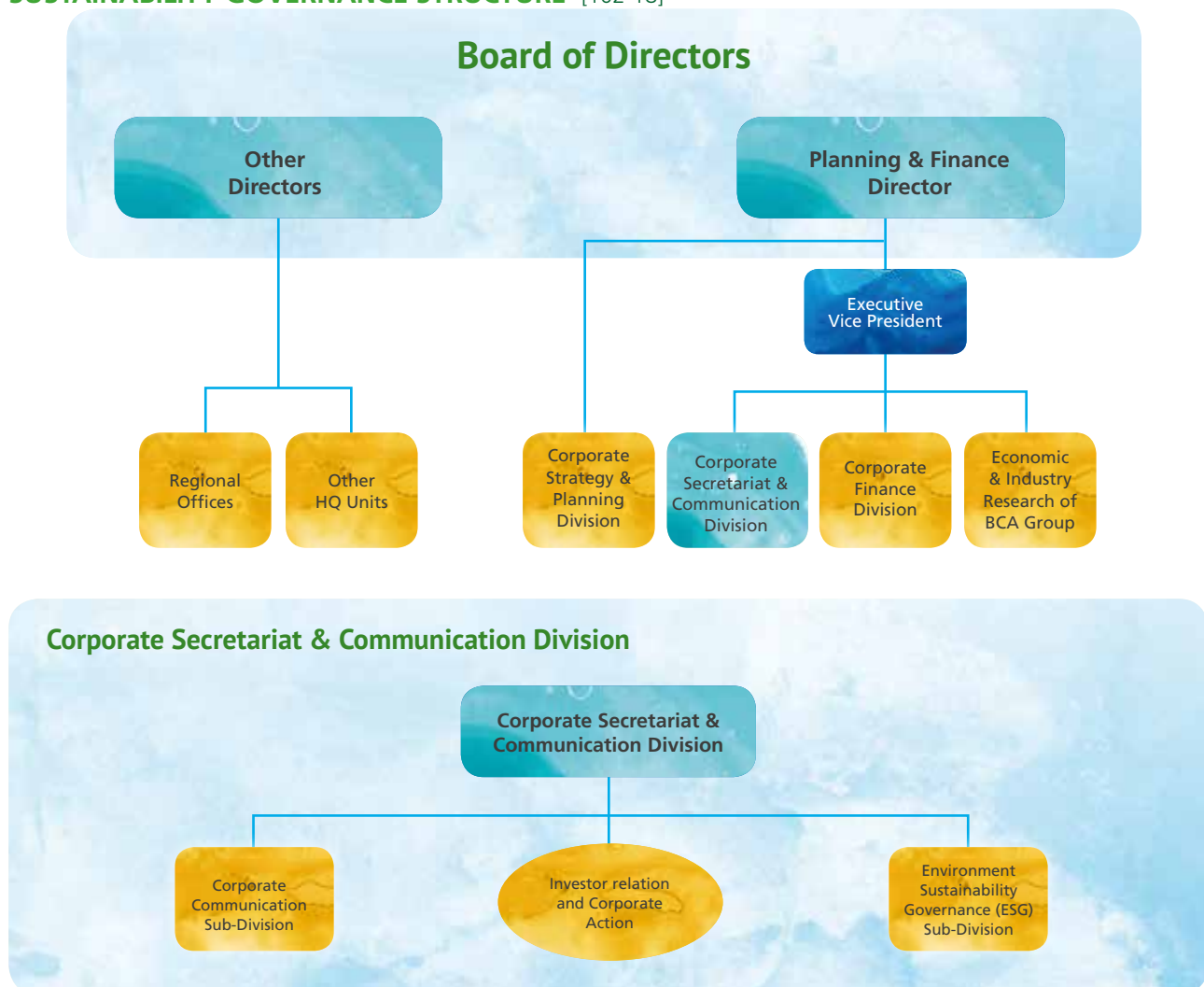


Implementing a sustainability culture within BCA through various internal media.

Sustainability Governance

All work units are responsible for sustainability aspects management, under the Board of Directors' and Board of Commissioners' supervision. To ensure sustainability governance implementation, and oversee the implementation of Sustainable Finance, BCA has created a special work unit, the Environment Sustainability Governance (ESG) Sub-Division. The ESG Sub Division is part of the Corporate Secretariat & Communication Division. This division is responsible to the Executive Vice President, who then submit the Sustainable Finance performance report to the Planning & Finance Director to be reported to the President Director.

SUSTAINABILITY GOVERNANCE STRUCTURE [102-18]



The GMS event as part of BCA's Governance.



Corporate Governance Award 2021 Event.

The ESG Sub-Division main duties:



DIRECTORS' SUSTAINABLE FINANCE DUTIES AND RESPONSIBILITIES [FS 12]

For collective and collaborative sustainability governance, the President Director implements Sustainable Finance together with other Directors and coordinated by the Planning & Finance Director. Other directors involved include the Credit & Legal Director, Corporate Banking Director, Regional & Branch Networks Director, Commercial & SME Banking Director, Human Capital Director, and the Compliance & Risk Management Director. As coordinator, the Planning & Finance Director's main responsibilities and duties include:

- Building and implementing a Sustainable Finance culture throughout the organization; to ensure the application of the eight principles of Sustainable Finance & implementation in the SFAP;
- Being responsible for the publication of sustainability reports; and
- Keeping abreast of developments in Sustainable Finance issues update.

The roles for management directly involved in sustainability governance are contained in the Board of Directors' Decree No. 193/SK/DIR/2020 dated December 14, 2020 concerning Sustainability Governance. The sustainable governance implementation followed all regulations and policies, and fines or sanctions for violating the law faced by BCA and/or its subsidiary companies throughout 2021 will not materially affect the position and business continuity of BCA. [FN-CB-510a.1]

BCA management reports its sustainability performance to shareholders at the General Meeting of Shareholders (GMS). Currently, BCA does not have a specific policy concerning voting to discuss environmental or social issues, although all shareholders have the same voting rights to express opinions in the meetings. In the GMS, the Board of Directors ensures there is no conflict of interest with the ESG aspects management. [FS 12]

Understanding BCA

Complete information concerning the highest bodies and committee composition is available at <https://www.bca.co.id/en/tentang-bca/tata-kelola/struktur-organisasi>, as well as the performance evaluations for the company's highest bodies at <https://www.bca.co.id/en/tentang-bca/tata-kelola/ACGS/Kebijakan-GCG> and also presented in 2021 Annual Report.

SUSTAINABLE FINANCE COMPETENCY DEVELOPMENT

In line with the 5-year SFAP, 100% of the employees are targeted to attend Sustainable Finance training by 2023. Until the end of 2021, as many as 97% of the total employees (permanent employees and bakti interns) have attended training on Sustainable Finance. This realization exceeded the set target of 20%. The training is conducted every year as a refreshment related to Sustainable Finance development.

BCA employees also participated in external training organized by OJK, the Indonesian Banking Development Institute (LPPI) and the Global Reporting Initiative (GRI). The training themes included climate change risk, low carbon economy, towards Indonesia Gold 2045 & G20 Summit 2022, and ISO 26000 Guidance for Social Responsibility. One of our employees also participated in the Energy Conservation Hero training held by the Ministry of Energy and Mineral Resources (ESDM), in collaboration with the United Nations Development Program (UNDP) through the Market Transformation for Renewable Energy and Energy Efficiency (MTRE3) project.

BCA provides training internally through mandatory e-learning for all permanent employees, regular internal webinars and webinars with special themes. Regular webinars include capacity building related to Sustainable Finance for BCA's Board of Commissioners and Board of Directors, BCA committee members and Directors or representatives from subsidiaries every year. The webinar with a special theme this year covered Environmental & Social Risk Analysis (ESRA) training. The training was attended by 5 members of the Board of Directors and 47 employees, and discussed the importance of ESG-based loan assessments. In addition, the Board of Directors and the Board of Commissioners participated in a webinar entitled ESG and Climate Change Impact.

Sustainable Finance Training by Position

Position Level	Number of Participants (person)		
	2021	2020	2019
Board of Commissioners	4	0	3
Board of Directors	11	6	8
Senior Manager	171	36	70
Middle Manager	4,607	306	162
Line Manager	6,847	341	221
Staff	10,921	185	185
Non staff	495	0	7
Total	23,056	874	656

BCA also plays an active role in providing education as a resource person, including at the Indonesia International Conference for Sustainable Finance & Economy held by the Ministry of Finance and the Implications of Sustainable Finance Application in Indonesia held by the Indonesian Capital Market Lecturer Association (IDPMI).

SUSTAINABLE FINANCE TRAINING MODULE DEVELOPMENT [FS4]

In 2021, BCA has completed the training module for e-learning on Sustainable Finance. The preparation of this e-learning involves various stakeholders. This module is a means of Sustainable Finance competency development for BCA employees.

Sustainable Finance Implementation

SUSTAINABLE FINANCE ACTION PLAN (SFAP)

The SFAP is prepared for a five-year period and is evaluated annually. Broadly speaking, during 2021, BCA realized the SFAP well. The SFAP are aligned with the business strategy and support for the SDGs, and include target planning, monitoring and evaluations related to:

- Provision of Sustainable Finance loan
- Internal capacity development; and
- Adjustments to organizational structure, risk management, governance and/or standard operating procedures.

The SFAP realization is monitored and evaluated by various work units, including the credit risk management work unit who supervises and evaluates loan quality, and debtor risk ratings. As part of its supervision function, the ESG Sub-Division receives periodic reports and holds meetings with Sustainable Finance units. The ESG Sub-Division is responsible for coordinating with other work units in providing data and information on Sustainable Finance, and reporting the Sustainable Finance performance in the Sustainability Report. We also conduct periodic audits at least once every 3 years, to ensure policies, procedures and sustainability performance are in line with the expected targets.

SUSTAINABLE FINANCE RISK IDENTIFICATION PROCEDURE [102-11][FS2, FS9] [FN-CB-410A.2][FN-CB-550a.2.]

A Sustainable Finance implementation review of the SFAP achievements is conducted every three months and featured in Analyst Meetings. The ESG-based loan management review is carried out by Corporate Banking, Transaction & Finance Group, Commercial & SME Business Division, and the Credit Risk Analysis Group, under the supervision of the Corporate Banking Director, Commercial & SME Banking Director and Credit & Legal Director.

In the ESG-based loan process, it is necessary to identify and analyze environmental and social risks in the industrial sector. In the future, BCA continues to improve the quality of environmentally friendly financing by issuing industrial sector policies that have an impact on the environment, conducting environmental & social impact analysis on financing and engaging debtors to implement ESG practices, including obtaining certification in according to their business.

The Risk Management Unit regularly monitors the loan portfolio, including ensuring its diversification in line with the Bank's risk appetite. Results of the monthly monitoring are submitted to the Compliance & Risk Management Director and the Directors of each business unit. In responding to sustainability risk, BCA regularly conducts stress tests to ensure the company understands the dynamics of business. [FN-CB-550a.2]

We keep encouraging debtors who have complied with the basic loan requirements but have only met the minimum ESG aspects to improve their performance through time-bound action plan. This action plan contains a request for the debtor's commitment to improve and increase their ESG performance over a specified time, adjusted to the conditions of each debtor. During this improvement period, the debtor is expected to implement its commitments and, BCA will carry out supervision according to the established procedures. Meanwhile, the Credit Team conducts supervision at least once a year on all debtors, along with the extension process and/or review of the loan facilities.



ESG credit for the infrastructure sector.



Green financing for sustainable development.

ENVIRONMENTAL, SOCIAL, & GOVERNANCE (ESG) LOAN PORTFOLIO MANAGEMENT [FS2, FS3]

Social and environmental issues affect the running of the business. Social, environmental and governance (ESG) impact management has to be carried out jointly with the companies and stakeholders. In responding to the social and environmental impact management, BCA applies Sustainable Finance. ESG risk management in lending refers to the Board of Directors' Decree No. 169/SK/DIR/2020 dated October 23, 2020, concerning the exclusion list/prohibited loans for businesses that pose environmental, social and governance (ESG) risks.

BCA understands that any environmental damage can have a negative impact on economic and social conditions, which indirectly affects business activities, and will affect the quality of human life. Therefore, BCA continues to encourage debtors to pay attention to environmental and social aspects of their business activities, including deforestation prevention, environmental pollution (water, soil, air, and marine ecosystems), floods, water crisis, drought, loss of biodiversity, as well as paying attention to human rights and employees' rights.

BCA's support can be seen through financing channeled to several sectors of Environmentally Friendly Business Activities (KUBL). The lending process to this sector is in accordance with BCA's policy to ensure that debtors implement environmental protection and conservation efforts, no deforestation, pay attention to high conservation value (HCV) and high carbon stock (HCS) areas in new planting activities. The debtors also need to ensure that there is no conversion of natural ecosystems in their operational area, in line with the accountability framework initiative. We periodically review the progress of each of our debtors in realizing the submitted action plan, to keep on track with the time-bound plan to obtain certification.

We manage the environmental aspect, including the impacts of climate change through environmental assessment aspect. Our assessment then becomes one criteria in the loan disbursement process, especially for debtors who run agricultural and other land-based businesses. The environmental aspect assessment also identifies the presence or absence of water, soil and air pollution, as well as the marine ecosystems.

The procedure for assessing and identifying environmental and social risks is carried out by BCA asking corporate segment debtors to complete AMDAL and PROPER documents, and then monitoring the acquisition of environmental certifications. These include the Indonesian Sustainable Palm Oil (ISPO) or the Roundtable on Sustainable Palm Oil (RSPO) for palm oil companies; Forest Stewardship Council (FSC) and Program for the Endorsement of Forest Certification (PEFC) for timber/forest processing companies; International Sustainability and Carbon Certification (ISCC) or UTZ Certification for coffee and cocoa products; and the Green Building certificate for the building sector; as well as a PROPER rating for all industries participating in environmental performance evaluations. In addition, BCA periodically reviews the ESG policies that have been applied to each debtor, in order to implement these policies properly and always keep abreast with business developments. Our last review has been conducted this year.

Moving forward, BCA will sharpen its due diligence methods for assessing and identifying ESG risks by using an Environmental & Social Risk Analysis (ESRA). Within this due diligence, BCA will seek information pertaining to the presence or absence of warnings/violations/problems concerning its debtors' ESG track record, capacity, and commitment.

LOAN APPROVAL PROCESS MECHANISM

BCA applies a loan approval process mechanism that includes considering the ESG assessment results. BCA also has an escalation mechanism for loan approvals that requires a more in-depth and comprehensive loan analysis, through the Credit Committee. This committee is tasked with providing direction, analysis, and making decisions/recommendations on large debtors, or debtors from specific industries.



ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) RISK MANAGEMENT

[102-11, 102-30] [FS1, FS2, FS3]

Lending identification is conducted with a precautionary approach as per the General Credit Provisions Manual. However, BCA does not provide financing to activities that violate laws, regulations and ESG risk according to policy No. 169/SK/DIR/2020 dated October 23, 2020, BCA does not provide financing for business activities with ESG risks. The activities placed on exclusion list are:

- Illegal logging activities, production and trade of timber or other forestry products from forests that are not sustainably managed.
- Activities involving any form of forced labor or exploitation of underage children, or in violation of Human Rights.
- Production, trading, shipping and importing of weapons outside of official business entities/institutions possessing special permits/legalities from the Government.
- Production, trafficking of narcotics, psychotropic substances and addictive substances outside of official business entities/institutions possessing special permits/legalities from the Government.
- Activities that have a negative impact on UNESCO World Heritage Sites or national and/or international protected areas.
- Activities that violate the rights of local communities, such as activities that take over land ownership from the customary/indigenous peoples without the consent of these communities/residents.
- Trade in wildlife or wildlife products (such as ivory, horns, shark fins).

To ensure ESG risk management in the lending process, BCA refers to general policies, including Guidelines for Implementing ESG Integration for Banks issued by OJK in 2015; BCA's Primary Bank Credit Policy (KDPB); and Law No. 32 of 2009 concerning Environmental Protection and Management. BCA's ESG risk management policy covers:

- Requirements for debtors/prospective debtors to fulfill environmental regulations, including environmental permits accompanied by Environmental Impact Analysis (AMDAL) documents, Environmental Management Efforts/Environmental Monitoring Efforts (UKL/UPL).
- The environmental management performance assessment (PROPER) results issued by the Ministry of the Environment. The minimum requirement to obtain financing is Blue PROPER indicating that there is compliance with all environmental regulations.

- Prevention of climate change risks, one of which is through risk management and the three lines of defence.
- BCA will continue to monitor the commitments of debtors who have potential environmental risks to mitigate the risks of climate change, forest destruction, and biodiversity.
- Regular monitoring of loan quality, both per loan category (Corporate, Commercial, Small & Medium Enterprise/SME, Consumer and Credit Card) as well as the overall loan portfolio.
- Debtor risk rating system or Internal Credit Risk Rating/Scoring System. The Internal Credit Risk Rating/Scoring System consists of eleven risk rating categories ranging from RR1 to RR10, and the worst (loss).

BCA has also adjusted its Organization, Risk Management, Governance and/or Standard Operating Procedures through:

1. Board of Directors Decree No. 269/SK/DIR/2021 concerning Anti-Corruption Policy and Gratification Control.
2. Board of Directors Decree No. 268/SK/DIR/2021 concerning the Financing for Plantation & Palm Oil Industry Policy.
3. Human Rights Policy (SK DIR No. 214/SK/DIR/2021)
4. Community Empowerment Policy (SK DIR No. 197/SK/DIR/2021).
5. Revision to Taxation Policy (SK DIR No. 184/SK/DIR/2021).
6. BCA Environmental Policy (SK DIR No. 179/SK/DIR/2021).
5. Issuance of Human Rights Policy (SK DIR No. 214/SK/DIR/2021)
7. Development of a Sustainability page on website www.bca.co.id.
8. Implementation of human rights due diligence for BCA Partners.
9. Corporate Sustainability Assessment (CSA) conducted by S&P Global.
10. RSAB Covid-19 self-assessment assistance program (Rapid Self Assessment for Business).
11. Loan Restructuring for BCA KPR, SME, Commercial and Corporate debtors affected by COVID-19.

SUSTAINABLE FINANCE IMPLEMENTATION CHALLENGES AND OPPORTUNITIES

CHALLENGES

Continue to support national economic growth through financing for priority/essential industrial sectors which are often considered to have potential ESG risks by countries that are well mature in green financing.

Information technology acceleration and competition from the financial technology (fintech) industry.

Rising technology security threats.

Many rating agencies demand the application of ESG using different standards.

The COVID-19 pandemic that requires changes in business models.

Increased environmental risks, especially weather changes that affect debtors' businesses.

OPPORTUNITIES

There is increasing attention from the Government and investors regarding sustainable business that is expected to create environmentally friendly products.

Many MSMEs have started businesses by utilizing waste.

The emergence of technology-based SMEs so they can reduce transportation or paper usage.

More and more businesses are starting to pay attention to environmental aspects when conducting their businesses.

Opens up financing opportunity to support a low-carbon economy, including the new renewable energy (NRE), electric vehicles, waste recycling sectors.





Together to Implement Responsible Banking

The long journey to implement Sustainable Finance has encouraged BCA to learn and to continuously engage in supporting the sustainable business transformation.



Economic Performance and Green Portfolio

Commitment

BCA is committed to implementing Sustainable Finance, including increasing lending to Economic and Green Portfolio Performance (ESG)-based businesses.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Economic performance forms the basis for the management for all Bank business activities. Product portfolios, especially ESG-based financing are very important in the implementation of Sustainable Finance to reduce environmental and social risks that have an impact on financial performance.

Challenges to Manage:

- Sustainable economic transition.
- Financial risks associated with climate change.
- Environmentally friendly financing Regulations.
- Diversified understanding of sustainable finance.

Parties Responsible:

- Finance & Corporate Planning Director.
- Corporate Banking, Transaction & Finance Group, Credit Risk Analysis Group, Commercial and SME Business Division, Risk Management.

Evaluation mechanism:

Financial audits are carried out periodically through internal and external audits. The external auditor in 2021 was the KAP of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of the PwC global network). Sustainable Finance implementation monitoring is carried out every three months.

Related Policies/Regulations:

- POJK No. 60/POJK.04/2017 concerning Green Bonds.
- POJK No. 51/POJK.03/2017 concerning Sustainable Finance.
- Financial Accounting Standards Bapepam-LK No. KEP-347/BL/2012 dated June 25, 2012 namely regulation No. VIII G.7 concerning Presentation and Disclosure of Financial Statements of Issuers or Public Companies.
- Board of Directors' Decree No. 268/SK/DIR/2021 concerning the Financing for Plantation and Palm Oil Industry Policy.
- Environmental Policy SK DIR No. 179/SK/DIR/2021.
- Board of Directors' Decree No. 196/SK/DIR/2019 concerning Sustainable Finance Provisions.
- Policy on Extension of Loan Restructuring Implementation Period for BCA KPR, SME, Commercial and Corporate Debtors affected by COVID-19.



Commitment to support sustainable banking.



Encouragement for the community development and economic growth.

FINANCIAL PERFORMANCE ACHIEVEMENTS AGAINST TARGETS

The economic performance compared to the set targets shows good results. In 2021, Operating income amounted to Rp78.5 trillion, an increase of 4.4% compared to last year's Rp75.2 trillion. Operating income comprises net interest income and other operating income. Net profit increased by 15.8 % or Rp31.4 trillion compared to last year's Rp27.1 trillion.

The Bank's operational performance helped increase third party funds (TPF) by 16.1% to Rp968.6 trillion. The increase was higher than the original target of 4%-6%. The total disbursed loan reached Rp622.0 trillion, an increase of 8.3% compared to last year's Rp574.6 trillion. The increase was higher than the original target of 4%-6%.

Financial Performance & Ratios

Description	2021	2020	2019
Financial Performance (Rp billion)			
Loans gross	622,013	574,590	586,940
Third Party Funds	968,607	834,284	698,980
Operating Income	78,473	75,165	71,623
Operating Expenses	(30,308)	(29,969)	(30,742)
Net Income	31,440	27,147	28,570
Ratio* (%)			
Capital Adequacy Ratio (CAR)	25.7	25.8	23.8
Non-Performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.1	0.9	0.9
Allowance for Impairment Losses (CKPN) on Financial Assets to Earning Assets	3.0	2.8	1.9
Gross NPL	2.2	1.8	1.3
Net NPL	0.8	0.7	0.5
Return on Asset (ROA)	3.4	3.3	4.0
Return on Equity (ROE)	18.3	16.5	18.0
Net Interest Margin (NIM)	5.1	5.7	6.2
Operating Expense to Operating Income (BOPO)	54.2	63.5	59.1
Loan to Deposit Ratio (LDR)	62.0	65.8	80.5
Liquidity Coverage Ratio (LCR)	396.3	379.2	276.3

Note:

*) Parent company only, financial ratios are presented in accordance with Financial Services Authority Circular Letter No.9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.



Financing for the Emprit Ginger export commodity.



Sustainable financing for public transportation which can reduce carbon emissions.

Direct Economic Value Generated and Distributed (million Rupiah) [201-1]

Description	2021	2020	2019
A. Economic Value Generated			
Interest Income and Sharia	65,626,976	65,403,161	63,837,795
Other Operating Income	22,337,794	21,004,028	21,145,101
Other Comprehensive Income	426,906	3,889,342	2,568,287
Total Economic Value Received	88,391,676	90,296,531	87,551,183
B. Economic Value Distributed			
Interest Expenses and Sharia	9,491,401	11,241,891	13,360,347
Other Operating Expenses (Manpower Costs and General & Administrative Expenses)	30,308,200	29,968,715	30,742,208
Allowance for Impairment Losses on Assets	9,323,995	11,628,076	4,591,343
Dividend Payments	13,732,840	13,634,221	8,752,529
Payments to Government	7,401,015	6,421,398	7,719,024
Community Expenditure	136,205	116,772*	122,827*
Total Economic Value Distributed	70,393,656	73,011,073	65,288,278
C. Economic Value Retained (A-B)	17,998,020	17,285,458	22,262,905

Note:

*) Community expenditure in 2019 and 2020 are restated according to the 2021 calculation method.

SUSTAINABLE FINANCE PORTFOLIO



Sustainable Finance Performance

Description	Unit	2021	2020*	2019*
Number of products meeting the sustainable financing (SF) categories				
1. Fund raising	Number of Products	0	0	0
2. Fund disbursement **)	Number of Products	3	1	1
Total productive assets for sustainable business activities				
1. Total SF Loans/Financing	Rp billion	154,358	127,626	124,929
2. Total Non-SF Loans/Non-Financing	Rp billion	467,655	446,964	462,011
Total Bank Loans/Financing	Rp billion	622,013	574,590	586,940
Percentage of total loans/financing for sustainable business activities to total Bank loans/financing (%)	%	24.8	22.2	21.3

Note:

*) The sustainable financing portfolio as of December 31, 2019 and 2020 was restated as adjustment to the results of the identification of the KKUB financing portfolio as of December 31, 2021.

**) The product used for channeling SF funds is integrated with existing credit products at BCA.

Outstanding Sustainable Loan Portfolio based on Business Segment [FS6]

Description	2021		2020*		2019*	
	Rp billion	%	Rp billion	%	Rp billion	%
Non-MSME sustainable loan portfolio Environmentally-friendly business activities	66,152	42.9	50,452	39.5	43,500	34.8
- Corporate	65,320	42.3	49,431	38.7	42,434	34.0
- Commercial	832	0.5	1,020	0.8	1,066	0.8
MSME loan portfolio	88,206	57.1	77,174	60.5	81,429	65.2
Total Sustainable Loan Portfolio	154,358	100.0	127,626	100.0	124,929	100.0

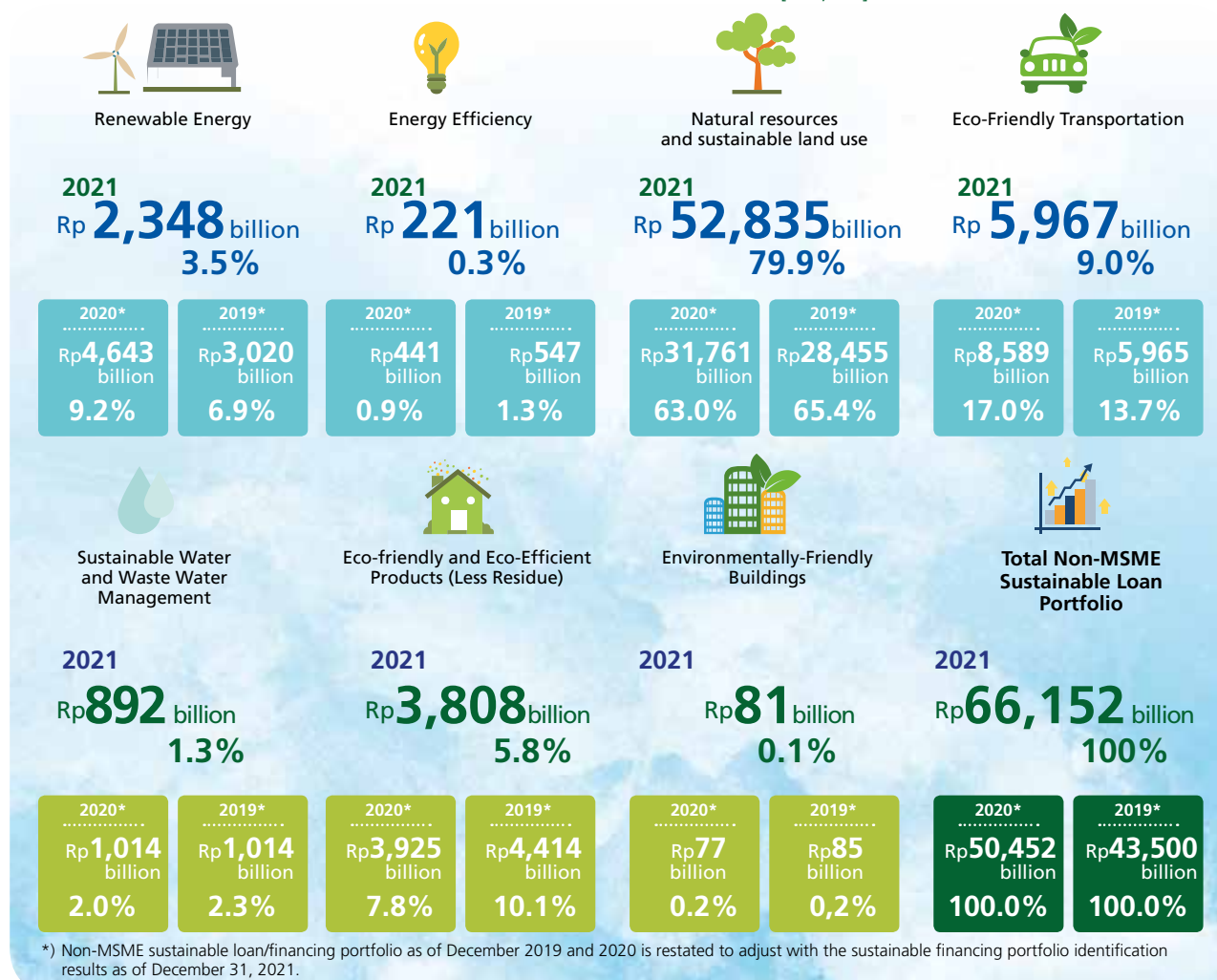
Note:

*) The sustainable financing portfolio as of December 31, 2019 and 2020 was restated to adjust to the results of the identification of sustainable as of December 31, 2021.

In 2021, the sustainable loan portfolio amounted to Rp154.4 trillion, up 20.9% compared to last year's Rp127.6 trillion. This increase was higher than the initial target of 5.5%. The sustainable loan portfolio comprised of 57.1% MSME and 42.9% non-MSME, and accounted to 24.8% of total loans in 2021. For 2022, BCA has set a target for sustainable financing growth of 7%, taking into account the COVID-19 pandemic conditions that have not fully recovered. [FS10]

An explanation of the overall loan portfolio based on business sector and segment (corporate, commercial & SME, and consumer) can be found in the 2021 Annual Report. [FN-CB-410A.1] [FN-CB-000.B]

Non-MSME Sustainable Loan Portfolio based on Business Sector [FS6,FS8]



At the end of 2021, BCA markets green product in the form of the BNP Paribas Sri-Kehati Mutual Fund. This mutual fund is provided to investors as an alternative ESG-based investment.



Sustainable Financing for Bioresource Sector

Non-MSME sustainable financing was dominated by the management of living natural resources and sustainable land use sector with total financing amounting to Rp52.8 trillion. The majority of businesses financed were environmentally sound palm oil companies that have received Roundtable on Sustainable Palm Oil (RSPO) and Indonesian Sustainable Palm Oil (ISPO) certifications.

To support sustainable loans portfolio supervision and management in the palm oil sector, BCA has issued a Board of Directors' Decree No. 268/SK/DIR/2021 concerning the Financing for Plantation and Palm Oil Industry Policy.

Financing for Certified Palm Oil Industry Companies [FS10] [FS11]

Certification Status	2021		2020		2019	
	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)
ISPO Certified	25	9,659	28	7,749	27	6,818
RSPO Certified	15	19,624	12	8,208	11	8,643
ISPO and RSPO Certified	13	6,088	8	5,810	8	5,840
Total	53	35,371	48	21,767	46	21,301

Note: All certified companies were corporate debtors, and 53 companies or 48% of the total corporate debtors with 68% of total outstanding were engaged in the Oil Palm Plantation and Palm Oil Industry sectors.

Certified Palm Oil Companies
ISPO and/or RSPO
53 Companies

Certified Timber/Forest Processing Companies
UTZ: 1 Company

Certified Coffee/Chocolate Processing Companies
FSC: 7 Companies
PEFC: 5 Companies

SUSTAINABLE INFRASTRUCTURE PROJECT FINANCING [203-1, 203-2]

To support the infrastructure development acceleration in Indonesia, BCA finances toll roads, electricity, railroads, telecommunications towers, airports and ports, as well as drinking water and sanitation projects. Total lending to this sector, including non-cash loans, reached Rp54.9 trillion in 2021, an increase of 20.7% compared to last year.

Infrastructure Financing (including non-cash loans)

Description	2021		2020		2019	
	Outstanding (Rp billion)	Composition (%)	Outstanding (Rp billion)	Composition (%)	Outstanding (Rp billion)	Composition (%)
Toll Roads	24,171	44.0	17,293	38.0	12,946	31.0
Electricity	10,170	18.5	14,498	31.9	19,155	45.9
Railroads	4,067	7.4	3,353	7.4	2,080	5.0
Telecommunication Towers	12,591	22.9	6,408	14.1	4,593	11.0
Airports and Ports	2,897	5.3	2,904	6.4	1,946	4.7
Drinking Water and Sanitation	986	1.8	1,014	2.2	1,014	2.4
Total Infrastructure Financing Portfolio (including non-cash loans)	54,882	100.0	45,470	100.0	41,734	100.0

Sustainable Infrastructure Financing (Rp billion) [FS6]

Description	2021	2020*	2019
Toll Roads	889	3,780	2,945
Electricity	1,945	1,690	1,457
Railroads	2,318	1,955	1,096
Airports and Ports	2,760	2,855	1,923
Drinking Water and Sanitation	892	1,014	1,014
Total Sustainable Infrastructure Financing Portfolio	8,804	11,295	8,436

Note: *) Data for December 31, 2020 is restated to adjust the results of portfolio identification on December 31, 2021.

New and Renewable Energy Financing

BCA's power plant project financing supports the Government's agenda to construct power plants with a total output of 35,000 MW. Our financing includes power plant projects using new & renewable energy (NRE) including solar, mini hydro, biomass and biogas.

ESG-Based Electricity Sector Financing Portfolio by Region (Rp billion) [FS6]

Description	2021	2020*	2019
Sumatera	1,141	1,103	779
Java	546	353	251
Nusa Tenggara	73	49	50
Sulawesi	81	54	202
Kalimantan	104	131	175
Total	1,945	1,690	1,457

BANGGA LOKAL PROGRAM



This program won an award in the category of Best Campaign for Driving Positive Change in Society organized by Twitter.

BCA
BANGGA LOKAL

'Bangga Lokal' is our support to help MSMEs develop their business, gain new partners, be better known until they 'grade up'. This program began on November 20, 2020 and is an initiative of the Transaction Banking Business Development Division. For MSMEs that pass selection, we help with promotion, marketing, provide education and even the opportunity to receive working capital financing. This program also has a development program with activities such as webinars with topics relevant to business, collaboration of MSMEs with creators for new product development, and coaching clinics. As of December 2021, there were 745 MSMEs as members of the 'Bangga Lokal' program.

'Bangga Lokal' MSME Participants Survey Results

56.1%
Participants benefitted from the 'Bangga Lokal' Program

88%
MSMEs felt the impact of the 'Bangga Lokal' promotions on social media

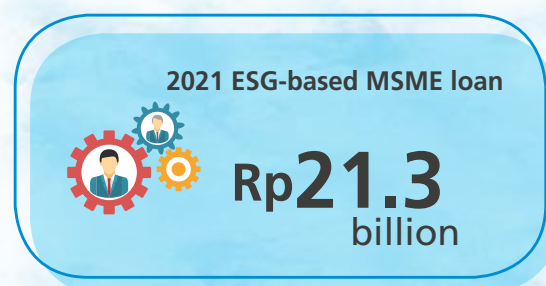
88.5%
Agreed that activities need to be continued

MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) LOAN PORTFOLIO

BCA disbursed loans to the MSME sector amounting to Rp88.2 trillion or 14.2% of the total loans disbursed in 2021.

ESG-based MSME Loan Products [203-2] [FS8] [FN-CB-240a.1]

In 2021, BCA financing support for the MSME sector amounted to Rp88.2 trillion, or 14.2% of the total loans. One of our innovations involved developing a special program for MSME loans that support the environmental, social and governance (ESG) aspects by providing lower interest rates. By the end of 2021, the ESG-based MSME Loan Program portfolio disbursements had reached Rp21.3 billion, and included debtors engaged in the waste management business.



Event UMKM Fest

To support MSMEs, BCA held a 'UMKM Fest' event. BCA acted as a mediator between the MSMEs and other businesses, to help its MSME customers increase their sales during the COVID-19 pandemic. The event was held from April 16 to May 2, 2021 through an online sales platform provided by BCA.

The BCA UMKM Fest event was attended by more than 1,700 sellers throughout Indonesia, all of whom were BCA customers. This program succeeded in helping sell online more than 18,000 types of retail products. In addition, there was a business-matching program facilitated by BCA with 76 sellers participating, which resulted in 64 meetings between sellers and buyers overseas. Thus, BCA provides direct positive economic impacts on MSMEs.

The post event for this activity involved onboarding with Blibli through two special webinars. These webinars aimed at educating UMKM Fest merchants, on how to sell online in the marketplace.

PEOPLE'S BUSINESS LOANS (KUR)

People's Business Loans (KUR) forms one part of the MSME sector. BCA KUR disbursements amounted to Rp206.4 billion, an increase of 55.5% compared to last year. Some of the direct impacts of our KUR financing, including increasing activity and creativity of the unbankable society. The types of businesses receiving KUR include handicrafts, processed agricultural products, livestock, and nurseries. [FS7][FN-CB-240a.1]

2021 KUR Disbursements [FS6][FN-CB-240a.1]

Type of KUR	Number of Debtors	Disbursed Loans (Rp billion)	Composition (%)
Micro	544	24.1	11.7%
Retail	983	182.3	88.3%
Total	1,527	206.4	100.0%

To receive KUR, each prospective debtor must meet the loan requirements set, including screening on their management of social and environmental aspects. BCA applies the principle of equality, regardless of background in lending. Several KUR debtors are also BCA assisted partners who previously received assistance and ESG training to support their business transactions. [FS5]

In 2021, BCA's KUR NPL Rp250 million was 1.7% below maximum limit of 5%. To date, KUR disbursements have been available throughout BCA branches across Indonesia. BCA has also implemented a cooperative strategy with off-taker and channeling schemes to reach small-scale productive businesses. [FN-CB-240a.2]

Solar Panel Purchase Loans – SUNterra

BCA provides special offers for BCA credit card holders to purchase Solar Power Plants (PLTS) products or solar panels with interest-free installments up to 36 months. This offer is BCA's support to the use of renewable energy. Until the end of 2021, a total of 22 customers have received this facility.



POSITIVE AND NEGATIVE IMPACT ARISING FROM SUSTAINABLE FINANCE PRODUCTS AND/OR SERVICES

All banking solutions planned and launched by BCA aim to deliver a positive impact and make it easier for customers to transact and access other financial services. In line with the Sustainable Finance principle, BCA adapts its banking solutions by paying attention to the ESG aspects. To manage ESG-based loans, ESG aspect screening of the prospective debtor's business is carried out to identify any possible risks.

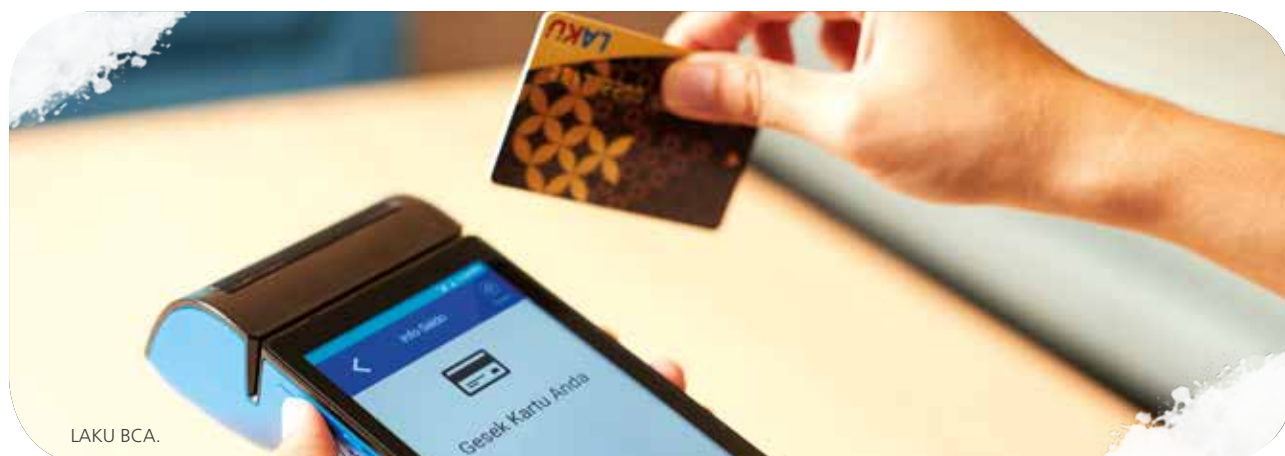
One positive impact of introducing sustainable financial products and/or services has been the increase in debtors in the Sustainable Finance portfolio. During the financing process, debtors will receive literacy concerning ESG risks through education and a screening process carried out by BCA.

The positive impact of sustainable financial products and/or services based on social aspects can be seen by BCA banking solutions being used to support the businesses of unbankable communities, women's groups, and people with disabilities. The availability of ATM Wicara has had a positive impact on customers with special needs. BCA has 17 ATM Wicara in 7 major cities. LAKU BCA has also made a social impact by reaching the unbankable communities. [FS14]

We hope that through ESG-based financing, we can make a positive environmental impact, such as toward land-based preservation, and business processes with more energy-efficiency and reduce GHG emissions.

In other areas we also identify any negative impact of our financial products and/or services, especially any environmental and social risks from our lending. For social risks, we identify any potential for underage workers, wages below the minimum wage, or the risk of human rights violations in labor-intensive industries and MSMEs. To address this risk, BCA enforces strict lending conditions and increases its supervision through field surveys.

For the environmental aspect, we identify any potential for deforestation, forest and land fires, traceability risks, and risks from weather changes. These risks pose a threat to environmental degradation when financing any land-based sector. Economic risks in these industries include supply chain processes, crude palm oil price fluctuation, liquidity risk, foreign exchange price volatility, and loan interest rate fluctuation. We apply strict due diligence to address these environmental and economic risks, including requirements to possess ISPO and RSPO certification, as well as audited financial reports.



Climate-related Financial Risk [102-11, 201-2]

BCA refers to international standards and the Task Force on Climate-related Financial Disclosures (TCFD) guidelines when carrying out climate change mitigation initiatives. This effort forms part of our responsibility to participate in reducing global warming and maintaining business continuity despite the negative impacts of climate change. Moving forward, BCA will gradually implement an ESG-based loan risk policy by implementing Environmental & Social Risk Analysis (ESRA). In 2021, BCA is still formulating the ESRA policy for the palm oil sector and is targeting other sectors in 2022. This identification and analysis will continue to map financial risks due to climate change. At the end of 2021, BCA also launched the Plantation and Palm Oil Industry Financing Policy No. 268/SK/DIR/2021. In addition, BCA is also developing policies for other sectors.

Responsibility for Financial Products and/or Services

Commitment

BCA complies with banking regulations applicable in Indonesia. All banking solutions launched have passed through a series of evaluation and approval processes with the authorities.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Banking solutions launched by BCA constitute the main BCA business products for serving the customers' financial transaction needs.

Challenges to Manage:

- Encouraging stakeholders to launch ESG-based financial products and/or services.
- Financial products and/or services that support ESG aspects Regulations.
- Changing customer behavior and preferences
- Fast-evolving technology development.

Evaluation mechanism: [FS15]

- New products to be launched must be approved by regulator.
- Conducted user acceptance test and certification before product launch.
- Evaluation of implementation results by product owner.
- Risk assessment by the Risk Management Unit, compliance test by the Compliance Unit, or others supervised by the Compliance and Risk Management Director.

Parties Responsible:

Transaction Banking Product Development Division, Operation Strategy Development Division, Risk Management Unit, Compliance Unit.

Related Policies/Regulations:

- OJK Regulation (POJK) No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and the Implementation of regulations.
- Board of Directors' Decree No. 080/SK/DIR/2015 dated June 18, 2015 concerning Products/Activities and the Supporting Information Technology Systems.

PRODUCT EVALUATION PROCEDURES [417-1] [417-2]

BCA ensures that all financial products and/or services as well as banking solutions launches are products that have been approved by Bank Indonesia and OJK. To date, no banking solution financial products and/or services have been suspended or withdrawn after launch.

RESPONSIBLE MARKETING

BCA conducts know your customer procedures to learn about customer profiles. The procedures also help BCA identify the customers' needs to offer the right solutions in the line with the customer's risk appetite. BCA also asks for customer consent for the use of data as promotional/cross-selling materials.

FINANCIAL PRODUCTS AND/OR SERVICES MARKETING COMMUNICATIONS [417-3][FN-CB-510A.1]

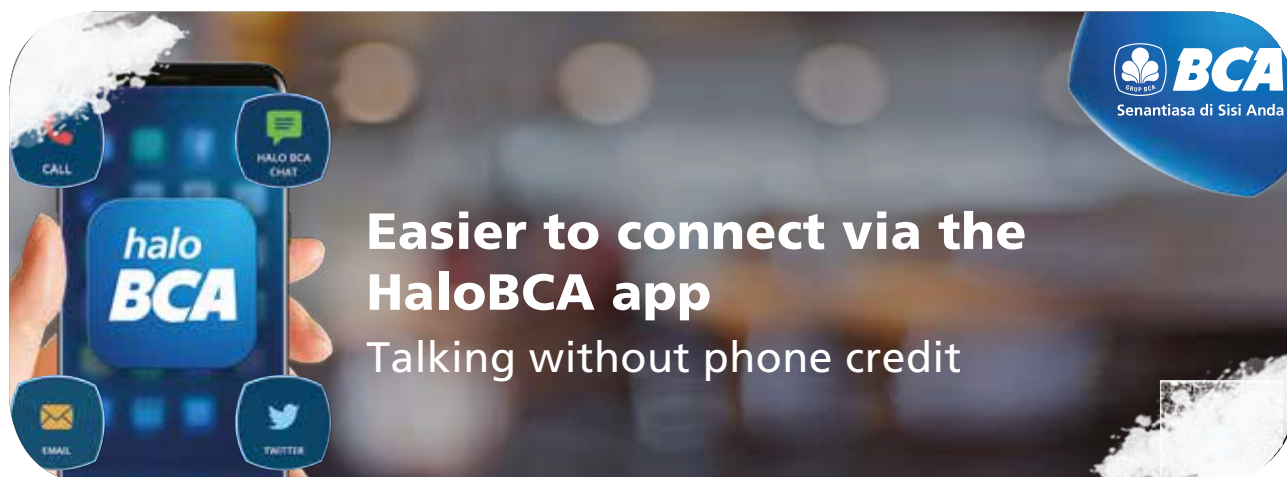
BCA's financial product and solutions are marketed and communicated through various methods including digital media, print, direct sales, and cross selling. Marketing communication materials for financial solutions through digital media are always adapted to the advertising code of ethics based on applicable regulations. In 2021, there were no incidents of non-compliance with marketing communications that led to sanctions or fines.

FINANCIAL PRODUCTS AND/OR SERVICES INNOVATION AND DEVELOPMENT

When developing products and services, BCA invites its employees to contribute any creative and innovative ideas. All employees are given the opportunity to participate in the BCA Innovation Award (BIA), giving them the opportunity to share creative and innovative ideas to develop and improve banking solutions and operational processes that are more efficient, support easy access, are convenient, and encourage an environmentally friendly behavior.

Banking solutions innovations and development implemented in 2021 included:

1. MyBCA
In May 2021, BCA released MyBCA, a banking solution that can be accessed via mobile applications or desktop website. MyBCA simplifies customers' access to all information of BCA accounts with single user BCA ID. MyBCA also features modern user interface and user experience.
2. HaloBCA Application
In July 2021, BCA launched the HaloBCA contact center service application, downloadable through Playstore and AppStore. The HaloBCA application brings together all contact center channels and can be accessed 24 hours.
3. Merchant BCA Application
A mobile application used by merchants who want to become a BCA Merchant, as well as providing access to various information and services for merchants. This application also delivers Merchant Care and Merchant Reports.
4. Lifestyle features on BCA Mobile
The Lifestyle feature on BCA mobile helps facilitate customers in making purchases and payments for goods and/or services such as game vouchers, transportation tickets and accommodation.
5. Outward remittance at KlikBCA Individual
To improve the KlikBCA Individual customer services, an Outward Remittance (OR) service was developed at KlikBCA Individual.
6. Credit Card Installments Conversion on BCA mobile
To improve services to BCA Credit Card holders, an application for installment conversion and BCA Credit Card information has been developed on BCA mobile.



**Easier to connect via the
HaloBCA app**
Talking without phone credit

The current innovation, BCA customer service are now able to be accessed in your hand.

Togetherness to Serve

Commitment

BCA provides equal service to all of its loyal customers. This service considers convenience of customer transactions, banking solutions consultations, and customer satisfaction.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Service excellence forms the basis of trust with every customer.

Tantangan untuk dikelola:

- Employees' service competency.
- Handling customer complaints.
- Variations in service and complaints.

Related Policies/Regulations:

- SMART SOLUTION service standard.
- OJK Circular Letter (SE OJK) No. 17/SEOJK.07/2018 dated December 6, 2018 concerning customer complaints and banking mediation.

Parties Responsible:

- Deputy President Director.
- Operation Strategy Development, Digital Service Center.

Evaluation Mechanism:

Our employees receive regular refreshers in the form of socialization of policies, procedures, and customer service standards. BCA measures and maintains service quality using customer engagement surveys and branch service quality surveys.



TREATING CUSTOMERS FAIRLY

To deliver service excellence, BCA is committed to serving its customers and clients according to SMART SOLUTIONS standards. BCA also instills the values of 'Customer Focus, Integrity, Teamwork, and Striving for the Best' in order to maintain the company's internal synergy.

BCA respects human rights and therefore expects all employees to treat the Bank's customers or visitors fairly and wisely. We have instilled a way of transparently communicating and explaining banking products and services in an inclusive way, whilst respecting the diversity of the customers we serve.



Serving our customers with the best banking solutions.



Serving based on SMART SOLUTION standards.

MAINTAINING SERVICE QUALITY

BCA customer approach includes exploring their banking solution needs so they can have access to the correct financial products and/or services. We instill this principle in our employees, especially frontliners who deal directly with customers. In addition, we provide consultation and communication training for our employees to enable them to provide advice consistent with each customer's objectives and matched to their circumstances.

Customer Satisfaction Survey (5 scale)



Branch Service Quality Survey Results

2021: 4.87

2020: 4.87

2019: 4.86



Customer Engagement Survey Results

2021: 4.73

2020: 4.67

2019: 4.67

BCA's Contact Center HaloBCA has won the Grand Champion as the Best Contact Center in Indonesia for 10 consecutive times.

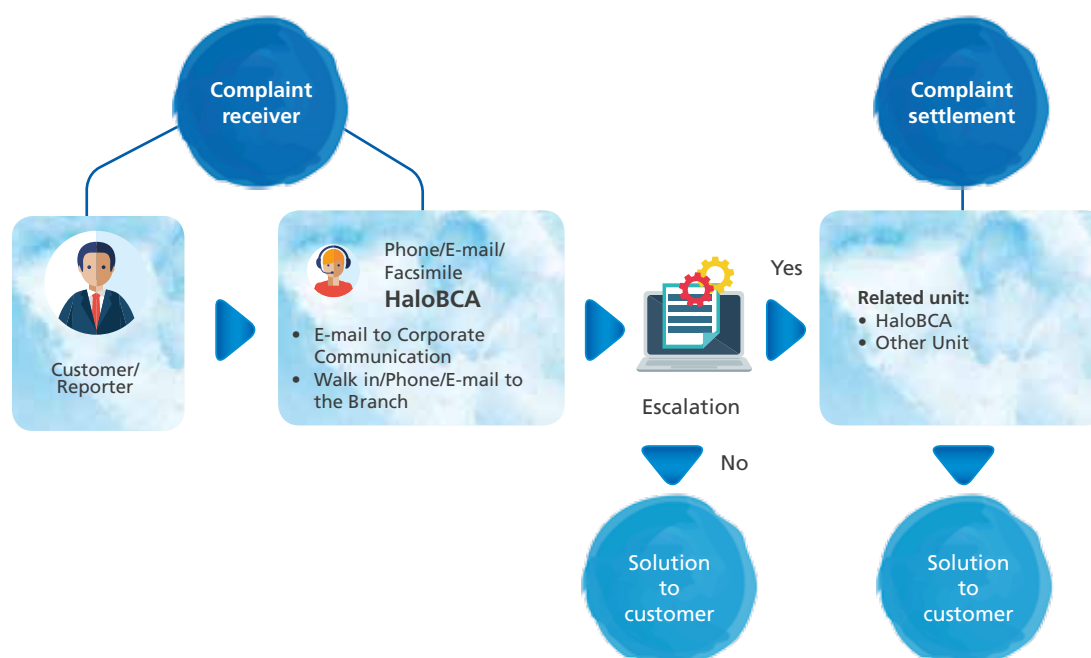
HANDLING CUSTOMER COMPLAINTS

To establish good relations and maintain customer trust, BCA investigates every customer complaint received. This year, we launched the HaloBCA application, as an entry point for customers. Complaint resolution refers to a service level agreement (SLA) with different settlement times for each type of problem.

The official communication channels of HaloBCA are as follows:



Complaints and Resolution Mechanism



Incoming Complaint Settlement

Year	Number of Complaints (in thousand)	Complaints Resolved based on the SLA (in thousand)	Percentage Resolved (%)
2021	1,772	1,763	99.5
2020	1,796	1,784	99.3
2019	1,746	1,735	99.4

BCA has instigated a two-step approach for reducing complaints, firstly by improving the service management system internally, and secondly by providing education to customers on the use of our banking solutions, together with their features and completeness. This educational strategy aims to minimize customers' incorrect use, to socialize transaction security tips, and to encourage vigilance against banking crimes. Educational facilities are available through BCA's official social media.

FINANCE RELATED COMPLAINT HANDLING

BCA submits Consumer Complaint Handling and Settlement Reports, whether finance related or not, to Bank Indonesia and the OJK periodically/every three months. Documents reported to the regulator include:

- Customer Complaint Handling and Settlement Report (LKPBU BI);
- Consumer Complaints Service and Settlement Report (OJK);
- Consumer Complaint Handling Reports concerning Deposits and/or Withdrawals of Money (BI).

If there is a case where the customer is not satisfied with the settlement suggested by BCA, they may mediate with Bank Indonesia. In this case, the HaloBCA work unit together with related units will assist the mediation process in order to obtain the best solution for all parties.

Technology and Digitization for Sustainability

Information technology development and digitization has become one of the keys to support ease of transactions as well as the implementation of Sustainable Finance. A digital banking application can have a positive impact on the environment, such as reducing paper use and reducing transportation mobility, and potentially to reduce carbon emissions.

One of BCA's success factors in winning the hearts of customers is by providing quality banking solutions, improving customer experience, and encouraging internal productivity. We use technology effectively and efficiently to produce reliable and secure banking solutions. Digital banking has slowly shifted traditional transactions in a positive sense. The branch office function that previously served 80% of transactions, and 20% towards building relationships with customers, has now shifted to 80% towards building customer relationships and engagement, with 20% for financial transactions.

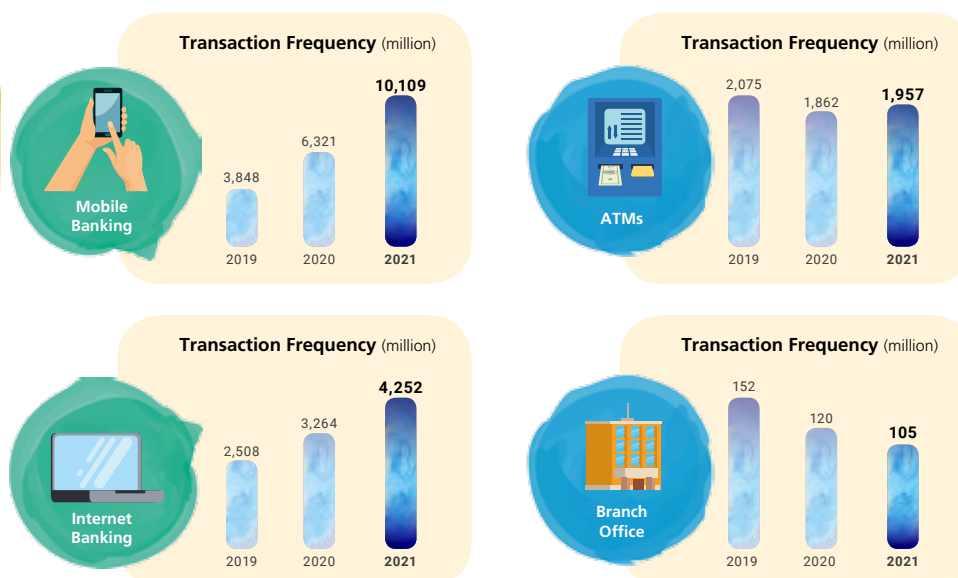
BCA's digital transformation is developed through a factory-project-based digital program, to encourage BCA personnel to independently come up with innovative ideas and develop IT-based programs.

On July 22, 2021, BCA through its subsidiary PT Bank Digital BCA (BCA Digital) launched 'blu', an all-in-one mobile banking platform, a solution to answer the financial needs of the digital savvy in Indonesia. As a Bank-as-a-Service, BCA Digital has succeeded in realizing a synergy of partnerships between banking and other industries through an integrated and interconnected digital ecosystem to provide added value to customers.

Emission Reduction Potential from Branch Transactions

Digital innovation has significantly increased the number of BCA digital transactions and decreased branch transactions. By the end of 2021, branch transactions decreased by around 15 million transactions YoY, about 0.6% of BCA's total transactions. Customers felt more comfortable transacting digitally during the pandemic using #BankingFromHome, and indirectly, by not going to branches, customers contributed to carbon emission reductions. We estimate a carbon emission reduction of 3,257 tCO₂ eq per year, based on the 15 million decrease in branch transactions that switched to digital transactions, assuming the distance from the customers' houses to the nearest branch is about 1 km.

BCA mobile has become customer's first choice and a digital banking platform with a significant increase in transactions. In November 2021, BCA mobile recorded an all-time high in transaction up to 1 billion transactions in a month, a threefold growth within the last two years.



Service Access and Affordability

Commitment

BCA looks to maximize banking solutions access and affordability for all customers. Banking digitalization is one of our strategies so that customers can gain access anywhere and anytime. Banking digitization will be followed by a reliable data security system and BCA applies the ISO 27001 standard.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Access to broad and affordable banking solutions will increase customer convenience, strengthen the benefits of the Bank's presence in supporting the economy.

Challenges to Manage:

- Access to financial products and/or services in all regions in Indonesia.
- Recipients of financial literacy are not evenly distributed in all regions in Indonesia.
- Communication network availability.

Related Policies/Regulations:

- OJK regulation No. 076/POJK.07/2017 concerning Improving Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community.
- OJK regulation No. 19/POJK.03/2014 concerning Branchless Financial Services in the context of Financial Inclusion.
- Board of Directors' Decree No. 070/SK/DIR/2018 dated 7 May 2018 concerning Duit.
- Board of Directors' Decree No. 179/SK/DIR/2017 dated 7 Dec 2017 concerning LAKU.

Parties Responsible:

- Transaction Banking Partnership Solution Development

Evaluation Mechanism:

Reporting quarterly targets and realization of the Bank's Business Plan (RBB) to OJK regarding the branchless financial service program of financial inclusion.



Broad and affordable banking solutions access will increase customer convenience, strengthen the benefits derived from the Bank's presence in supporting the economy. To increase customer access and affordability of our banking solutions, one of our strategies includes banking digitalization, which delivers easier customer access anywhere and anytime, Digital banking is delivered through a reliable data security system, and BCA applies the ISO 27001 standards to ensure data security is maintained. BCA is continuing its network expansion with banking solution services that are inclusive, fair, and respectful for all customers. These services are based on the 'SMART SOLUTION' culture, meaning being alert, interesting, enthusiastic, friendly, thorough, attentive, open-minded, complete, prioritizing customer needs, telling solutions, initiatives, and on-time.



Digital BCA CS, banking convenience during the pandemic



ISO 27001 certification ceremony.

Customer Data Security and Privacy

Commitment

BCA is committed to upholding its loyal customers trust by maintaining data security and privacy. Data security and customer privacy is managed through appropriate IT systems. This commitment is part of our efforts to respect human rights (HAM). BCA's privacy policy also applies to all bank operations, including partners.

MANAGEMENT DISCLOSURE [103-1][103-2][103-3]

Why this topic is material:

Customer privacy including personal data, deposit data, and financial security can affect customer trust. Data privacy and security are managed in accordance with the banking code of ethics, policies and regulations.

Challenges to Manage:

- Data fraud/theft.
- Cyber threats.
- Cybersecurity.

Parties Responsible:

- Deputy President Director, Information Technology Director
- Enterprise Security Work Unit, Strategic Information Technology Group

Related Policies/Regulations:

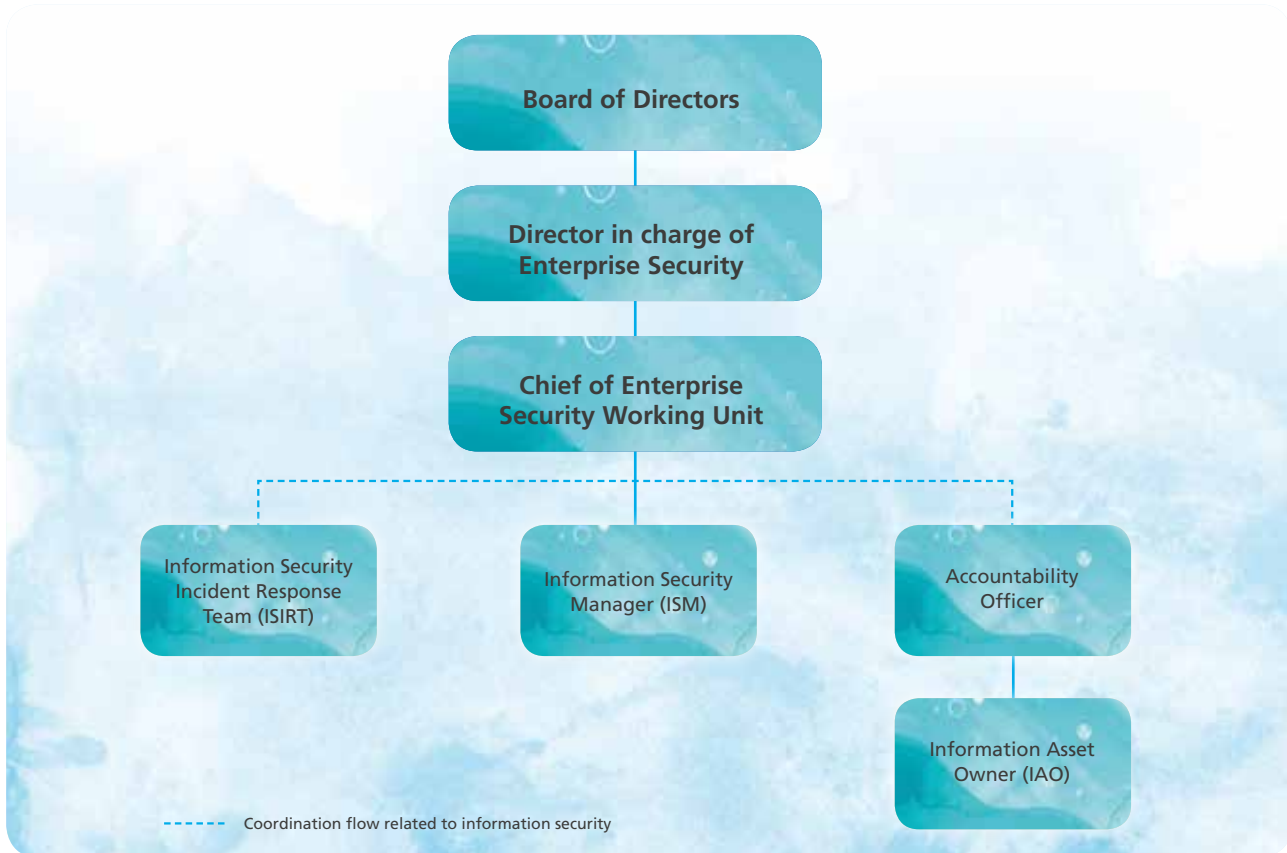
- Board of Directors' Decree No. 011/SK/DIR/2019 dated January 25, 2019 concerning Revision of Head Office Information Security Policy and Region Offices – branches Information Security Policies.
- Board of Directors' Decree No. 035/SK/DIR/2017 dated March 24, 2017 concerning Operational Risk Management Policy.
- Circular No. 154/SE/POL/2016 concerning Offering Financial Products and/or Services By Observing Consumer Protection Principles.
- Board of Directors' Decree No. 164/SK/DIR/2015 dated November 20, 2015 concerning Consumer Protection Provisions.
- Circular No. 257/SE/POL/2015 concerning Transparency of Product Information and Use of Customer Personal Data.
- Collective Labor Agreement (CLA).

Evaluation Mechanism:

Monitoring customer data privacy and security is carried out by various management levels including the Enterprise Security Unit with reports forwarded to Information Technology Director. Periodic checks are carried out on the cyber security policies and practices effectiveness in order to improve sustainable security. To ensure banking solution services security, the Information Technology Director also supervises through reports submitted by the Strategic Information Technology Group Division on a regular basis.



PARTIES RESPONSIBLE FOR CUSTOMER DATA SECURITY AND PRIVACY



EFFORTS TO MAINTAIN CUSTOMER SECURITY, DATA CONFIDENTIALITY, AND PRIVACY [FN-CB-230a.2]

BCA respects human rights (HAM) and understands that maintaining privacy is a part of human rights. We protect customers' personal information through technological, process & administrative, organizational and physical security steps. We have also instigated a code of ethics/conduct and business ethics including standards on how employees must protect customer confidential information. BCA's code of ethics can be accessed through <https://www.bca.co.id/-/media/Feature/Report/File/Sustainability-Index/Kebijakan/20210528-ASP-code-of-conduct.pdf>.

Our code of conduct prohibits employees from disclosing Company secrets, whether intentional or not, including customer information, management information systems, Company personnel data, supplier/partner information, and agreement information with the Government. All BCA employees are prohibited from trading/distributing customer data to external parties. In an effort to maintain information security and customer privacy, BCA complies with the Law

on Personal Data Protection in Indonesia. Further information regarding the privacy policy and data security can be accessed through <https://www.bca.co.id/en/informasi/Kebijakan-Privasi>.

As technology and digitalization advances, and to anticipate cyber threats, BCA's data security and customer privacy strategy has been strengthened by a reliable Information Technology (IT) system, which is continuously being improved, especially in respect to the security system infrastructure. BCA's IT system is always ready to serve customers in making real-time transactions, and maintains data security and privacy, including preventing and anticipating cybercrime, as well as potential fraud.

Efforts carried out by BCA include:
People:

1. Increasing cybercrime and cybersecurity knowledge awareness for employees, customers and clients.
2. Increasing the SMC Team and the Enterprise Security Team competencies.
3. Performing routine phishing simulations for all employees.

Process:

1. Improving Information Security Management System by adding ISO 27001 standard certification for the Network System, Data Center, and Team Enterprise Security.
2. Periodically reviewing the information security in the Head Office Work Units, Regional Offices, and all Branch Offices, ensuring that information assets security is maintained and can be trusted as its implementation is in accordance with the established standards or policies.
3. Increasing the Security Monitoring Center operational hours (SMC to 16 hours a day during weekdays).
4. Conducting security incident drills to ensure readiness in dealing with the risk of cyber attacks.
5. Create and update information security policies to further enhance the assets information security at BCA in line with the cybersecurity government regulations, regulators and international standards.
6. Standard patch management implementation to prevent cyber attack risks due to vulnerabilities of information asset devices.

Technology:

1. Implementing protection in BCA's Internet Banking channels to detect malware on customer computers.
2. Developing data protection technologies, including: Data Loss Prevention (DLP), Database Activity Monitoring (DAM), Data Masking to protect sensitive information from unauthorized access, controlling the use of USB storage, and providing solutions to separate personal and employment data.
3. Developing network security technology to detect potential malware attacks and vulnerability exploit attacks.
4. Securing computers systems with more comprehensive visibility in cyber risk with automatic detection and response capabilities.
5. Implementing application protection with the ability to detect customer behavior and detect anomalous transactions by developing a Fraud Detection System.
6. Implementing Security Information & Event Management to deliver a better view of the different IT systems, as well as utilizing Machine Learning and Artificial Intelligence technology.

BCA was the first private national bank to be certified with the Payment Card Industry Data Security Standard (PCI DSS) 3.2.1 certification covering all entities that manage cardholder transactions and data, including data centers. BCA also continues to improve its IT Service Management System (SMS) planning, design, transition, delivery, and service improvement to meet the service requirements in order to achieve ISO 20000-1:2018 certification. To obtain the PCI DSS certification, an external audit was conducted on November 16-18, 2020 and covered the physical location of the data center, network, devices, and systems within the entire Data Center.

CYBER SECURITY

With the ever-increasing pace of technological change, and the integration of digital banking solutions, the risk of cybercrime has become a significant issue that needs to be managed, and cyber security became a top priority this year. To ensure reliable data security, BCA uses Data Loss Prevention (DLP) to improve electronic information security from theft and misuse, as well as access by unauthorized parties. With DPL, data security incidents, including data breaches, can be prevented. To ensure that all employees are aware of data security, BCA conducts regular incident simulations.

BCA comprehensive security for the Data Center covers the data center and IT service operations. BCA utilizes the One Time Password (OTP) codes generated by the system. BCA's digital application is also equipped with additional security in the form of Two Factor Authentication to ensure that the application is being used by the right account owner/customer.

BCA's information technology (IT) security system undergoes continuous improvements to anticipate any threat of cybercrime, negligence and potential fraud. BCA has instigated a data security policy in all work units, with each subsidiary having its own data security policy. The quality of the Information Security Management System resulted in the Data Center Network Services and Data Center Operation Services obtaining ISO/IEC 27001:2013 certification in 2016. BCA also has two international certifications to guarantee and improve service quality, namely ISO 9001:2015 and ISO 20000-1:2011. In 2021, BCA added certification for Information Security Management System implementation, ISO 27001:2013 on November 10, 2021.

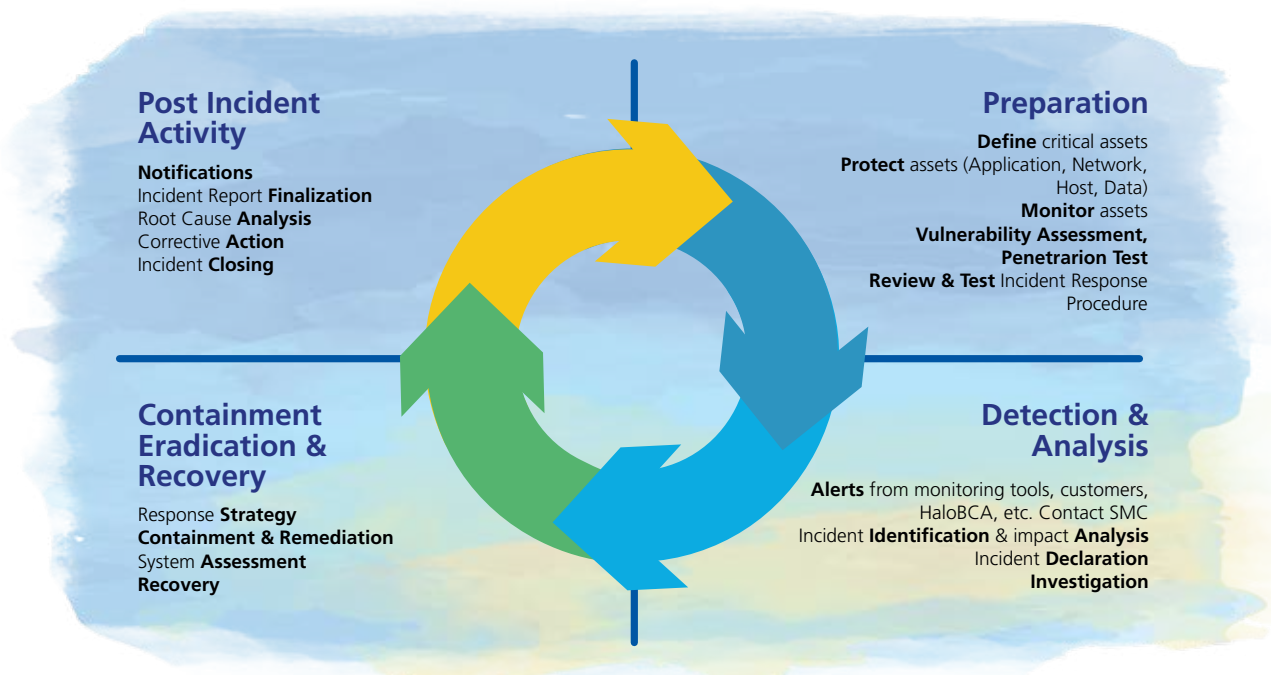
All of our employees undergo education, training and testing on how to identify current potential cyber threats, as well as knowledge sharing on security systems to protect the Company resources and information. Cyber security awareness is disseminated internally by BCA and externally through the website. Employees also receive e-mails phishing and smishing test on an ongoing basis to raise their awareness. All employees are required to take e-learning related to cyber security. As many as 100% of permanent employees have received dissemination on cyber security via e-mail blast, and other internal communication media. BCA also conducts continuous dissemination regarding cyber security through digital media, webinars, social media, and other channels, which can be freely accessed by our customers and debtors.

Employees Receiving Cyber-Security Training Based on Department Level

Position Level	Participants
Senior Positions	159
Manager	11,113
Staff	8,676
Non Staff	304
Total	20,252

BCA implements cyber risk management in line with the Federal Financial Institutions Examination Council's (FFIEC) standards and the Incident Response Framework, as follows:

INCIDENT RESPONSE FRAMEWORK



In order to manage third parties related risks, BCA has started to implement third party cyber risk management through IT Procurement with cybersecurity due diligence for any parties with critical information assets at BCA.

DIGITAL IDENTITY PROTECTION

BCA's loyal customers' trust is paramount, so verifying the customers' identity is fundamental to protecting their finances, assets and their privacy. We continuously review and assess with consultants, our cybersecurity development roadmap for HC, processes, and technology aspects. In addition, we also look at digital identity trends, challenges and explore cutting-edge privacy-protection technology with the potential to satisfy our customers' needs.

NO DATA LEAKAGE [418-1][FN-CB-230A1]

By the end of 2021, BCA had not received any complaints concerning leakage of customer data information.

BCA has instigated ethical business behavior in accordance with applicable regulations and banking standards. BCA's internal policies cover the prohibition of providing consumer data and/or information to third parties, except with the consumers' written consent and/or as required by laws and regulations. In addition, at the time of opening a new account, customers are asked to sign a clause containing approval concerning the provision of data to other parties.

During the reporting period, BCA did not face any significant cases related to violations or misuse of customer data and privacy. There was no lost customer data, and no sanctions/fines borne by the Bank or our employees. BCA has an escalation mechanism in the event of a customer privacy violation in accordance with the Collective Labor Agreement (CLA).



Prioritizing customer data security, especially during the digital acceleration period.

Corruption and Fraud Prevention

Commitment

BCA is committed to running its business by upholding ethics and good governance.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Financial crime prevention including anti-fraud, anti-corruption, anti-money laundering, and anti-terrorism financing (APU/PPT) forms the basis for a Bank's business trust.

Challenges to Manage:

- Rapid technological advances must be balanced with digital security.
- Education for customers to maintain financial security.
- Continuously improve integrity and good work ethic.

Parties Responsible:

- President Director, Compliance & Risk Management Director.
- Anti-fraud Bureau Function, Compliance Unit.

Related Policies/Regulations:

- SE KPK No. 19 of 2021 concerning Gratification Control related to the Financial Services Industry.
- OJK Regulation No. 39/POJK.03/2019 concerning Anti-fraud.
- Board of Directors' Decree No. 269/SK/DIR/2021 dated December 31, 2021 concerning Anti-Corruption Policy and Gratification Control.
- Board of Directors' Decree No.139/SK/DIR/2020 dated July 20, 2020 concerning Anti-Fraud Declaration and Integrity Pact.
- Board of Directors' Decree No. 145/SK/DIR/2019 September 20, 2019 concerning APU PPT.
- Board of Directors Decree No. 079/SK/DIR/2015 dated June 18, 2015 concerning BCA Values.
- Board of Directors' Decree No. 219/SK/DIR/2003 dated October 10, 2003 concerning Provisions Regarding Conflicts of Interest.
- Board of Directors' Decree No. 778/SK/DIR/1995 dated August 24, 1995 concerning the BCA Banker Code of Ethics.
- Collective Labor Agreement (CLA).

Evaluation Mechanism:

Whistleblowing System (WBS), periodic audits at least once every three years, Three Lines of Defence.



Anti-Fraud and Anti-Corruption [205-1, 205-2, 205-3]

BCA's efforts to prevent fraud need to be carried out continuously through an effective control system. 23,214 BCA employees participated in anti-fraud and anti-corruption training through e-learning in 2021. BCA also conducted socialization through e-mail blasts and other internal communication media so that 100% of employees have been educated. The Company has an Anti-Fraud unit to monitor the implementation/development of anti-fraud policies/strategies bankwide. This monitoring includes prevention, detection, and investigation. This year, BCA has issued an anti-corruption and gratification control policy. Going forward, BCA will gradually disseminate the policies on anti-corruption/anti-fraud both to employees and business partners.

Anti-fraud Awareness, Communication and Enforcement Efforts [205-2]

- Every year all organization levels including the Board of Commissioners, Board of Directors and all employees are required to sign an Integrity Pact.
- All employees are required to attend anti-fraud training.
- Providing education and socialization to all employees through internal communication media.
- Providing anti-fraud education to customers, including the latest types of banking crime to increase their awareness through the bca.co.id website and other social media.

2021 Employees Anti-Corruption and/or Anti-Fraud Training Based on Position [205-2]

Position Level	Participants
Senior Positions	170
Manager	11,437
Staff	11,082
Non Staff	525
Total	23,214


BCA supervises all branch offices, on a quarterly basis with a priority scheme based on the latest assessment results. All operational regional offices, branch offices, and head office work units have an internal control unit. Special attention is paid to functions that could potentially have a high risk of fraud, including the Teller or CSO (frontliner) functions.

As a preventive measure, BCA has a mandatory Anti-Corruption and Gratification Control Policy for all employees. Throughout 2021, BCA found two cases of fraud committed by employees with a nominal value of more than Rp100 million. Until the end of 2021, one case has been resolved, while the other case is still in the process. If there are allegations of corruption, they will be followed up according to procedures on termination of employment or other sanctions in accordance with the Collective Labor Agreement (CLA). [205-1, 205-3]

*Pergi ke pasar naik metro mini
Beli buah nanas dan juga pepaya
Diawal tahun 2022 ini,
Jangan lupa isi Pakta Integritas ya!*

Pengisian paling lambat 31 Januari 2022

KLIK DISINI



Senada
Tika, the education and learning

ANTI FRAUD AWARENESS

E-Learning Wajah 2021
Periode Mei - Desember 2021



WHISTLEBLOWING SYSTEM [102-17][FN-CB-510a.2]

A whistleblowing system (WBS) is in place to transparently detect and prevent fraud as early as possible. Anyone, either internally or externally, can submit complaints concerning fraud, corruption, or actions that violate the banking code of ethics. Whistleblowers can submit complaints through the [bca.co.id](https://www.bca.co.id) website by including clear data/information in accordance with the 4W1H principles (What, Who, When, Where and How), which will then be automatically reported to the whistleblowing system manager for validation. BCA guarantees the confidentiality of the reporter's identity.

Complaints - Whistleblowing System [205-3]

Year	Status	Total	Explanation
2021	In progress (Open)	2	Still in process.
	Finished (Closed)	20	2 complaints received sanctions (Dismissals), one case was not proven, and other reports did not meet the criteria.
2020	In progress (Open)	0	Have been resolved.
	Finished (Closed)	22	No complaints had to go through legal channels, and 22 complaints were resolved internally. All reports did not meet the criteria.
2019	In progress (Open)	0	Have been resolved.
	Finished (Closed)	15	No complaints had to go through legal channels, and 15 complaints were resolved internally. One complaint received a sanction (SP1) and one case is in the sanction process, while other reports did not meet the criteria.

Understanding BCA

Complete information regarding Whistleblowing System (WBS) can be found in the 2021 Annual Report, and whistleblowing reporting on <https://www.bca.co.id/en/tentang-bca/tata-kelola/Whistleblowing-System>.



Whistleblowing system can be accessed: www.bca.co.id for the Governance section.

ANTI-MONEY LAUNDERING AND ANTI-TERRORISM FINANCING (APU PPT)

BCA builds anti-money laundering and terrorism financing practices awareness among all employees. All transactions of a large or suspicious value pass through APU PPT. More complete information on APU PPT can be found through <https://www.bca.co.id/en/tentang-bca/tata-kelola/Informasi-Lain/APU-PPT>. 100% of our employees received dissemination on AML CTF via e-mail blast and other internal communication media.

2021 Employees APU PPT Training based on Position

Position Level	Participants
Senior Positions (including Board of Commissioners and Directors)	135
Manager	10,369
Staff	10,658
Non Staff	501
Total	21,663





Together to Develop a Sustainability Culture

Employees and customers are our family, our friends in our work, and our partners in growing together.



Fair Operations

BCA maintains fair operating practices by complying with laws, regulations, social norms, and the Code of Ethics. Based on this, we manage intellectual assets effectively, build and maintain fair relationships, eliminate conflicts of interest with suppliers or other related parties, and conduct fair competition by complying with anti-monopoly laws.

In addition to internal efforts, BCA has established policies regarding respect for human rights, employment, occupational health and safety, and fair procurement practices to suppliers. BCA's stakeholder engagement for its business initiatives and sustainability aspects is conducted through clear collaboration through integrity pacts and compliance with policies that are fair for all parties.



Supply Chain ^[102-9]

In the supply chain, BCA involves local parties to help support economic development in Indonesia. Suppliers and other working partners include Public Accounting Firms, IT developer vendors, goods and services suppliers, and also transportation, buildings/branch offices maintenance and repair contractors, as well as electronic equipment suppliers. In 2021, BCA has gradually carried out human rights due diligence on vendors in our supply chain. This effort aimed to ensure that BCA cooperates with vendors who respect human rights principles in their operations. BCA requires the vendors to comply with human rights principles, including no child labor, no forced labor and pay attention to occupational health and safety.

BCA uses the Enterprise Backoffice Integration (EBI) application to manage the procurement system starting from the budgeting process, preparing the purchase orders/contracts, leasing, building maintenance, procurement, through to payment. Prospective vendors will be selected prior to being accepted to cooperate, with the selection process covering the ESG aspects. The procurement policy contains the procurement strategy and processes, and policies related to the potential vendors' competence, prohibition of acts of discrimination against prospective vendors, and compliance with the code of ethics.

Goods and Services Procurement 2021 ^[102-9]

Type of Supplier/Business Partner	Number of Suppliers/ Business Partner	Goods Procurement Value (Rp billion)	Procurement Value Service (Rp billion)	Total Procurement Value (Rp billion)
Local	5,285	2,693	6,688	9,381
Overseas	48	30	121	151
Total	5,333	2,723	6,809	9,532

Respecting and Protecting Employees

GET TO KNOW BCA EMPLOYEES [102-8]

For human capital management, we have a Collective Labor Agreement (CLA) containing the rights and obligations of all parties, as well as information on equality and fairness in performance appraisal, promotion and education policies, and freedom of association.

Total Employees based on Gender and Employment Status

Status	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Permanent	8,590	13,937	8,913	14,280	9,049	14,162
Not permanent (contract, probation, trainee)	595	830	617	793	658	920
Total based on gender	9,185	14,767	9,530	15,073	9,707	15,082
Total overall	23,952		24,603		24,789	

Total Employees based on Gender and Position Level

Position Level	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	5	0	5	0	5	0
Director	10	2	10	2	8	3
Senior Manager	104	85	105	81	105	76
Middle Manager	854	811	843	795	846	759
Line Manager	3,679	6,136	3,678	6,068	3,677	5,929
Staff	3,869	7,251	4,096	7,719	4,131	7,946
Non-Staff	664	482	793	408	935	369
Total based on gender	9,185	14,767	9,530	15,073	9,707	15,082
Total overall	23,952		24,603		24,789	

Total Employees based on Gender and Length of Service

Length of Service	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
> 20 Years	3,860	5,537	4,434	5,991	4,772	6,049
> 15 - 20 Years	222	372	292	532	489	947
> 10 - 15 Years	467	695	380	528	352	489
> 5 - 10 Years	2,022	4,408	1,782	3,806	1,317	2,547
> 1 - 5 Years	1,923	2,885	1,990	3,328	2,016	3,969
≤ 1 Years	691	870	652	888	761	1,081
Total based on gender	9,185	14,767	9,530	15,073	9,707	15,082
Total overall	23,952		24,603		24,789	

Total Employees based on Gender and Work Area

Work Area	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	5,486	7,853	5,537	8,038	5,419	7,969
West Java (excluding Jabodetabek)	535	1,088	535	1,021	612	1,059
Central Java and Yogyakarta	551	1,128	624	1,177	661	1,218
East Java	1,142	2,010	1,229	2,062	1,310	2,070
Sumatra	741	1,296	815	1,372	865	1,380
Kalimantan	242	475	257	489	279	478
Eastern Indonesia	488	917	533	914	561	908
Total based on gender	9,185	14,767	9,530	15,073	9,707	15,082
Total overall	23,952		24,603		24,789	

Note: Jabodetabek is a combination of the cities of Jakarta, Bogor, Depok, Tangerang, Bekasi

Total Employees based on Gender and Education Level

Education Level	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
S3	9	3	6	1	4	1
S2	530	470	499	433	484	399
S1	6,824	11,862	6,758	11,841	6,596	11,581
Diploma (D1-D4)	374	1,004	439	1,174	455	1,253
High School (or lower)	1,448	1,428	1,828	1,624	2,168	1,848
Total based on gender	9,185	14,767	9,530	15,073	9,707	15,082
Total overall	23,952		24,603		24,789	

Total Employees based on Gender and Age Group

Age Group	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
< 25 Years old	1,302	1,706	1,181	1,786	1,056	1,756
> 25 - 30 Years old	1,885	3,696	1,972	3,967	1,992	4,129
> 30 - 35 Years old	1,462	2,822	1,240	2,278	1,020	1,742
> 35 - 40 Years old	476	714	408	622	369	638
> 40 - 45 Years old	605	1,330	845	1,710	1,059	2,108
> 45 - 50 Years old	1,527	2,588	1,827	2,805	2,133	2,945
> 50 Years old	1,928	1,911	2,057	1,905	2,078	1,764
Total based on gender	9,185	14,767	9,530	15,073	9,707	15,082
Total overall	23,952		24,603		24,789	

EMPLOYEE TURNOVER RATE [401-1]

For 2021, the employee turnover rate was 5.1%. This was relatively higher compared to last year, in line with a decrease in BCA's total employees in 2021.

**2021: 5.1%**

2020: 3.5%

2019: 4.9%

New Employees based on Gender and Position Level

Position Level	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	0	0	0	0	0	0
Director	1	0	0	0	0	0
Senior Manager	2	4	5	2	1	3
Middle Manager	5	1	7	7	4	1
Line Manager	18	12	23	18	28	31
Staff	568	669	593	797	582	803
Non-Staff	159	255	133	191	0	0
Total based on gender	753	941	761	1,015	615	838
Total overall	1,694		1,776		1,453	

New Employees based on Gender and Work Area

Work Area	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	683	787	672	812	566	732
West Java (excluding Jabodetabek)	10	19	18	39	11	12
Central Java and Yogyakarta	5	22	21	24	6	15
East Java	25	39	17	39	16	41
Sumatra	2	5	25	45	8	19
Kalimantan	21	32	1	30	5	10
Eastern Indonesia	7	37	7	26	3	9
Total based on gender	753	941	761	1,015	615	838
Total overall	1,694		1,776		1,453	

Note: Jabodetabek is a combination of the cities of Jakarta, Bogor, Depok, Tangerang, Bekasi

New Employees based on Gender and Age Group

Age Group	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
< 30 Years old	659	798	670	899	600	819
30 - 50 Years old	89	137	81	107	15	19
> 50 Years old	5	6	10	9	0	0
Total based on gender	753	941	761	1,015	615	838
Total overall	1,694		1,776		1,453	

Employees Leaving based on Gender and Position Level

Position Level	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	0	0	0	0	0	0
Director	2	0	0	1	1	0
Senior Manager	5	5	4	4	2	2
Middle Manager	31	19	26	16	26	13
Line Manager	193	276	130	204	154	249
Staff	286	438	219	368	311	537
Non-Staff	217	181	171	150	174	129
Total based on gender	734	919	550	743	668	930
Total overall	1,653		1,293		1,598	

Employees Leaving based on Gender and Age Group

Age Group	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
< 30 Years	229	279	186	264	254	408
30 - 50 Years	276	447	214	347	291	397
> 50 Years	229	193	150	132	123	125
Total based on gender	734	919	550	743	668	930
Total overall	1,653		1,293		1,598	

Employees Leaving based on Gender and Work Area

Work Area	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	462	600	376	533	476	640
West Java (excluding Jabodetabek)	52	65	40	42	35	69
Central Java and Yogyakarta	42	52	32	42	20	38
East Java	90	79	42	53	60	79
Sumatra	60	85	32	45	39	61
Kalimantan	8	13	7	16	14	15
Eastern Indonesia	20	25	21	12	24	28
Total based on gender	734	919	550	743	668	930
Total overall	1,653		1,293		1,598	

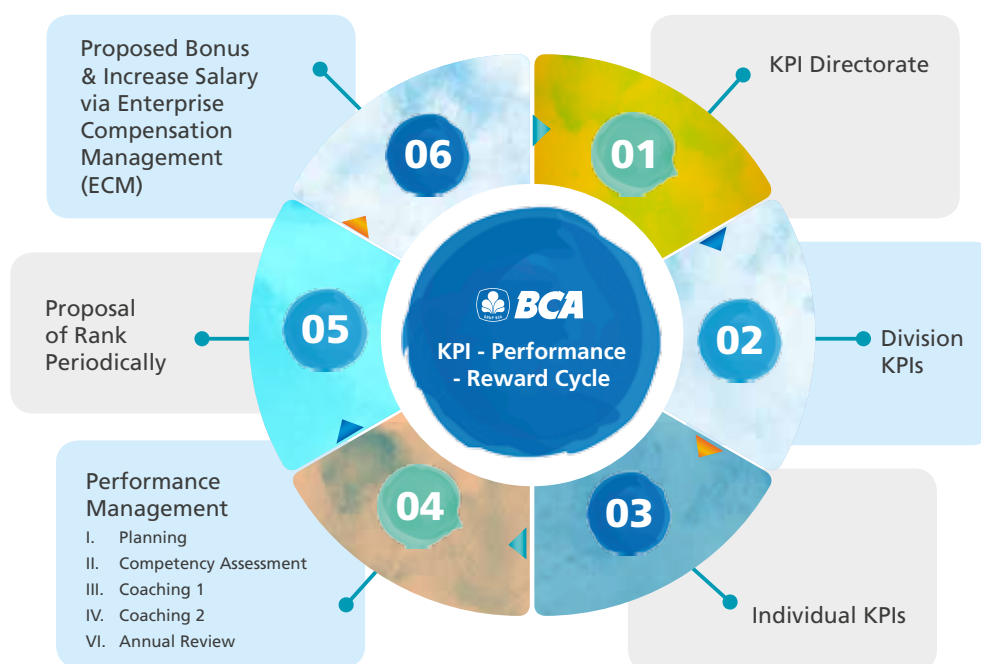
Note: Jabodetabek is a combination of the cities of Jakarta, Bogor, Depok, Tangerang, Bekasi

PERFORMANCE EVALUATION AND ASSESSMENT [404-3]

Key Performance Indicators (KPI) achievement is used to assess an employee's performance. The performance appraisal mechanism uses a Performance Appraisal (PA) and Performance Management (PM) forms completed by each individual. In 2021, all employees (100%) received an evaluation and performance appraisal. BCA uses the performance appraisal results to determine promotions, and adjustment to remuneration, bonuses, and career paths.

Employees Promoted based on Region and Gender

Region	2021		2020		2019	
	Male	Female	Male	Female	Male	Female
Head Office	408	468	433	495	406	464
Branches and regional Offices	562	1,079	581	1,318	748	1,566
Total based on gender	970	1,547	1,014	1,813	1,154	2,030
Total overall	2,517		2,827		3,184	



BCA always supports fair and equal employee development.



Employees Training at BCA Learning Institute.

EMPLOYEE ENGAGEMENT

As a company based on trust and service, BCA develops a positive work culture through the Team Engagement (TE) program. One of the program implementations is conducting a survey to measure the engagement level of permanent and contract employees, as well as participants of Bakti BCA Internship who have worked for at least one year, and other fun activities. In 2018, BCA conducted a Team Engagement survey in collaboration with Gallup, and the results showed the final score of 4.73 out of 5.00. The Team Engagement level is believed to be correlated with the employee's Customer Engagement level. In 2021, BCA held 'Share Your TEX (Team Engagement Xperience)' activity, in which each leader shared stories about the action plans for Team Engagement improvement in their respective work units through BCA's internal social media, MyXperience. With these activities, each team member is expected to be able to work together to achieve company goals and to motivate other units. Currently, we are preparing to conduct the next Team Engagement survey in 2022. The spirit of One BCA: One Goal, One Soul, One Joy is an effort to make BCA a unified whole.



BCA promotes

"ONE BCA: One Goal, One Soul, One Joy" as a cross-team spirit. This tagline continues to be socialized to reduce silos between work units so that all employees collaborate and work together to achieve common goals.





SENADA – Always By Your Side

There are three values contained in SENADA: Setia/loyal, Naungi/nurture, and Dampingi/accompany. SENADA helps BCA grow with its stakeholders enabling it to face any challenges that exist.

SETIA

With sincerity and determination to always give the best in demonstrating our shared commitments, foster mutual trust and build healthy long-term relationships.

NAUNGI

To guide and support by listening more and nurturing each other at BCA to keep learning, progressing, and evolving as well as to continuously excel amidst challenges and changes. BCA employees must always be ready, agile and have a growth mindset in managing change.

DAMPINGI

Instilling BCA values in all employees in their daily conduct and actions, continuously improve BCA for the better while adhering to the BCA values.



Employee Competency Development

Commitment

BCA strives to create superior human capital, by providing training and supporting them to continue to higher educational levels.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Human Capital (HC) are the driving force in the Company in providing services and maintaining the Bank's business continuity.

Challenges to Manage

- Competency gap.
- Very dynamic development in new training modules.
- Use of technology to support training activities.

Evaluation Mechanism:

BCA measures its training program effectiveness using the Kirkpatrick 360° assessment model.

Related Policies/Regulations:

- Collective Labor Agreement of 2019-2021 chapter XXIV Human Capital Development article 71.

Parties Responsible:

- Human Capital Management Director.
- Learning and Development Division.
- Human Capital and Management Division.

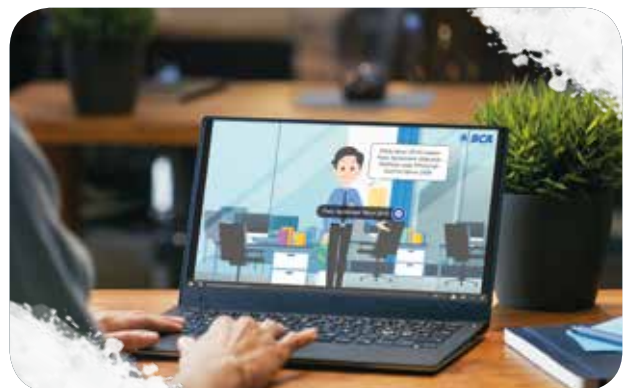


Under the Learning & Development Division, BCA runs and develops modules and training facilities for employees. The materials developed are diverse, and include climate change risks.

With the movement towards digitalization, BCA has developed e-learning, video learning, video conferencing, gamification, and micro learning methods. There are 167 e-learning modules that can be studied by all workers and have been accessed 305,822 times by workers throughout 2021. [404-2]



The best facilities and infrastructure to support employee competency development.



E-learning application in the pandemic times.

Training Realization [404-1]

Description	2021	2020	2019
Total participants	47,706	30,579	57,161
- Male	19,291	12,300	21,529
- Female	28,415	18,279	32,614
Total days of training	137,499	106,047	160,363
- Male	58,315	44,504	66,986
- Female	79,184	61,543	93,377
Total training hours	673,040	600,266	1,041,290
- Male	286,573	252,400	434,613
- Female	386,467	347,866	606,677
Average training hours per participant	14.1	19.6	18.2
- Male	14.9	20.5	20.2
- Female	13.6	19.0	18.6
Average training hours per employee	28.1	24.4	42.0
- Male	31.2	26.5	44.8
- Female	26.2	23.1	40.2

Note:

Data for 2020 and 2019 are restated by excluding interns in the calculation.

844Training/education
modules**673,040** hoursTotal training hours
in 2021**47,706** peopleEmployees receiving
training**Rp193,417** million

Training expenses

In 2021, BCA has disseminated ESRA and will develop a training module 'ESRA and ESG Integration' the following year, in line with OJK's 2nd Roadmap 2021-2025. This training module was developed in response to the ESG lending issues. The materials are expected to improve employees' understanding in identifying, classifying, and assessing ESG risks in the prospective debtors' and existing debtors' businesses.

TRAINING FOR EMPLOYEES REACHING RETIREMENT [404-2]

BCA organizes health, financial management, skills and other training programs for employees entering retirement age. The training program is divided into two stages, the 'Ring the Bell' program for employees aged 50 years, and the 'Beautiful Life' program for employees aged 54 years. In addition to training organized by BCA, employees entering retirement age are given the opportunity to attend training or courses of their own choosing with the assistance of funds from BCA so that employees can develop their business or fill out post-retirement activities.

For those who have retired and wish to remain active in their work, BCA provides collaboration opportunities. Opportunities include representing BCA in signing loan agreements before a notary during the consumer loan process, and for providing assistance, coaching, tips, and motivation for branch employees. For retirees at the managerial level, they can be rehired as expert staff to assist committees under the Board of Commissioners, or to become Directors and/or Commissioners in BCA's Subsidiaries. These opportunities consider their achievements during their work and career paths at BCA, and depends on the Company's needs.

Paying Attention to Employee Welfare ^[401-2]

BCA provides remuneration as a reward to employees who have maintained and improved their performance. The remuneration is based on the Company's ability and the prevailing wage provisions in the territories of Indonesia. In addition to salaries and allowances, BCA provides an extra bonus in the form of BCA shares to increase employees' sense of Company ownership. Remuneration is also given without discrimination against ethnicity, race or class.

Benefits Based on Employment Status

Type of Allowance	Permanent Employees	Contract Employees	Trainee
Hari Raya allowances	√	√	√
Year-end allowances	√	N/A	√
Special Religious Hari Raya allowances	√	N/A	√
Position allowances	√	N/A	N/A
Other allowances	√	√	√

The basic salaries for all permanent employees were not differentiated by gender but by their performance at every level of position. At BCA, every employee at the lowest level has the same rights and obligations, while their basic salaries are above the Provincial Minimum Wage (UMP) applicable in the region of all branch offices in Indonesia.

Comparison of salary for female and male employees (Rp million)

Position level	Average Female	Average Male
Staff	13.44	13.27
Non-Staff (non managerial)	4.93	4.91
Data coverage (% of total employees)	51.2%	

We also facilitate group activities to support the employees' personal hobbies and interests outside of work routines. The community group activities include photography, fishing, cycling, wayang culture, music, mountain climbing, and others.

In addition, employees are also provided with BCA Counseling Service facility to consult with counselors according to their needs. BCA Counseling Services collaborates with experienced professionals or psychologists in their fields to provide the best service for employees.

RETIREMENT SAVINGS ^[201-3]

The employees' retirement savings policy covers a contribution payment scheme borne by the Company and the employees. The defined contribution pension plan for employees who have worked for more than a year. The payment contribution is 5% x fixed pay

borne by the Company and 3% x fixed pay borne by the employees. The retirement savings program (pension) applies to all employees from staff level to EVP and is managed by a pension fund established by BCA.

BCA also enrolls all employees in the manpower social security, BPJS Employment, program for old age and pension plan. With a monthly contribution scheme paid by the company and employees. The percentage of payments is adjusted to government directives. The percentage of BPJS Employment for old age insurance, 3.7% is paid by the company and 2% is paid by the employees. BPJS pension insurance, the percentage of payments is 2% paid by the company and 1% is paid by the employees.

LABOR UNION AND COLLECTIVE LABOR AGREEMENT (CLA)

In accordance with applicable laws and regulations, we guarantee freedom to all employees to join a Labor Union. All employees have the right to freedom of expression, association and assembly. The Labor Unions are management's strategic partners in fostering good and harmonious industrial relations, so as to create a favorable work environment and increase optimal productivity. 69.7% of the total employees are members of the Labor Union.

In an effort to build good industrial relations with employees, BCA has a Collective Labor Agreement, which is reviewed every two years by representatives from the Labor Union together with management. 100% of BCA's permanent employees rights and obligations are protected through this Collective Labor Agreement. ^[102-41]

Decent and Safe Work Environment [403-7]

Commitment

During the COVID-19 pandemic, Occupational Health and Safety (OHS) became a key issue for maintaining and protecting all employees, customers, and other stakeholders.

MANAGEMENT DISCLOSURE [103-1, 103-2, 103-3]

Why this topic is material:

Health is central to human survival and is the basis for sustainability.

Challenges to Manage

- Different levels of OHS awareness.
- Cooperation in implementing OHS.
- Lifestyle and way of thinking is key to OHS.

Evaluation Mechanism:

OHS covers all employees, customers, vendors, and other stakeholders at BCA office locations. Targets for its effectiveness includes zero work accidents, as well as minimizing the number of working days lost due to illness and accidents. OHS performance monitoring, recording, and evaluating is carried out periodically and reported to Compliance & Risk Management Director. Since 2020, BCA implemented strict health protocols to enable banking activities to continue safely. There were no (zero) fatal work accidents in BCA.

Related Policies/Regulations:

- Collective Labor Agreement (CLA).
- COVID-19 Handling Guidelines.
- COVID-19 Handling within BCA Policies
- Code of Conduct.

Parties Responsible:

- Business Continuity & Crisis Management function in the Risk Management Working Unit.
- Compliance & Risk Management Director.

Since 2020, BCA has implemented strict health protocols to help prevent and control COVID-19. The employee protection policy can be found in the 2019-2021 Collective Labor Agreement, in Article 42, Article 47, Article 49, Article 57 paragraph 1, Article 58 paragraph 2, and Article 59 paragraph 2, and refers to the 2003 Law No. 13 Article 86 paragraph 2 "To protect the safety of employees/workers to achieve optimal work productivity, work safety and health efforts must be made".

Occupational safety is reflected in the arrangement of office spaces that refers to completeness and adequate working facilities and environment, as well as security facilities. All branch offices' building management conduct regular fire and earthquake simulations. In addition, all employees will receive briefing, training, fire drill, and natural disaster evacuation drills. To increase alertness and prevent casualties, infrastructure of BCA office buildings has been equipped with facilities such as alarm as early warning system. [403-5, 403-7]

In addition, we endeavor to create a decent, safe and comfortable working environment for all employees. This is to reduce the rate of employee absenteeism, and is in line with efforts to increase work productivity.

Percentage of Employees Absence Rate

Description	2021	2020	2019
Employee	2.42%	1.34%	0.93%

Note: Percentage of employees absence rate compare to total working days.

SOCIALIZING PREVENTION OF COVID-19 TRANSMISSION [403-4]

BCA has established a COVID-19 call center for all employees. In addition, COVID-19 handling guidelines have been issued to assist BCA personnel in understanding the procedures for handling suspected cases, probable cases, close contacts and confirmed cases. In an effort to break the spread of COVID-19, we also carry out contact tracing.

Awareness of COVID-19 dangers is disseminated through educational materials covering knowledge about COVID-19, prevention, general characteristics, handling, and other health materials. This material is delivered in the form of e-booklets, videos, posters that are communicated through all the Company's internal communication media, including MyBCA portal, e-mail, plasma TV, and Instagram.

ACCESS TO HEALTH FACILITIES [403-3, 403-6]

Health facilities are provided in all BCA offices, and include insurance, health clinics, and health education banners. All employees are entitled to inpatient, outpatient, childbirth, eyeglasses, dental care, laboratory examinations, periodic medical examinations, and pap smears. BCA also provides employees' families with BPJS Kesehatan coverage. We also actively socialize healthy lifestyles (health awareness) through Health Seminars with employees and their families.

BCA has also mapped out occupational diseases that are frequently suffered by employees, which was carried out by an independent consultant. The mapping results found as many as 7,596 employees suffered Acute Respiratory Infection (ARI), and 728 employees suffered Low Back Pain (LBP).

We provide consultation facilities through visits to BCA referral doctors. Until now, we have not carried out OHSAS 18000 certification and other external verifications on OHS.

BCA also provides Medical Check-Up (MCU) once a year for employees aged 40 years and over. MCU can be done at the BCA hospital/clinic/laboratory providers. In 2018 – 2019 (before the pandemic), BCA held a mass MCU in collaboration with on-site health providers at BCA locations for employees aged 40 years and over and supervised the MCU results. We partnered with several hospitals in providing referral doctors for employees to consult. In addition, we have also used ergonomic tables and chairs for employees' comfort, reminding them to move and stretch, as well as health education. In supporting a balanced work pattern, employees also participate in the Sports, Arts and Hobbies Coordinating Board (BAKORSENI) events.

OHS Department and the Board of Directors regularly holds meetings to discuss about health issues, especially during the COVID-19 pandemic. In addition, each work unit has KPIs for OHS performance. The KPI performance is used as the basis for developing the next OHS program. OHS performance is Human Capital Management (HCM) and OHS Manager's responsibility and KPI.

BCA also promotes employees' health and well-being through:

Health and wellness initiatives	Program description
Flexible working hours	Applied to the Head Office IT division and all employees in line with the COVID-19 pandemic conditions.
Work from home (WFH)	This initiative was implemented in accordance with the Government provisions.
Child care facilities	Daycare facilities provided after the Eid holiday, at the Head Office and each Regional Office.
Work location for pregnant employees	During the pandemic, pregnant women could work from home in accordance with the provisions and circumstances.
Leave to accompany the wife to give birth/miscarriage	Male employees are entitled to three working days leave to accompany their legal wife to give birth and four working days if their wives suffer a miscarriage. This number of days leave exceeds the provisions provided by the Government.
Medical facilities	Health insurance, health clinics, counseling, health education, as well as the Bakorseni programs.
Breastfeeding rooms	Breastfeeding rooms are provided at the Head Office and each Regional Office.
Recreational facilities	Every year employees receive a certain amount of funds to be used in togetherness events in the work units

Respecting Human Rights

HUMAN RIGHTS POLICY

BCA's commitment to respecting human rights is embodied in our Human Rights Policy, and covers human rights aspects covering our employees, vendors, business partners, customers, and the general public. The effective application of this human rights policy is being carried out in stages based on the availability of resources, the needs, and the level of urgency of each aspect. In 2021, BCA carried out human rights due diligence within the context of the Bank's social and business responsibilities, including its vendors. The ESG Sub Division monitors the human rights policy's application.

EQUALITY AND DIVERSITY

BCA's human rights policy explicitly covers non-discriminatory practices and gender equality in the workplace. We review and ensure that BCA's policies, manuals and procedures comply with human rights regulations. BCA's basic human resources management policy ensures equal opportunities for all employees regardless of ethnicity, religion, race, class, and gender. Therefore, our employee placement policy always emphasizes the concerned individuals' performance and competence. Likewise, the governance bodies' composition reflects diversity in its membership, both in terms of gender, education, work experience, age, and expertise.

In line with the non-discrimination policy as stated in SK HAM BCA No. 214/SK/DIR/2021, as well as BCA's code of conduct, and Collective Labor Agreement, we prohibit sexual harassment and will not tolerate such behavior. Article 59 of the Collective Labor Agreement regulates violations of moral norms in the work area. More complete information on our code of conduct can be accessed via <https://www.bca.co.id/-/media/Feature/Report/File/Sustainability-Index/Kebijakan/20210528-ASP-code-of-conduct.pdf>.

If employees feel they have been harassed and/or intimidated or see behavior that violates moral norms, they can report to their direct supervisor or the Human Capital work unit at the Regional Office/Head Office. We also provide counseling for handling harassment cases. Up to the end of 2021, there were no cases received by the Human Capital Management (HCM) Division. If there is an harassment or discrimination case, we will take firm action against the employee through sanctions in accordance with the Collective Labor Agreement.

We have a report escalation mechanism for employment cases including discrimination and harassment by involving the Employment Case Advisory Committee (KPKK). The committee is tasked with providing independent recommendations to the Board of Directors about the settlement of cases with due

regard to the justice and equality principles, through investigation on the violation and/or criminal cases committed by employees. This committee is under the supervision of the Board of Directors and is chaired by the Human Capital Management Division Head.

NO CHILD LABOR AND FORCED LABOR

BCA is committed to avoiding direct or indirect involvement in activities that may lead to human rights abuse, such as people trafficking, prostitution, and people smuggling. The 2019-2021 Collective Labor Agreement Article 7 paragraph 2, regulates information concerning the absence of child labor and forced labor at BCA. All BCA employees work full time. Working hours are covered in Collective Labor Agreement Article 13, Article 14, Article 19, Article 20, and Article 21 to ensure there is no forced labour.

JOB OPPORTUNITIES FOR PHYSICAL DISABILITIES

BCA provides opportunities for those with physical disabilities and respects their rights. These opportunities are aimed to support the welfare improvement of people with disabilities in accordance with Government Regulation no. 43 of 1998 concerning Efforts to Improve Welfare for People with Disabilities. Currently, BCA has employed 10 (ten) Outsourced Workers with disabilities who work as Call Center Officers at the Digital Service Center.

COVID-19 RAPID SELF ASSESSMENT FOR BUSINESS (C19 RSAB)

To manage any human rights impact from operations during the COVID-19 pandemic, BCA and other companies conducted a Human Rights Due Diligence & COVID-19: RSAB. C-19 RSAB as a measuring tool in managing human rights risks and impacts from operational activities during the COVID-19 pandemic. This assessment was carried out with reference to the UNDP COVID-19 Integrated Response Offer. The UN Human Rights Treaty provisions, ILO Fundamental Conventions, UNICEF and the UN Guiding Principles on Business and Human Rights form the basis for preparing this RSAB C-19 guide. The RSAB C-19 assessment covered six main areas: Occupational Health and Safety, Employees' Rights, Environmental and Community Impacts Protection Policies, Stigma and Discrimination Prevention, and Company Policies and Management Considerations. The self assessment results showed BCA's compliance was 96.6%.

MATERNITY LEAVE [401-3]

Basic rights for all employees such as time off and leave are regulated in the Collective Labor Agreement. BCA provides a maximum of 3 months maternity leave for female employees, and this does not impact their annual leave. This leave period also applies to those who experience miscarriages or abortus provocatus for medical reasons. Male employees are entitled to 3 working days leave to accompany their wife during childbirth, and 4 working days leave if their wife miscarries. During the pandemic, female employees in their 5th month of pregnancy will be directed to work from home (WFH) for up to 1.5 months after giving birth.

Description	2021	2020	2019
Employees entitled to maternity leave	15,207	15,984	16,542
- Female	9,380	9,667	9,817
- Male	5,827	6,317	6,725
Employees who took maternity leave	1,301	1,273	1,309
- Female	972	875	915
- Male	329	398	394
Employees returning after maternity leave	1,268	1,262	1,292
- Female	945	865	899
- Male	323	397	393
Percentage returning to work	97.46%	99.14%	98.70%
Percentage of employees retained	96.54%	97.96%	96.03%

EMPLOYMENT PROBLEM COMPLAINT MECHANISM

BCA is committed to maintaining communication with its employees, through several means, one being Halo SDM (66900) where employees can request information on employment or industrial relations. This facility is accessible through BCA's internal telephone network where callers' confidentiality is guaranteed.

HUMAN RIGHTS POLICY SOCIALIZATION AND IMPLEMENTATION FOR STAKEHOLDERS

In the course of doing business, BCA encourages partners or supply chains to respect human rights, including:

- Developing and implementing human rights policies and procedures when selecting and implementing cooperation with partners or supply chains;
- Encouraging all BCA partners to provide a statement of compliance with BCA concerning implementation of OHS, no child labour, and no forced labour;
- Supervising work partners or supply chains to ensure no human rights incidents;
- Responding to any negative impact that may occur if there is a significant human rights incident committed by partners or supply chains.

BCA's Response to Climate Change

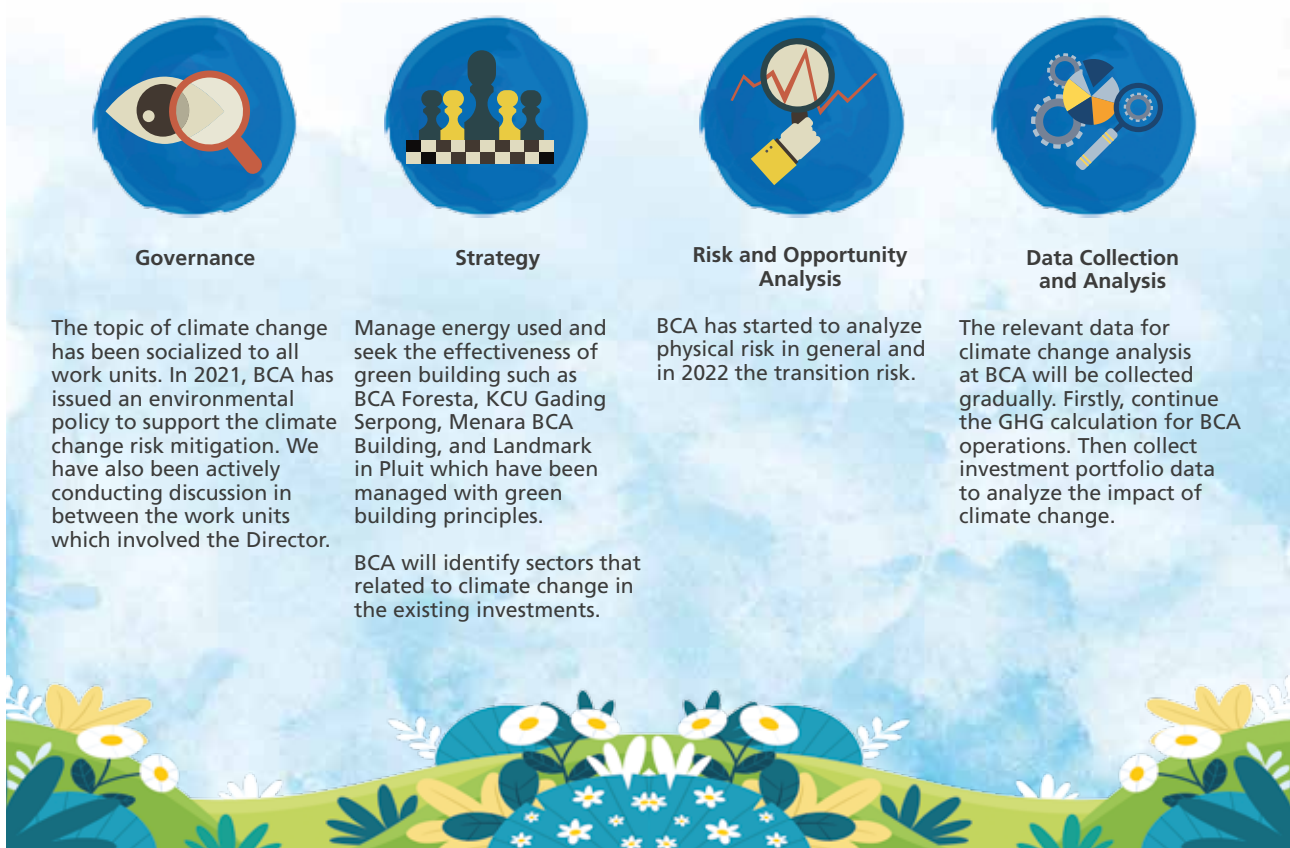
BCA has developed a climate change strategy roadmap to identify the bank's risks and opportunities posed by climate change by following the steps outlined in the Task Force on Climate-related Financial Disclosures (TCFD). Currently, BCA is in the 'Get Ready' stage, which focuses on dissemination, capacity building, starting to collect data and identifying existing mitigation activities. The Director of Finance and Planning leads the integration of climate change supported by work units involved in implementing and achieving the Sustainable Finance. This unit also monitors climate change data, develops strategies on climate change, and presents the results of studies to higher management. The climate change strategy roadmap encompasses operational activities and will be further developed going forward.

BCA has started to collect and analyze greenhouse gas (GHG) inventory data for Scope 1, 2 and 3 focusing on its operations. This year 8 head office locations, 4 data centers, 113 main branch offices (KCU) and 490 sub-branches (KCP), have been added, bringing a total of 615 locations. There were additional sources of emissions like the stationary combustion of diesel by the emergency power generators of the KCU, the fuel consumption of carpooling for all head offices and of regional office 12, as well as paper consumption of all branches, and the reduction of emissions due to the production of solar panels and replantation of mangrove have been included. The GHG emissions analysis and calculation guidelines refer to TCFD, GHG Protocol, and the Science Based Targets Initiative (SBTI). For climate change risks, in 2020 data was collected to estimate the physical impact of climate change on the operations. Also, a first estimate was provided in how far the portfolio of BCA might be affected by climate change impacts. This year, data was collected to analyse the transition risks, focused on the four materialities regulation, technology, market and reputation was assessed. BCA has considered the palm oil, coal, pulp and paper industries as starting points for the transition risk and climate scenario analysis. This year, BCA has also continued to quantify its current efforts to reduce GHG emissions and formulate strategies and areas to further engage in to reduce its carbon footprint.

So overall, to support the Government of Indonesia in achieving its GHG reduction goal of 29% by 2030, BCA has taken the following steps:

- Developing a Climate Change Strategy roadmap;
- Continue to develop a GHG inventory using the GHG Protocol Standard;
- Improved the understanding of climate change sources and impacts on its operations and investments;
- Increased the Bank's resilience to emissions and climate risks by monitoring the climate-related investment sector;
- Preparing guidelines for customers and businesses to move to a low carbon, climate resilient economy.

Summary of the climate change activities implemented in 2021 based on the roadmap:



GHG Emissions Generated [305-1, 305-2, 305-3]

Following the recommendations of TCFD, 'metrics and targets' are provided to understand how BCA measures and monitors its climate-related risks and opportunities. One of the disclosure items is the GHG inventory, which is calculated in line with the GHG Protocol. The GHG inventory is the first step to manage emissions, because it will be difficult to plan its reduction strategy without understanding the profile of the existing carbon footprint.

In managing emissions, BCA supports the Government of Indonesia's vision toward a low carbon development (RPJMN 2020-2024), participates in the 29% - 41% carbon reduction target against the business as usual (BAU) scenario by 2030, and comply with the POJK No. 51/POJK.03/2017 regarding Sustainable Finance. The calculation of the BCA's GHG inventory will follow the 'GHG Protocol Standard' issued by the World Resource institute (WRI) and World Business Council for Sustainable Development (WBCSD) (GHG Protocol Standard, 2004).

In 2020 external consultants supported BCA in developing a GHG inventory roadmap, as well as organizing GHG inventory training. Overall, a complete GHG inventory from BCA operations is expected to be completed by 2023.

The results of the GHG inventory can be seen below:

GHG Emissions (ton CO ₂ eq)	2021	2020	2019
Scope 1			
A.1. Solar panels for building generators (KCU buildings)	401		
A.2. Leaks of AC refrigerant	Data not yet available		
Scope 2			
B.1. Electricity purchased*)			
Head Office (HO)	19,346	13,742	13,705
Datacenter HO	17,286	16,995	14,321
KCU	39,278	39,465	42,160
KCP	25,089	N/A	N/A
KK	1,517	N/A	N/A
B.2. Reduction due to solar panels production	(13)	N/A	N/A
Total	102,503	70,202	70,186
Scope 3			
C.1. Official travel and training	40	480	989
C.2. Car pooling	1,148	236	N/A
C.3. Printer usage	382**	128	165
Total	1,570	844	1,154
Reduction of emissions due to mangrove sequestration	(32)	N/A	N/A
Total GHG Emissions (Scope 1 + 2 + 3)	104,442	71,046	71,340

Note:

* There was a change in the calculation scope for electricity emissions in 2021, consisting of 8 head offices locations, 4 data centers, 113 KCU and 490 KCP/KK. Meanwhile, the data coverage in 2020 and 2019 consists of 6 head offices locations, 1 data centers and 115 KCU.

** There was an additional data for printer usage in 2021 which includes the head offices and branch offices.

The figures showed that total GHG increased from 71,046 tCO₂ eq to 104,442 tCO₂ eq. This was due to the expansion of buildings and emission sources included: head offices and branches, the diesel consumption for the emergency power generators of the KCU, the car pooling for all head offices and for Regional Office 12, the paper consumption of all branches as well as the reductions contributed by solar panels and sequestration of carbon by the mangrove replantations have been added for the 2021 inventory.

Towards Environmentally Friendly or Low Carbon Footprint Operations

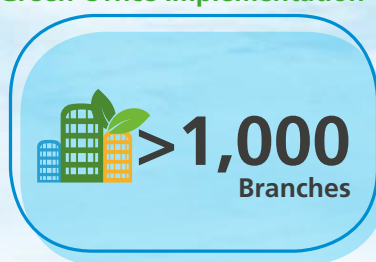


BCA is continuing to develop innovations towards environmentally friendly operations. Efforts made to reduce negative environmental impacts, include:

- Paper usage reduction program.**
By reducing the use of paper made from wood or tree fiber, this activity can be converted into a rescue of trees from logging, after which the potential carbon sequestration.
- Energy efficiency programs including:**
 - Applying the green building concept;
 - Performing better data center efficiencies;
 - Repairing air conditioning;
 - Reducing electricity demand by improving consumer behavior.
- Planning to calculate refrigerant leaks that can potentially have a significant impact on global warming.
- Reducing the use of private cars for transportation.
- Reducing travels by air transport and replacing them with virtual meetings. The number of travels by air in 2021 was 242 trips or equal to 40 tCO₂eq compared to 480 tCO₂eq in 2020. This was also caused by the COVID-19 pandemic.
- Carrying out gradual green procurement by integrating green procurement guidelines and GHG reduction aspects to create climate resilience. The procurement of goods/services is carried out by considering their effectiveness, including durability, possibility to be repaired, or produced with fewer emissions.
- Digital Banking Products & Solutions**
During 2021, BCA continued to improve its products and services quality to facilitate customer access. In addition, this innovation also reduces estimated emissions produced by 331.9 tCO₂ eq.
- Digital workplace**
BCA has digitalized several internal aspects, such as digital sign or i-sign to provide convenience for employees, this action also reduce estimated emissions by 465.3 tCO₂ eq.
- Green building**
In an effort to support environmentally friendly operations, BCA has obtained green building certification at one of its operational offices. In addition, we have also changed the paper density we use, carried out waste management (sorting waste in 4 branch office buildings), and use solar panels in 2 BCA buildings. Based on this initiative, these could reduce emissions estimated by 58.8 tCO₂eq.
- Environmentally-based Bakti BCA Program**
Through our CSR program in the environmental sector, BCA expected to be able to potentially reduce the estimated emissions generated in 2021 of 31.70 tCO₂ eq/year. The reduction was the results of monitoring the rehabilitation of mangroves in Ujung Kulon (14,700 trees), which have been planted from 2017 - 2020. In addition, planting 4,000 tree seeds and maintaining trees in the orangutan conservation area in Samboja Lestari, for period December 2021–December 2026 and will begin potentially give emission absorption in 2026 estimation of 1.9 tons CO₂ eq/year/10 hectares in 2026.

Agent of Change

Green Office Implementation





Sustainability culture is built from BCA personnel.



Planting trees in the office area.

The eco-friendly movement at the BCA office cannot be successful without the employees' involvement. We have established Agents of Change (AOC) in representative offices/work units at the head office, regional offices, branch offices throughout Indonesia and also subsidiaries. The purpose these AOC is to motivate staff to be more consistent in carrying out environmentally friendly movement programs in support creating green office. In addition, we also actively disseminate the Green Office Program through internal communication facilities.

ENVIRONMENTALLY FRIENDLY CULTURE AT BCA

The activities to support an environmentally friendly culture at the head office and branch offices include:

1. Maximizing the role of Agent of Change in implementing an environmentally friendly culture.

2. Together with agents of change, BCA employees in offices/work units implement environmentally friendly behaviors, such as saving electricity and water, reducing paper, plastic and waste, avoiding the use of Styrofoam, participating during Earth Hour, and plant cultivation movements.
3. Developing e-learning Green Office & Green Lifestyle as a means of environmental awareness. This e-Learning is expected to be ready for use in 2022 and will also be published through e-books for BLIMS, our online library application.
4. A call for environmentally friendly movements through internal communication media and social media to reinforce environmentally friendly behavior through various interesting themes such as save water, earth hour, earth day, green Ramadan, environment day, mangrove day, and orangutan day.

Impact Measurement of green lifestyle programs

Description	2020
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SROI value

6.05^{*)}

*) SROI 6.05 means: every social investment of Rp1, generates social and economic value of Rp6.05.

Social Impact	Economy Impact
Changes in the awareness and behavior of BCA employees to contribute to reducing and preventing the impact of climate change.	Significantly lowering BCA's operational costs, especially for electricity, water, purchasing and using paper and plastic bags.

Green Banking Initiative

Description	Management Effort
 Electrical energy	<ul style="list-style-type: none"> • Using inverter AC and LED lamps. • Setting on/off schedule for air conditioning and lighting. • Monitoring electricity consumption. • Achieving target for Energy Consumption Intensity (IKE) standard.
 Water	<ul style="list-style-type: none"> • Checking water and faucet installations. • Educating on water saving. • Supervising water use.
 Emissions	<ul style="list-style-type: none"> • Applying environmentally friendly technology. • Conducting socialization and education to building employees through agents of change. • Calculating emissions.
 Plastic Waste	<ul style="list-style-type: none"> • Encouraging employees to use tumblers and glass cups. • Avoiding drinking water in plastic packaging. • Cooperating with waste management organizations to recycle plastic waste. • Sorting waste in the BCA building.

In carrying out environmental management, BCA incurred environmental costs of Rp1.1 billion in 2021.

Energy Management and Reducing Carbon Footprint



MANAGING ENERGY

To support environmental conservation and climate change mitigation, BCA has started to manage its energy use. BCA is instigating initiatives to reduce electricity consumption by:

- Setting a schedule for gradually shutting down the elevators;
- Turning off lights during lunch time in the back office area;
- Conducting a #BCASWITCHOFF campaign on Instagram to raise awareness of turning off lights and other electronic equipment when not in use;
- Unplugging the dispenser outlets at night.

Electrical energy used in 2021, was higher than last year, due to the addition of 488 branches. The data calculation covered the electrical energy in 8 Head Offices, 4 Data Centers, and 113 Main Branch Offices, 423 Branches and 67 Cash Offices. By managing electrical energy, BCA's intensity of electrical energy was 159 kWh/m² per year. This figure still meets the 'fairly-efficient' category based on SNI 03-6196-2000 concerning the Intensity of Energy Consumption of Indonesian Buildings.

ELECTRICAL ENERGY CONSUMPTION AND INTENSITY [302-1, 302-3]

Electrical Energy Intensity based on Room Size

Description	2021	2020	2019
Total electricity consumption (kWh)	118,611,628	80,048,325	80,073,145
Area (m ²)	746,672	433,492	431,557
Energy Use Intensity (kWh/m ²)	159	185	186

Note:

Difference in data coverage between 2019 and 2020 compared to 2021. The data for 2020 and 2019 uses the scope consisting of 6 Head Office locations, 1 Data Center location and 115 KCUs. Meanwhile, the data in 2021 uses scope consisting of 8 Head Office locations, 4 Data Center locations and 603 KCU/KCP.

Electrical Energy Intensity based on Number of Employees

Description	2021
Total electricity consumption (kWh)	118,611,628
Number of employees	19,669
Energy Use Intensity (kWh/employee)	6,030

Electrical Energy Intensity based on Number of Transactions

Description	2021
Total electricity consumption (kWh)	118,611,628
Number of transactions	15,875,916,879
Energy Use Intensity (kWh/transaction)	0.007

BCA uses renewable energy from solar panels installed at Wisma Asia II and KCU Gading Serpong. On grid technology in solar panels capture sunlight to be converted into electrical energy. In 2021, energy consumption using solar panels in the Wisma Asia II building was 7,865 kWh and in the Gading Serpong KCU building was 7,575 kWh.



Green Building – BCA Foresta

BCA has environmentally friendly offices, applying the Smart Building principle with intelligent building features and green buildings. Wisma BCA Foresta was built from a blanket design of saving energy, and applying portable water, to create a healthy building. This building has a Building Management System (BMS) with the technology to manage energy for air conditioning equipment, elevators, lighting, and other equipment. To improve its green performance, a Building Automation System (BAS) and a passive design have been implemented, to control the use of LED lights and AC inverters. In 2021, Wisma BCA Foresta was assessed by the Green Building Council Indonesia (GBCI) and received a score of 93 in the highest category: Platinum.



Working area in Foresta building.

Waste and Water Consumption Management

The green office programs and agents of change supports the efforts to reduce waste and office waste. BCA has gradually separated waste in several office buildings, namely Wisma Asia I, Wisma Asia II, Wisma Pondok Indah and Wisma BCA Foresta. In addition, we have initiated an initiative to process waste debit and credit cards into building material (paving blocks).

REDUCING OFFICE WASTE

BCA mitigates its operational activities negative impacts through waste management and paper usage. In 2021, BCA reduced its paper usage to 12 million A4 sheets of paper at the Head Office. During 2021, BCA managed to reduce paper usage to 6 tons at the Head Office.

Paper Usage

Description	2021	2020	2019
Paper used (Tons)	57	63	81
Reduced paper usage at Head Office (Tons)	6	18	12
Emission reduction potential through paper reduction at Head Office (tCO ₂ eq)	21	37	25

Note:

The data obtained from the calculation of printer pooling reported are the locations of WSA II, WSA I, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.

ELECTRONIC WASTE MANAGEMENT

As technology develops, BCA has replaced many computers and other electronic equipments. BCA cooperates with vendors with electronic waste management permits, the waste that is handed over to these vendors who separate the waste into what can be repaired and suitable for use and what will be destroyed immediately. For electronic waste over five years old, before being destroyed it will be sorted by material such as plastic, copper, or metal. For electronic waste that can still be repaired, the vendor will donate it to other parties in need.

WATER CONSUMPTION

BCA continues to conserve water. Different sources of water are used, including supplies from the Regional Drinking Water Companies (PDAMs) depending on the bank office location and availability of access to clean water. Water saving includes maintaining water installations, using water-saving faucets, eco-washers, and running water-saving campaigns. The Logistics and Building Division regularly monitors water usage to evaluate the water saving campaign.

Total Water Usage

Water Source	2021	2020	2019
Regional Drinking Water Company (PDAM) (m ³)	47,823	67,365	55,322

Note:

Data for 2021 and 2020 includes Gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah, Graha Asia, Landmark Pluit, and WAAS (CPC). Data for 2019 includes Gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah.

WASTEWATER MANAGEMENT

The Menara BCA building management uses waste disposal installations (STP) to treat the waste water. Wisma Pondok Indah and KCU Bintaro use Waste Water Treatment Plants (IPAL), while Wisma BCA Foresta is equipped with a Rain Harvest Tank system. Utilization of treated water from the system for non-hygiene needs, such as watering plants and flushing toilets.

Domestic wastewater from the Bank's operations has no negative impact on the environment as it does not contain hazardous and toxic compounds. During the reporting period, there were no incidents of spills of waste water, chemicals, or B3 liquid waste in the BCA office areas.

RECYCLED MATERIALS

In our banking operations, BCA has not utilized recycled materials for main banking activities. However, in 2021, BCA has utilized the waste from replacement of non-chip cards with chip-based ones into paving blocks. We have processed 938 kg of card waste into paving blocks to be used as a component of BCA office buildings, for employees and customers' comfort.

Environment & Biodiversity Preservation



BCA contributes to supporting Indonesia's flora and fauna conservation efforts, even though its business activities are not directly related to natural resources or biodiversity. This biodiversity Conservation is very important in helping the environmental ecosystems and reducing emissions.

MANGROVE REHABILITATION

From 2017 to 2020, BCA has helped in planting of *Rhizophora* sp and *Avicennia* Sp mangrove seeds. The total number of mangrove seedlings planted has reached 27,918 seedlings, in a planting area of 12 hectares. By the end of 2021, in the Ujung Kulon National Park, the total mangrove that survived trees had reached 14,700 trees. BCA through community groups monitors the planted mangrove trees routinely, and monitoring will be continue until 2023.



CRITICAL LAND REHABILITATION FOR ORANGUTAN CONSERVATION IN SAMBOJA LESTARI

BCA's support for sustainable environmental sustainability involves a critical land rehabilitation program that will run from December 2021 to December 2026. The program is carried out in collaboration with the involvement of local communities, stakeholders, and the East Kalimantan Natural Resources Conservation Agency (BKSDA). There are 3 community groups will be involved in this activity.



Mangrove trees planting as a support for our archipelago maritime nation.



Orangutan rescue program with the Borneo orangutan Survival Foundation (BOSF).

ORANGUTAN REHABILITATED AND RELEASED

Since 2012 BCA has collaborated with the Borneo Orangutan Survival Foundation (BOSF) to rescue, rehabilitate, and reintroduce Orangutans into the wild.



In addition to saving orangutans from extinction, these orangutan released activities are carried out together with environment awareness and orangutan conservation programs in the communities around Samboja Lestari and Nyaru Menteng, as well as communities outside Kalimantan, through the orangutan Goes to School Program. We also used LED/big screen communication media for orangutan conservation education.

The total cooperation assistance to date is:

Orangutan rehabilitated	orangutan	36
Orangutan released	orangutan	39
Education - orangutan Goes To School	School	29
Publicity & awareness (via Flazz card)	Pcs	1,500

Impact Measurement of Orangutan Conservation Program

Description	2020	2019	Average
SROI value	6.52	15.93	11.22 ^{*)}

^{*)} SROI 6.05 means: every social investment of Rp1, generates social and economic value of Rp11.22.

Social Impact	Economy Impact
<ul style="list-style-type: none"> Preserving rare animals from extinction, increasing biodiversity. Orangutan, which is an umbrella species, plays a role as the best forest regeneration agent through seed seedbed from its droppings. In addition, the process of making their nests can make the sunlight can shine on forest plants and make the tropical forests healthier. Increase students' knowledge about the importance of orangutan conservation. 	<ul style="list-style-type: none"> Saving on government spending on orangutan conservation. Improving the welfare of implementing partners and conservation education teachers.

HATCHLINGS CONSERVATION

Since 2018, collaborating with the Banyuwangi Sea Turtle Foundation (BSTF), BCA has provided assistance for hatchlings conservation. In 2021, BCA's assistance helped supporting the manufacture of sandless turtle egg incubators, to increase the turtle eggs hatching success rate, and to maintain the hatching percentage to achieve a sex balance between males and females during the incubation process.

The total cooperation assistance to date is:

Semi natural nest care	Times	2
Turtle egg relocation	Nests	300
Wild turtles released	Hatchlings	±24,000
Number of education participants	Students	925
	Fishermen	285
	Schools	4
Coastal vegetation planting	Sea pandan	200

Impact Measurement of Turtle Conservation Program

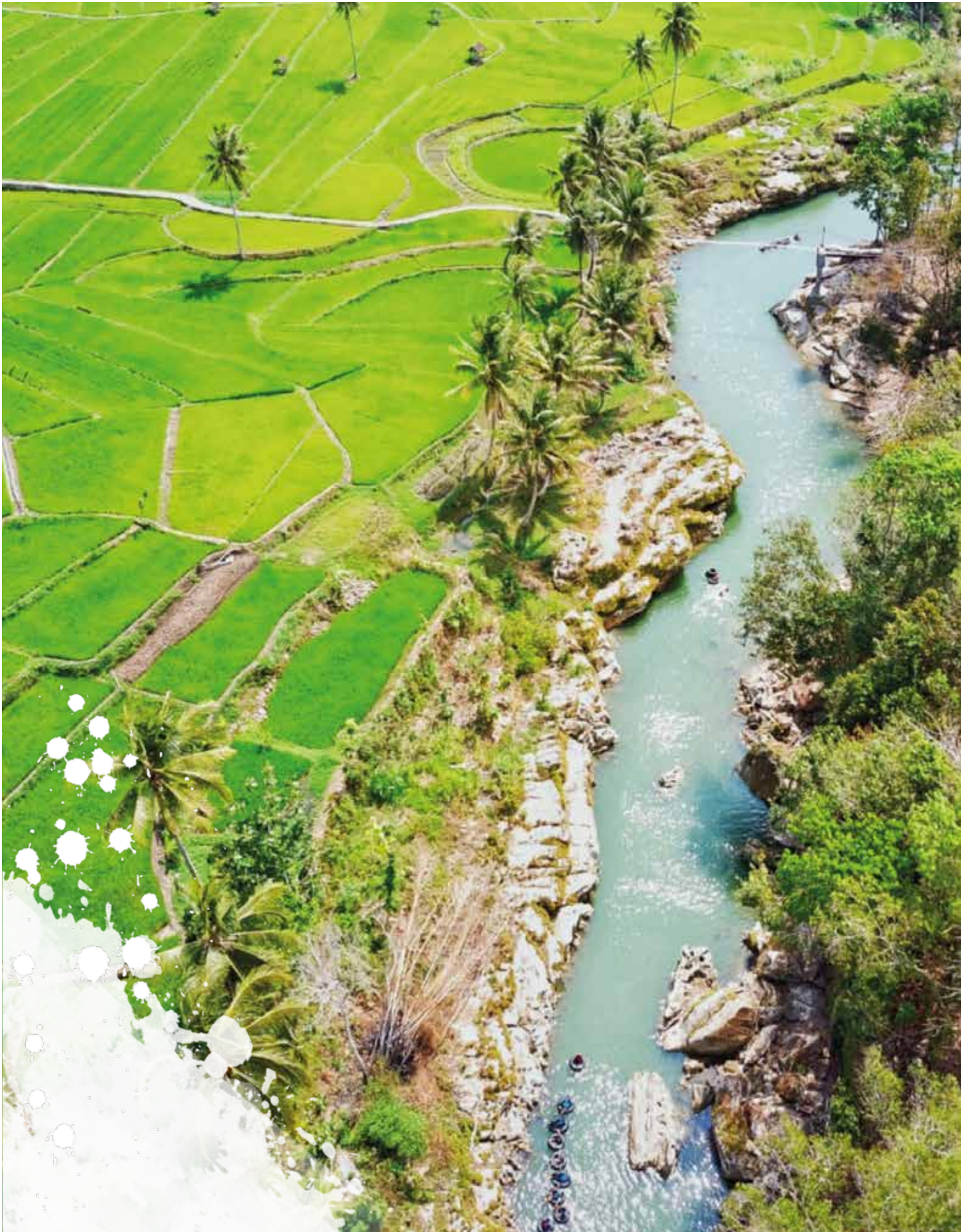
Description	2020	2019	Average
SROI value	11.87	13.71	12.79 ^{*)}

^{*)} SROI 12.79 means: every social investment of Rp1, generates social and economic value of Rp12.79.

Social Impact	Economy Impact
<ul style="list-style-type: none"> Preserving turtles that are listed as endangered species. Preserving ecosystems, improving coastal and marine nutrition, and reducing the number of jellyfish that disturb fishermen. Planting coastal vegetation plants that can increase the number of conducive places for female turtles to lay eggs, thus maintain the sustainability of turtle. 	<ul style="list-style-type: none"> Saving on government spending, fishermen can find fish more easily due to fewer jellyfish. Increasing local tourism because it becomes a tourist attraction. Improving the welfare of implementing partners and conservation volunteers.

Environmental Complaints

BCA's commitment and efforts to support environmental preservation in daily banking activities will continue to be improved and carried out on an ongoing basis. None of BCA's activities directly use natural resources or damage the environment. Therefore, no environmental complaints concerning BCA's banking activities have been received. However, we still pay attention to debtors who have problems with the environment and observe the developments as a consideration for further decision making.



Together to Create Value

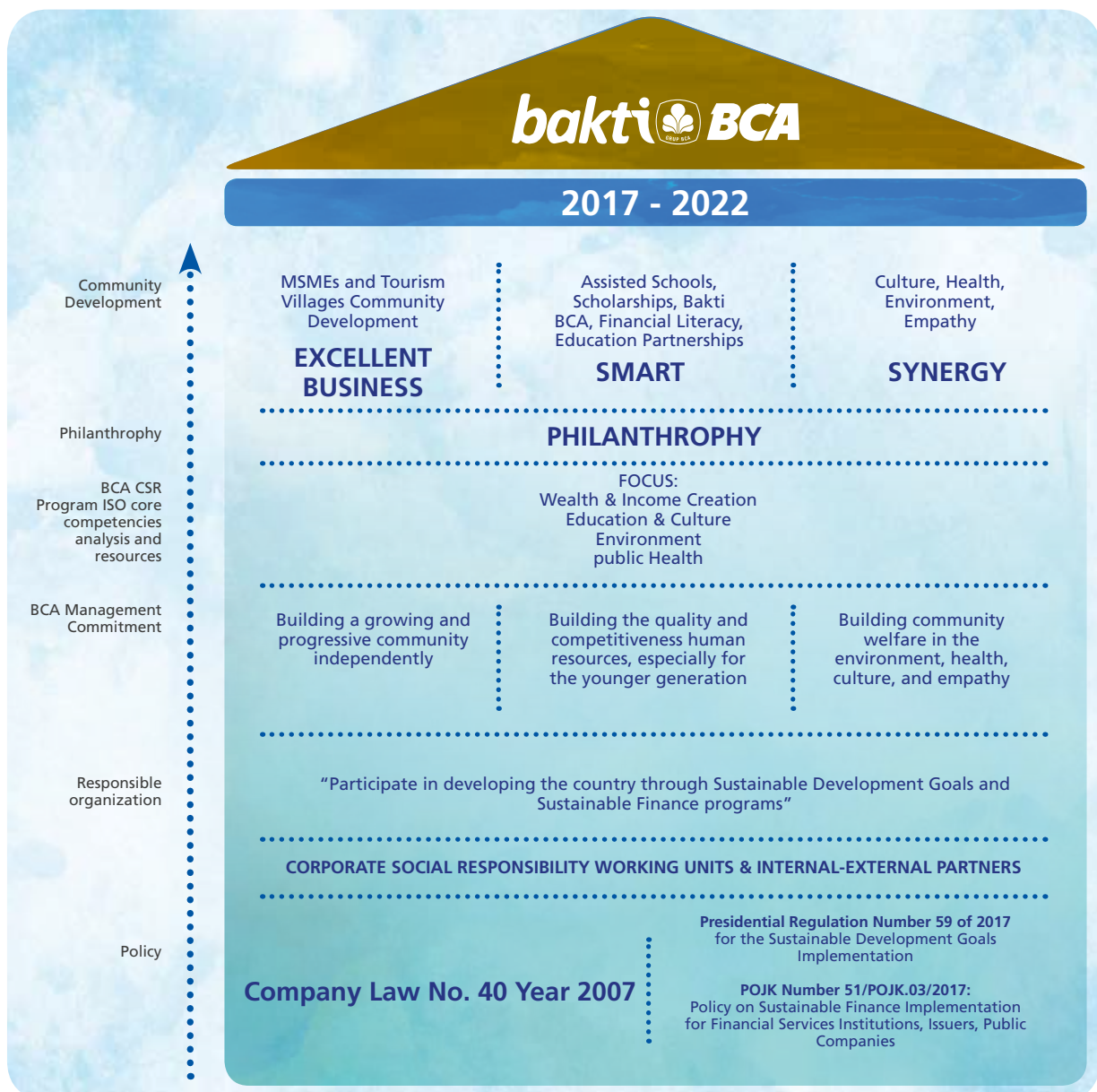
Biodiversity and the environment are our place where we live, therefore, together with the community, we preserve and save our planet for the future.



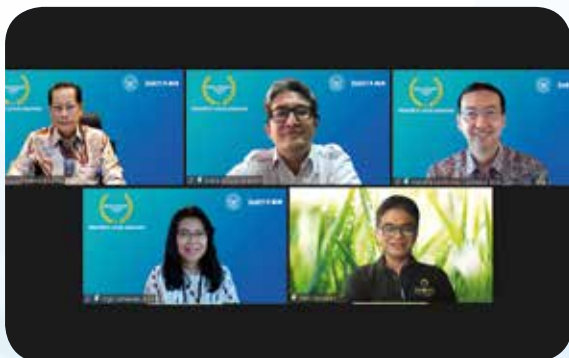
BCA's exists to not only run its business, but also to share its values with stakeholders. A series of social and environmental programs is carried out under an umbrella program, called Bakti BCA. Each program is carried out based on the stakeholder's needs, including regular assistance based on sustainability to create long term value in accordance with regulations. Throughout 2021, BCA disbursed Rp136.2 billion in CSR funds for:

1. Community development & empowerment program amounting to Rp3.4 billion.
2. Quality education programs to improve the younger generation's competitiveness amounting to Rp37.3 billion.
3. Financial literacy & inclusion program amounting to Rp11.0 billion.
4. Archipelago cultural preservation program amounting to Rp0.4 billion.
5. Public health program amounting to Rp39.5 billion.
6. Natural disaster assistance program amounting to Rp1.9 billion.
7. Environmental and biodiversity program amounting to Rp1.1 billion.
8. Government infrastructure, public facilities, and social facilities development program amounting to Rp37.0 billion.
9. Philanthropy program amounting to Rp4.6 billion.

The Bakti BCA program is based on the three main complementary pillars:



CSR Awards in 2021



BCA Tourism Village Awards together with the Ministry of Tourism and Creative Economy.

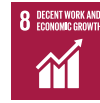


Indonesia Best Corporate Sustainability Initiative & Corporate Sustainability Warrior 2021.

1. Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2021 - Bisnis Indonesia
 - Gold Champion in Corporate Social Responsibility Program, Public Company category
2. Top CSR Awards 2021 - TopBusiness Magazine
 - Top CSR Awards 2021 #Star5
 - Top Leader on CSR Commitment 2021 (Jahja Setiaatmadja)
 - Top CSR Awards 2021, a special category in the CSR Program for Handling the COVID-19 Pandemic
3. CSR Brand Equity Awards 2021 - The Iconomics
 - The Company's Excellence in Building CSR Brand Equity
4. Indonesia CSR Award IV 2021 - Economic Review
 - The Best of The Year CSR of the Year, Finance Company category
 - 1st Best of the Best CSR of the Year, Bank Buku IV category
 - The Best Indonesia CSR Senior Leader 2021 (Inge Setiawati)
5. Indonesia Corporate Social Responsibility Awards 2021 - Warta Ekonomi
 - Best CSR with Outstanding Program in Improving Community Welfare (Sector: Finance, Subsector: Bank BUKU 4)
6. Indonesia Best Corporate Sustainability Initiatives & Indonesia Corporate Sustainability Warrior 2021 - SWA Magazine
 - Indonesia Corporate Sustainability Initiatives 2021, Creative Philanthropy category (Award for the PPBP & PPTI BCA Scholarship program)
 - Indonesia Corporate Sustainability Initiatives 2021, category Creating Shared Value (Award for Tourism Village & MSME Community Development Programs)
 - Indonesia Corporate Sustainability Warrior 2021, CSR Team category
 - Indonesia Corporate Sustainability Warrior 2021, CSR Top Leader category to Jahja Setiaatmadja.



Community Development and Empowerment ^[203-2]



In 2021, the “MSME Community & Tourism Village Development” program won the “Corporate Sustainability Initiatives Award” for the category Creating Shared Values.

BCA ASSISTED VILLAGES

Under the Excellent Business Solutions Program, BCA participated in the development of MSMEs and the 12 assisted villages. The assisted village program aims to build community capabilities to improve their welfare independently. The twelve BCA assisted villages were: Goa Pindul Tourism Village; Pentingsari Tourism Village; Wukirsari Puppet Tourism Village; Tamansari Tourism Village; Doesoen Kopi Sirap; Gemah Sumilir Batik Tourism Village; Peramun Hill; Aik Rusa Berehun Tourism; Gunong Lumut; Sijunjung Minangkabau Traditional Village; Nagari Silokek; Pucak Tinggan Tourism Village.

BCA Assisted Villages Environmental Preservation Through Waste Management and Treatment

BCA held waste management and treatment training for all homestay managers and administrators in the 12 assisted villages. The training aims to apply the concept of circular economy. By the end of 2021, waste management was only carried out in the three assisted villages: Tamansari, Pentingsari, and Wukirsari. One of the waste management benefits involves reusing eco enzymes to add value to the residents' income in the three villages.

MSME ASSISTANCE

BCA provides training and assistance for food and beverage SMEs in West Nusa Tenggara. This training was attended by 109 participants, including 80% female participants. Training on Halal Certificate was given by MUI, and how to sell online by Blibli and Gofood as speakers. As many as 43 participants managed to get a Halal Certificate from MUI and joined Gofood which increased their sales by 218%. Bakti BCA also provides training and assistance to 10 assisted villages in selling tour packages and products through the marketplace (Blibli.com).

BCA Tourism Village Awards 2021

The 2021 BCA Tourism Village Awards event provided opportunities for tourism villages to promote their wealth of potential. The competition involved more than 465 visitors villages spread across all parts of Indonesia. Of the 20 finalists, 10 villages managed to become winners in the categories of Nature, Culture, Creative and Digital.

BCA ASSISTED TOURISM VILLAGE AWARD



1st Place

Tamansari Tourism Village
Indonesian Tourism Village Award 2021 in the Digital Creative Tourism Village Category from The Ministry of Tourism and Creative Economy



Winner of Inspiring Independent Village 2021
Pentingsari Village



Sustainable Tourism Village Certification 2021
Pentingsari Tourism Village, Aik Rusa Berehun Tourism, Tamansari Tourism Village

TOURISM VILLAGE PERFORMANCE IN 2021 COMPARED TO 2020



149,489

Number of visitors in 2021



5.6%

Increase in the number of visitors



Goa Pindul Tourism Village, Yogyakarta



Wukirsari Puppet Tourism Village, Yogyakarta



Pentingsari Tourism Village, Yogyakarta



Tamansari Tourism Village, Banyuwangi



Doesoen Kopi Sirap, Semarang



Gemah Sumilir Batik Tourism Village, Pekalongan



Peramun Hill, Belitung



Aik Rusa Berehun Tourism, Belitung



Mount Lumut, Belitung



Sijunjung Minangkabau Traditional Village, West Sumatra



Nagari Silokek, West Sumatra



Pucak Tinggan Tourism Village, Bali

Visitor Numbers

No	Assisted Village Name	2021	2020	2019
1	Goa Pindul Tourism Village, Yogyakarta	5,717	12,244	49,236
2	Wukirsari Puppet Tourism Village, Yogyakarta	235	704	7,953
3	Pentingsari Tourism Village, Yogyakarta	1,133	3,132	21,263
4	Tamansari Tourism Village, Banyuwangi	120,264	118,338	107,945
5	Doesoen Kopi Sirap, Semarang	2,839	3,383	4,997
6	Gemah Sumilir Batik Tourism Village, Pekalongan	324	328	519
7	Peramun Hill, Belitung	-	2,147	12,397
8	Aik Rusa Berehun Tourism, Belitung	795	672	1,540
9	Mount Lumut, Belitung	-	45	120
10	Sijunjung Minangkabau Traditional Village, Sumbar	684	185	240
11	Nagari Silokek, Sumbar	17,401	340	400
12	Pucak Tinggan Tourism Village, Bali	97	90	215
T O T A L		149,489	141,608	206,825

Impact Measurement Program for 11 Assisted Villages and 1 Community

No.	Assisted Village Name	2019	2018	Average
1.	Goa Pindul Tourism Village, Yogyakarta	4.64	4.24	4.44 *)
2.	Wukirsari Puppet Tourism Village, Yogyakarta	31.16	21.58	26.37
3.	Pentingsari Tourism Village, Yogyakarta	6.62	5.21	5.92
4.	Tamansari Tourism Village, Banyuwangi	22.92	16.23	19.58
5.	Doesoen Kopi Sirap, Semarang	2.56	0.61	1.59
6.	Gemah Sumilir Batik Tourism Village, Pekalongan	6.43	4.74	5.59
7.	Aik Rusa Berehun Tourism, Belitung	33.22	18.78	26.00
8.	Mount Lumut, Belitung	0.83	0.74	0.79
9.	Sijunjung Minangkabau Traditional Village, Sumbar	0.86	3.63	2.25
10.	Nagari Silokek, Sumbar	13.10	24.60	18.85
11.	Pucak Tinggan Tourism Village, Bali	36.36	13.91	25.14
12.	Emprit ginger Community	0.40	2.92	1.66

Description:

The Peramun Hill is still in the process of calculating the more comprehensive Social Return on Investment (SROI) value so it has not been shown in the 2021 Sustainability Report.

*) SROI 4.44 means: every social investment of Rp1, generates social and economic value of Rp4.44.

Bakti BCA still focuses on the capacity building for Human Resources (HR) of the assisted village administrators, which aims to improve the quality of the management & services and products of the assisted tourism villages.

The following are some of the trainings that have been carried out in the assisted villages:

1. Financial management training.

This online training was attended by 85 administrators from 12 assisted villages and 20 finalists for the 2021 BCA Desa Wisata Award. Participants were expected to gain knowledge about financial management for both individuals and tourism village organizations to plan and manage their finances better.

2. Training and assistance in online selling in the marketplace.

The purpose of this training is to improve the skills of village administrators in online selling. Ten assisted tourism villages were recorded to have joined the marketplace. Tour packages and products can be purchased online.

3. Development of mindset and skills for assisted village administrators.

The training aims to improve thinking and analytical skills in order to be able to create innovations and improve services. The participants were expected to be able to provide visitors with a good experience and satisfaction, as well as be able to compete in the tourism industry for tourism villages in Indonesia.

4. Increased culinary knowledge for mothers and homestay owners with cooking demonstrations.

In order to celebrate Mother's Day, on December 22, 2021, Bakti BCA held a webinar which was attended by more than 100 participants. The participants are homestay managers and administrators from 12 assisted villages and 20 finalists for the 2021 BCA Tourism Village Award. This webinar aimed to broaden the knowledge of the food menu. The event was hosted by an experienced Chef.

The series of training not only provide benefits for village administrators, but can also for the wider community, especially new tourism players in Indonesia, because the Bakti BCA assisted village administrators are listed as active speakers and mentors to assist new tourist attractions in terms of establishing operational and service standards to be able to grow and compete in the Indonesian Tourism Industry.

Development of infrastructure that supports tourism.

- Construction of huts and photo spots at Nagari Silokek waterfall.
- Construction of an MSME stall in Aik Rusa Berehun.
- Construction and improvement of public facilities in 5 villages assisted by Bakti BCA, namely, Gunong Lumut, Wayang Tourism in Wukirsari Village, Wirawisata Goa Pindul, Kampung Batik Gemah Sumilir, Doesoen Kopi Sirap.
- Assistance of homestay equipment in Minangkabau Sijunjung and Tamansari Traditional Villages

This is provided based on a needs analysis in each village to enable the community to carry out activities that can support the economy in order to have an impact on increasing community income.

Each village has its own uniqueness that adds value, including Peramun Hill Belitung, home to endemic animals, such as the Tarsier that has the highest appeal. It also has introduced technological innovations by applying a QR Code to introduce the types and benefits of plants in Peramun Hill, together with a virtual guide in two languages (Indonesian and English). Peramun Hill received the 2019 Indonesian Sustainable Tourism Award (ISTA) as a Green Gold Winner in the Environmental Conservation category. The Peramun

Hill forest is protected and has become a destination for both local and foreign researchers to study the vegetation, geology, and biodiversity typical to the area.

Furthermore, Aik Rusa Berehun Belitung is an abandoned former mining area and its ecosystem has been damaged. It is now being used to attract environmentally-friendly tourists who want to experience Belitung's special culinary dishes. In 2021, it became one of the 50 tourism villages that received Sustainable Tourism Village Certification from the Ministry of Tourism and Creative Economy. The unskilled mining workers who lost their jobs are now receiving assistance from BCA to become qualified tour guides so they can receive an income to support their families.

There is also Wukirsari Puppet Tourism Village is one of the centers for preserving 'wayang kulit', and cultural development. Tourists visiting the Wayang Tours in Wukirsari, Yogyakarta, learn how to make puppets, and can also watch 'wayang'/puppet, outbound, and nature tourism attractions (such as planting rice and playing with buffalo in the paddy fields), and use the homestays, all supporting the community's economy grow. Bakti BCA is also looking at ways to regenerate the 'wayang kulit' craftsmen and develop other leather products.

From the island of the gods, there is the Pucak Tinggan Tourism Village Bali which has a strong tradition of upholding its culture and customs, and many religious rituals. The natural rural atmosphere and cool air with a family nuance, and a spirit of self-help mutual assistance, are special to the Pucak Tinggan Tourism Village. The area residents' livelihoods come from agriculture and plantations, and include , one of which is coffee plantations and coffee processing, as well as producing tamarillo ('dutch eggplant'). The village also has a jogging track.

By becoming a Bakti BCA assisted tourism village, the community may benefit from an increase in income, knowledge, and happiness, as well as publicity in the media.

COMMUNITY COMPLAINT MECHANISM

In 2021, there were no significant complaints received from the public concerning the BCA Bakti Program. All complaints from the public can be submitted via e-mail: corcom_bca@bca.co.id.

Quality Education to Boost Young Generation Competitiveness

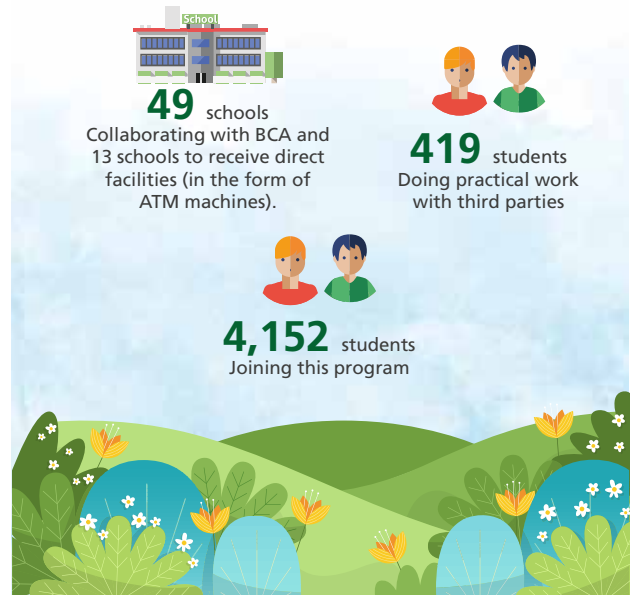


PROGRAM BCA CASH MANAGEMENT ACADEMY

BCA is one of the pioneers in the banking industry that supports Vocational education and provides learning programs for students of Vocational High Schools (SMK) and provides opportunities for replenishing ATMs practical work at third parties. Through the BCA CASH Management Academy program, BCA received the Business and Industrial World award (DUDI award) from the Ministry of Education, Culture, Research and Technology.

Creative Philanthropy

In 2021, "PPA and PPTI" program won the "Corporate Sustainability Initiatives Award" for the category Creative Philanthropy.

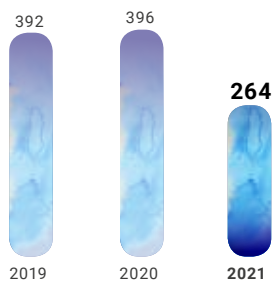


PPA/PPTI NON-DEGREE PROGRAM

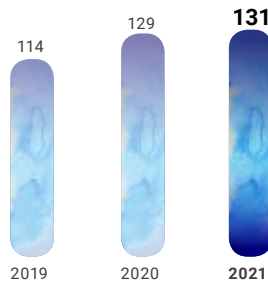
PPA and PPTI is managed by the Learning and Development Division who provide very specific learning materials about the banking sector. This is a non-degree education program and is implemented in collaboration with lecturers in leading universities. In addition to in-class activities, students are also offered the opportunity to do internships at BCA. In 2021, PPA was changed to the Business & Banking Education Program (PPBP) to accommodate a wider scope of learning. By the end of 2021, there were two PPBP batches involving 45 participants per batch.

Data for PPA and PPTI Non-Degree Participants and Graduates

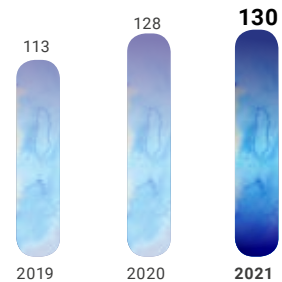
Number of participants PPA Non-Degree



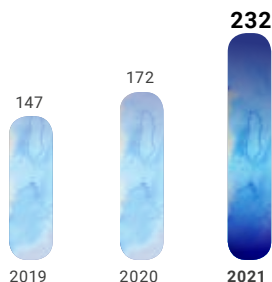
Alumni PPA Non-Degree



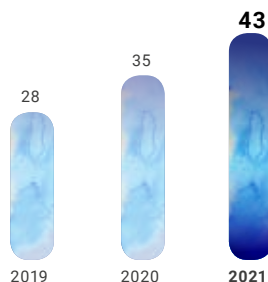
Joined BCA



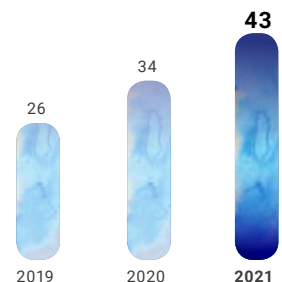
Number of participants PPTI Non-Degree



Alumni PPTI Non-Degree



Joined BCA




Accounting Education (PPA) Non-Degree Program


264 people
Number of PPA 2021
Participants


131 people
PPA 2021 participant
graduates


1,748 people
PPA non-degree alumni
1996 - 2021



99%
PPA non-degree alumni
choosing to work at BCA in
2021

BCA Informatics Engineering Education (PPTI BCA) Non-Degree Program


232 people
Number of PPTI 2021
Participants


43 people
PPTI 2021 participant
graduates

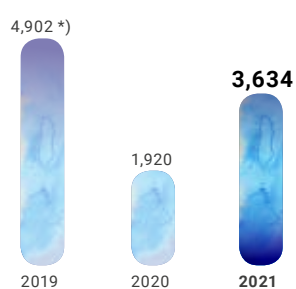

196 people
PPTI non-degree alumni
2013 - 2021


100%
PPTI non-degree alumni
choosing to work at BCA
in 2021

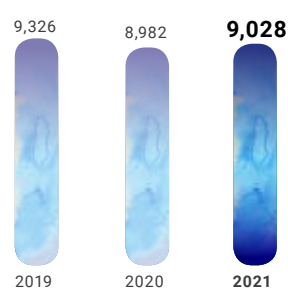
BAKTI BCA INTERNSHIP

BCA also helps channel the interest of graduates of SMA, SMK and equivalent, up to undergraduates who wish to gain experience in the banking world through the BCA Bakti Internship program, primarily as Customer Service Officers and Tellers.

Number of New Bakti BCA Internship Participants



Number of Active Bakti BCA Internship Participants

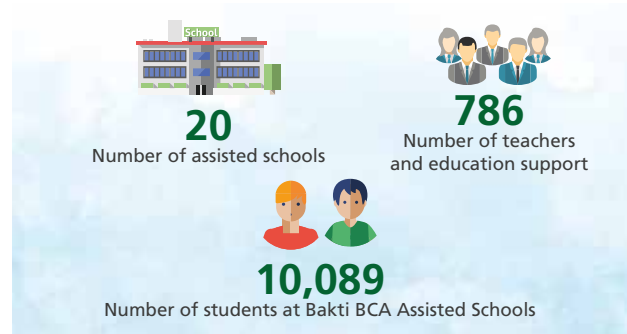


*) There is a restatement of 2019 data, because the data presented in the 2020 SR is a calculation up to November.

BAKTI BCA ASSISTED SCHOOL PROGRAM

BCA has 20 assisted schools spread across Serang City (Banten), Pringsewu Regency (Lampung), Gunungkidul Regency (Yogyakarta) and Banyuwangi Regency (East Java). This assistance program aims to improve the pedagogic abilities of teachers through the introduction of blended learning methods and the improvement of teachers' intrapersonal and interpersonal Softskills. The training was attended by 180 teachers and was carried out intensively for one year and concluded with the 2021 SMART Teacher Award as a form of appreciation for outstanding teachers while participating in the training program.

To support learning activities, BCA provided school facilities and infrastructure assistance in the form of 30 computers to the assisted schools in Banyuwangi, 9 laptops and other learning support tools and provided 24,000 cloth masks for teachers and students to support the COVID-19 health protocol in schools during limited face-to-face learning (PTMT) period.



Impact Measurement of the Assisted School Program

Description	2020	2019	2018	Average
SROI Value	3.89	4.15	4.38	4.14 ^{*)}

*) SROI of 4.14 means: each social investment of Rp1, generates social and economic value of Rp4.14.

Program Name	Social Impact	Economic Impact
Training programs for teachers, education staff, and Elementary, Junior and Senior High School Students, as well as the provision of infrastructure assistance for Assisted Schools.	<ul style="list-style-type: none"> For teachers: happiness from gaining more skills and knowledge, eager and motivated at work, because complete school facilities from BCA's assistance and can carry out teaching and learning activities more efficiently with a complete infrastructure. For students: happiness because their self-confidence increases and has the knowledge to be a good leader and is able to 'self-discipline'. 	The cost savings in purchasing infrastructure are very significant and won the competition because it is the school of choice for parents to send their children to school.



'Smart Teacher' Webinar and Training for Bakti BCA School Teachers.

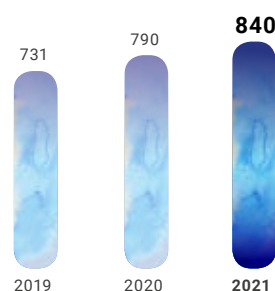


Bakti BCA 2021 scholarship ceremonial event.

BAKTI BCA SCHOLARSHIP PROGRAM

In 2021, BCA will continue to provide assistance the scholarship is equipped with 8 (eight) soft trainings skills to Undergraduate (S1) students who excel but financially constrained. As of December 2021, BCA provides scholarships to 840 students in 18 universities with a total fund of IDR 5.65 billion.

Bakti BCA Scholarship Recipients



Impact Measurement of the BCA Bakti Scholarship Program

Description	2020	2019	2018	Average
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SROI Value	2020	2019	2018	Average
	2.97	3.24	2.92	3.04 ^{*)}

*) SROI of 3.04 means: each social investment of Rp1, generates social and economic value of Rp3.04.

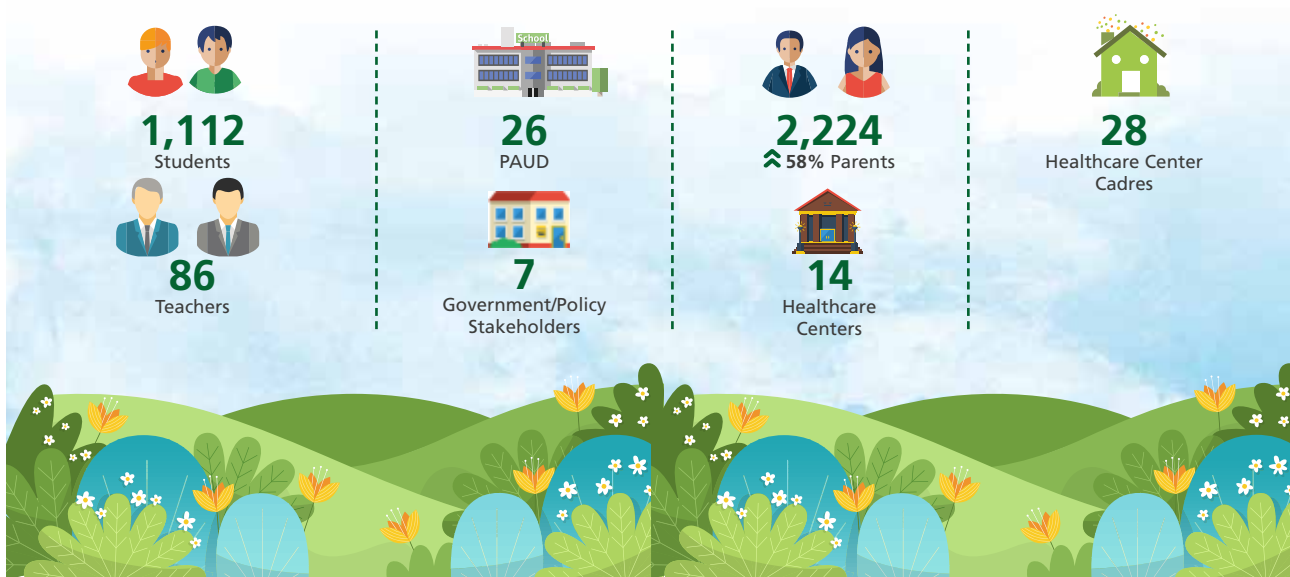
Program Name	Social Impact	Economic Impact
<p>"Bakti BCA Scholarship" program awarded to:</p> <ul style="list-style-type: none"> - University Student: <ul style="list-style-type: none"> • 651 people (2018) • 731 people (2019) • 790 people (2020) - State Universities: <ul style="list-style-type: none"> • 16 Universities (2018) • 18 Universities (2019) • 18 Universities (2020) 	<p>Social values created for university students include happiness because they receive a full scholarship from BCA and have education for the future. In addition, the students' parents are very proud because of their children's accomplishments they can have the opportunity to receive scholarships from BCA. This is a very valuable investment for students and parents.</p>	<ul style="list-style-type: none"> • Significant economic value created for parents and students, is the savings in education costs, because they do not need to spend money to get a quality education for the future of their children. • Economic value is also created significantly for the assisted f state universities (PTN), because cooperation with BCA can increase the value of accreditation. The high accreditation of PTN increases the 'branding' of educational institutions and public trust in the high quality of education at the PTN.

NATIONAL LITERACY & NUMERACY COMPETITION

BCA held a National Literacy & Numeracy Competition that attracted 7,343 student applicants from 20 provinces in Indonesia. There were 24 winners in 6 competition categories and one of the BCA assisted school students won 1st place in the 5th Grade Elementary School category.

INTEGRATIVE HOLISTIC PAUD

Bakti BCA has supported the UNICEF's Holistic Integrative PAUD (early childhood education programs) program in the Sorong and Raja Ampat districts, in West Papua since 2017. In 2021, BCA continued its support to increase the capacity of local governments, teachers, parents, and healthcare center (posyandu) cadres.



EDUCATION PARTNERSHIP

BCA in collaboration with the West Lombok Regency Education Office is developing the competency of elementary school teachers in Eastern Indonesia, with 70 teachers from 20 public and private elementary schools using the blended learning method. This program will continue into 2022. BCA also collaborated with the Ministry of Education, Culture, Research and Technology in holding a 2 webinar for National Teacher's Day, involving more than 20,000 education staff from 32 provinces in Indonesia.

Number of Teachers Participating in Training



National Teacher's Day Webinar with the Indonesian Minister of Education and Culture, Mr. Nadiem Makarim.

Dr. Kristyanto Sidkenu Boko Reso, M.Pd
(SDK Tunas Daud)



“Through this training, we learned many things with a self-paced method combined with offline training by the instructor team at elementary school SD Negeri 1 Labuapi, West Lombok Regency. This teacher training was expected to accelerate human resources and education quality improvements, especially for elementary school teachers so they can master the 4Cs of the 21st Century, namely Critical Thinking, Communication, Collaboration, Creativity and Innovation.”

Wahid Indra Syarif Hidayat, S. Pd
(SDN 2 Sesaot)



“In my opinion, this teacher training is very helpful in exploring potential and developing abilities as teachers, especially with the limited access to training during this pandemic, we are trained to use creative, innovative learning media through discussion feature with facilitators.”

SYNRGY

SYNRGY is a form of BCA's commitment to supporting Indonesia's digital economy from upstream to downstream. For downstream, the SYNRGY Accelerator aims to develop a startup ecosystem in Indonesia through an accelerator program, while for upstream the SYNRGY Academy is a scholarship programs forum for Indonesian digital talent. We developed SYNRGY based on the desire to discuss and find solutions together, build trust, and exchange ideas in the community to maintain Indonesia's digital economy.

SYNRGY Accelerator - <https://synrgy.id/Accelerator>

SYNRGY Accelerator is a startup accelerator program and collaboration platform between the startup community and the BCA group. We offer selected startups access to a customized curriculum, providing opportunities for access to the BCA group, in order that they can connect with local and global experts and investors. In addition, we also provide mentoring and corporate partnership opportunities to connect with relevant regulators, as well as provide media coverage. During 2021, BCA held 4 training batches, with a total of 68 startups participating.

SYNRGY Academy - <https://synrgy.id/Academy>

BCA's SYNRGY Academy is a scholarship program for Indonesian digital talent. This learning scholarship program is delivered on a project-based basis through bootcamps taking up to 6 months, with the bootcamps designed to prepare all students to become IT professionals. We also offer opportunities for all SYNRGY Academy graduates to work in the BCA group or become part of our digital ecosystem. This program started April 2020 and to date 84 students have completed the training.



<https://synrgy.id/Accelerator>



<https://synrgy.id/Academy>

Financial Literacy & Inclusion



FINANCIAL AND BANKING EDUCATION FOR THE COMMUNITY [FS16][FN-CB-240a.4]



BCA's Smart Solution Program addresses the problems of many regions in Indonesia that are considered unbankable. The program is directed at spreading a culture of saving and managing finances from an early age through online and face-to-face webinars. The BCA employees active role is key and involves the employee volunteerism CSR program.

Impact Measurement of Financial Literacy Program

Description	2020	2019	2018	Average
SROI Value	6.72	5.61	8.78	7.04 ^{*)}

^{*)} SROI of 7.04 means: each social investment of Rp1, generates social and economic value of Rp7.04.

Program Name	Social Impact	Economic Impact
Financial Literacy Program in the form of training/workshops and seminars/webinars to the general public.	The social value created for the community is awareness of the importance of saving for the future, the types of savings at BCA that can be tailored to the needs and availability of funds, as well as loans and other banking products in order to manage finances intelligently through investments, both short and long term.	<ul style="list-style-type: none"> The significant economic value created for the beneficiaries is the increase in the number of savings and other investments for the future. Significant economic value is also created for BCA because it increases public awareness about BCA products, increases transactions, and customer loyalty.

Number of participants in financial literacy education (People)



225
Number of volunteer
from employees

FINANCIAL INCLUSION FOR ALL [FS13][FN-CB-240a.3]

BCA complies with the Government regulations and supports financial inclusion in Indonesia in line with the 2016 Presidential Regulation No. 82 concerning the National Strategy for Financial Inclusion (SNKI). Support is provided through the LAKU BCA and DUITT products. In the student segment, the Financial Services Authority (OJK) together with financial service institutions has developed a Student Savings product called ("SimPel and SimPel iB") which is contained in the National Strategy for Inclusive Finance/SNKI Presidential Decree.



LAKU BCA **16.4%**
increase in customers
2.6 thousand agents
177.7 thousand accounts
Rp25.5 billion
accumulated balance



SimPel **51.4%**
increase in customers
4.4 thousand accounts
Rp814.8 million
accumulated balance

POSITIVE AND NEGATIVE IMPACT OF FINANCIAL LITERACY AND INCLUSION [FN-CB-240a.3]

LAKU BCA and DUITT products have a positive impact on the communities, by facilitating access to financial transactions in areas considered unbankable, due to being far from BCA branch offices and ATMs. However, there are still challenges, including the existence of LAKU BCA and DUITT agents who still need to be more professional and display integrity to reduce the risk of error or fraud. In addition, the EDC needs a strong internet network infrastructure and data security to avoid any negative impact of customer data leakage.



Financial literacy webinar for students.

Archipelago Culture Preservation



BCA supports the culture preservation across the archipelago to increase the love for Indonesian cultural heritage. We hope cultural wealth will continue to grow and be preserved. BCA conducts cultural socialization to foster a sense of love and to introduce culture to the communities.



Building care and cultural insight to the younger generation as a sustainability action.

WAYANG YOUTH FESTIVAL 2021

As we know, this country is culturally very rich with uniqueness in each region, and this includes wayang. The current generation is not totally familiar with wayang, and BCA held a 2021 Wayang Youth Festival with the theme of heroic puppets to raise the prestige of Indonesian Wayang. In collaboration with Sampan Bujana Sentra and the Ministry of Education, Culture, Research and Technology, the 2021 Wayang Youth Festival included a Wayang Dance Drama and Wayang Comic Strip competition. The beneficiaries of this activity included the general public, studios/communities, students, artists, and educational institutions throughout Indonesia.

Impact Measurement of the Wayang for Students Program

Description	2019	2018	Average
SROI Value	6.07	1.17	3.62 ^{*)}

^{*)} SROI of 3.62 means: every social investment of Rp1, generates social and economic value of Rp3.62.

Social Impact	Economic Impact
The participants gain knowledge about puppetry (wayang), history, traditions, meaning of hereditary culture, local wisdom, thus making them respect, be proud of their own culture, and maintain its sustainability.	There has been an increase in visitors to wayang performances, the number of performers from the younger generation, wayang performance businesses and maintaining the sustainability of the wayang business.

Technology to Improve Indonesian Wayang Puppets

Through an online puppet show called 'Srikandi Sang Senopati', screened at the opening of the 'Jejak Perempuan Inspiratif Indonesia' webinar, BCA showcased technological sophistication through animation, a very interesting combination of traditional and modern performances. 29 students from 2 schools played wayang in this activity, with direct guidance from artists and school teachers.

Awards for Cultural Observers & Warriors

Bakti BCA also held its Nusantara Awards as a form of appreciation to cultural observers and champions of culture, including individuals/organizations who contributed to the preservation of the Indonesian culture, religions, and kingdoms.

Participants involved in the Puppet Youth Festival



527

Participants

Consists of various provinces including DKI Jakarta, Banten, Central Java, DI Yogyakarta, East Java, Bali, and South Kalimantan.

Received Nusantara Award



9

cultural observers/warriors

Total award winners Nusantara Award since 2019



21

cultural observers/warriors

Other efforts for the preservation of Indonesian culture through publication of collection of the nation's young generation's cultural works including:

1. Educational video entitled "Talenta Budaya Anak Bangsa" as a reference for the public regarding a variety of Indonesian dance creations and local traditional costumes from the Lomba Kreasi Tari Nusantara dan Lomba Fashion Busana Daerah competitions organized by Bakti BCA in 2020. People can watch a variety of Indonesian dance creations and Indonesian local traditional costumes on Solusi BCA and Indonesia Kaya's youtube channels.
2. The article with the title "Adaptation and Transformation Strategy for the Wayang Sesaji Raja Suya play" is an article developed from the 2020 Nusantara Academic Award winner's Thesis.



Wayang as one of the preserved cultural heritage.



Wayang awareness for the younger generation.

Public Health



Cataract Surgery Program



In 2021, BCA organized cataract surgery social service activities with other parties.



Free cataract surgery with Bakti BCA.



Cataract patients successfully operated on in 2021



Total cataract patients successfully operated on in collaboration with SPBK Perdami since 2001



Total cataract patients successfully operated on in collaboration with the Kick Andy Foundation since 2017

Impact Measurement of Cataract Surgery Program

Description	2019	2018	Average
SROI value	3.06	1.30	2.18 ^{*)}

^{*)} SROI of 2.18 means: each social investment of Rp1, generates social and economic value of Rp2.18.

Social Impact	Economic Impact
Making the participants very happy because they can see again and bring back their normal lives (such as returning to work and continuing their activities).	Saving on government spending and lower income beneficiaries.

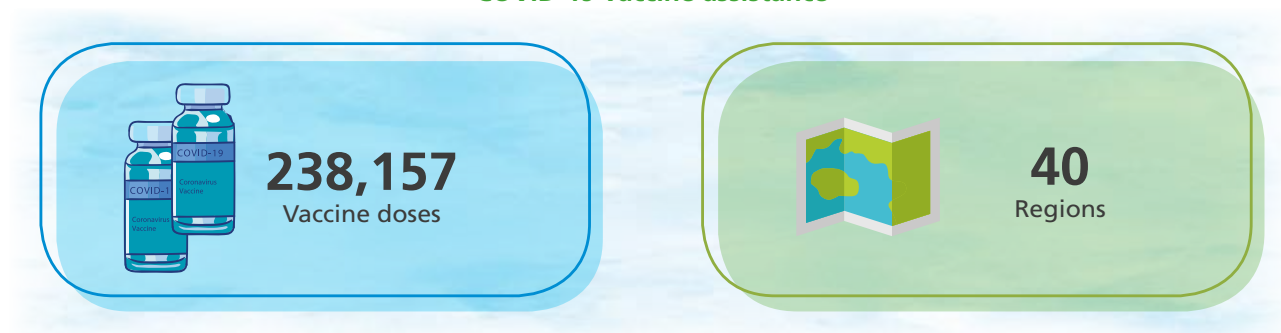
Impact Measurement of the Cataract Surgery Medical Equipment Assistance Program

Description	2019	2018	Average
SROI value	9.85	10.52	10.18 ^{*)}

^{*)} SROI of 10.18 means: each social investment of Rp1, generates social and economic value of Rp10.18.



COVID-19 vaccine assistance



CONVALESCENT BLOOD DONATIONS

BCA held plasma donor events to assist in the need for convalescent plasma therapy for people exposed to the COVID-19 virus with severe symptoms. Throughout 2021, 109 BCA employees who survived COVID-19 registered as plasma donors, and 18 passed to become convalescent plasma donors.

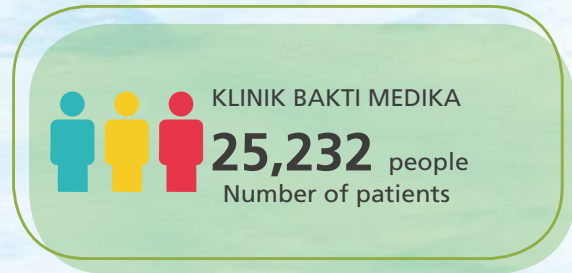
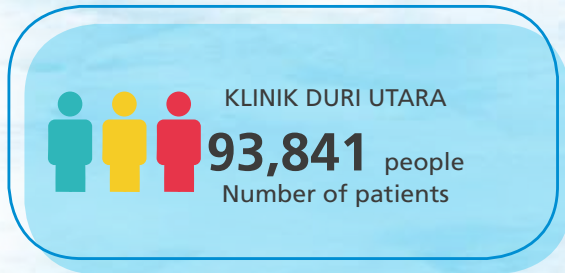
ASSISTED CLINICS

BCA has provided health services to the public at Doctor Duri Utara, West Jakarta since 2012, and at Bakti Medika Clinic, West Jakarta since 2015.

Health service assistance for the community in 2021



Total health service assistance for the community since the beginning of the collaboration



Impact Measurement of the Assisted Clinic Program

Description	2020	2019	Average
SROI Value	4.82	3.91	4.37 ^{*)}

^{*)} SROI of 4.37 means: each social investment of Rp1, generates social and economic value of Rp4.37.

Social Impact	Economic Impact
More professional clinic management after receiving clinic assistance.	Increasing the number of clinic visitors, saving treatment costs and purchasing patent medicines for patients and clinics.

BLOOD DONATION

BCA has collaborated with the Indonesian Red Cross (PMI) since 1991 until today, not only in Jakarta, but at almost all BCA branch offices in Indonesia. In 2021, BCA did not hold the blood donation program, due to the pandemic. However, in this year, we handed over 1 unit of operational car to the Head of UDD PMI DKI Jakarta, which will be used for blood collection by UDD PMI.

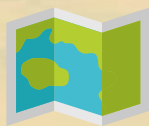


Accessible health facility support, including vaccinations for the community.

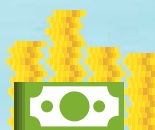
Natural Disaster Relief



In 2021, BCA distributed natural disaster relief to disaster-stricken areas in Jakarta, Karawang, Batu Malang, Sintang in West Kalimantan, Banjarmasin in East Kalimantan, Kupang in East Nusa Tenggara, Pekalongan, Mamuju in West Sulawesi, Mount Semeru Eruption, and floods in Lombok.



11
Number of Regions
Receiving Assistance



> Rp1.9 billion
Total Donations

GOVERNMENT INFRASTRUCTURE DEVELOPMENT PROGRAM ASSISTANCE, PUBLIC FACILITIES AND SOCIAL FACILITIES

In order to support public services to the people across Indonesia, BCA takes part in the development of Infrastructure, Public Facilities and Government in the fields of health, education, and community welfare.

PHILANTHROPY

BCA makes donations to organizations that have dedication and integrity in the development of education, environment, national culture, social, sports, health, and others.



Semeru disaster donation.



Kupang – NTT disaster donation.

MEASURING THE IMPACT OF THE ESG SOCIAL AND COMMUNITY DEVELOPMENT PROGRAM

BCA measures the impact of its CSR program implementation in the social, environmental, and economic aspects. The impact measurement results are used as the basis to improve the quality of the programs.

In measuring the impact of program, BCA applies the eight principles of SROI (Social Return on Investment) issued by Social Value International UK, in partnership with the Center for Entrepreneurship, Change, and Third Sector (CECT) of Trisakti University, a member of Social Value International UK. SROI measurement calculates the monetary value of the impacts in social, environmental, and economic aspects to all stakeholders, including beneficiaries, counterparts, local governments, and companies.

Referring to Social Value International UK, the measurement of change must begin with the Theory of Change and Impact Mapping.

The Theory of Change for our CSR programs is briefly described as follows:



Impact measurement schematic chart.

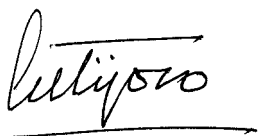
BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS APPROVAL SHEET for the PT Bank Central Asia Tbk 2021 Sustainability Report

We, the undersigned, hereby declare that all information in the PT Bank Central Asia Tbk 2021 Sustainability Report has been presented in its entirety, and is in compliance with POJK No. 51/POJK.03/2017, and we assume full responsibility for the accuracy of the Sustainability Report contents.

This statement is duly made in all truthfulness.

Jakarta, February 2022

BOARD OF COMMISSIONERS



Djohan Emir Setijoso
President Commissioner



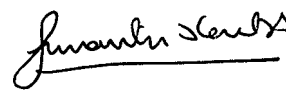
Tony Kusnadi
Commissioner



Cyrillus Harinowo
Independent Commissioner



Raden Pardede
Independent Commissioner

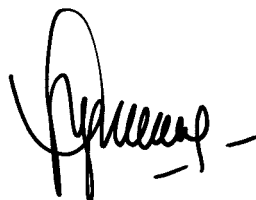


Sumantri Slamet
Independent Commissioner

BOARD OF DIRECTORS



Jahja Setiaatmadja
President Director




Suwignyo Budiman
Deputy President Director



Armand Wahyudi Hartono
Deputy President Director



Subur Tan
Director



Rudy Susanto
Director



Lianawaty Suwono
Director



Santoso
Director



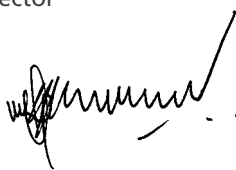
Vera Eve Lim
Director



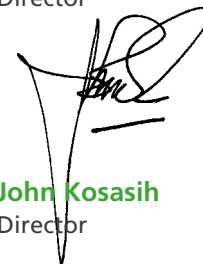
Gregory Hendra Lembong
Director



Haryanto Tiara Budiman
Director



Frengky Chandra Kusuma
Director



John Kosasih
Director



Independent Assurance Statement

The 2021 Sustainability Report of PT Bank Central Asia

Number : 01/000-174/II/2022/SR-Asia/Indonesia

Assurance Type : Type 1 and Type 2 for the specific topic of economic performance, customer data privacy, and security
 Assurance Level : Moderate
 Reporting Standards : GRI Standard 2020 Consolidated, GRI G4 FS (FSSS), SASB Commercial Bank, SUSBA
 Reporting Regulation : Sustainable Finance Regulation POJK No.51/2017 (Indonesia)

Dear stakeholders,

Social Responsibility Asia ("SR Asia") has been granted the responsibility to assess the **2021 Sustainability Report ("the Report")** of **PT Bank Central Asia ("the Bank" or the "Reporting Organization")**. The Report summarizes the commitment and efforts of the Bank in managing its sustainability commitment and performance from **January 1st, 2021 to December 31st, 2021**. The Reporting Organization is one of the largest commercial banks in Indonesia and is listed on the Indonesia Stock Exchange. This is the Independent Assurance Statement ("the Statement") that reflects the results of assurance work conducted following the specific methods and approaches as agreed by the "Management."

Intended User and Purpose

This Statement aims to provide information to the stakeholders regarding the results of our assessment of the Report content, including its adherence to the sustainability reporting principles and standards, and the applicable domestic reporting regulations. As an AA1000 Licensed Assurance Provider, SR Asia conducted the assurance work in accordance with the agreed-upon scope, mechanism, and procedures, following the best globally accepted standards and practices. The stakeholders can also find our findings and recommendations in this Statement regarding the adherence of data and information in the Report against the AA1000AS v3 Assurance Standard. We strongly DO NOT recommend the stakeholders to conclude the Bank's sustainability or its overall performance solely based on this Statement or the Report due to the specific approach and methodologies that were used and some limitations as well as assumptions applied in the assurance work.

Responsibilities

SR Asia and Management have signed a Non-Disclosure Agreement (NDA) and an Assurance Engagement Agreement for undertaking this assurance work. Except to the Management, and unless the law requires it, we also have an ethical code of conduct governing SR Asia NOT to disclose the results of assurance work, data, and information for any purposes or to any other individuals or organizations. The Management is solely responsible for presenting truthful data, figures, and information in the Report. SR Asia is responsible for performing an assurance service, NOT an audit, and coming up with impartial analysis, conclusions, and recommendations. SR Asia has NO responsibilities or accountabilities for any risks or claims arising from third-party reliance on the results of assurance work, the Statement, and the Report, or any issues, data, and information not covered in this Statement or the Report.

Independence, Impartiality, and Competency

SR Asia implements a particular assurance protocol and ethical code of conduct to ensure its independence. We also carried out a pre-engagement assessment prior to the assurance work to verify the risks of engagement as well as the independence and impartiality of experts in conducting the assurance work. We confirmed that the assurance experts have NO relationships with the Bank that could significantly influence their ability to generate unbiased and objective reviews and statements. The experts in the Assurance Team also have sufficient work

SR Asia Independent Assurance Statement, version 2022, page 1 of 4



experience and knowledge of AA1000 AccountAbility principles and standards, ISO 26000 projects, SUSBA, SASB, sustainability report writing, GRI Standards, and POJK 51/POJK.03/2017.

Type and Level of Assurance Service

1. **Type 1 assurance** on the report content.
2. **Type 2 assurance** on economic performance and customer data privacy and security.
3. A moderate level of assurance to address risks of information and conclusions of the Report being error is reduced, meaning not reduced to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st, 2021 to December 31st, 2021**.
2. Material topics presented in the Report: **data security and customer privacy; anti-corruption/anti-fraud; bank services; economic performance; loan portfolio; responsibility for products and services; occupational health and safety; training and education; service access and affordability**.
3. Adherence to the following reporting principles, standards, and regulations:
 - a) Consolidated set of GRI Sustainability Reporting Standards 2020 ("GRI Standard") and GRI G4 Financial Services Sector Disclosure ("GRI-G4 FS") issued by the Global Reporting Initiative;
 - b) Sustainability Accounting Standard for Commercial Bank (FN-CB) issued by the Sustainability Accounting Standard Board (SASB);
 - c) Sustainable Banking Assessment (SUSBA) issued by World Wildlife Funds (WWF);
 - d) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Company ("POJK 51").
4. Evaluation of publicly disclosed information, system, and process of the Bank to ensure adherence of the Report content to the reporting principles.
5. SR Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Bank, independent parties, or other parties associated with the Bank have verified and/or audited financial statements, data, and information.

Exclusion

1. Financial data and information not specified in the Report's content.
2. Any assumptions or forward-looking statements in the Report content, such as future plans, expectations, opinions, beliefs, and advertisements.
3. Topics, data, and information not covered in the reporting period, or the public domain, or not mentioned in the defining materiality section or the discussion on defining Report content.
4. Evaluation in relation to regulations, indicators, standards, guidelines, and principles other than those specified in the Statement.

Methodology and Source of Disclosure

1. Form an Assurance Team whose members are the experts in sustainability report development and assurance.
2. Perform pre-engagement phase to ensure the independence and impartiality of the Assurance Team.
3. Carry out initial analysis on the Report document submitted by the Company.
4. Evaluate data and information against the standards, principles, and indicators of AA1000AS v3, AA1000AP (2018), GRI Standards, GRI-G4 FS (FSRS), SASB, SUSBA, and POJK 51.
5. Assess indicators data, including tracing back data to the sources, especially those related to material aspects.
6. Review online information relevant and significant to the sustainability context of the Company.
7. Discuss online the results of the analysis with the Management and data contributors.
8. Apply SR Asia Protocol on Assurance Analysis and use SR Asia Great Assurance Tool digital platform.
9. The Bank incorporated the suggestions and recommendations in the draft Report and released the final Report content.

SR Asia Independent Assurance Statement, version 2022, page 2 of 4



10. The Assurance Team prepared the Statement, and then it was reviewed and approved by the SR Asia Director before submitting it to the Bank.
11. The Assurance Team prepared a Management Letter detailing all aspects seen, recorded, and observed during the assurance work to the Management of the Bank for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Standards

Inclusivity – The representation of key stakeholders in the Report content is inclusive. The Bank has also formalized a commitment from the highest governing body to be accountable to the stakeholders. Stakeholder engagement practices are carried out by various functions and units within the bank using various approaches and methodologies in a more practical manner. We encouraged the Bank to create formal strategies for ongoing engagement and to establish relevant metrics to assess engagement effectiveness, outcomes, and impact.

Materiality – It has been discovered that the material topics in the Report adequately describe the Bank's sustainability context. Environmental topics such as energy and emissions were not included as materials in the Report. As the tension about climate increases, we suggested the Bank conduct a materiality test covering the environmental aspects in the future. A materiality test shall be performed following credible references or standards and criteria and thresholds, as appropriate, for determining material topics in the next sustainability report.

Responsiveness – The Bank launched HaloBCA in 2021 to establish good relations and maintain customer trust. The Bank has allocated sufficient resources to address grievances, respond quickly, and maintain good relationships with stakeholders. Response procedures have been implemented and are integrated across management functions and practices, supported by ongoing and continuous communication with stakeholders.

Impact – The Report has presented both quantitative and qualitative data regarding the impacts of the Bank's business operations on the economy, environment, and society. The Reporting Organization already measured its social impact based on Social Return on Investment (SROI). However, the results have not been validated by an external party. The Bank also has started to recognize, measure, and manage its impacts on climate change. Overall, the resources and competencies required to mitigate the impacts identified are at an acceptable level.

In "Accordance" with Core Option – Based on the assurance work and findings, the SR Asia team concludes that the Report has been prepared and adheres to the **core option** of GRI Standards. The Disclosure of Management Approach (DMA) section is presented in the Report, and at least one indicator of each material topic is well presented in the Report. The disclosure of the omission statement, as relevant, is satisfactory. The Report also remarkably presents specific GRI indicators of the financial services sector (FSSS) performance disclosures.

GRI Standards Principles – the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, timeliness, comparability, accuracy, clarity, and reliability) are in place in the Report. During the assurance work, the Management extended excellent support by submitting evidence/documents as requested.

Type 2 Assurance – The results of Type 2 assurance indicate that the Bank has implemented sufficient mechanism, process, and control system related to the economic performance and the customer data privacy and security.

Recommendation

1. To conduct stakeholder engagement strategically, including developing the stakeholder engagement report annually in accordance with the AA1000 Stakeholder Engagement Standard (AA1000SES 2015).




2. To carry out materiality test following the globally accepted standards, such as the AA1000 SES and the Stakeholder Engagement Manual, with specific criteria and thresholds for identifying material topics in the next sustainability report.
3. To develop an integrated management system across functions, covering sustainability performance data and information from different units or functions, following the sustainability reporting standards, approaches, and methodologies.
4. To validate the Bank's social impact evaluation practices by independent experts based on globally accepted standards and certification mechanisms.

The assurance provider,

Jakarta, 7th of February 2022


Birendra Ratoff
 International Director
 Social Responsibility Asia




Dr. Semerdanta Pusaka
 Country Director for Indonesia
 Social Responsibility Asia

Social Responsibility Asia (SR Asia)

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POJK, GRI, SASB and SUSBA INDICES

POJK Number 51/POJK.03/2017

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Feedback Form

The PT Bank Central Asia Tbk (BCA) 2021 Sustainability Report portrays the financial performance and sustainability. Upon reading this Sustainability Report, we look forward to your input, criticism and suggestions by sending an e-mail or by sending this form by mail.

YOUR PROFILE

Name (if possible) :
 Institution/Company :
 E-mail :
 Phone/Mobile :

STAKEHOLDER GROUP

- ☐ Shareholders and investors
☐ Customers
☐ Employees
☐ Government
☐ Media
☐ Business partners
☐ Public and the community
☐ Others, please specify:

PLEASE SELECT THE APPROPRIATE ANSWERS IN RESPONSE TO THE QUESTIONS BELOW.

- | | YES | NO |
|---|--------------------------|--------------------------|
| 1. This report is easily understood. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. This report is useful for you. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. This report already portrays the Company's performance in sustainable development. | <input type="checkbox"/> | <input type="checkbox"/> |

PLEASE ASSESS THE MATERIAL ASPECTS DEEMED IMPORTANT FROM THIS REPORT

(Score 1 = Not So Important TO 5 = Very Important).

Economic performance	
Product portfolio	
Service quality and Digitalization	
Protection of Customer Privacy and Data Security	
Fraud Prevention	
Training and education	
Equality, Occupational Health, Safety and Security	
Financial Inclusion and Literacy	
Energy and Emissions	
Indirect Economic Impact	

THANK YOU FOR YOUR PARTICIPATION.

PLEASE SUBMIT AND SEND THIS RESPONSE TO THE FOLLOWING ADDRESS:

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Live to Engage

2021 SUSTAINABILITY REPORT



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