Tumbuh dan Memberi Manfaat

Creating Growth, Providing Values

BCA
GRUP BCA

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Tumbuh dan Memberi Manfaat

PT Bank Central Asia Tbk (BCA) telah hadir di Indonesia selama 60 tahun, melayani serta memberi makna bagi masyarakat. Pada usia ini, kami berharap menjadi semakin matang, senantiasa rendah hati, dan terus mampu memberi dampak positif bagi seluruh pemangku kepentingan.

Belajar Lebih Baik, Memberi Lebih Baik, dan Melayani Lebih Baik, adalah komitmen BCA dalam menjalankan peran dalam perekonomian Indonesia dalam kerangka pembangunan berkelanjutan, dengan menyeimbangkan tujuan bisnis, pembangunan sosial, pelestarian lingkungan, dan pelaksanaan tata kelola perusahaan dengan prinsip kehati-hatian. Keberlanjutan merupakan bagian dari komitmen BCA dalam mewujudkan visi Perusahaan, yakni menjadi bank pilihan utama andalan masyarakat yang berperan sebagai pilar penting perekonomian Indonesia.

Laporan Keberlanjutan BCA 2017 adalah laporan ketiga yang kami terbitkan, yang menyajikan informasi tentang kinerja keberlanjutan BCA terkait *Profit-Planet-People*. BCA mempersembahkan laporan ini bagi para pemangku kepentingan, untuk mengetahui kinerja dan pendekatan yang dilakukan oleh Bank dalam mengelola tanggung jawab perusahaan dan pelaksanaan keuangan berkelanjutan di Indonesia.

Dokumen ini melengkapi Laporan Tahunan BCA 2017 yang membahas lebih rinci aspek bisnis dan tata kelola, sedangkan pelaksanaan tanggung jawab sosial dan lingkungan menjadi fokus dalam laporan ini.

Referensi Pelaporan

Laporan Keberlanjutan BCA dibuat mengikuti ketentuan '*in-accordance*' yang dimuat dalam *Global Reporting Initiatives Sustainability Reporting Standards* (GRI Standards) dan Pengungkapan Sektor Layanan Keuangan (FSSD). Opsi yang dipilih dalam laporan ini adalah opsi "inti". [102-54]

Isi laporan 2017 juga telah disesuaikan dengan Lampiran-II Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Batasan Pelaporan

Laporan Keberlanjutan BCA 2017 memuat informasi kebijakan dan kinerja berkelanjutan BCA dalam rentang waktu antara 1 Januari hingga 31 Desember 2017. [102-50]

Laporan ini mencakup bisnis BCA dan anak perusahaan, kecuali untuk data dan informasi pengelolaan tanggung jawab sosial dan lingkungan, yang hanya menyertakan aktivitas dan kinerja dari Bank saja, kecuali jika diindikasikan lain. [102-45]

Tentang Laporan Keberlanjutan BCA

Sambutan Presiden Direktur

Jahja Setiaatmadja
Presiden Direktur

Para Pemangku Kepentingan yang kami hormati,

Pada 2017, bertepatan dengan ulang tahun ke-60, BCA mengangkat tema #MenjadiLebihBaik dengan Belajar Lebih Baik, Memberi Lebih Baik, dan Melayani Lebih Baik. Kami terinspirasi oleh kebutuhan nasabah yang direalisasikan melalui inovasi produk dan layanan untuk pemenuhan kebutuhan perbankan tersebut.

Perjalanan 60 tahun telah diisi dengan menyediakan layanan keuangan bagi masyarakat dan mendukung perekonomian negara dalam mewujudkan visi Perusahaan, yakni menjadi bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia.

Melaksanakan Keuangan Berkelanjutan

Sejak 2015, Pemerintah melalui Otoritas Jasa Keuangan telah memulai penerapan Keuangan Berkelanjutan. BCA turut terlibat dalam proyek rintisan "*First Movers on Sustainable Banking*" bersama tujuh bank nasional lain. Inisiatif ini bertujuan untuk meningkatkan daya tahan dan daya saing Lembaga Jasa Keuangan agar mampu tumbuh berkesinambungan dan berkontribusi dalam upaya mengatasi perubahan iklim menuju *low carbon economy*.

Dalam kerangka ini, BCA berkomitmen menerapkan prinsip Keuangan Berkelanjutan yang mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) dalam keseharian operasional Bank. Pada tahap awal, prinsip tersebut diwujudkan dengan meningkatkan porsi pembiayaan ramah lingkungan, seperti usaha produk ramah lingkungan, konservasi energi, dan pertanian organik. Pada 2017, BCA memiliki portofolio kredit yang digolongkan ke dalam pembiayaan berkelanjutan sebesar Rp27,15 triliiun, meningkat 10,5 persen dari tahun sebelumnya yang mencapai Rp24,56 triliun.

Selain keuangan berkelanjutan, BCA berkomitmen mendukung program pembangunan Pemerintah termasuk inklusi keuangan. Hingga akhir 2017, BCA telah menyalurkan Kredit Usaha Rakyat (KUR) sebesar Rp103,55 miliar.

Bakti BCA Menjadi Bagian Masyarakat

Pertumbuhan berkelanjutan BCA tidak terlepas dari dukungan masyarakat umum selama ini. Sesuai dengan prinsip kami untuk berkembang bersama masyarakat, kami melakukan beragam kegiatan tanggung jawab sosial dan lingkungan melalui Bakti BCA, yang bertumpu pada tiga pilar, yakni Solusi Cerdas di bidang pendidikan; Solusi Sinergi di bidang budaya, kesehatan, lingkungan, olahraga, dan empati; serta Solusi Bisnis Unggul.

Solusi Cerdas merupakan implementasi tanggung jawab BCA di bidang pendidikan. Beberapa bentuk program tersebut antara lain Beasiswa Bakti BCA, sekolah binaan, serta Program Pendidikan Akuntansi (PPA) Non-Gelar, dan Program Pendidikan Teknik Informatika (PPTI) Non-Gelar. Upaya berbagi nilai juga dilakukan melalui Solusi Bisnis Unggul, salah satu aktivitas

BCA mencapai usia ke-60 tahun pada 2017, yang menandakan bahwa Bank semakin matang dan terus berupaya memberikan nilai positif bagi seluruh pemangku kepentingan dengan memberi dan melayani lebih baik. BCA akan selalu berusaha menjadi lebih baik dengan menaruh perhatian pada masyarakat sesuai prinsip Perusahaan untuk berkembang bersama masyarakat melalui ragam kegiatan tanggung jawab sosial dan lingkungan.

Sambutan Presiden Direktur

untuk mengembangkan beberapa desa wisata. Dalam hal ini BCA melakukan pendampingan dan pengembangan kapasitas komunitas agar dapat memajukan potensi lokal yang berdampak pada kenaikan pendapatan dan kesejahteraan.

Ungkapan rasa syukur atas kiprah BCA selama lebih dari 60 tahun diwujudkan salah satunya dalam kegiatan donor darah yang telah rutin dilaksanakan sejak 1990. Pada November 2017, BCA tercatat di Museum Rekor Indonesia (MURI) sebagai "Bank Swasta Nasional Pertama yang Melaksanakan Kegiatan Donor Darah ke-100".

BCA aktif mendukung program-program peningkatan indeks literasi dan inklusi keuangan, seperti memberi pelatihan kepada lebih dari 2.000 murid SD binaan, lebih dari 1.600 orang dari delapan kota yang mengikuti program SiMOLEK, serta 150 buruh migran Indonesia (BMI) dan keluarga atau masyarakat di kantong-kantong BMI. BCA juga telah mendistribusikan donasi masyarakat untuk program Buku untuk Indonesia di 60 lokasi. Selain itu, BCA melakukan kegiatan bakti sosial di dua klinik binaan BCA, operasi katarak gratis, seminar edukasi teknologi finansial Indonesia, dan beragam kegiatan lain yang bertujuan memberikan manfaat sosial dan lingkungan.

Pencapaian Kinerja Usaha Bank

Memasuki 2017, kami melihat perkembangan ekonomi Indonesia tidak lepas dari pengaruh perekonomian global yang menunjukkan tren perbaikan, meskipun proses pemulihannya tidak secepat yang diperkirakan sebelumnya. Perekonomian Indonesia tumbuh 5,07 persen pada 2017, didorong oleh kinerja ekspor dan aktivitas investasi yang membaik. Hal ini juga tercermin pada industri perbankan nasional dengan pertumbuhan kredit pada 2017 mencapai 8,2 persen, sebagian besar untuk modal kerja.

Dalam kondisi ini, BCA masih menjadi bank kepercayaan masyarakat Indonesia. Aset total BCA telah mencapai Rp750,3 triliun, tumbuh 10,9 persen *yoy*. Kredit *outstanding* atau jumlah kredit yang tercatat di bank tumbuh 12,4 persen menjadi Rp467,5 triliun, sedangkan Dana Pihak Ketiga naik 9,6 persen menjadi Rp581,1 triliun.

BCA terus menerapkan prinsip kehati-hatian dalam mengelola bisnis Bank dan berupaya mencapai tujuan-tujuan strategis jangka panjang. Dengan pendekatan ini, BCA bisa meraih laba bersih sebesar Rp23,3 triliun pada 2017 dengan Rasio Kecukupan Modal (CAR) sebesar 23,1 persen dan Rasio Kredit terhadap Pendanaan (LFR) tercatat 78,2 persen. Sementara itu, rasio kredit macet (NPL) pada 2017 meningkat dari 1,3 persen menjadi 1,5 persen yang dapat dikelola dengan baik.

Pemantauan bisnis secara hati-hati dan pengembangan internal yang dilakukan BCA merupakan pelaksanaan tata kelola perusahaan yang baik sekaligus kunci keberhasilan bisnis. Penerapan tata kelola yang konsisten menjadikan BCA diakui sebagai bank terkemuka dalam hal tata kelola dengan penghargaan di bidang ini setiap tahun.

Memanfaatkan Peluang Masa Depan

Kami mencermati dan beradaptasi dengan perkembangan lanskap perbankan terkini, yaitu teknologi digital, yang dalam waktu singkat membawa perubahan besar dalam preferensi masyarakat. Sekarang ini, semakin banyak nasabah menggunakan kanal digital, menyisakan hanya 3 persen transaksi di kantor Bank. Kami berubah dengan menyesuaikan struktur bisnis, yaitu satu unit organisasi bekerja untuk satu segmen nasabah. Dengan demikian, nasabah akan mendapatkan layanan yang sangat personal dan memperoleh produk dan jasa keuangan yang spesifik sesuai kebutuhan.

Masa depan layanan keuangan digital yang semakin inklusif sudah di depan mata. Beberapa tahun terakhir, BCA telah meningkatkan pembelajaran teknologi finansial, melakukan inovasi layanan digital, dan membentuk anak perusahaan modal ventura yang memungkinkan Bank memanfaatkan layanan finansial berbasis teknologi yang lebih luas untuk berbagai lapisan masyarakat.

Dalam inisiatif keuangan berkelanjutan, BCA bersama-sama pemangku kepentingan akan mengembangkan produk dan jasa keuangan, serta melakukan penyesuaian proses bisnis internal yang berpihak pada prinsip tata kelola, lingkungan, dan sosial, sesuai dengan peta jalan keuangan berkelanjutan Indonesia.

Apresiasi kepada Seluruh Pemangku Kepentingan

Seluruh karyawan dan manajemen BCA berharap untuk dapat terus menyediakan layanan perbankan dan senantiasa di sisi Anda, sekarang dan di masa yang akan datang. Penghargaan kami berikan kepada nasabah yang terus membangun kepercayaan terhadap kami dan regulator yang terus mengawal keberlanjutan Bank, serta karyawan BCA yang tiada henti mencurahkan segenap kemampuan untuk melayani lebih baik.

Akhir kata, dukungan seluruh pemangku kepentingan akan membantu BCA untuk terus optimistis merajut masa depan. [102-14]

Jakarta, Maret 2018

Jahja Setiaatmaja
Presiden Direktur

Sekilas BCA

17+ juta
Rekening Nasabah

1.200+
Cabang

17.600+
ATM

25.000+
Karyawan

Berdiri pada 1957, PT Bank Central Asia Tbk (BCA) saat ini merupakan salah satu bank swasta nasional terbesar di Indonesia. Dengan keunggulan di bidang perbankan transaksi, BCA melayani beragam segmen nasabah, baik individu maupun bisnis, melalui jaringan perbankan elektronik dan kantor cabang yang menjangkau hampir seluruh kota-kota besar di Indonesia.

Selama lebih dari 60 tahun, BCA melayani lebih dari 17 juta rekening nasabah dengan didukung oleh lebih dari 25.000 karyawan melalui jaringan transaksi yang nyaman, aman dan andal, yang memungkinkan Bank untuk menawarkan layanan berkualitas bagi nasabah.

Keunggulan BCA dalam perbankan transaksi membuat Bank mampu memperoleh pendanaan berbiaya rendah yang stabil berupa dana rekening transaksi, yaitu dana giro dan tabungan (CASA) yang menjadi porsi utama dari dana pihak ketiga BCA. BCA aktif menyalurkan kredit di Indonesia dengan portofolio beragam ke segmen korporasi, komersial dan Usaha Kecil Menengah, serta konsumer. Kualitas portofolio kredit yang sehat dipertahankan melalui penerapan manajemen risiko yang penuh kehati-hatian.

Guna melengkapi lini bisnis inti, BCA memberikan solusi keuangan menyeluruh bagi para nasabah melalui delapan anak perusahaan yang bergerak dalam enam lini bisnis, yaitu pembiayaan kendaraan bermotor melalui BCA Finance dan CS Finance; asuransi oleh BCA Insurance dan BCA Life; sekuritas melalui BCA Sekuritas; perbankan syariah melalui BCA Syariah; remitansi melalui BCA Finance Ltd; dan perusahaan modal ventura di bidang teknologi finansial dan industri finansial melalui Central Capital Ventura (CCV) yang baru dibentuk pada 2017. [102-10]

Menjaga kepercayaan dan memberikan solusi perbankan terbaik bagi kebutuhan finansial para nasabah merupakan suatu kehormatan dan kebanggaan bagi BCA. Karenanya, BCA berkomitmen untuk terus mengembangkan bisnisnya guna menopang kebutuhan perbankan nasabah dan memberikan kontribusi bagi masyarakat, dengan "Senantiasa di Sisi Anda."

VISI

Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekenomian Indonesia.

MISI

- **Membangun institusi yang unggul di bidang penyelesaian pembayaran dan solusi keuangan bagi nasabah bisnis dan perseorangan.**
- **Memahami beragam kebutuhan nasabah dan memberikan layanan finansial yang tepat demi tercapainya kepuasan optimal bagi nasabah.**
- **Meningkatkan nilai *francais* dan nilai *stakeholder* BCA.**

* Visi dan Misi BCA telah disetujui oleh Direksi dan Dewan Komisaris PT Bank Central Asia Tbk sesuai Surat Keputusan No. 022/SK/DIR/2006 tertanggal 23 Februari 2006 perihal Visi dan Misi PT Bank Central Asia Tbk.

IKHTISAR KEBERLANJUTAN BCA 2017

Untuk Masyarakat

Rp 27,15 triliun
Pembiayaan Berkelanjutan

17,048 juta
Jumlah Rekening

Rp 5,84 triliun
Pajak yang Dibayarkan

Bisnis

Rp 23,3 triliun
Laba Bersih

3,9%
Return on Asset

4,57
Indeks *Customer Engagement*

Tanggung Jawab Sosial dan Lingkungan

637
Penerima Beasiswa Bakti BCA

534
Peserta Program Pendidikan Akuntansi & Teknik Informatika Non Gelar

3.766
Peserta Magang Bakti

17
Sekolah Binaan

9
Desa Wisata Binaan

86.000+
Penerima Manfaat Edukasi Literasi Keuangan

Karyawan

25.439
Karyawan

60%
Karyawan Perempuan

192.424
Hari Pelatihan

Lingkungan

9%
Pengurangan Konsumsi Kertas HVS A4 *yoy*

17,09%
Penurunan Konsumsi Listrik *yoy* di Menara BCA

KEHATI

Sejak 2009, BCA selalu berada dalam daftar 25 perusahaan terpilih dalam Indeks SRI Kehati, yang mengacu pada kriteria *Sustainable and Responsible Investment*. Perusahaan dalam indeks ini dianggap telah memperhatikan dengan baik aspek-aspek kepedulian lingkungan, tata kelola perusahaan, keterlibatan masyarakat, sumber daya manusia, hak asasi manusia, dan perilaku bisnis dengan etika bisnis yang diterima di tingkat internasional.

(http://www.kehati.or.id/id/indeks-sri-kehati.html)

Rp 27,15 triliun

Total Portofolio Pembiyaan Sektor Keuangan Berkelanjutan 2017

Rp 467,5 triliun

Total Penyaluran Kredit 2017

17,048 juta

Rekening pada 2017

BCA dan Pembangunan Berkelanjutan

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Menuju Perbankan Berkelanjutan

Prinsip Keuangan Berkelanjutan merupakan wujud dari komitmen Pemerintah Indonesia untuk terlibat aktif menciptakan perekonomian dengan jejak karbon rendah, dimulai dari Konferensi Tingkat Tinggi Pittsburgh dan Persetujuan Paris tentang komitmen negara-negara untuk mengurangi dampak perubahan iklim. Di Indonesia, komitmen ini diintegrasikan ke dalam Rencana Pembangunan Jangka Panjang (RPJP), Rencana Pembangunan Jangka Menengah (RPJMN), dan Rencana Aksi Gas Rumah Kaca (RAN GRK).

Khusus bagi industri jasa keuangan, Otoritas Jasa Keuangan (OJK) telah menerbitkan Peta Jalan Keuangan Berkelanjutan 2015-2019 pada 5 Desember 2014 dan Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik pada tahun 2017. Peraturan ini mewajibkan lembaga jasa keuangan (LJK), emiten, dan perusahaan publik untuk menerapkan prinsip keuangan berkelanjutan dalam kegiatan usahanya.

Keuangan Berkelanjutan mengadopsi prinsip pembangunan berkelanjutan yang mempertimbangkan aspek lingkungan, sosial, dan ekonomi dalam kegiatan lembaga jasa keuangan sebagai dukungan untuk menciptakan pertumbuhan ekonomi yang berkelanjutan.

Dengan penerapan Keuangan Berkelanjutan, Indonesia diharapkan memiliki sumber pendanaan yang dibutuhkan bagi pembangunan berkelanjutan. Kebijakan tersebut dimaksudkan pula untuk mendorong tersedianya produk dan jasa keuangan inklusif dan mengurangi serta mencegah kerusakan lingkungan hidup.

Sejak 2015, BCA mendukung inisiatif Keuangan Berkelanjutan yang diluncurkan OJK dengan menjadi salah satu bank pelopor perbankan berkelanjutan (*First Movers on Sustainable Banking*). Di internal Perusahaan, proses yang dilakukan BCA dalam melaksanakan inisiatif tersebut, antara lain:

- Membangun kapasitas SDM melalui pelatihan terkait keuangan berkelanjutan. Sebanyak 135 peserta mengikuti pelatihan ini pada 2017.
- Meninjau dan menyusun kebijakan internal yang akan digunakan untuk penerapan keuangan berkelanjutan.
- Tinjauan organisasi untuk melaksanakan keuangan berkelanjutan. BCA tidak membuat struktur khusus untuk tujuan ini melainkan mengintegrasikan prinsip keuangan berkelanjutan ke dalam organisasi.
- Melakukan evaluasi dan pemetaan portofolio yang sudah ada terhadap kriteria pembiayaan berkelanjutan tertentu sesuai arahan OJK. [103]

BCA juga melakukan penyesuaian dalam keseluruhan proses pemberian kredit untuk menerapkan prinsip keuangan yang berkelanjutan. BCA memasukkan faktor LST dalam tinjauan proposal kredit. Di sisi operasional, BCA juga menerapkan prinsip pengurangan, penggunaan kembali, dan daur ulang pada aktivitas operasional sehari-hari untuk meminimalkan dampak negatif terhadap lingkungan. [102-12]

Indonesia adalah negara pertama yang memiliki peta jalan keuangan berkelanjutan di seluruh sektor jasa keuangan termasuk pasar modal, perbankan, dan non-perbankan (UNEP FI 2014 tentang pengembangan regulasi keuangan berkelanjutan di dunia).

Empat Prinsip Keuangan Berkelanjutan

1. **Prinsip Pengelolaan Risiko** yang mengintegrasikan aspek perlindungan lingkungan hidup dan tanggung jawab sosial dalam manajemen risiko lembaga jasa keuangan.
2. **Prinsip Pengembangan Sektor Ekonomi Prioritas** berkelanjutan yang bersifat inklusif.
3. **Prinsip Tata Kelola** pada aspek Lingkungan Hidup dan tanggung jawab sosial termasuk di dalamnya adalah pelaporan berkelanjutan.
4. **Prinsip Peningkatan Kapasitas dan Kemitraan Kolaboratif** untuk menciptakan sinergi dalam implementasi keuangan berkelanjutan.

BCA dan Pembangunan Berkelanjutan

BCA turut berpartisipasi dalam pembiayaan Light Rail Transit (LRT) Jabodetabek senilai Rp2,7 triliun.

Pembiayaan Berkelanjutan

Salah satu fokus OJK dalam pengembangan keuangan berkelanjutan adalah peningkatan penyediaan pendanaan dari LJK bagi proyek-proyek ramah lingkungan. BCA berkomitmen untuk meningkatkan porsi pembiayaan proyek-proyek tersebut di sejumlah sektor. Penyaluran kredit dilakukan dengan tetap memperhatikan beberapa hal, termasuk pertumbuhan dan kelayakan kredit bisnis terkait yang berlandaskan pada pengelolaan lingkungan, sosial dan ekonomi yang berkesinambungan.

Total komitmen BCA untuk sektor keuangan berkelanjutan per 31 Desember 2017 meningkat menjadi Rp27,15 triliun dari tahun sebelumnya sebesar Rp24,56 triliun. Penyaluran kredit ini meliputi pembiayaan sektor-sektor yang berhubungan dengan pertanian berkelanjutan, infrastruktur hijau, kehutanan berkelanjutan, energi terbarukan, industri daur ulang, efisiensi energi, dan gedung hijau. [203-2]

Konsistensi BCA dalam melaksanakan pembiayaan yang berkelanjutan membuahkan apresiasi dari pemangku kepentingan. BCA meraih penghargaan *Social Business Innovation Award* 2017 yang diselenggarakan oleh Warta Ekonomi. Penghargaan ini diberikan bagi perusahaan yang berhasil melaksanakan inovasi sosial menuju bisnis yang berkelanjutan.

BCA mendukung penyaluran kredit di sejumlah sektor seperti produk energi terbarukan, efisiensi energi, dan pertanian organik yang sejalan dengan pertumbuhan bisnis dan kelayakan kredit bisnis terkait.

Portofolio Pembiayaan Berkelanjutan

(dalam triliun Rupiah)

BCA dan Pembangunan Indonesia

Bank menjalankan peran penting dalam pembangunan nasional. Fungsi intermediasi memungkinkan masyarakat melakukan kegiatan ekonomi yang diharapkan dapat meningkatkan kesejahteraan sosial. [103]

Selama 60 tahun, BCA menyediakan beragam layanan keuangan bagi nasabah, baik korporasi, usaha kecil menengah, komersial, maupun individu. Pada akhir 2017, BCA menyalurkan kredit sebesar Rp467,5 triliun kepada masyarakat atau tumbuh 12,4 persen lebih dari proyeksi Bank Indonesia sebesar 8-10 persen. Pertumbuhan kredit korporasi mencapai 14,5 persen menjadi Rp177,3 triliun dan kredit konsumer naik 12,1 persen menjadi Rp122,8 triliun terutama dari Kredit Pemilikan Rumah. [203-2]

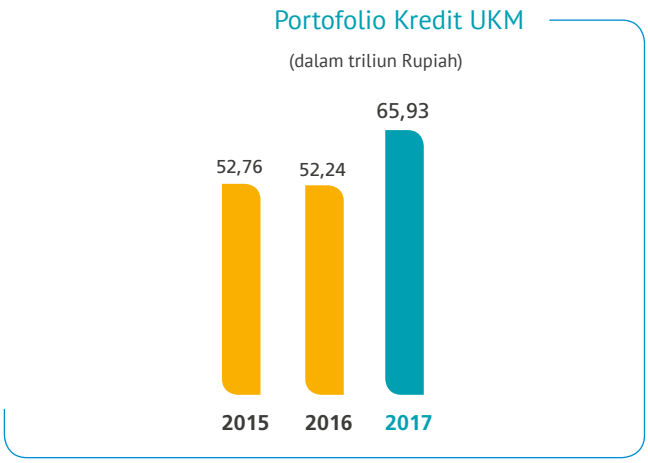
PEMBIAYAAN UKM

Pembiayaan untuk Usaha Kecil dan Menengah (UKM) berperan penting dalam mendorong pertumbuhan perekonomian dan menjadi bagian dari program Pemerintah untuk mengembangkan layanan keuangan inklusif.

BCA menyediakan berbagai produk keuangan bagi UKM berupa kredit modal kerja dan kredit investasi yang dapat dimanfaatkan pelaku usaha untuk mengembangkan usahanya. Pada 2017, penyaluran kredit segmen UKM mencapai Rp65,9 triliun atau tumbuh 26,2 persen dibandingkan tahun sebelumnya.

Porsi kredit UKM yang disalurkan BCA pada 2017 mencakup 14,1 persen dari total kredit. BCA tetap mengutamakan kualitas kredit dan kehati-hatian dalam memberikan kredit.

Pada 2017, BCA memulai langkah baru untuk meningkatkan paparan kredit UMKM melalui pembiayaan keuangan berbasiskan teknologi (tekfin) dengan skema modal ventura. Inisiatif ini dilakukan melalui anak perusahaan PT Central Capital Ventura.



Pertumbuhan segmen mikro menjadi perhatian Pemerintah dalam rangka menciptakan keuangan yang inklusif di Indonesia. Diharapkan pembiayaan bagi usaha mikro yang produktif dan pantas namun belum layak bank dapat membuka lapangan kerja dan meningkatkan kesejahteraan. Layanan keuangan bagi segmen ini adalah Kredit Usaha Rakyat (KUR) berupa pinjaman dari lembaga jasa keuangan terpilih dengan bunga yang disubsidi Pemerintah.

BCA mulai menyalurkan KUR pada 2016 bekerja sama dengan Bank Perkreditan Rakyat, Bank Pembangunan Daerah, dan koperasi. Hingga 2017, BCA telah menyalurkan Rp103,55 miliar KUR sebagian besar diserap sektor ritel.

Pada 2017, BCA mengembangkan penyaluran KUR bekerja sama dengan ritel modern, salah satunya adalah lazada.co.id di mana penjual dapat mengajukan pinjaman KUR dengan plafon Rp25 juta. Kualitas penjual dinilai melalui beberapa indikator, antara lain jenis usaha dan rata-rata omzet selama berusaha di *market place* tersebut.

BCA dan Pembangunan Berkelanjutan

BCA bersama Menteri Perdagangan Enggartiasto Lukita menyerahkan KUR kepada 3 debitur warung tradisional binaan Indogrosir dalam kemitraan warung tradisional dengan ritel modern)

Selain itu, BCA mengembangkan kemitraan serupa melalui program kerja sama antara warung tradisional dengan ritel modern. Program ini digagas oleh Asosiasi Pengusaha Ritel Indonesia (APRINDO) untuk warung tradisional binaan Indogrosir di Jakarta. Ke depannya, BCA akan berpartisipasi dalam program edukasi dan pembinaan agar usaha debitur KUR berkembang lebih optimal.

Selain KUR, BCA aktif mendukung program Laku Pandai yang diprakarsai OJK untuk mengembangkan produk kredit mikro. Sejak 2015, BCA mengembangkan layanan keuangan tanpa kantor dengan nama Laku BCA.

Rp 103,55 miliar
Penyaluran KUR BCA

8%
Bunga Kredit KUR

Rp 100 juta
Plafon KUR tanpa jaminan

Rp 500 juta
Plafon KUR dengan jaminan

SAKUR

BCA menyiapkan Sistem Aplikasi Kredit Usaha Rakyat (Sakur) untuk memudahkan pelaku UMKM mendapatkan kredit. Sistem ini lebih simpel daripada kredit korporasi biasa sehingga memudahkan calon nasabah.

Pembiayaan Infrastruktur

Infrastruktur yang memadai sangat diperlukan untuk pertumbuhan ekonomi Indonesia. Pemerintah mendorong pembangunan infrastruktur di berbagai daerah sebagai upaya memperbaiki kegiatan ekonomi nasional dan meningkatkan daya saing global.

BCA meyakini keikutsertaan Bank dalam pembiayaan pembangunan infrastruktur akan berdampak langsung pada nilai tambah bagi perekonomian masyarakat. Hal ini sesuai dengan visi BCA untuk menjadi bank andalan yang berperan sebagai pilar penting perekonomian Indonesia.

Sejak tahun 2014, BCA berpartisipasi aktif dalam pembiayaan infrastruktur yang berbentuk kerja sama kredit atau sindikasi untuk beberapa jalan tol, pembangkit listrik, dan bandar udara.

Pada 2017, BCA menambah portofolio pendanaan infrastruktur dengan menandatangani dua Perjanjian Kredit Sindikasi antara lain untuk pendanaan proyek Jalan Tol Pandaan Malang, Tol Manado Bitung, dan Tol Bakauheni Terbanggi Besar. Proyek-proyek tersebut termasuk dalam Proyek Strategis Nasional berjangka waktu 15 tahun.

Pada akhir 2017, BCA berpartisipasi dalam kerja sama kredit atau sindikasi pembiayaan PLN senilai sekitar Rp2,5 triliun, dari total pembiayaan sindikasi belanja modal sebesar Rp12 triliun, untuk pembangkit listrik, transmisi, distribusi dan sarana di Indonesia guna mendukung pasokan listrik bagi masyarakat. Di samping itu, BCA juga berpartisipasi sebesar Rp2,7 triliun pada pembiayaan kereta api ringan (LRT) Jabodebek dari Rp19,25 triliun total pembiayaan. [203-1]

Mendukung Aktivitas Usaha melalui Penyediaan Layanan Transaksi

BCA menyediakan ragam jaringan multikanal yang saling terhubung dan terintegrasi untuk melayani lebih dari 17 juta rekening. Jaringan tersebut meliputi jaringan cabang dan perbankan elektronik. Hal ini dimaksudkan untuk memberikan keleluasaan bagi nasabah dalam melakukan transaksi perbankan. [203-2]

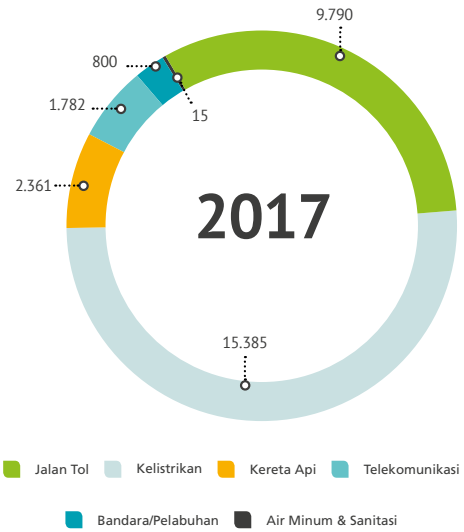
Dengan jaringan yang luas dan beragam, BCA menyediakan layanan transaksi perbankan yang aman, nyaman, dan andal.

Portofolio Pembiayaan Infrastruktur

(dalam triliun Rupiah)

Pembiayaan Infrastruktur 2017

(dalam miliar Rupiah)



Kinerja Usaha BCA

Selama lebih dari 60 tahun BCA selalu berusaha menjadi #LebihBaik dengan memberikan layanan jasa dan produk perbankan demi kepuasan nasabah dan turut berperan aktif membangun bangsa. BCA melayani masyarakat melalui beragam produk dan layanan yang berkualitas dan tepat sasaran serta solusi finansial BCA untuk mendukung perencanaan keuangan pribadi dan perkembangan nasabah bisnis. [103]

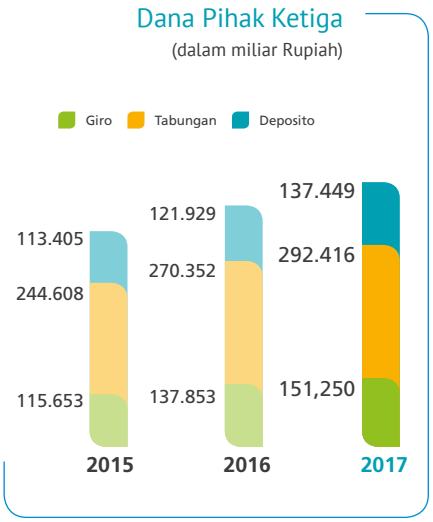
Pada 2017, perekonomian Indonesia tumbuh 5,07 persen dibandingkan 5,02 persen pada tahun sebelumnya. Perekonomian global diperkirakan membaik terutama di negara maju sehingga mendorong kinerja ekspor komoditas dari Indonesia. Secara umum pertumbuhan ekonomi nasional semakin membaik walaupun terjadi penurunan pertumbuhan konsumsi.

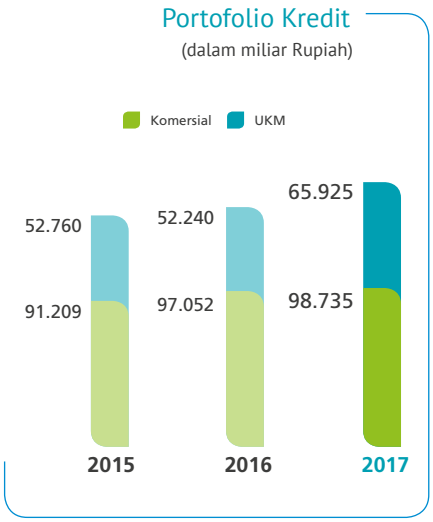
Berdasarkan laporan Bank Indonesia, sistem keuangan Indonesia tetap stabil. Hal ini ditunjukkan melalui indikator kesehatan perbankan yang berada dalam kondisi terjaga, namun fungsi intermediasi perbankan tumbuh relatif lambat. Kredit tumbuh 8,1 persen terutama di sektor konstruksi, listrik, jasa dan pertanian. Pertumbuhan kredit ini naik sedikit dibandingkan 2016 yang mencapai 7,87 persen.

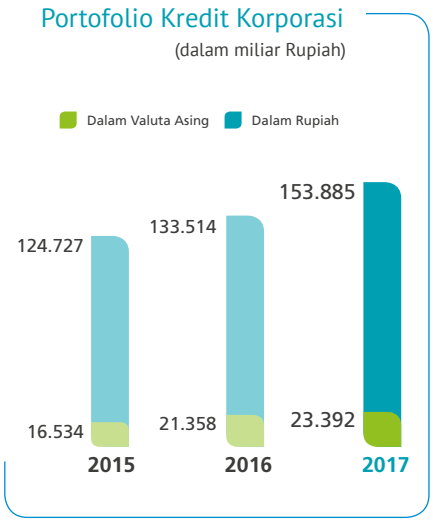
Dalam kondisi ini BCA berhasil membukukan pertumbuhan kredit dan dana pihak ketiga di tengah kondisi bisnis sektor perbankan yang belum sepenuhnya pulih. Pada akhir 2017, portofolio kredit yang belum dibayar mencapai Rp467,51 triliun, naik 12,4 persen (*yoy*) didorong oleh segmen korporasi dan konsumer, sedangkan dana pihak ketiga tumbuh menjadi Rp581,12 triliun, naik 9,6 persen (*yoy*).

Dengan melaksanakan manajemen risiko yang berhati-hati, BCA dapat mempertahankan pertumbuhan laba yang positif. Laba bersih BCA pada 2017 meningkat 13 persen menjadi Rp23,3 triliun dari Rp20,6 triliun pada 2016.

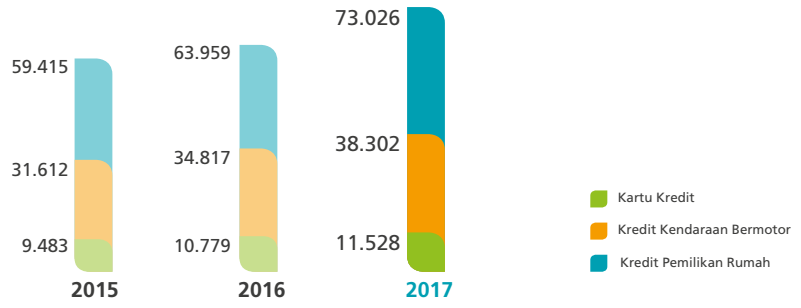
PORTOFOLIO BCA (dalam Rp miliar) [203-2]







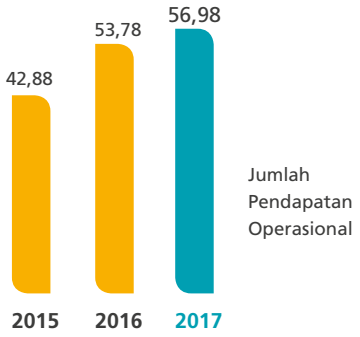
Portofolio Kredit Konsumen
(dalam miliar Rupiah)



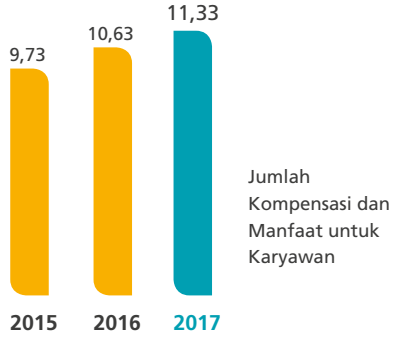
BCA tetap menjaga tingkat kesehatan bank, rasio kredit bermasalah (NPL) terjaga pada level 1,5 persen. Total cadangan kredit mencapai Rp13,2 triliun, naik 5,9 persen dibandingkan 2016. Rasio cadangan terhadap kredit bermasalah sebesar 190,7 persen. BCA juga mempertahankan posisi likuiditas dan permodalan yang sehat. Rasio kredit terhadap pendanaan sebesar 78,2 persen dan rasio kecukupan modal (CAR) mencapai 23,1 persen.

DISTRIBUSI MANFAAT BISNIS BCA (in triliun rupiah) [201-1]

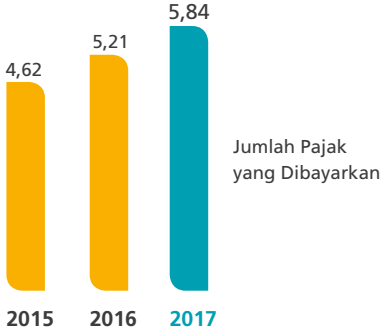
Nilai Ekonomi Langsung yang Dihasilkan
(dalam triliun Rupiah)



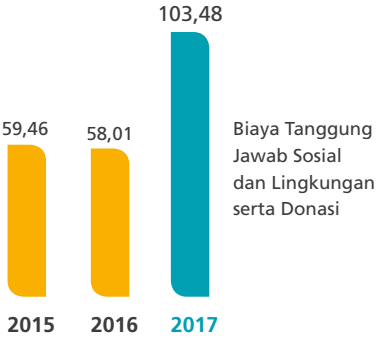
Nilai Ekonomi Langsung yang Dihasilkan
(dalam triliun Rupiah)



Nilai Ekonomi yang Didistribusikan
(dalam triliun Rupiah)



Nilai Ekonomi yang Didistribusikan
(dalam miliar Rupiah)



637 orang
Penerima Beasiswa Bakti BCA
Tahun Ajaran 2017

15.036 pasien
Pasien di Klinik Bakti
Medika dan Praktek Dokter

9
Desa Wisata
Binaan BCA

Bakti BCA Memberdayakan Masyarakat

Pendekatan BCA	17
Solusi Cerdas BCA	18
Solusi Sinergi BCA	29
Solusi Bisnis Unggul BCA	34

Pendekatan BCA

BCA menerapkan tanggung jawab sosial dan lingkungan (CSR) sebagai bentuk perwujudan misi Perusahaan yaitu dalam rangka meningkatkan nilai *franchise* dan *stakeholder*. Di samping itu, pengembangan sosial merupakan pelaksanaan salah satu pilar keuangan berkelanjutan yang diterapkan oleh BCA.

BCA melakukan kegiatan CSR yang tidak sekadar donasi namun sejalan dengan strategi perusahaan melalui payung program Bakti BCA. Pengembangan program Bakti BCA berpijak pada konsep keberlanjutan dan nilai yang sama antara pengembangan masyarakat dengan kebutuhan perusahaan, agar keduanya sama-sama memperoleh manfaat jangka panjang. [103]

Untuk melaksanakan program CSR, BCA mengalokasikan dana khusus setiap tahun, yang pengelolaannya sejak 2016 dilakukan oleh satuan kerja yang bertanggung jawab untuk mengembangkan, melaksanakan, dan mengkoordinasikan pelaksanaan CSR BCA. Satuan kerja ini dipimpin oleh *Executive Vice President* CSR dan *Senior Vice President* Solusi Pengembangan CSR.

Upaya BCA yang konsisten dalam pelaksanaan tanggung jawab sosial dan lingkungan telah mendapat apresiasi dari pemangku kepentingan. Pada 2017, BCA meraih penghargaan *Social Business Innovation Award* dan *Green CEO Award* 2017 yang diselenggarakan oleh Majalah Warta Ekonomi.

Selain itu, dalam rangka ulang tahun ke-60, BCA berkomitmen untuk #MenjadiLebihBaik melalui kegiatan CSR di ketiga pilarnya, belajar lebih baik, melayani lebih baik, dan memberi lebih baik.

Rp 103,48 miliar

Dana yang dialokasikan untuk Bakti BCA

PILAR BAKTI BCA

SOLUSI CERDAS BCA

"Mendukung Pendidikan Generasi Muda Indonesia."

17 Sekolah Binaan Bakti BCA

637 Penerima Beasiswa Bakti BCA

- Sekolah Binaan
- Beasiswa Bakti BCA
- Magang Bakti
- Literasi Keuangan
- PPA Non Gelar
- PPTI Non Gelar
- Kemitraan Pendidikan

SOLUSI SINERGI BCA

"Sinergi dengan lembaga di bidang budaya, kesehatan, lingkungan, olahraga, dan empati."

- Program Budaya
- Pelestarian Lingkungan
- Program Empati
- Program Kesehatan
- Program Olahraga

15.036 Pasien Klinik Binaan BCA

SOLUSI BISNIS UNGGUL BCA

"Program pemberdayaan agar masyarakat dapat bertumbuh dan mencapai kemajuan secara mandiri."

- Kemitraan Komunitas

9 Desa Wisata Binaan BCA

Bakti BCA
Bakti BCA adalah payung program pelaksanaan CSR di BCA yang mengintegrasikan kepentingan pengembangan masyarakat sejalan kepentingan bisnis sehingga keduanya saling bersinergi. Selain itu masyarakat bisa berpartisipasi aktif dalam perencanaan dan penerapan program Bakti BCA.

Program Bakti BCA dilakukan secara berkesinambungan melalui 3 pilar utama yaitu Solusi Cerdas BCA, Solusi Sinergi dan Solusi Bisnis Unggul BCA.

Solusi Cerdas BCA

Dalam pelaksanaan penyaluran beasiswa, BCA bekerja sama dengan 16 perguruan tinggi negeri di Indonesia.

BCA meyakini bahwa pendidikan adalah salah satu sarana utama untuk pengembangan dan peningkatan sumber daya manusia di Indonesia. Melalui Solusi Cerdas, BCA berupaya untuk mendukung peningkatan daya saing serta kualitas sumber daya manusia Indonesia dengan memberikan kesempatan untuk mengembangkan dan memajukan diri. Di sektor ini BCA menyalurkan 42,8 persen dana CSR pada 2017.

Sejak 1996, BCA telah mengembangkan program CSR pendidikan yaitu Solusi Cerdas BCA dengan menyediakan dukungan pendidikan yang layak, terutama bagi mereka yang tidak mampu secara finansial, dan mendukung pendidikan generasi muda Indonesia.

BCA telah tumbuh bersama negeri selama lebih dari 60 tahun dan berkomitmen untuk terus **#MemberiLebihBaik** kepada masyarakat termasuk melalui pendidikan dan pengetahuan, yang kami inisiasi melalui kampanye #BukuUntukIndonesia.

Buku adalah sumber pengetahuan dan inspirasi. Melalui program ini, kami melakukan aksi nyata untuk terus mendorong semangat semua orang dalam membangun minat baca yang membuka lebih besar kesempatan bagi anak Indonesia untuk memiliki pengetahuan untuk **#MenjadiLebihBaik.**

Per Desember 2017, BCA telah menginspirasi masyarakat untuk mengumpulkan donasi yang mencapai lebih dari Rp2,4 miliar. Donasi yang terkumpul diberikan dalam bentuk buku bacaan ke sekolah-sekolah di seluruh pelosok Indonesia.

Melalui program Buku untuk Indonesia, BCA menawarkan paket donasi kepada masyarakat untuk kemudian dikonversi menjadi buku dan disalurkan ke berbagai daerah di Indonesia.

Rp2,4 M Total Donasi Masyarakat

60 Titik Distribusi

111 Sekolah Dasar Penerima

http://www.BukuUntukIndonesia.com

Program Pendidikan Akuntansi Non-Gelar

Program Pendidikan Akuntansi (PPA) Non-Gelar adalah program pendidikan ilmu akuntansi tanpa ikatan dinas. Lulusan program ini nantinya dapat mengisi posisi yang dibutuhkan di BCA.

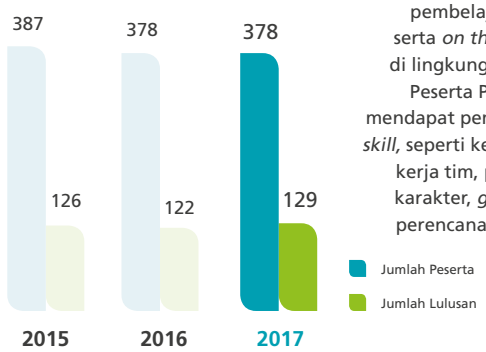
PPA yang telah berjalan sejak 1996 ditujukan bagi lulusan berprestasi dari SMA, SMK atau sederajat yang terkendala secara finansial. Peserta PPA akan melalui tes masuk dan proses belajar dilakukan selama 30 bulan dengan sistem gugur. Selain dibina oleh staf pengajar yang berkualitas, yang terdiri dari profesional dan dosen berpengalaman.

Para peserta didik tidak dikenakan biaya dan memperoleh uang saku dan fasilitas belajar dan akomodasi dari BCA agar lulusan program ini berkualitas tinggi, baik dari sisi akademis maupun karakter.

PPA memberikan kesempatan yang sama bagi calon peserta dari berbagai daerah di Indonesia dengan berbagai latar belakang.

Selama periode 2017, jumlah peserta PPA Non-Gelar mencapai 378 orang. Per Desember 2017, 128 orang memilih bergabung menjadi karyawan BCA.

PPA Non-Gelar BCA



Kegiatan belajar mencakup pembelajaran di kelas, serta *on the job training* di lingkungan kerja BCA. Peserta PPA Non-Gelar mendapat pembekalan *soft skill*, seperti kepemimpinan, kerja tim, pembentukan karakter, *grooming*, dan perencanaan keuangan.

Apa Kata Mereka?

Agustin Ekadjaja

Pengajar Mata Kuliah
Sistem Informasi Akuntansi

Mengajar di PPA merupakan kebanggaan bagi saya, karena para peserta didik sangat kompeten, berintegritas baik serta memiliki semangat untuk mencapai cita-cita yang tinggi melalui kejujuran dan kerja keras.

Saya sendiri menjadi terinspirasi untuk membuat program belajar yang tepat dan dapat langsung diterapkan sesuai dengan perkembangan. Semoga mereka dapat menjadi generasi muda yang membanggakan dan memajukan bangsa.

Apa Kata Mereka?

Arif Hidayat

Siswa PPA Angkatan 37

Hal yang paling unik adalah kekompakan tim menjadi yang paling utama selama program ini. Saat seorang rekan mengalami kesulitan selama belajar, maka teman-teman yang telah paham langsung menghampiri dan membimbingnya perlahan.

Rasa kekeluargaan di PPA BCA juga sangat erat, hingga kami sering menyebutnya "keluarga se-Indonesia" karena PPA memiliki keragaman budaya dan bahasa dari seluruh penjuru negeri.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-akuntansi-non-gelar

Bakti BCA Memberdayakan Masyarakat

Program Pendidikan Teknik Informatika Non-Gelar

Program Pendidikan Teknik Informatika BCA (PPTI BCA) Non-Gelar diluncurkan BCA sejak 2013 untuk mengimbangi peningkatan kebutuhan SDM dan perkembangan teknik informatika di industri perbankan.

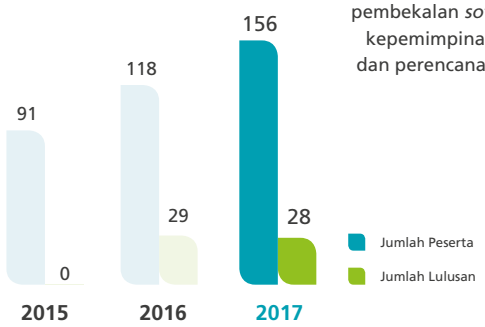
PPTI ditujukan bagi lulusan SMA, SMK atau yang sederajat untuk melanjutkan pendidikan setara dengan materi di S1 Teknik Informatika selama 30 bulan. Para peserta didik PPTI juga diperkaya dengan beberapa materi pengembangan diri, termasuk magang di unit kerja Kantor Pusat BCA.

Seperti halnya PPA, program ini tidak memberlakukan ikatan dinas bagi peserta. PPTI juga menerapkan sistem gugur dengan standar kelulusan yang tinggi. Peserta memperoleh uang saku dan fasilitas berupa laptop dan buku pelajaran. Lulusan PPTI juga memperoleh kesempatan bekerja di BCA dengan penempatan di seluruh Indonesia tanpa ikatan dinas.

Pada 2017, total peserta PPTI Non-Gelar mencapai 156 orang, meningkat dari 118 orang pada 2016. Selama periode 2017, 28 peserta berhasil menyelesaikan pendidikan PPTI Non-Gelar dan 26 alumni telah memilih untuk bergabung dengan BCA sebagai karyawan.

PPTI Non Gelar BCA

Selain fasilitas belajar, peserta juga mendapat pembekalan *soft skill*, seperti kepemimpinan, kerja sama, dan perencanaan keuangan.



Apa Kata Mereka?

Wennie Clarissa
Siswa PPTI Angkatan 4

Selama di PPTI, banyak sekali pengalaman dan manfaat yang saya peroleh. Selain belajar disiplin karena ada target minimum IPK, kami juga belajar budaya disiplin, jujur (integritas), kerja sama tim, dan kepemimpinan. Di sini pula saya punya kesempatan bertemu dengan berbagai macam teman dari berbagai daerah.

Apa Kata Mereka?

Sonya Rapinta Manalu
Pengajar *Agile Software Development*

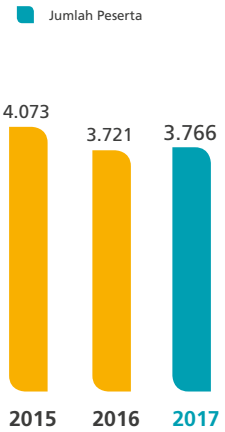
Anak-anak PPTI kreatif dan punya inisiatif tinggi dalam proses pembelajaran. Mereka selalu aktif berdiskusi di tiap sesi perkuliahan, dan mengerjakan tugas, baik latihan mingguan atau proyek, dengan baik bahkan di atas ekspektasi. Rasa kekeluargaan sesama angkatan juga terlihat sangat kuat.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-ti-non-gelar

Program Magang Bakti

Program Magang Bakti BCA yang dimulai sejak 2002 ditujukan bagi lulusan SMA hingga sarjana yang ingin bekerja di industri perbankan. Peserta program ini akan mengikuti proses pelatihan dan magang selama satu tahun tanpa ikatan dinas. Peserta memperoleh pengalaman magang di bidang operasional perbankan dan ilmu penunjang lainnya di bawah bimbingan karyawan senior BCA di mana mereka ditempatkan.

Ada dua program pembelajaran dalam Program Magang Bakti BCA yaitu *Customer Service Officer* dan *Teller*. Pada program ini, peserta memperoleh pembelajaran dan fasilitas uang saku serta tunjangan lainnya selama masa belajar. Selanjutnya, peserta yang berhasil menyelesaikan program akan mendapat bantuan pendidikan untuk melanjutkan pendidikan.



Magang Bakti BCA

Peserta akan mendapatkan pembekalan dan pelatihan operasional perbankan, seperti menghitung dan menyortir uang, mengidentifikasi keaslian mata uang, simulasi *mini banking*, dan kerahasiaan bank, serta pengetahuan mengenai produk BCA. Selain itu, peserta magang juga dibekali pelatihan *soft skill*, seperti etika, motivasi, dan *grooming*.

Apa Kata Mereka?

Veren Grasela

Magang Bakti KCP Muara Karang Utara

Banyak hal yang menarik bagi saya sendiri. Saya adalah lulusan baru yang baru saja mulai bekerja dan juga baru pindah ke Jakarta. Awalnya, sangat sulit bagi saya dalam berkomunikasi, sehingga banyak perbedaan dan penyesuaian yang harus saya hadapi sampai saat ini.

Tetapi di Magang Bakti BCA ini, terdapat banyak kegiatan yang membuat kami semakin dekat. Saya merasa dituntun untuk menjadi diri saya sendiri.

Di BCA, saya belajar tentang bagaimana melayani nasabah dengan tulus sekaligus belajar membuka diri dan pikiran serta berubah menjadi seorang yang lebih baik.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-magang-bakti-bca

Beasiswa Bakti BCA

Sejak 1999, BCA menyediakan Beasiswa Bakti BCA bagi mahasiswa Strata Satu (S1) yang berprestasi namun terkendala secara finansial. Beasiswa ini diharapkan dapat meningkatkan motivasi belajar dan membantu mereka menyelesaikan pendidikan.

Beasiswa Bakti BCA meliputi uang kuliah dan/atau uang saku, serta program-program untuk memperluas wawasan para mahasiswa. Mereka akan mengikuti berbagai kegiatan pelatihan, bimbingan, dan seminar untuk melatih keterampilan kepemimpinan peserta.

Per Desember 2017, Perseroan memberikan beasiswa kepada 637 mahasiswa, atau meningkat 8 persen dibandingkan 2016 (588 penerima beasiswa Bakti BCA).

Bakti BCA Memberdayakan Masyarakat

16 Mitra Perguruan Tinggi

Dalam pelaksanaan penyaluran beasiswa, BCA bekerja sama dengan perguruan tinggi terkemuka di Indonesia yaitu Universitas Indonesia, Institut Pertanian Bogor, Institut Teknologi Bandung, Universitas Padjadjaran, Universitas Diponegoro, Universitas Gadjah Mada, Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Universitas Brawijaya, Universitas Udayana, Universitas Sumatera Utara, Universitas Sriwijaya, Universitas Hasanuddin, Universitas Sam Ratulangi, Universitas Mulawarman, dan Universitas Cendrawasih.

BCA juga menjalin kerja sama dengan Universitas Sanata Dharma untuk mahasiswa dari Indonesia Timur, Karya Salemba Empat (KSE), Beasiswa Skripsi dan Tugas Akhir (BEST) UI, dan Institut Koperasi Indonesia.

Penerima Beasiswa

Penerima beasiswa mengikuti beberapa kegiatan, seperti bimbingan, pelatihan kepemimpinan, sesi berbagi dari pimpinan BCA dan kewirausahaan. Penerima beasiswa diharapkan dapat lebih mengenal dan mengembangkan potensi diri, untuk mencapai performa optimal.

Apa Kata Mereka?

Prof. Dr. Ir. Muhammad Zainuri, DEA
Wakil Rektor Akademik dan Kemahasiswaan Universitas Diponegoro

Pendekatan Beasiswa Bakti BCA tidak hanya memberikan kesempatan belajar bagi penerimanya, tetapi juga memberikan pendampingan dan pendewasaan serta menumbuhkan pengembangan karakter pendalaman NKRI dan integritas serta loyalitas dalam persaudaraan.

Dengan cara ini BCA telah melakukan peningkatan kualitas sumber daya manusia yang terpadu antara kebutuhan lembaga keuangan dan dinamika sosial baik dalam konteks makro maupun mikro.

Apa Kata Mereka?

Alvianto Ardhi Witjaksono
Penerima Beasiswa Bakti BCA Universitas Diponegoro

Saya dapat mengembangkan potensi diri yang dapat diimplementasikan dalam kehidupan sehari-hari, membuka cakrawala dunia kerja serta bersiap menghadapi persaingan dalam Masyarakat Ekonomi ASEAN.

Selama menjadi penerima Beasiswa Bakti BCA, tidak hanya sekadar soal akademik tetapi juga kesempatan mendapatkan pengalaman melihat dapur perbankan BCA yang terdiri dari berbagai unit yang saling berkolaborasi untuk memberikan pelayanan terbaik kepada nasabah.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/beasiswa-bakti-bca

Kuliah Umum BCA di Institut Teknologi Bandung

Pada kuliah umum yang sudah menjadi tradisi BCA ini, Armand menyampaikan pentingnya lulusan perguruan tinggi untuk merespons kemajuan teknologi yang pesat dan mampu mencari solusi atas permasalahan yang dihadapi pada masa yang penuh ketidakpastian ini.

Sebelumnya, BCA juga memberikan pembekalan serupa melalui seminar kepada 600 mahasiswa dan alumni Universitas Indonesia (UI) Indonesia dengan tema "Seminar Edukasi Fintech Indonesia" pada 15 Maret 2017.

Pada 29 November 2017, Wakil Presiden Direktur BCA Armand W. Hartono memberikan pembekalan melalui kuliah umum kepada kurang lebih 250 mahasiswa Institut Teknologi Bandung (ITB) dengan tema "Perkembangan Teknologi Informatika di Era *Financial Technology*".

Sekolah Binaan Bakti BCA

Program Sekolah Binaan Bakti BCA dilaksanakan pertama kali pada tahun 2000 dan terus berkembang di tiga provinsi. Tujuan program ini adalah untuk membantu pengembangan pendidikan di sekolah dasar, menengah dan atas yang memiliki potensi namun berada di wilayah ekonomi lemah.

Kegiatan Sekolah Binaan BCA meliputi bantuan pelatihan kepada guru dan kegiatan siswa, sarana dan prasarana, peningkatan kesehatan siswa melalui pemeriksaan serta edukasi kesehatan lainnya.

Selama periode 2017, BCA memfasilitasi beberapa kegiatan untuk guru dan siswa, antara lain:

- Pelatihan yang diikuti oleh 60 guru sekolah dasar dengan tema "Guru Hebat, Siswa Pun Hebat". Dalam pelatihan ini, BCA bekerja sama dengan tim Master's Hand untuk mengembangkan pengetahuan dan keterampilan tenaga pengajar tentang bagaimana cara menciptakan suasana belajar mengajar yang aktif, kreatif, efektif dan menyenangkan sesuai tantangan pendidikan abad 21, sehingga pelajaran akan lebih mudah diserap dan dipahami siswa.
- Edukasi Keuangan kepada lebih dari 2.000 murid sekolah dasar. Para murid diajak untuk memahami cara bijak mengelola uang saku, serta melakukan simulasi menabung dengan menggunakan alat seperti celengan.

2000

Yogyakarta

SDN Banyubening
SDN 2 Candi Baru
SDN Kwangen
SDN 1 Ponjong
SDN 2 Ponjong
SDN 3 Semanu
SMPN 1 Karangmojo
SMPN 1Ponjong
SMPN 1 Semanu
SMAN 1 Karangmojo

2003

Lampung

SDN 7 Gadingrejo
SMPN 1 Gadingrejo
SMAN 1 Gadingrejo

2003

Serang

SDN 1 Taktakan
SDN 2 Taktakan
SMPN 6 Serang
SMAN 3 Serang

17 Sekolah Binaan Bakti BCA

± 500 Guru Binaan

± 8.000 Siswa Binaan

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/sekolah-binaan-bakti-bca

Bakti BCA Memberdayakan Masyarakat

BCA telah menjalin kemitraan dengan UNICEF selama lebih dari 17 tahun, dan difokuskan pada pendidikan anak usia dini.

Kemitraan Pendidikan

Program Kemitraan Pendidikan adalah kerja sama BCA dengan lembaga pendidikan dalam bentuk penyediaan sarana dan prasarana dengan tema tertentu. Ada dua pola kemitraan institusional yang dilakukan BCA yaitu kemitraan untuk pendidikan anak usia dini dan kemitraan dengan lembaga pendidikan tinggi.

Kemitraan Pendidikan Anak Usia Dini

BCA menjalin kemitraan dengan United Nations Children's Fund (UNICEF) dalam program pendidikan bagi anak Indonesia. Program kemitraan ini telah berlangsung selama lebih dari 17 tahun, dan difokuskan pada pendidikan bagi anak usia dini.

Bertepatan dengan Hari Anak-anak Internasional pada 20 November 2017, BCA menyerahkan bantuan senilai Rp850 juta kepada UNICEF untuk membiayai program Pendidikan Anak Usia Dini Holistik Integratif (PAUD HI) di Sorong dan Raja Ampat, Papua Barat. Sebanyak 20 PAUD yang membimbing sekitar 1.500 anak usia 0-6 tahun dan 3.000 orang tua asuh/pengasuh menjadi penerima manfaat program ini pada periode 2016-2017.

Dalam program ini, orang tua atau pengasuh juga memperoleh pengetahuan menyeluruh mengenai pengembangan anak usia dini secara holistik integratif, agar diterapkan pada pola pengasuhan anak sehari-hari.

Kemitraan Pendidikan Tinggi

Lembaga-lembaga pendidikan tinggi yang membantu program selama periode 2017 antara lain:

- **Universitas Indonesia**: turut mendukung berbagai kegiatan, seperti Bedah Kampus, seminar, hingga pengiriman delegasi mahasiswa UI ke berbagai kegiatan di luar negeri.
- **Institut Pertanian Bogor**: turut mendukung kegiatan delegasi mahasiswa IPB ke luar negeri.
- **Institut Teknologi Bandung**: turut mendukung program Kuliah Kerja Nyata (KKN) dan Studi Ekskursi, serta mendukung pelatihan *soft skill* kepada staf lembaga kemahasiswaan mengenai karakteristik dan kesenjangan generasi, evolusi pembelajaran, mengajar generasi inovatif, dan membangun layanan prima.
- **Universitas Diponegoro**: mendukung penyediaan sarana Bloomberg di Fakultas Ekonomi dan Bisnis (FEB).

- **Universitas Gadjah Mada**, antara lain:
  - Sejak 2015, perseroan menjadi sponsor dalam pengembangan laboratorium perbankan di Fakultas Ekonomi & Bisnis (FEB), perbaikan gedung perpustakaan UGM, pengadaan fasilitas ruangan program pendidikan musik UGM.
  - Dukungan program vokasi, antara lain dalam pengembangan perbankan mini di Fakultas Ekonomi dan Bisnis (FEB) dan akademi tekfin.

Kemitraan Mempersiapkan Masa Depan

Dalam kurun waktu yang singkat, tuntutan dan gaya hidup masyarakat sudah jauh berubah. Kini masyarakat sudah nyaman dengan teknologi dan mulai meninggalkan layanan tradisional termasuk layanan perbankan.

BCA memahami perubahan ini dan menyadari perlunya sumber daya manusia andal, yang sesuai untuk kebutuhan bisnis masa depan. BCA memiliki inisiatif melalui Nota Kesepahaman Bersama pada 13 September 2017, yang ditandatangani oleh Direktur BCA Suwignyo Budiman dan Rektor UGM Panut Mulyono di Yogyakarta, untuk melakukan kerja sama melakukan sinergi kompetensi inti BCA dengan keunggulan akademik perguruan tinggi untuk mencetak SDM unggul.

BCA dan UGM akan mengembangkan pendidikan vokasi dan membangun pusat teknologi di Indonesia khususnya untuk perbankan. Kerja sama serupa juga telah diinisiasi BCA dengan Universitas Brawijaya – Malang untuk pendidikan vokasi.

Apa Kata Mereka?

Mursinah, S.Pd, M.Pd
Kepala SDN Banyubening I

Manfaat yang dirasakan oleh sekolah:
- Menambah wawasan dan pengalaman guru dan kepala sekolah melalui program studi banding
- Meningkatkan kapasitas dan keahlian guru dan kepala sekolah menjadi guru hebat melalui program pendidikan dan pelatihan
- Meningkatkan sarana dan prasarana sekolah termasuk buku-buku.

Dan yang penting kami mendapatkan pengakuan dari masyarakat, karena SDN Banyubening I kini memiliki fasilitas yang lengkap berkat bimbingan BCA.

Apa Kata Mereka?

Sitibekti Wjaya
Siswi SDN Banyubening I

Setelah mendapatkan pelajaran tentang motivasi dan manfaat menabung, saya jadi makin gemar menabung.

Saya jadi senang berlatih karawitan dengan memanfaatkan gamelan dari BCA, bisa bermain gamelan Jawa bersama teman-teman, bahkan pernah ikut siaran di radio Kabupaten Gunung Kidul.

Buku-buku dari BCA semua menarik jadi saya semakin rajin membaca buku di perpustakaan sekolah.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/sekolah-binaan-bakti-bca

Bakti BCA Memberdayakan Masyarakat

[FS16] EDUKASI LITERASI KEUANGAN

Edukasi literasi keuangan merupakan salah satu kegiatan Solusi Cerdas BCA yang ditujukan untuk meningkatkan pemahaman masyarakat atas prinsip pengelolaan keuangan. Hasil survei nasional literasi dan inklusi keuangan pada 2016 menunjukkan bahwa 67,8 persen masyarakat menggunakan produk dan layanan keuangan.

Literasi dan pengelolaan keuangan bagi setiap keluarga Indonesia merupakan hal yang penting karena keluarga adalah salah satu pilar perekonomian. Dengan pemahaman keuangan yang merata di seluruh lapisan masyarakat, inklusi keuangan dapat dicapai.

Program Literasi Keuangan

2.624 siswa Sekolah Peserta Literasi Keuangan

1.642 orang Peserta Simolek Literasi Keuangan

8 kota Sosialisasi dengan SIMOLEK

Pada 2017, BCA melakukan program edukasi literasi keuangan di beberapa daerah yaitu:

- **Literasi Keuangan untuk Siswa Sekolah Dasar di Papua Barat.** Bekerja sama dengan UNICEF menggelar edukasi literasi keuangan bagi lebih dari 300 siswa dari tiga sekolah dasar di Sorong, Papua Barat pada 21–22 April 2017.

  BCA juga mendonasikan sejumlah buku edukatif, buku panduan guru mengajar, dan alat peraga edukatif serta melaksanakan edukasi kesehatan mengenai pentingnya mencuci tangan bagi para siswa.

- **Edukasi perbankan syariah** dalam iB Vaganza Depok 2017 termasuk peluncuran Flazz BCA Syariah pertama kali, dan Keuangan Syariah Fair 2017 untuk memperkenalkan berbagai produk perbankan syariah lainnya. Hal ini bertujuan untuk meningkatkan minat masyarakat dalam menggunakan produk perbankan syariah sekaligus mendukung program peningkatan inklusi keuangan yang dicanangkan Pemerintah.

> **"Apabila pelajar sudah mendapatkan edukasi mengenai literasi keuangan sejak dini, mereka akan terbiasa dan lebih mudah mengelola keuangan, termasuk tabungan. Semakin dini pelajar menyadari manfaat kebiasaan rajin menabung, maka semakin besar manfaatnya untuk masa depan mereka. Meskipun terlihat sederhana, namun efek jangka panjangnya akan sangat terasa."**
>
> Direktur BCA Rudy Susanto

- **Edukasi Literasi Keuangan dalam Program LAKU PANDAI** yang dicanangkan oleh OJK bertujuan untuk memberikan bekal pemahaman kepada masyarakat mengenai prinsip pengelolaan keuangan.

  Program ini ingin menyadarkan masyarakat akan pentingnya tabungan sebagai sarana persiapan dan perwujudan masa depan keluarga, serta memberikan pemahaman kepada masyarakat mengenai perbedaan hutang konsumtif dan hutang produktif.

  Selama 2017, kegiatan dilaksanakan di beberapa daerah di Jawa Tengah dan Jawa Barat. Di Jawa Tengah meliputi Gunung Kidul, Jepara, Grobogan, Demak, Kudus, dan Wonogiri. Sementara di Jawa Barat meliputi Kuningan, Ciamis, Cirebon, dan Majalengka. Program Literasi Keuangan ini telah diikuti oleh 81.000 orang.

- **Edukasi keuangan untuk Siswa SD dan SMP Sekolah Binaan BCA** di Gunung Kidul, Yogyakarta; Gadingrejo, Lampung; dan Taktakan, Serang, Banten. Bagi para siswa, BCA mengedukasi dengan mengembangkan produk Simpanan Pelajar (SimPel).

- ***Day Care* BCA** yang diselenggarakan setiap tahun setelah libur Lebaran. Program ini memberikan pendidikan keuangan kepada anak-anak karyawan, seperti manfaat menabung, dan melakukan kunjungan ke kantor Bank untuk mengetahui kegiatan perbankan.

- **Program Literasi Keuangan kepada Buruh Migran Indonesia (BMI)** memberikan edukasi pengelolaan keuangan dan pengetahuan produk dan jasa keuangan serta kewirausahaan, bekerja sama dengan OJK, Konsulat Jenderal RI di Hong Kong, Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia (BNP2TKI), dan lembaga jasa keuangan lain.

  Sebanyak 150 TKI/BMI mengikuti program edukasi dan 4.000 TKI/BMI menghadiri pameran dan acara hiburan.

- **Kegiatan Edukasi dengan Menggunakan Mobil Literasi Keuangan (SiMOLEK)** SiMOLEK mengantarkan materi edukasi literasi keuangan seperti pemahaman akan perencanaan keuangan, dan produk serta jasa keuangan seperti manfaat, risiko, hak, dan kewajiban. BCA mendukung program SIMOLEK di Samarinda, Tasikmalaya, Bandar Lampung, Medan, Bandung, Denpasar, Semarang, dan Jakarta.

  Pada 2017, BCA mendukung kegiatan SIMOLEK yang diprakarsai OJK di delapan kota. Peserta edukasi berasal dari berbagai kalangan, seperti pedagang, pengusaha Usaha Mikro, Kecil dan Menengah (UMKM), karyawan swasta, pegawai negeri sipil, hingga dosen dan mahasiswa. Jumlah peserta edukasi sepanjang 2017 mencapai 1.642 orang. Kegiatan ini bertujuan untuk meningkatkan indeks literasi dan inklusi keuangan masyarakat Indonesia, khususnya di wilayah yang belum memiliki infrastruktur yang baik.

- **Saba Desa:** Selain kepada BMI, BCA mengedukasikan pengelolaan keuangan, pengetahuan produk/jasa keuangan, dan sosialisasi program FIRe (*Financial Institution Remittance*) Cash BCA kepada keluarga BMI dan masyarakat di daerah kantong BMI.

  Kegiatan Saba Desa dilaksanakan di Lapangan Ambulu, Jember, Jawa Timur; Lapangan Cinangsi Sidareja, Cilacap, Jawa Tengah; Balai Desa Juntinyuat, Indramayu, Jawa Barat; Lapangan Jatirokeh Songgom, Brebes, Jawa Tengah; dan Lapangan Campurdarat, Tulungagung, Jawa Timur. Kegiatan Saba Desa dihadiri hampir 850 pengunjung.

Bakti BCA Memberdayakan Masyarakat

Apa Kata Mereka?

Ayla Davina Ramadhany
Siswi SDN Semanu III

Kebiasaan menabung sudah saya lakukan sejak kecil dengan menyisihkan uang saku setiap hari. Aku menabung di rumah dengan celengan kesayanganku, berupa kaleng kecil yang aku hias sendiri, sehingga membuat aku semangat untuk menabung.

Aku juga punya tabungan dari BCA yang waktu itu diberi dari BCA, waktu itu juga diberi penjelasan tentang manfaat menabung.

Suatu hari aku ingin membeli sepatu. Kebetulan uang ibu belum cukup, lalu aku bilang kepada ibu, lebih baik aku menambah uang untuk membeli sepatuku sendiri. Akhirnya aku bisa membeli sepatu baru.

Senang rasanya memiliki tabungan yang bisa dimanfaatkan untuk apa saja ketika kita memerlukannya. Ayo Biasakan Menabung!

Apa Kata Mereka?

Rini Aprilianti
Nasabah Patriot Mini Bank

Manfaat yang saya dapatkan selama mengikuti program literasi keuangan adalah membuat saya menjadi lebih hemat dan tahu lebih banyak tentang keuangan. Dari situ, saya bisa belajar bagaimana cara mengatur keuangan dengan baik.

Sebagai siswa, saya juga bisa lebih mudah menyisihkan uang dengan cara menabung dan saya pun dapat mudah mengambilnya kapan pun saya memerlukannya.

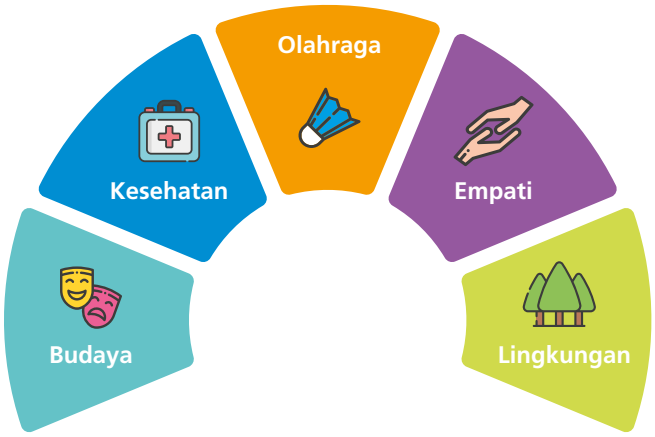
http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-akuntansi-non-gelar

Sejak 2012, BCA mengembangkan program "BCA untuk Wayang Indonesia" sebagai upaya mensosialisasikan wayang terutama untuk generasi muda.

Solusi Sinergi BCA

Solusi Sinergi BCA adalah sarana Perusahaan untuk meningkatkan kesejahteraan masyarakat di bidang kesehatan, budaya, olahraga, dan empati, serta penanganan isu lingkungan hidup. Dalam melaksanakan program Bakti BCA pada pilar ini, BCA bekerja sama dengan lembaga yang memiliki kredibilitas dan kompetensi yang sesuai dengan sifat dan tujuan program.

Bidang Kegiatan Solusi Sinergi BCA



BAKTI BCA DI BIDANG BUDAYA

BCA untuk Wayang Indonesia

Sejak 2012 BCA mengembangkan program "BCA untuk Wayang Indonesia" sebagai upaya mensosialisasikan wayang terutama untuk generasi muda. Wayang merupakan kekayaan budaya Indonesia yang diakui UNESCO sebagai warisan budaya tak benda dunia.

Selain pelestarian budaya, BCA untuk Wayang Indonesia juga ditekankan untuk memahami nilai-nilai teladan dari kisah-kisah pewayangan. Kehadiran program ini diharapkan dapat terus mendorong generasi muda Indonesia untuk lebih mengenal, mencintai, dan tergerak untuk melestarikan budaya bangsa yang telah diakui dunia.

Wayang for Student

Wayang for Student ditujukan untuk siswa sekolah menengah pertama dan menengah atas di beberapa kota yang berisi kegiatan promosi dan edukasi, bekerja sama dengan institusi lainnya.

Dalam kegiatan ini, siswa memperoleh pengetahuan mengenai sejarah wayang Indonesia, perkembangan wayang di dalam dan luar negeri, serta perwujudan karya yang berkaitan dengan budaya wayang. Beberapa kegiatan selama 2017 antara lain:

Jakarta

BCA memberi kesempatan bagi siswa dari 10 sekolah untuk membuat *vlog* bertema Sinta. Untuk itu, 719 siswa dari 10 sekolah tersebut mendapatkan pembekalan wayang yang dilakukan dengan pendekatan milenial, melalui permainan dan komik.

Sebagai acara puncak, para siswa diajak menyaksikan pertunjukan wayang orang bertajuk "Ada Apa dengan Sinta" yang dikemas dengan *video mapping*.

Bandung

Sebanyak 1.940 siswa dan siswi dari dua sekolah di Bandung mengikuti kegiatan *Wayang for Student* dengan tema "Cepot Goes to School". Mereka diajak untuk mengenal wayang lebih dalam melalui pagelaran wayang golek berdurasi satu jam oleh dalang Apep A.S. Hudaya dan tiga lokakarya mengenai gamelan karawitan, tari, dan angklung.

Semarang

Wayang for Student melibatkan 800 siswa dari enam sekolah di Semarang. Mereka mengikuti lokakarya dan pameran serta pelatihan selama 20 jam dalam rangkaian kegiatan bertemakan "Wayang Aku *Awesome*."

Sebanyak 200 siswa terlibat dalam pementasan yang berasal dari enam sekolah dasar yang memiliki kegiatan ekstrakurikuler karawitan, seni tari, olah vokal, dan teater, dan 600 lainnya menyaksikan pementasan tersebut.

Pada kesempatan itu, para siswa dapat mengembangkan konsep cerita. Sebagai apresiasi, kelompok siswa yang mendapatkan nilai tertinggi berhak tampil dalam peringatan Hari Wayang Nasional.

Bakti BCA Memberdayakan Masyarakat

Kegiatan bidang budaya lainnya

- **Edukasi Budaya**: BCA juga aktif memperkenalkan dan mendekatkan seni budaya lainnya kepada generasi muda. Sepanjang 2017, BCA turut mendukung pementasan Teater Koma yang berjudul Opera Ikan Asin, Warisan, dan Sie Jin Kwie.
- **Buku Batik**: Dalam upaya pelestarian batik sebagai salah satu warisan budaya Indonesia yang sangat penting, pada rangkaian perayaan HUT ke-60, BCA mendukung penulisan dua buku mengenai batik, yakni "Panduan Batik Tulis dan Batik Pekalongan dari Masa ke Masa" yang ditulis oleh Mustar Sidiq.

  BCA juga menyelenggarakan pelatihan teknik membatik di empat kota, yakni Cirebon, Yogyakarta, Pati, dan Tulungagung. Kegiatan dilaksanakan sebagai upaya meningkatkan daya saing para pengrajin batik Indonesia.

BAKTI BCA DI BIDANG KESEHATAN

Fokus Bakti BCA di bidang kesehatan adalah menyediakan layanan kesehatan kepada masyarakat yang kurang mampu. Dalam pelaksanaannya, BCA bekerja sama dengan beberapa lembaga yang memiliki kompetensi dan kredibilitas di bidang layanan kesehatan.

Operasi Katarak

Katarak merupakan salah satu penyebab utama gangguan penglihatan dan kebutaan. Kementerian Kesehatan memperkirakan setiap tahun kasus baru buta katarak di Indonesia akan selalu bertambah sebesar 0,1 persen dari jumlah penduduk atau sekitar 250.000 orang/tahun.

Sejak 2001, BCA menyelenggarakan Operasi Katarak Gratis bekerja sama dengan Seksi Penanggulangan Buta Katarak (SPBK) Persatuan Dokter Spesialis Mata Indonesia (Perdami) bagi warga tidak mampu, sehingga dapat mencegah kebutaan dan mereka tetap bisa produktif. Kegiatan ini juga sejalan dengan visi pemerintah menurunkan angka kebutaan akibat katarak dan mendukung inisiatif *The Right to Sight* untuk mengurangi kebutaan yang digagas *World Health Organization* (WHO).

719
Pasien Operasi Katarak

Sepanjang 2017, BCA memfasilitasi tindakan operasi katarak kepada 610 pasien di Lampung, Luwu dan Luwu Timur, Tangerang Selatan, Putussibau, dan Sumba. BCA juga bekerja sama dengan Kick Andy Foundation untuk melaksanakan operasi katarak kepada 109 pasien selama tiga hari pada Desember 2017 di Klinik Ume Manekan, Soe, Nusa Tenggara Timur.

BCA juga mendonasikan satu unit *Phacoemulsification Cataract Machine Intuitiv* AMO dan tiga set alat pendukung operasi katarak senilai Rp659,5 juta kepada SPBK Perdami DKI Jakarta.

Layanan Kesehatan

Program layanan kesehatan dilaksanakan sejak 2012. Saat ini, BCA menyediakan layanan kesehatan bagi masyarakat di sekitar Praktek Dokter Duri Utara, Jakarta Barat, dan Klinik Bakti Medika, Jakarta Barat.

Kedua klinik tersebut memfasilitasi layanan kesehatan berkualitas dengan biaya terjangkau bagi masyarakat yang kurang mampu, meliputi tindakan medis dan konsultasi layanan Keluarga Berencana.

15.036
Pasien Klinik Binaan BCA

Sepanjang 2017, dua klinik binaan BCA itu telah memberikan pelayanan kesehatan bagi lebih dari 15 ribu orang dengan 11.684 pasien di Praktek Dokter Duri Utara, dan 3.352 pasien di Klinik Bakti Medika.

Setiap ulang tahun BCA, kedua klinik binaan tersebut menyediakan pengobatan gratis bagi masyarakat di sekitarnya. Layanan serupa juga diselenggarakan di lima Desa Wisata Binaan. BCA juga membagikan kacamata gratis untuk pasien klinik binaan. Bantuan diberikan pada saat perayaan HUT ke-60 BCA pada Februari dan HUT ke-72 Republik Indonesia pada Agustus 2017.

Donor Darah Bakti BCA

Bekerja sama dengan Palang Merah Indonesia, Donor Darah Bakti BCA telah berlangsung sejak 1990, baik di kantor pusat maupun beberapa cabang BCA. Kegiatan donor darah ini dilakukan empat kali setiap tahun.

Bertepatan dengan peringatan Hari Sumpah Pemuda, BCA menyelenggarakan BCA Blood Angel bagi 600 donor di Jakarta. Pada kesempatan ini BCA mencatat rekor dari Museum Rekor Indonesia (MURI) sebagai "Bank Swasta Nasional Pertama yang Menyelenggarakan Kegiatan Donor Darah ke-100". Pada acara ini juga, BCA mendonasikan satu unit mobil operasional kepada Unit Transfusi Darah PMI DKI Jakarta.

Pada 2017, kegiatan donor darah BCA berhasil menyumbangkan 4.451 kantong darah kepada PMI, meningkat dari tahun sebelumnya yang mencapai 2.959 kantong darah.

100
Kegiatan Donor Darah sejak 1990

4.000+
Kantong Darah Terkumpul

Kegiatan bidang kesehatan lainnya

- **Edukasi Kesehatan**: BCA aktif menyelenggarakan edukasi kesehatan kepada generasi muda Indonesia. Pada 2017, edukasi kesehatan dilaksanakan di beberapa sekolah dasar di Kabupaten Sorong, yakni SD YPK Klawana, SD Inpres 26, dan SDN 12 Kabupaten Sorong. Kegiatan ini diikuti oleh 307 pelajar.
- **Lain-lain**: Sebagai bagian dari rangkaian edukasi kesehatan, BCA memberikan dukungan dalam bentuk donasi maupun sponsor kepada berbagai lembaga, antara lain Kampanye Peduli Alzheimer (Yayasan Alzheimer/ALZI), Penuntasan TBC, dan donasi dua buah bus untuk Rumah Sakit Pusat Angkatan Darat (RSPAD) Gatot Subroto.

BAKTI BCA DI BIDANG LINGKUNGAN HIDUP

Indonesia merupakan salah satu negara yang memiliki keanekaragaman hayati tertinggi di dunia. Namun kegiatan manusia dan perubahan iklim menjadi ancaman bagi kekayaan alam ini. Untuk menjaga kelestarian keanekaragaman hayati, BCA menjadikan bidang lingkungan hidup sebagai salah satu kegiatan CSR.

Pelepasliaran Orangutan

Sejak 2012, BCA telah mendukung kegiatan pelestarian orangutan (*Pongo pygmaeus*) yang merupakan satwa yang dilindungi dan memiliki fungsi penting dalam ekosistem hutan. Saat ini, populasi orangutan di Kalimantan diperkirakan sekitar 55.000 ekor. Alih fungsi lahan hutan, penebangan liar, kebakaran hutan, perburuan, dan perdagangan satwa liar menyebabkan populasi orangutan semakin menyusut.

Hal tersebut yang mendasari *Borneo Orangutan Survival Foundation* (BOSF) melakukan upaya penyelamatan, rehabilitasi, dan pelepasan kembali (reintroduksi), didukung upaya konservasi habitat orangutan.

Bakti BCA Memberdayakan Masyarakat

Pada Agustus 2017, BCA memberikan donasi Rp200 juta kepada *Borneo Orangutan Survival Foundation* (BOSF) dan terlibat dalam kegiatan pelepasliaran orangutan dari Pusat Rehabilitasi Nyaru Menteng ke Taman Nasional Bukit Baka Bukit Raya, Kalimantan Tengah. BCA juga mengadakan *#OrangutanDay of Freedom* yang bertujuan untuk lebih memperkenalkan isu konservasi orangutan dan habitatnya kepada masyarakat ibukota.

Apa Kata Mereka?

Yeni Novitasari
Fundraising Coordinator, BOSF

Sejak 2012 BCA secara nyata ikut berpartisipasi dalam berbagai bentuk dukungan baik melalui pendanaan untuk program pelepasliaran orangutan, maupun peningkatan kesadaran tentang bagaimana melindungi orangutan dan habitatnya, termasuk lewat kartu Flazz edisi khusus.

Melalui kerja sama ini, kami mengharapkan kesadaran masyarakat untuk melindungi orangutan dan dampaknya terhadap lingkungan dapat terus berlanjut dan dengan ruang lingkup yang lebih luas.

Rehabilitasi Ekosistem

Pada 2017, BCA kembali mendukung rehabilitasi pohon mangrove melalui NEWtrees yang diprakarsai oleh WWF Indonesia. Dukungan BCA diimplementasikan pada hutan mangrove di Taman Nasional Ujung Kulon yang sekaligus merupakan upaya perbaikan habitat Badak Jawa. Dukungan BCA berupa donasi senilai Rp463 juta. BCA memilih mengadakan kegiatan di Taman Nasional Ujung Kulon karena wilayah tersebut merupakan habitat terakhir Badak Jawa.

Dari hasil citra satelit, blok Semenanjung Ujung Kulon dan daratan Pulau Jawa terlihat mengalami abrasi parah yang hanya menyisakan 1,3 km daratan. Apabila blok tersebut terputus, maka habitat Badak Jawa akan semakin menyusut.

Selain melestarikan mangrove dan Badak Jawa, BCA mendukung program pelestarian lingkungan yang diprakarsai oleh Banyuwangi Sea Turtle Foundation (BSTF). Dalam kegiatan *Sea Turtle Carnival* 2017, BCA memberikan donasi Rp25 juta untuk pelepasan tukik. Sebanyak 1.000 siswa anggota Pramuka dan 250 masyarakat turut melepaskan 1.250 ekor tukik di Pantai Cacalan Banyuwangi.

BAKTI BCA DI BIDANG OLAHRAGA

BCA turut berperan aktif untuk mendukung kemajuan olahraga di Indonesia, antara lain dengan mensponsori berbagai turnamen olahraga nasional dan sosialisasi gaya hidup sehat.

BCA Indonesia Open

Sejak 2014, BCA bersama Persatuan Bulu Tangkis Indonesia (PBSI) menyelenggarakan kompetisi bulu tangkis tingkat internasional yaitu *BCA Indonesia Open Superseries Premier* (BIOSSP). Acara ini diprakarsai oleh PBSI, Federasi Bulutangkis Dunia (BWF) dan beberapa lembaga lain.

Indonesia Open adalah turnamen bulu tangkis internasional yang digagas oleh PBSI dan pertama kali diselenggarakan pada 1982. Pada 2017, BIOSSP mencapai status level dua dari BWF, satu level di bawah Olimpiade, dan menjadi barometer perkembangan bulu tangkis bagi negara-negara lain.

BCA Indonesia Open Super Series Premier 2017 digelar di Jakarta Convention Center (JCC) pada 12-18 Juni 2017, dan diikuti oleh lebih dari 300 peserta dari 21 negara. Pada turnamen ini, Indonesia meraih juara pada partai ganda campuran.

Sejak 2014, BCA dan PBSI menyelenggarakan kompetisi bulu tangkis tingkat internasional, BCA Indonesia Open Superseries Premier (BIOSSP).

Program Empati

Selain kegiatan-kegiatan di atas, BCA juga memberikan donasi kepada lembaga atau organisasi yang melakukan kegiatan sosial untuk kepentingan masyarakat, selaras dengan pilar kegiatan sosial BCA.

Sepanjang 2017, BCA juga aktif memberikan bantuan bagi masyarakat yang terkena musibah bencana alam. Pada 2017, donasi diberikan untuk bencana banjir di Garut, Belitung, dan Gunung Kidul, selain donasi untuk pengungsi erupsi Gunung Agung, Bali.

Dukungan BCA bagi TNI

Melalui kegiatan CSR, pada 2017 BCA memberikan dukungan kepada Tentara Nasional Indonesia (TNI) dengan memfasilitasi perbaikan sarana dan prasarana prajurit. Program ini merupakan bentuk apresiasi BCA bagi TNI sebagai tentara rakyat, tentara pejuang, tentara nasional, dan tentara profesional dalam merekatkan kemajemukan dan menjaga kebinekaan, serta mewujudkan rasa aman dan tenteram di masyarakat.

Program perbaikan sarana dan prasarana tersebut meliputi barak prajurit, rumah dinas, dan fasilitas umum di delapan Komando Daerah Militer, yang dilaksanakan dalam tiga tahap. Ke depannya, BCA dan TNI akan memperluas kerja sama dalam pelaksanaan Bakti TNI untuk membantu Pemerintah di bidang sosial dan kemanusiaan.

Solusi Bisnis Unggul BCA

Solusi Bisnis Unggul BCA adalah program Bakti BCA yang menitikberatkan pada pemberdayaan masyarakat melalui kegiatan ekonomi. Program ini bertujuan agar masyarakat mampu bertumbuh dan mencapai kemajuan secara mandiri. Sasaran program ini adalah Usaha Mikro, Kecil, dan Menengah (UMKM) dan kegiatan ekonomi berbasis komunitas, tempat BCA bermitra dengan institusi lainnya.

Pengembangan UMKM merupakan inisiatif strategis mengingat banyaknya UMKM di Indonesia yang berpotensi untuk tumbuh. UMKM yang tumbuh berkelanjutan dan layak bank adalah calon nasabah yang baik bagi BCA. Untuk itu, BCA mengadakan kegiatan pengembangan kapasitas UMKM di daerah, yang dilakukan oleh cabang-cabang BCA setempat dalam bentuk pelatihan. Tujuannya adalah untuk menambah pengetahuan dan keterampilan bisnis yang relevan bagi UMKM terkait.

September 2017
Pelatihan dan sosialisasi perpajakan dalam kegiatan Bisnis pasca diterbitkannya Perppu No. 1 tahun 2017 tentang Akses Informasi Keuangan untuk Kepentingan Perpajakan setelah berakhirnya masa *tax amnesty*.

Malang, Kediri, Surabaya, Cirebon, Palembang, Semarang, Pekalongan, Banyuwangi, dan Yogyakarta.

Oktober 2017
Pelatihan pembuatan Laporan Laba Rugi Untuk Usaha Mikro & Kecil

Pekalongan, Malang, Semarang, Banyuwangi.

Kemitraan dengan Komunitas

Kekayaan alam dan budaya menjadi unggulan untuk mempromosikan pariwisata nasional baik bagi pelancong domestik maupun internasional. Sektor pariwisata pun menjadi salah satu program pemerintah dalam mendorong pertumbuhan ekonomi nasional dan penyumbang devisa. Bahkan menurut Pusat Komunikasi Publik Kementerian Pariwisata, devisa dari sektor ini pada 2019 diproyeksikan lebih tinggi daripada sektor migas.

Mencermati potensi ini, BCA berkontribusi untuk mengembangkan pariwisata dalam bentuk pemberdayaan melalui kemitraan komunitas, agar masyarakat setempat mendapatkan peluang usaha dan lapangan pekerjaan melalui wisata berbasiskan sumber daya lokal.

Dalam skema kemitraan dengan komunitas, BCA fokus pada pembinaan dalam bentuk pengembangan kapasitas bagi masyarakat mengenai administrasi, pelayanan, dan menjaga lingkungan serta mengajarkan mereka untuk mengembangkan bisnis dan pemasaran. BCA juga membantu penyediaan infrastruktur wisata seperti rumah joglo, sentra produksi, dan mesin transaksi untuk kenyamanan wisatawan.

Pada 2017, komitmen **#MenjadiLebihBaik** diwujudkan dalam bentuk pelatihan bagi komunitas desa wisata. Pelatihan ini difasilitasi oleh BCA dengan melibatkan para profesional di bidangnya.

Maret 2017
Pelatihan Layanan Prima bagi Wirawisata Goa Pindul dan Desa Wisata Wayang Wukirsari.

September 2017
Pelatihan Membangun Layanan Prima mencakup Pelatihan Layanan Prima, Pelatihan Pemasaran daring, dan Pelatihan Kepemimpinan bagi pengurus Desa Wisata Gemah Sumilir Pekalongan.

Oktober 2017
Pelatihan "Pemasaran Daring dan Digital" bagi pengurus Desa Wisata di wilayah Daerah Istimewa Yogyakarta.

Maret 2017
Seminar 60 Desa Wisata di Yogyakarta bagi masyarakat daerah dan pesisir Yogyakarta dengan berupaya menumbuhkembangkan potensi pariwisata yang ada berdasar kepada prinsip geopariwisata yakni pelestarian alam dan pemanfaatan bagi masyarakat.

Agustus 2017
Pelatihan Layanan Prima bagi para pengurus desa di Kabupaten Belitung Timur untuk pengembangan geowisata dan ekowisata.

Agustus-November 2017
Training dan Pendampingan Standardisasi Layanan *Homestay* bagi pengurus Desa Wisata Pentingsari.

9
Desa Wisata Binaan BCA

Selain itu, BCA juga giat membangun kapasitas masyarakat untuk mengembangkan potensi pariwisata lokal melalui Desa Wisata Binaan.

Sejak 2014, BCA ikut serta mengembangkan Desa Wisata Taman Sari di Banyuwangi, Desa Wisata Wayang Wukirsari di Yogyakarta, Desa Wisata Pentingsari di Yogyakarta, Wirawisata Goa Pindul di Yogyakarta, Kampung Batik Gemah Sumilir di Pekalongan, Desa Wisata Tinggan di Bali, serta Desa Wisata Cendil, Senyubuk dan Limbongan di Belitung Timur.

BCA berharap dengan pembinaan dan kerja sama yang baik, kesejahteraan dan kemandirian masyarakat dapat ditingkatkan, yang secara tidak langsung akan mendukung peningkatan perekonomian Indonesia.

Desa Wisata Gemah Sumilir Pekalongan

Kampung Batik Gemah Sumilir di Wiradesa, Pekalongan merupakan salah satu pusat penghasil batik yang menjadi desa wisata terbaru, yang dibina BCA sejak April 2016.

Kota Pekalongan di Jawa Tengah merupakan salah satu sentra batik dan kerajinan yang sudah mendunia dan mampu menarik turis domestik dan asing. Desa Wisata Gemah Sumilir dikelola oleh koperasi yang berfokus pada pengembangan ekonomi kreatif berbasiskan kearifan dan budaya lokal.

Pendampingan yang Dilakukan

Memfasilitasi pengembangan *soft skill* pengurus desa wisata, maupun donasi pengembangan sarana dan prasarana. Beberapa pelatihan yang diselenggarakan BCA termasuk *brand* dan pemasaran daring, serta kepemimpinan dan *benchmarking* ke Desa Wisata Pentingsari. Perusahaan membantu pendirian kantor sekretariat desa, joglo serbaguna, ruang lokakarya dan ruang pamer hasil produksi batik warga.

Desa Pentingsari

BCA memberikan pendampingan untuk pengembangan Desa Wisata Pentingsari (Dewi Peri) sejak 2014. Dewi Peri yang terletak di kaki Gunung Merapi, Kecamatan Cangkringan, Kabupaten Sleman, Yogyakarta, memiliki potensi sebagai desa wisata alam, budaya, dan pertanian.

Selain menikmati wisata alam, pengunjung juga dapat melihat situs bersejarah Pangeran Diponegoro, rumah joglo tradisional, dan berbagai situs benda bersejarah purbakala lainnya serta seni pertunjukan yang dibawakan warga sekitar Dewi Peri. Turis juga dapat tinggal dan merasakan kehidupan tradisional di desa.

Bakti BCA Memberdayakan Masyarakat

Pendampingan yang Dilakukan

- Pelatihan bagi pengurus Dewi Peri dalam bidang pengelolaan sarana, prasarana, dan sumber daya manusia. Pelatihan ini mencakup beberapa materi, antara lain industri pariwisata dan pengelolaannya, layanan prima, kerja sama tim, dan pelatihan komunikasi, dan beberapa pelatihan *brand* dan pemasaran daring, serta kepemimpinan bagi segenap pengurus desa.
- Pengembangan beberapa sarana dan prasarana termasuk kantor sekretariat desa, memperbaiki dan membangun joglo untuk menerima tamu, serta membangun "rumah produksi" yang digunakan para ibu rumah tangga membuat berbagai makanan ringan sebagai oleh-oleh khas Dewi Peri. BCA juga memberikan donasi seperangkat alat gamelan.
- Pelatihan dan pembinaan Standar Layanan bagi seluruh pemilik penginapan rumah warga, pelatihan pemasaran digital, serta pengembangan sarana dan prasarana penginapan rumah warga (*homestay*).

Desa Wisata Tamansari

Desa Wisata Tamansari terletak di lereng Gunung Ijen, Kecamatan Licin, Kabupaten Banyuwangi, Jawa Timur. BCA mulai memberikan pendampingan untuk pengembangan Desa Wisata Taman Sari pada 2015.

Potensi wisata asli daerah di Desa Taman Sari adalah kehidupan penduduk desa serta mengenal kebudayaan setempat yaitu Tari Gandrung. Di wilayah ini pula terletak Kawasan Taman Wisata Alam Kawah Ijen dan Taman Nasional Alas Purwo di Kabupaten Banyuwangi, yang diresmikan oleh *United Nations Educational Scientific Cultural Organization* (UNESCO) sebagai jaringan cagar biosfer dunia.

Pendampingan yang Dilakukan

- Pembangunan sarana dan prasarana antara lain pembangunan kantor sekretariat, rumah susu, toilet, dan joglo untuk menerima tamu wisata, pendopo Seruni.
- Pada periode 2017, BCA memfasilitasi pelatihan untuk pengembangan keterampilan pengelolaan desa wisata antara lain pelatihan dan pembinaan standar layanan bagi segenap pengurus desa wisata, serta pelatihan pemasaran digital.

Desa Wisata Wukirsari

Desa Wukirsari, yang terletak di Kecamatan Imogiri, Bantul, Yogyakarta, merupakan desa rintisan batik tulis yang merupakan kerajinan tradisi turun temurun. Selain batik, di sini terdapat kerajinan kulit tatah sungging yang menghasilkan produk wayang kulit dan kerajinan kulit lainnya.

BCA mulai memberikan pendampingan untuk pengembangan Desa Wisata Wukirsari pada 2015. Desa ini memiliki keunggulan pelestarian budaya dan seni pertunjukan wayang. Selain itu, kegiatan wisata yang ditawarkan destinasi ini antara lain pembuatan wayang, permainan gamelan, pertunjukan wayang, serta tinggal di rumah-rumah pengrajin wayang di Desa Wukirsari.

Pendampingan yang Dilakukan

- Pelatihan sebagai pembekalan pengurus desa wisata antara lain keterampilan SDM, studi banding pada pelayanan jasa wisata dan Saung Mang Udjo di Bandung, pengelolaan desa wisata, layanan prima, dan pemasaran melalui internet, *brand*, dan pemasaran daring bagi segenap pengurus, serta pelatihan kepemimpinan.
- Mendukung dana pembangunan atap ruang pertunjukan wayang serta menyerahkan donasi sebagai bantuan bencana banjir yang melanda Desa Wukirsari. Adapun bagi para pengurus desa, perusahaan memberikan pelatihan *team building* dan pemasaran digital.

Desa Wirawisata Gua Pindul

Goa Pindul merupakan desa wisata dan penyangga ekonomi utama di Yogyakarta, khususnya di Desa Bejiharjo. Desa yang terdiri dari 20 dusun ini mengangkat wisata *outbound* menjadi salah satu daya Tarik Goa Pindul.

Pendampingan yang Dilakukan

Dukungan kepada Karang Taruna Desa Bejirejo yang disesuaikan dengan kompetensi dan keunggulan BCA, antara lain:

- Alternatif sarana pembayaran pengunjung wisata Goa Pindul. BCA memasang mesin *Electronic Data Capture* (EDC) sehingga pengunjung dapat melakukan pembayaran secara elektronik dengan menggunakan kartu debit, kartu kredit, atau Flazz.
- Pengelolaan keuangan kepada pengurus.
- Bantuan pengembangan sarana wisata, seperti perlengkapan keselamatan wisatawan, toilet, pendopo dan joglo untuk pengunjung, sarana parkir, dan lain-lain.
- Beragam pelatihan *soft skill* dalam pengelolaan wisata, seperti pemasaran digital, kepemimpinan bagi pengurus, layanan prima, dan standar layanan.

BCA juga memberikan bantuan untuk beberapa aktivitas Karang Taruna Gelaran II, antara lain:

- Sekolah PAUD Karang Taruna Gelaran II, berupa seragam, buku pelajaran, dan lain-lain.
- Perlengkapan gamelan yang dipergunakan untuk latihan warga. Keterampilan warga tersebut ditampilkan di Joglo Wirawisata Gelaran II.
- Pelatihan untuk mengelola dan menyajikan makanan kepada warga setempat.
- Pelatihan dan pembinaan Standar Layanan untuk seluruh karyawan Wirawisata Goa Pindul, pelatihan pemasaran digital, dan pelatihan *team building*.

Desa Wisata Puncak Tinggan

Desa Wisata Puncak Tinggan yang terletak di Plaga, Bali menawarkan kegiatan wisata alternatif berupa pembelajaran tentang alam, lingkungan hidup, pertanian, perkebunan, wirausaha, aneka seni tradisional serta budaya masyarakat desa dengan suasana khas pedesaan. Wisatawan bisa menjelajah alam dan menikmati pemandangan indah Air Terjun Nungnung serta pesona alam yang asri.

Pendampingan yang Dilakukan

Program pendampingan BCA antara lain pelatihan pemasaran digital dan *benchmarking* kepada warga di Hutan Pinus Magunan dan daerah sekitar Imogiri.

Desa Wisata Cendil, Senyubuk, dan Limbongan di Belitung Timur

Pada 2017, Bakti BCA berpartisipasi dalam pendampingan ke tiga desa wisata di Belitung Timur. BCA bekerja sama dengan Pemerintah Daerah dan ikatan alumni Institut Teknologi Bandung (ITB) angkatan 1981.

Ketiga desa wisata ini memiliki keunikan antara lain gunung lumut yang terletak di Desa Limbongan, daerah bekas galian tambang terbuka di Desa Senyubuk, dan hutan krangas (hutan bakau) di Desa Cendil. Diharapkan melalui kontribusi Bakti BCA, ketiga desa wisata tersebut dapat berkembang menjadi ikon tujuan wisata di Belitung Timur.

Pendampingan yang Dilakukan

- Memfasilitasi pelatihan *soft skill* mengenai layanan prima. Pelatihan dilaksanakan selama dua hari, yang diikuti oleh 30 pengurus ketiga desa wisata tersebut.
- Pembangunan infrastruktur Desa Limbongan berupa tempat parkir, pendopo, dan papan petunjuk di Hutan Lumut.

Bakti BCA Memberdayakan Masyarakat

MENILAI DAMPAK PROGRAM CSR BCA

Pada tahun 2017, untuk pertama kali BCA melakukan evaluasi pelaksanaan program CSR dengan melibatkan konsultan eksternal yaitu Kiroyan Partners. Penelitian yang dilakukan konsultan berlangsung selama kurang lebih 4 bulan dengan menggunakan metode kuantitatif dan kualitatif yang melibatkan responden penerima manfaat di 9 daerah.

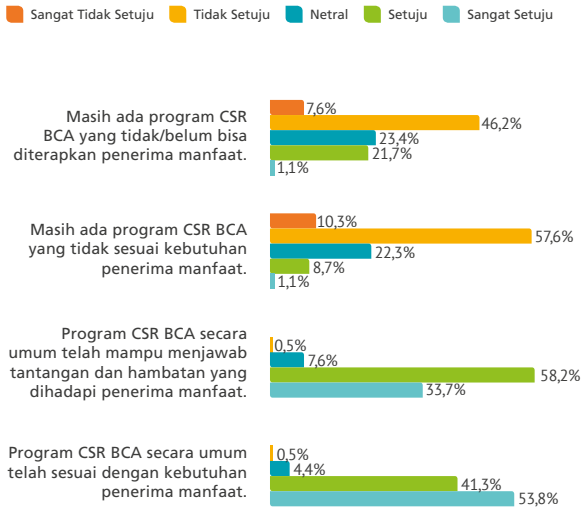
Pada kesempatan ini, BCA memfokuskan penelitian pada program-program di ketiga pilar program CSR Bakti BCA untuk menilai dampak program pengembangan yang telah dilaksanakan dan mengindentifikasi peluang perbaikan di masa depan.

Pendekatan yang dipilih dalam menilai dampak adalah menggunakan analisis 'the Most Significant Changes (MSC)' yang merupakan salah satu metode yang umum digunakan untuk melihat sejauh mana signifikansi perubahan yang dirasakan oleh penerima manfaat program (Davies and Dart, 2005). Berikut ini adalah rangkuman hasil penelitian dan rekomendasi yang kami peroleh.

Selain untuk mengamati perubahan, penelitian ini juga memotret persepsi penerima manfaat atas program CSR Bakti BCA yang diukur dalam 3 variabel. Survei dilakukan kepada 184 penerima manfaat yang mewakili ketiga pilar program.

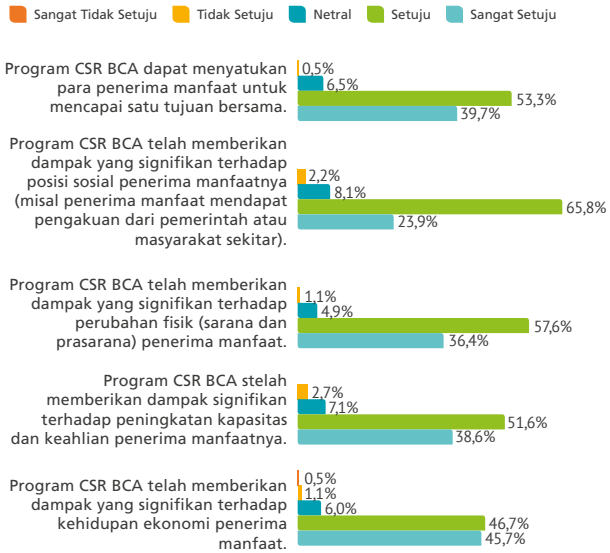
Relevansi

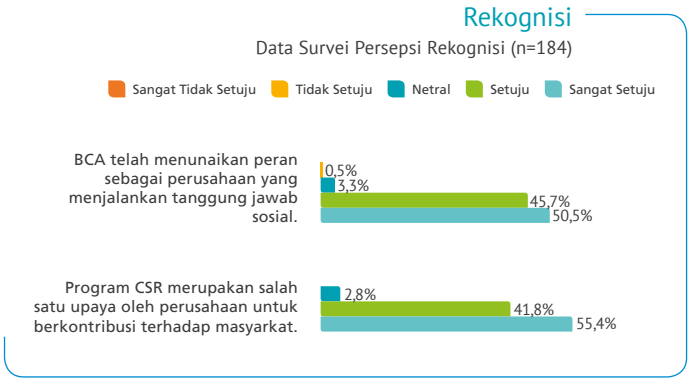
Data Survei Persepsi Relevansi (n=184)



Dampak

Data Survei Persepsi Dampak (n=184)





PENILAIAN DAMPAK DENGAN ANALISIS THE MOST SIGNIFICANT CHANGES (MSC)

Subyek Penilaian	Perubahan Apa yang Kami Pelajari	Area untuk Perbaikan Masa Depan
Pilar Cerdas • 17 Sekolah Binaan dan penerima beasiswa	Untuk Sekolah Binaan terdapat 6 tema perubahan signifikan yaitu: 1. Terbukanya potensi sekolah untuk berkembang 2. Sekolah menjadi rujukan implementasi kurikulum 3. Perubahan pola pikir guru 4. Peningkatan kreativitas guru 5. Percepatan perkembangan sekolah, dan 6. Peningkatan minat baca siswa	Belum semua sekolah mencapai perubahan yang sama. Hasil analisis penilaian menunjukkan tiga sekolah mendapat capaian perubahan minimum, tujuh sekolah cukup, dan tujuh sekolah baik.
	Untuk mahasiswa penerima Beasiswa: • Adanya beasiswa meringankan beban finansial • Program ini juga meningkatkan *soft skill* melalui kegiatan bimbingan	Penerima beasiswa memberikan harapannya, seperti kesempatan bekerja di BCA, jejaring penerima beasiswa dan alumni, dan beberapa saran perbaikan terhadap program.
Pilar Bisnis Unggul • 5 Desa Wisata	Program desa wisata memberikan perubahan cukup signifikan dan juga menimbulkan efek berganda terhadap masyarakat secara umum, perubahan tersebut meliputi: • Perbaikan pemahaman tentang bisnis • Pertumbuhan ekonomi masyarakat • Perkembangan profesionalisme masyarakat • Peningkatan popularitas desa • Pengakuan dari pemerintah daerah dan pusat	
Pilar Sinergi • 5 Sekolah peserta Wayang Indonesia dan penerima manfaat Operasi Katarak	Bagi siswa yang terlibat dalam program wayang terdapat perubahan paling signifikan, yaitu: 1. Apresiasi terhadap wayang semakin baik 2. Pengaruh terhadap karakter siswa 3. Inspirasi untuk siswa 4. Dukungan sekolah terhadap keberlanjutan program wayang	Belum semua sekolah mengalami perubahan yang sama, satu sekolah mendapat capaian perubahan minimum, satu sekolah cukup, dan empat sekolah baik.
	Bagi penerima manfaat Operasi Katarak, umumnya mendapatkan perubahan termasuk penglihatan membaik, rasa percaya diri meningkat, dan produktivitas meningkat.	Belum semua masyarakat mengetahui adanya program ini dan masih diperlukannya intervensi pascaoperasi bagi pasien.

2,71%
Turnover
Karyawan BCA

25.439
Karyawan

42%
Usia < 36 tahun

Mengembangkan Karyawan BCA

Menyiapkan Generasi Digital	41
Mendorong Keterlibatan	42
Pelatihan dan Pengembangan	45
Perlindungan dan Kesetaraan	49
Kesejahteraan	52

Menyiapkan Generasi Digital

Sumber daya manusia (SDM) adalah aset utama untuk menjalankan kegiatan perbankan dan mencapai tujuan Perusahaan sesuai dengan rencana bisnis Bank di masa mendatang.

SDM merupakan kunci untuk mencapai pertumbuhan berkelanjutan dan kekuatan utama dalam melayani seluruh nasabah. Komitmen kami adalah melakukan peningkatan kapasitas SDM secara berkesinambungan melalui program pengembangan yang efektif dan perekrutan staf yang berkualitas.

Pendekatan yang dilakukan BCA dalam mengelola SDM adalah dengan menempatkan unit SDM menjadi mitra usaha unit-unit lainnya, tidak lagi sebagai unit pendukung usaha. Dalam hal ini, unit SDM berdiskusi dengan unit bisnis untuk memahami kebutuhan SDM dan cara terbaik untuk memenuhinya.

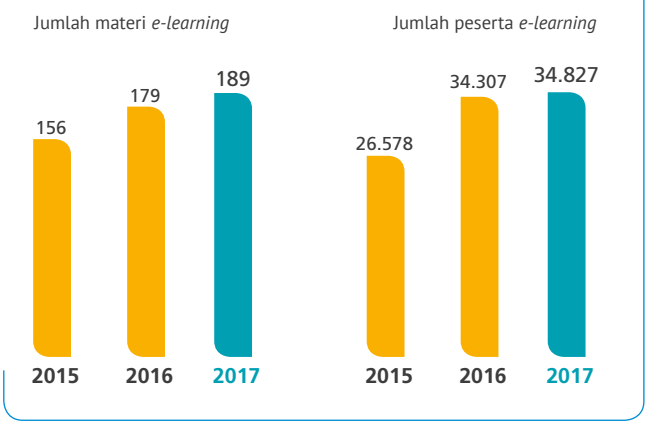
BCA telah menjalankan strategi untuk menghadapi tantangan yang berkaitan dengan SDM. Tantangan ini antara lain bagaimana menghadapi lingkungan digital dalam layanan perbankan, memperbaiki demografi dan suksesi pekerja, dan kemampuan untuk berinovasi guna meningkatkan efisiensi dan produktivitas, sehingga BCA dapat meningkatkan daya saing di masa depan. [103]

MENYIAPKAN GENERASI DIGITAL

Sebagai institusi perbankan, BCA menyadari bahwa teknologi merupakan salah satu faktor utama pendukung bisnis. Teknologi akan terus menjadi bagian yang tidak terpisahkan dari perkembangan produk dan layanan perbankan di tahun-tahun mendatang.

Tren digitalisasi perbankan dan generasi muda memiliki keterkaitan yang erat di lingkungan BCA. Selama beberapa tahun terakhir, jumlah karyawan BCA terus meningkat dan kini 43 persen karyawan adalah golongan Gen Y yang sangat melek teknologi. Di BCA, kami menciptakan budaya digitalisasi melalui berbagai pendekatan sebagai sebuah pengalaman dan sekaligus pemahaman baru. Pengembangan budaya digitalisasi ini merupakan salah satu sarana pengembangan kompetensi SDM. Hal itu sejalan dengan komitmen BCA dalam menjawab berbagai tantangan di era digital.

Digitalisasi Pembelajaran (*E-Learning*)



Lingkungan kerja di BCA juga mengalami beberapa penyesuaian. Salah satu yang dikembangkan BCA adalah inisiatif *Mini Company*, sebuah pendekatan yang berorientasi pada peningkatan produktivitas dan pencapaian hasil optimal, dengan tetap memperhatikan keterlibatan dan kerja sama tim.

Mini Company memungkinkan kolaborasi antar unit kerja yang berbeda pada waktu yang bersamaan sehingga hasil akhir dapat diperoleh lebih cepat dibandingkan proses konvensional yang berurutan. *Mini Company* telah berhasil diterapkan di bagian Teknologi Informasi, Hukum, dan Pengembangan Produk.

BCA juga mendorong pembelajaran dan paparan ranah digital dengan publik dan generasi muda melalui kegiatan Finhacks dan seminar tekfin bersama perguruan tinggi. BCA telah mengadakan Indonesia Knowledge Forum (IKF) yang mengundang para pakar lintas bidang sebagai pembicara. Melalui teknologi, kami terus menjajaki peluang tak terbatas dalam mengembangkan solusi perbankan.

Sejak 2016, BCA meluncurkan kegiatan *financial technology hackathon* (Finhacks). Karena tingginya animo peserta yang berasal dari berbagai kota di Indonesia, maka pada Finhacks BCA 2017, seleksi awal dilakukan di beberapa kota, yaitu Bandung, Yogyakarta, dan Surabaya, sedangkan puncak kegiatan diselenggarakan di BCA Learning Institute, Sentul, Bogor.

Mendorong Keterlibatan

Pada 2017, BCA menyelenggarakan IKF dengan tema "*Elevating Creativity & Innovation Through Digital Collaboration*". Pembicaraan dalam IKF 2017 berfokus pada bisnis ekonomi digital, perkembangan perusahaan rintisan, dan topik-topik lain yang relevan dari 24 ahli dari dalam dan luar negeri.

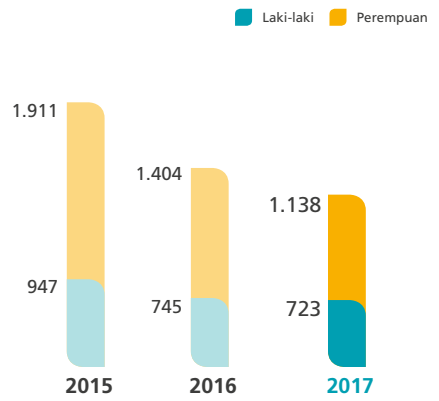
Finhacks maupun IKF merupakan salah satu implementasi komitmen BCA untuk turut aktif mendukung pengembangan generasi muda Indonesia. Melalui teknologi, BCA terus menjajaki peluang tak terbatas dalam pengembangan solusi perbankan agar senantiasa dapat berperan dalam upaya peningkatan perekonomian nasional Indonesia.

Pemenuhan Kebutuhan Tenaga Kerja di Era Digital

Untuk menyikapi transisi menuju perbankan digital, BCA menyediakan pelatihan untuk menambah pengetahuan dan keterampilan karyawan, yang disesuaikan dengan kebutuhan. Sebagai salah satu bank swasta terkemuka di Indonesia, BCA memiliki peluang untuk melakukan restrukturisasi dan pemberdayaan SDM Bank dan anak perusahaan, dalam ekosistem baru berbentuk sinergi dan efisiensi.

Respons yang beragam dan relevan diakomodasi oleh Bank dengan melakukan proses yang transparan dan melibatkan karyawan, sehingga berlangsung nyaman dan mendapatkan dukungan dan kerja sama dari seluruh pemangku kepentingan.

Rekrutmen Karyawan



Penggunaan Tenaga Kerja Lokal

Untuk memenuhi kebutuhan SDM, Perseroan memberikan kesempatan kerja bagi masyarakat di sekitar kantor cabang/wilayah. Perekrutan dilakukan dengan mempertimbangkan kompetensi, kebutuhan, dan kesesuaian. Untuk memudahkan masyarakat memperoleh informasi seputar kesempatan kerja dan mengirim lamaran, BCA mengembangkan beberapa sarana komunikasi, yaitu karir.bca.co.id, akun LinkedIn PT Bank Central Asia Tbk, dan kalibrr.com. Pelamar yang memenuhi persyaratan akan mengikuti proses seleksi lebih lanjut sesuai dengan ketentuan BCA.

MENDORONG KETERLIBATAN

Keterlibatan karyawan adalah salah satu kunci kesuksesan bisnis Bank untuk melayani nasabah dengan baik. Mendorong keterlibatan karyawan menjadi penting karena demografi karyawan yang beragam, terutama kehadiran generasi milenial di BCA.

Melalui keterlibatan diharapkan terbentuk lingkungan kerja yang kondusif. Peran aktif dan keterlibatan karyawan merupakan salah satu faktor penting dalam menciptakan kerja sama tim.

Keterlibatan Lintas Generasi

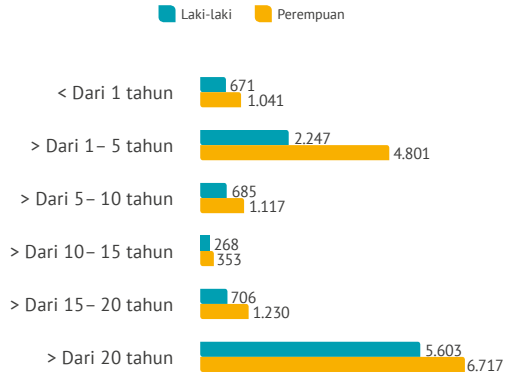
Selama tiga tahun terakhir, BCA menerima lebih dari 6.000 karyawan baru yang sebagian besar berusia di bawah 25 tahun. Karyawan baru tersebut menjadi bagian kerja sama tim dengan para karyawan senior.

Keragaman demografi SDM BCA memungkinkan para karyawan berbagi pengetahuan maupun pengalaman lintas generasi, memperkaya wawasan, kapabilitas dan kompetensi yang telah mereka miliki. Hal ini berkontribusi positif pada perkembangan Perseroan dalam menghasilkan beragam inovasi dan pengembangan fitur solusi perbankan BCA.

Demografi karyawan berdasarkan masa kerja

6 dari 10
karyawan dengan masa kerja
> 10 tahun

7 dari 10
karyawan baru berusia
≤ 25 tahun



Demografi karyawan berdasarkan usia

Hubungan lintas generasi merupakan salah satu perhatian BCA. Untuk itu, BCA menyediakan sistem komunikasi, sosialisasi formal maupun informal, termasuk untuk berbagi pengetahuan. Beberapa sarana yang dikembangkan Perseroan, antara lain *Community of Practice* (COP), 4DX, bimbingan (*mentoring*), dan pembinaan (*coaching*).

BCA mewajibkan atasan melakukan pengembangan kepada stafnya. Salah satu sistem yang dikembangkan adalah bimbingan dan pembinaan. Pembinaan formal dilakukan secara periodik, minimal dua kali per tahun yang didokumentasikan melalui sistem *Manager Self Service & Employee Self Service* (MSSESS).

Mengembangkan Karyawan BCA

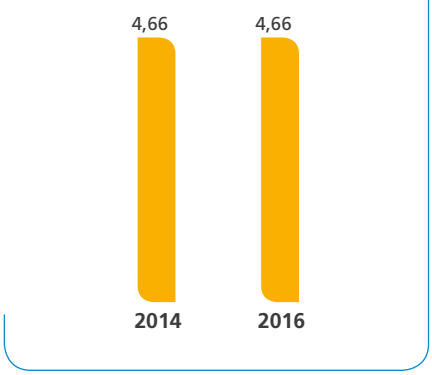
BCA juga mengembangkan berbagai sarana komunikasi bagi karyawan, yaitu majalah internal InfoBCA, yang juga dapat diakses melalui ponsel maupun sistem intranet; grup Facebook Semua Beres, dan myVideo, serta layanan *call center* Halo SDM (66900).

Bersama Gallup, BCA mengembangkan keterlibatan tim (*team engagement*) sejak 2011. Prosesnya diawali dengan survei internal BCA, diikuti dengan perbaikan dan evaluasi atas program-program tersebut dengan menggunakan kartu nilai.

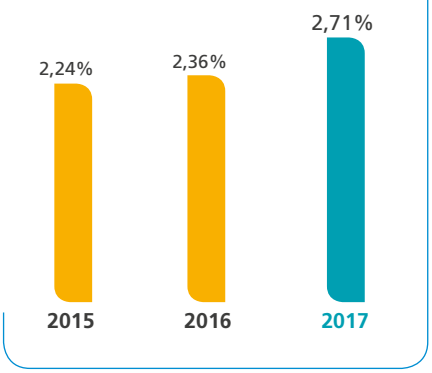
Keterlibatan yang kuat, pengembangan kompetensi, budaya berbasis kinerja, kesempatan karier, dan keseimbangan pekerjaan dan kehidupan pribadi, menjadikan karyawan BCA sebagai tim yang solid, berkomitmen dan berprestasi. Tingkat perputaran karyawan terjaga dan perusahaan dapat berkonsentrasi pada pertumbuhan.

Apresiasi dari upaya yang menyeluruh menjadikan BCA kembali terpilih menjadi satu-satunya perusahaan Indonesia yang mendapatkan penghargaan *Gallup Great Workplace Award*. Adalah sebuah kebanggaan bagi BCA untuk meraih penghargaan ini karena dari semua perusahaan yang memenuhi kriteria, hanya 8 persen yang memperoleh penghargaan pada 2017.

Survei *Team Engagement*



Tingkat *Turnover*



Pelatihan dan Pengembangan

Kurikulum pengembangan kompetensi disusun oleh unit terkait bersama BCA Learning Institute mengacu pekerjaan yang ada di lingkup BCA.

Secara konsisten, BCA mengevaluasi kompetensi dan program pengembangan SDM, agar sesuai dengan perkembangan dan kebutuhan industri. Pada 2016, BCA telah melakukan pemetaan ulang kompetensi karyawan dan program-program untuk meningkatkan budaya pembelajaran bagi karyawan dalam merancang program pengembangan kompetensi. Kurikulum pengembangan kompetensi disusun oleh unit terkait bersama BCA Learning Institute, mengacu pada pekerjaan yang ada di lingkup BCA.

BCA terus memperbarui dan mengembangkan program pelatihan agar para karyawan tetap menjadi yang terdepan dalam lingkungan bisnis yang dinamis. Selama 2017 sesuai dengan strategi BCA di bidang transaksi, *relationship banking*, dan kesadaran digital, pengembangan karyawan difokuskan pada peningkatan kompetensi terutama di bidang kontrol operasional, pengembangan hubungan, dan pengenalan dunia digital. [103][404-2]

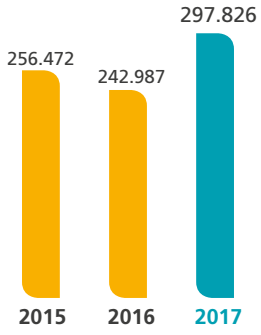
Guna memudahkan karyawan dalam mengembangkan kompetensi, modul pelatihan BCA juga dikembangkan dengan format pembelajaran elektronik (*e-learning*) agar bisa diakses karyawan kapan pun dan di mana pun mereka berada, sehingga lebih banyak karyawan berkesempatan belajar dan mengembangkan kompetensi diri.

Selain melalui pelatihan dan pendidikan, pembinaan (*coaching*) memainkan peran penting dalam mendorong pembelajaran secara terus-menerus di BCA. Manajemen menekankan pelaksanaan pembelajaran setiap saat. Dalam kondisi ekonomi yang tidak dapat diduga, proses bimbingan dan pembelajaran dipandang sebagai salah satu cara untuk membangun kemampuan dan kesiapan memimpin.

Pada 2017, BCA mengalokasikan dana hampir Rp300 miliar untuk program peningkatan kemampuan SDM atau sekitar 2,6% persen dari total biaya tenaga kerja.

Mengembangkan Karyawan BCA

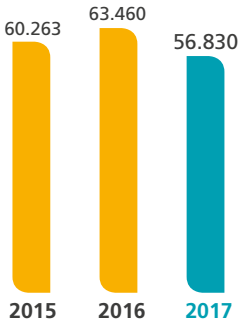
Biaya Training
(dalam juta Rupiah)



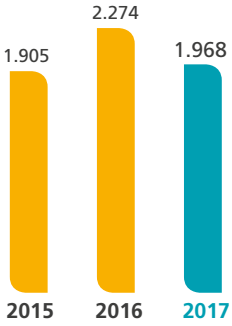
23%
Kenaikan Biaya *Training* Karyawan

PELAKSANAAN *TRAINING*

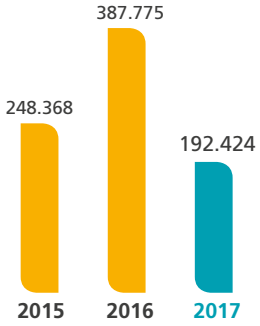
Jumlah Peserta *Training*



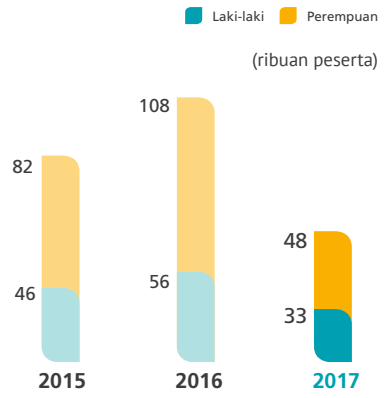
Jumlah Kelas *Training*



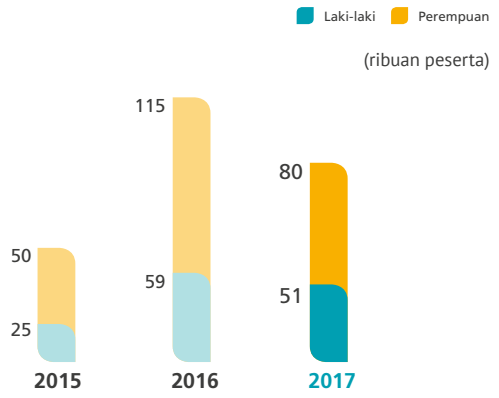
Jumlah Hari *Training* [404-1]



Jumlah *Training* dalam Kelas yang Diselesaikan Karyawan [404-1]



Jumlah *Training E-Learning* yang Diselesaikan Karyawan



KARIER DAN KEPEMIMPINAN

BCA menanamkan budaya kerja berbasis kinerja dan secara aktif memberikan kesempatan pengembangan karier bagi karyawan. Setiap karyawan BCA memiliki hak atas arah dan pengembangan karier yang jelas dan terencana, yang disesuaikan dengan kualitas pencapaian target kinerja individu dan unit kerja.

Penilaian kinerja dan karier di BCA menggunakan sistem panel untuk mengidentifikasi talenta di unit kerja terkait bersama Divisi Human Capital Management. Hasil tinjauan panel menjadi acuan untuk merancang program pengembangan individu karyawan, serta untuk proses suksesi dan penempatan karyawan. Setiap tahap pengembangan akan dipantau dan dievaluasi untuk disiapkan program pengembangan diri selanjutnya.

Keberlanjutan Kepemimpinan

Regenerasi kepemimpinan adalah salah satu tantangan keberlanjutan BCA, karena dalam jangka pendek banyak karyawan senior yang akan pensiun. Selama beberapa tahun terakhir BCA telah melakukan program promosi kepemimpinan guna menyiapkan kandidat penerus pejabat bank dalam lima tahun ke depan.

BCA memfokuskan perencanaan suksesi melalui program akselerasi, di mana karyawan terpilih memperoleh program pengembangan selama dua tahun (normalnya selama tiga tahun).

Untuk memenuhi kebutuhan pemimpin di lingkungan perusahaan, BCA mengutamakan sumber daya internal yang dibangun dengan program kepemimpinan. Pihak luar akan direkrut jika sumber daya internal tidak tersedia, dan mereka tentunya harus sanggup dan bersedia menyerap budaya dan nilai-nilai BCA.

Saat ini, direktur BCA yang berasal dari dalam perusahaan berjumlah lima orang, sementara *executive vice president* yang berasal dari internal BCA ada 47 orang, dari total 49 orang.

Mengembangkan Karyawan BCA

Karyawan Menyelesaikan Program Pengembangan Karier 2017: 1.045

Leaders from Within

5 Direktur

47 Executive Vice President

Bank Inovasi

BCA mengembangkan budaya inovasi yang bertujuan untuk memperbaiki proses bisnis internal dan meningkatkan kepuasan pelanggan, sekaligus untuk meningkatkan keterlibatan karyawan antar fungsi dan lintas generasi.

Untuk memperkuat budaya inovasi, Perusahaan mengembangkan *Knowledge Management*, yang salah satu programnya dinamakan *Community of Practice* (COP). COP adalah sarana berbagi pengetahuan dan keahlian antar karyawan untuk mendorong tumbuhnya budaya *improvement* dan inovasi yang memberikan nilai tambah dan menghasilkan keunggulan kompetitif bagi Perusahaan.

COP juga diadakan bagi jajaran pimpinan dengan mengundang pakar/ahli untuk membahas isu-isu strategis terkini, seperti manajerial dan kepemimpinan, perkembangan ekonomi, industri keuangan dan non-keuangan, dan lain-lain. Program ini diharapkan dapat memberikan pemahaman atas pengetahuan dan keterampilan yang diperlukan pejabat senior Bank.

Sebagai tindak lanjut dari berbagi pengetahuan dan untuk semakin memantapkan budaya inovasi, Perusahaan mengadakan BCA Innovation Award (BIA) sejak 2014. BIA merupakan wadah *improvement* dan inovasi bagi karyawan untuk menuangkan ide-ide kreatif mereka. Ajang ini mendapatkan respons yang sangat positif dari para karyawan yang terbukti dari terus meningkatnya jumlah partisipan dan jumlah ide inovasi yang terkumpul setiap tahun. BIA 2017 diadakan dalam tiga kategori yaitu:

1. Kategori Utama yang terdiri dari 2 sub kategori, yaitu *New Business Concept* dan *Continuous Improvement Process*
2. Kategori Khusus, yaitu *Financial Hackathon* (Finhacks) BIA
3. Kategori Favorit, yaitu 5R (Rajin, Rapi, Ringkas, Resik, Rawat)

Pada 2017, kompetisi ini menjaring 1.323 peserta, dengan 648 proposal ide inovasi pada kategori Utama dan Favorit serta 51 proposal kategori Finhacks BIA.

BCA Innovation Awards

Setiap tahun BCA memilih lima inovasi terbaik untuk menjadi solusi yang juga dapat dinikmati nasabah. Inovasi tersebut tidak hanya berhenti sebagai ide, tetapi dikembangkan menjadi prototipe dan diimplementasikan ke dalam sistem perbankan BCA.

Berikut adalah lima inovasi yang terpilih menjadi pemenang BIA 2017:

- **DOLCE (*Digital Official Letter*)** adalah aplikasi pembuatan, persetujuan, distribusi, hingga penyimpanan surat resmi internal dan eksternal BCA yang dapat diakses dimana saja, kapan saja dan oleh siapa saja yang memiliki akses.
- **ELIPS (*Electronic Receipts* atau struk elektronik)** adalah sistem pencetakan bukti transaksi untuk semua menu di mesin ATM lewat media elektronik berbasis email, sebagai pengganti kertas struk ATM.
- **SAPOE (*System Automatic Property Mobile Checker*)** adalah aplikasi yang mengintegrasikan staf admin, petugas *checklist*, dan vendor dalam kegiatan pengecekan sarana dan prasarana lokasi ATM.
- **One Time Card** adalah inovasi berupa nomor kartu virtual sekali pakai yang digunakan untuk transaksi *e-commerce* dengan limit yang dapat diatur sesuai kebutuhan pemegang kartu kredit atau debit BCA.
- **Tools Kelayakan Calon Debitur** adalah inovasi berupa tool di Excel yang berisi panduan sederhana untuk membantu rekan-rekan di Kantor Cabang Pembantu menggali kebutuhan nasabah terkait produk kredit produktif, sehingga dapat meningkatkan kualitas dan kuantitas *referral* calon debitur.

PERLINDUNGAN DAN KESETARAAN

BCA berupaya memberikan perlindungan yang maksimal bagi seluruh karyawan di tempat kerja, dengan mengeluarkan beberapa kebijakan untuk menjamin hak-hak dan norma ketenagakerjaan setiap karyawan, yaitu:

1. **Transparansi kebijakan Perusahaan yang bersifat strategis di bidang kepegawaian**

   Karyawan dapat mengakses berbagai kebijakan kepegawaian, seperti sistem perekrutan, sistem promosi, maupun sistem remunerasi secara daring melalui intranet BCA (myBCA), dan secara luring melalui surat keputusan dan edaran, maupun buku Perjanjian Kerja Bersama (PKB).

2. **Keterbukaan informasi bagi karyawan**

   Dalam mewujudkan komitmen mengenai keterbukaan kepada karyawan BCA mengembangkan beragam sarana komunikasi internal, seperti korespondensi resmi berupa surat edaran, surat elektronik, majalah internal BCA (*InfoBCA* versi cetak maupun digital), layanan telepon Halo SDM, *Community of Practice* (COP), portal internal myBCA, media sosial internal *My Collaboration Community* (MC^2), Grup Facebook Semua Beres, media berbagi video (myVideo), dan sarana lainnya.

3. **Serikat Pekerja**

   Karyawan BCA membentuk serikat pekerja di lingkungan Perusahaan sejak tahun 2000 secara mandiri dan difasilitasi penuh oleh Perusahaan. Perusahaan memberikan kebebasan sepenuhnya kepada karyawan untuk bergabung dalam serikat pekerja sesuai dengan peraturan perundang-undangan yang berlaku.

   Serikat pekerja merupakan mitra strategis manajemen dalam mengelola sumber daya manusia terutama dalam membina hubungan industrial, sehingga tercipta produktivitas yang bermanfaat bagi kedua pihak.

4. **Perjanjian Kerja Bersama (PKB)**

   Sebagai bentuk perwujudan komitmen Perusahaan untuk mengembangkan hubungan industrial yang kondusif dan produktif, BCA menerbitkan Perjanjian Kerja Bersama (PKB). PKB dirumuskan tim perunding manajemen dan serikat pekerja dan diperbarui setiap dua tahun. Pada 2017, manajemen menggunakan PKB BCA 2016 – 2018.

100%	79,3%	8
Karyawan Terikat Perjanjian Kerja Bersama [102-41]	Karyawan Anggota Serikat Pekerja (per 1 Januari 2016)	Serikat Pekerja di lingkungan BCA

5. **Kesempatan kerja yang sama**

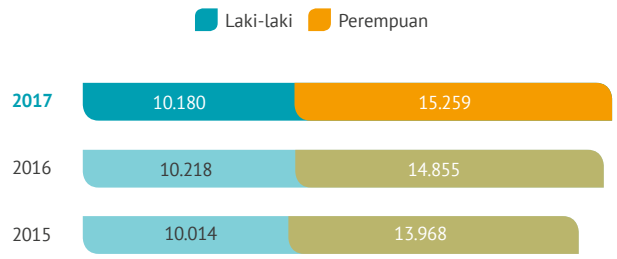
   BCA memberikan kesempatan kerja yang sama bagi setiap karyawan tanpa memandang suku, agama, ras, golongan, dan jenis kelamin. Untuk itu, kebijakan Perusahaan dalam penempatan karyawan senantiasa ditekankan kepada kualitas dan kompetensi karyawan yang bersangkutan. [103]

   Kesempatan yang setara juga dijamin oleh BCA dalam pengembangan kompetensi, di antaranya dalam bentuk kesempatan belajar S1 dan S2 maupun pelatihan ke luar negeri. Manfaat ini diberikan kepada karyawan yang lulus seleksi.

Mengembangkan Karyawan BCA

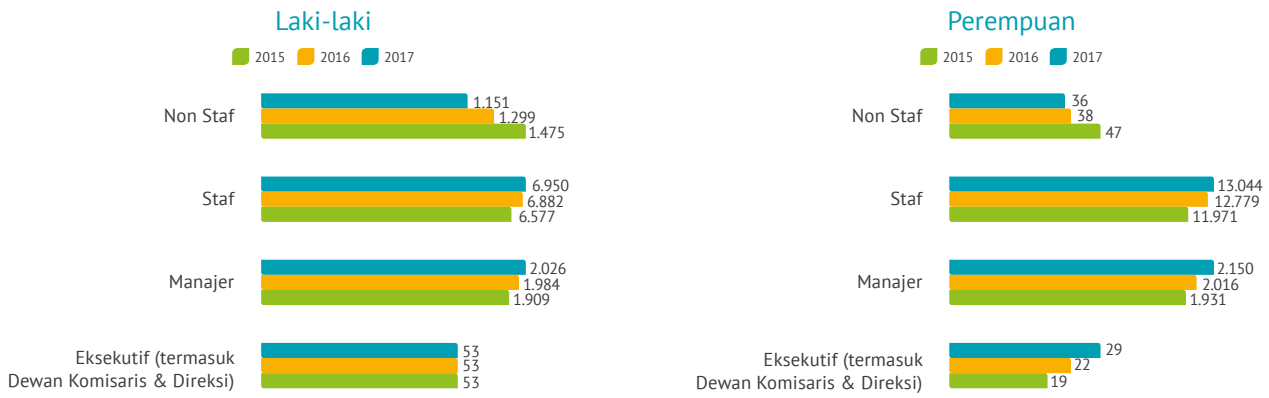
KEBERAGAMAN DI BCA [405-1]

Komposisi Karyawan Berdasarkan Gender



60%
Karyawan Perempuan

Komposisi Karyawan Berdasarkan Jenjang Jabatan



6. Keselamatan dan Kesehatan Kerja

BCA memberikan perhatian lebih pada keselamatan kerja di lingkungan kantor BCA, melalui pengembangan dan penataan ruang kerja yang mengacu pada hal-hal berikut:

- Kelengkapan dan kelayakan sarana dan lingkungan kerja
- Kebersihan lingkungan kerja
- Keserasian tata ruang kerja
- Ketepatan peletakan sarana kerja
- Kelengkapan dan kelayakan sarana pengamanan

Pelaksanaan keselamatan kerja di BCA berkaitan erat dengan penerapan Perencanaan Keberlangsungan Bisnis (BCP) yang telah dimiliki Perusahaan. Pengelolaan aspek ini dikoordinasikan oleh Satuan Kerja *Enterprise Security* (SKES) di kantor pusat bersama kantor-kantor wilayah hingga seluruh kantor Bank di Indonesia. [103]

Setiap karyawan diberi pengetahuan dan keterampilan memberikan respons pada keadaan darurat melalui sosialisasi, pelatihan, dan simulasi setiap tahun, termasuk latihan evakuasi gedung tinggi. Latihan juga dilaksanakan di beberapa kantor wilayah dan kantor cabang sehingga karyawan terlatih dalam menghadapi kebakaran, bencana alam gempa bumi atau bencana/gangguan lainnya. Peringatan dini juga diberikan kepada karyawan melalui aplikasi Android untuk meningkatkan kewaspadaan dan mencegah terjadinya kecelakaan.

Mulai 2014, BCA melakukan penilaian internal pada kantor wilayah dan kantor cabang atas kesiapan dalam menghadapi kondisi darurat/gangguan dan tanggap dalam keadaan darurat. Penilaian ini menjadi acuan bagi setiap kantor bank untuk melakukan perbaikan di tempat kerja. Penilaian kesiapan ini juga dilakukan bagi tim pengawas di masing-masing lantai di Kantor Pusat BCA.

BCA memfasilitasi berbagai kegiatan kelompok dalam rangka mendukung hobi karyawan untuk mengejar minat pribadi di luar rutinitas kerja.

0
Kasus Kecelakaan Kerja 2017 [403-2]

Di bidang kesehatan, BCA menyelenggarakan program kesehatan karyawan meliputi fasilitas asuransi dan promosi kesehatan. Fasilitas kesehatan yang diberikan BCA kepada karyawan antara lain vaksinasi, rawat inap, rawat jalan, persalinan, kacamata, perawatan gigi, pemeriksaan laboratorium serta pemeriksaan medis keseluruhan dan *pap smear*. Diharapkan kebijakan ini dapat memberikan manfaat positif bagi kehidupan karyawan.

Sejalan dengan program pemerintah dalam layanan kesehatan tenaga kerja, BCA memfasilitasi karyawan dan keluarganya untuk menjadi peserta BPJS Kesehatan. Untuk itu, BCA membuka pendaftaran BPJS Kesehatan secara kolektif bagi karyawan dan maksimal empat anggota keluarganya.

BCA aktif memberikan kesempatan kepada karyawan untuk memperluas wawasan mengenai kesehatan, antara lain lewat seminar kesehatan. Pada 2017, diselenggarakan seminar mengenai Alzheimer (Oktober 2017) untuk wilayah Jabodetabek dan seminar *Health Coaching: Daily Simple Steps Towards Health* (Agustus, Oktober, dan November 2017) untuk wilayah Jabodetabek dan non-Jabodetabek (Denpasar dan Palembang).

Dalam rangka membudayakan pola hidup sehat, mulai 2017 BCA menyelenggarakan lomba "Pekerja TerSEGAR (Sehat dan Bugar)". Lomba tersebut diikuti 613 karyawan, dan pemenang Pekerja TerSEGAR akan menjadi duta untuk mensosialisasikan pola hidup sehat.

7. **Mekanisme Pengaduan Masalah Ketenagakerjaan**

   Bank berkomitmen untuk selalu menjaga komunikasi dengan karyawan melalui beberapa sarana komunikasi yang dikembangkan oleh BCA, salah satunya adalah Halo SDM (66900) yang dapat diakses melalui jaringan telepon kantor BCA. Karyawan dapat menghubungi saluran ini untuk mendapatkan informasi tentang ketenagakerjaan atau hubungan industrial. Sarana ini dapat diakses melalui jaringan telepon internal BCA dan kerahasiaan data dan informasi karyawan yang menggunakan layanan ini terjamin.

Kesejahteraan

Pengembangan Sumber Daya Manusia dilakukan secara berkelanjutan, diimbangi dengan kesejahteraan karyawan sebagai sarana untuk menumbuhkan rasa nyaman dan bangga karyawan kepada BCA.

BCA menyediakan remunerasi yang menarik sebagai penghargaan kepada karyawan dalam mempertahankan dan meningkatkan kinerja berdasarkan pencapaian target yang telah ditentukan. Dalam hal ini BCA juga patuh pada ketentuan upah yang berlaku di seluruh Indonesia.

Selain berupa gaji dan tunjangan, BCA memberikan bonus ekstra berupa saham BCA untuk meningkatkan rasa kepemilikan karyawan terhadap perusahaan. Saham diberikan kepada karyawan tetap berdasarkan kinerja pada periode tertentu. [404-2]

Selama periode 2017, bonus ekstra saham diberikan sebagai penghargaan atas kinerja karyawan selama periode 1 Januari hingga 31 Desember 2016 yang diserahkan pada 25 April 2017 kepada 21.965 karyawan tetap. Sesuai dengan tujuan program, saham tersebut di-*lock up* selama 3 tahun.

15,6 juta+ lembar
Saham untuk karyawan

Rp15.598,10/lembar saham
Harga Pembelian Rata-rata

Work-Life Balance

BCA berkomitmen untuk memastikan kepuasan kerja para karyawan dengan menjaga keseimbangan antara pekerjaan dan kehidupan pribadi sehingga efisiensi kerja dapat dicapai secara maksimal.

Untuk itu, BCA menawarkan berbagai kegiatan dan pelatihan tidak hanya untuk meningkatkan keterampilan terkait dengan tugas dan kewajiban karyawan, tetapi juga untuk memenuhi kebutuhan pribadi mereka.

BCA memfasilitasi berbagai kegiatan kelompok untuk mendukung hobi karyawan dan minat pribadi di luar rutinitas kerja mereka. Komunitas ini meliputi kegiatan antara lain fotografi, memancing, bersepeda, kelompok pencinta budaya wayang, musik, naik gunung, dan lain-lain.

BCA adalah satu-satunya perusahaan asal Indonesia yang meraih Gallup Great Workplace Award 2017

Finhacks dan IKF merupakan salah satu implementasi komitmen BCA untuk turut aktif mendukung pengembangan generasi muda Indonesia.

Beberapa kantor BCA menyediakan ruang laktasi yang diharapkan dapat menunjang dan memudahkan karyawan perempuan memberikan ASI secara eksklusif bagi putra-putrinya.

Program *Day Care* BCA

Sejak 2010, BCA menyelenggarakan Program *Day Care* bagi anak karyawan usia sekolah dasar yang berlangsung setelah masa libur hari raya Idul Fitri. Pada 2017, program ini diikuti oleh 440 anak, yang dilaksanakan di tiga lokasi di Jabodetabek dan dua lokasi di luar Jabodetabek.

Program *Day Care* BCA Berdasarkan Lokasi, Tema, dan Jumlah Peserta

Tempat	Tema	Jumlah Peserta (Anak)
Kantor Pusat	*Jakarta Tempo Doeloe*	96
Kanwil VIII	*Knowledge Fun Kids Tour*	94
Kanwil IX	*The Great Adventure*	91
TOTAL JABODETABEK		**281**
Kanwil III	*I'm Amazing Kids*	78
Kanwil VIII	*I'm Amazing Kids*	81
TOTAL NON JABODETABEK		**159**
TOTAL		**440**

Persiapan Pensiun dan Sarana Lain

BCA menyelenggarakan program persiapan pensiun yang meliputi pelatihan yang berkaitan dengan kesehatan, manajemen keuangan, pelatihan keterampilan, dan lain-lain. [404-2]

Selain itu, ada juga layanan konseling untuk membantu karyawan menemukan solusi atas masalah dalam kehidupan pribadi. BCA juga menyelenggarakan pelatihan kesejahteraan keluarga, seperti perawatan dan pembinaan anak.

Penghargaan Pengelolaan SDM

Selain mendapatkan penghargaan Gallup Great *Workplace Award*. Selama periode 2017, BCA juga meraih penghargaan terkait SDM baik di tingkat nasional maupun internasional, di antaranya *Best Company in Creating Leaders from Within* dari majalah SWA dan *Global 2000 World's Best Employer & Top Regarded Companies* dari majalah Forbes.

9%

Penurunan Pemakaian Kertas HVS A4 2016-2017

911

Judul buku yang dapat diakses karyawan dari perpustakaan digital BCA

Mendukung Pelestarian Lingkungan

Pendekatan BCA 55

Smart Building Kantor BCA & Program *Green Office* 56

Pendekatan BCA

Sebagai bagian dari upaya Perseroan dalam menerapkan perbankan yang berkelanjutan, BCA mengintegrasikan prinsip pelestarian lingkungan dalam solusi perbankan bagi nasabah dan aktivitas perbankan agar lebih ramah lingkungan.

Inisiatif pelestarian lingkungan pada operasi perbankan difokuskan pada efisiensi penggunaan sumber daya alam dan minimalisasi jejak lingkungan, dengan mengoptimalkan pemanfaatan teknologi informasi.

Melalui berbagai aktivitas yang dilakukan, BCA terus berupaya untuk berkontribusi positif terhadap Planet bersamaan dalam upaya Perseroan meningkatkan manfaat *Profit* dan *People*. [103]

Dampak Tidak Langsung Pembiayaan

BCA memahami adanya risiko sosial dan lingkungan pada proyek-proyek yang dibiayai Perseroan. Risiko tersebut berpotensi memengaruhi kelancaran bisnis debitur dan tentunya akan berdampak pula kepada BCA.

Upaya meminimalkan risiko sosial dan lingkungan yang signifikan dan dalam rangka kepatuhan telah dilakukan BCA melalui prinsip kehati-hatian. Dalam kebijakan kredit, BCA melakukannya sesuai dengan peraturan, yaitu melarang pemberian kredit kepada perusahaan yang tidak memiliki dokumen izin lingkungan yang relevan.

BCA juga tidak memberikan kredit kepada debitur yang memperoleh peringkat Merah dan Hitam dalam Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup yang diselenggarakan Kementerian Lingkungan Hidup dan Kehutanan.

Gedung Kantor Ramah Lingkungan

Untuk gedung baru maupun gedung yang sedang direnovasi, BCA menerapkan teknologi yang ramah lingkungan. Secara bertahap, kantor bank akan beroperasi dengan lebih efisien dalam penggunaan energi dan air, namun tetap nyaman dan aman.

Kantor bank yang baru dibangun beberapa tahun terakhir telah mempertimbangkan desain pasif dan aktif. Desain pasif berperan menurunkan beban listrik melalui rancangan selimut gedung. Desain aktif menggunakan alat bantu Sistem Automasi Gedung (BAS) untuk melakukan efisiensi penggunaan listrik, terutama untuk pendingin ruangan, penerangan, dan lift.

Pada sistem penerangan, BCA mulai menggunakan lampu LED yang mampu menghemat listrik hingga 70 persen dibandingkan lampu pijar biasa, dan lebih sedikit melepas panas sehingga meringankan kerja penyejuk udara. Beberapa area di Menara BCA, juga dilengkapi sensor cahaya untuk mengukur tingkat pencahayaan pada saat ruangan gelap atau terang. Peralihan ke lampu LED dilakukan berkesinambungan, disesuaikan dengan kegiatan perawatan utilitas gedung atau pengembangan gedung baru.

Pada akhir 2016, BCA bekerja sama dengan Ikatan Arsitek Indonesia (IAI) menyelenggarakan Sayembara Desain Fasad Gedung BCA. Tiga pemenang utama kemudian dipilih pada Februari 2017 dari ratusan peserta sayembara. Salah satu kriteria dalam proses penjurian adalah upaya meminimalkan panas dan menambah pencahayaan alami di dalam gedung. Hasil sayembara desain fasad tersebut akan dijadikan salah satu pertimbangan dalam mengembangkan desain gedung BCA yang baru.

Smart Building Kantor BCA & Program *Green Office*

SMART BUILDING KANTOR BCA

BCA membangun kantor ramah lingkungan dengan menerapkan prinsip *Smart Building* yang memiliki fitur bangunan inteligen dan bangunan hijau. Bangunan inteligen terkait dengan kemampuan gedung mengatur dan memantau operasional gedung secara otomatis dan efisien, sedangkan bangunan hijau diterapkan pada pemilihan desain dan material bangunan yang bisa menghemat energi. Keduanya dapat meminimalkan dampak negatif lingkungan tanpa berkompromi dengan kesehatan, keamanan, dan kenyamanan penghuninya.

Perbaikan Energi di Gedung yang Sudah Ada

Pada Gedung BCA Wisma Pondok Indah dan Wisma Asia II, perbaikan yang dilakukan adalah dengan memasang pompa *inverter* pada peralatan pendingin (*chiller*) gedung yang bisa beroperasi sesuai beban. Efisiensi listrik yang diperoleh di Wisma Pondok Indah mencapai 18.173 KWh per bulan dan di Wisma Asia II mencapai 34.929 KWh per bulan.

Desain Gedung Baru

Dua kantor bank yaitu Gedung Halo BCA Semarang dan BCA Foresta dibangun dengan desain selimut gedung yang bisa menghemat energi, dan menerapkan Sistem Manajemen Bangunan (BMS) dengan teknologi otomatisasi yang dapat mengelola energi untuk peralatan pengatur udara, lift, penerangan, dan peralatan kantor lainnya.

BCA membangun dan merenovasi kantor-kantor Bank dengan desain aktif, yakni penerapan sistem automasi gedung (BAS), dan desain pasif, yaitu dengan penggunaan lampu LED dan AC *Inverter*, pemanfaatan energi surya atau panen air hujan.

PROGRAM *GREEN OFFICE*

Dampak lingkungan yang ditimbulkan kegiatan perbankan antara lain berasal dari kegiatan administrasi perkantoran dan mobilitas karyawan. Melalui program *Green Office*, BCA berkomitmen untuk meminimalkan penggunaan sumber daya alam pada aktivitas kantor, dan meminimalkan jejak lingkungan pada produk dan jasa perbankan dengan memanfaatkan teknologi informasi.

BCA telah menginisiasi program *Green Office* lewat beberapa kebijakan yang dilakukan oleh kantor pusat dan kantor cabang dengan pendekatan pengurangan dan penggunaan kembali (*reduce and reuse*) untuk aktivitas yang menggunakan sumber daya alam. Selain mengurangi jejak lingkungan, program *Green Office* juga menghemat biaya.

BCA menggunakan *video conference* sebagai pengganti pertemuan fisik pada sebagian besar kesempatan.

Pemakaian Kertas

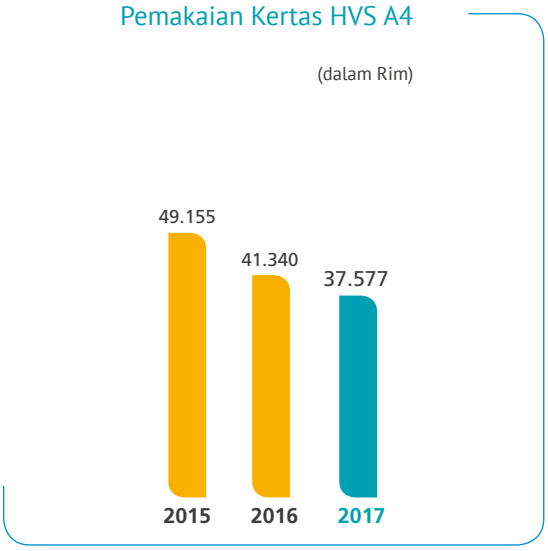
Salah satu pelaksanaan *Green Office* adalah melalui inisiatif penggunaan lebih sedikit kertas pada kegiatan operasional lewat pengiriman atau akses dokumen secara digital melalui *e-mail, portal intranet* myBCA, aplikasi sistem pelacak, *e-Filing, Enterprise Backoffice Integration (EBI), e-Approval,* dan *Manager Self Service/Employee Self Service* (MSSESS) yang melayani berbagai kebutuhan karyawan BCA. [103]

Pencetakan dokumen dikontrol dan dipantau melalui *printer pooling* dan pengaturan standar pencetakan kertas bolak balik. Sejak menerapkan default printer untuk mencetak dua sisi, kantor pusat BCA berhasil menekan penggunaan kertas secara signifikan. Total penggunaan kertas pada 2017 turun 9% dibandingkan 2016.

Layanan sumber daya manusia BCA dapat diakses melalui ponsel pintar agar proses SDM dapat dilakukan lebih cepat, tanpa kertas, dan membiasakan karyawan dengan layanan digital. Pada 2017, BCA meluncurkan aplikasi Blims, yaitu perpustakaan digital BCA yang memuat 911 judul buku yang dapat diakses karyawan.

Selain itu, pada sisi operasional, BCA mengurangi pencetakan untuk nasabah dengan meningkatkan penggunaan dokumen elektronik, tagihan elektronik, dan pembayaran daring melalui kanal elektronik maupun perbankan seluler, serta mengurangi barang cetakan untuk keperluan promosi dan transaksi. [301-1]

Mendukung Pelestarian Lingkungan



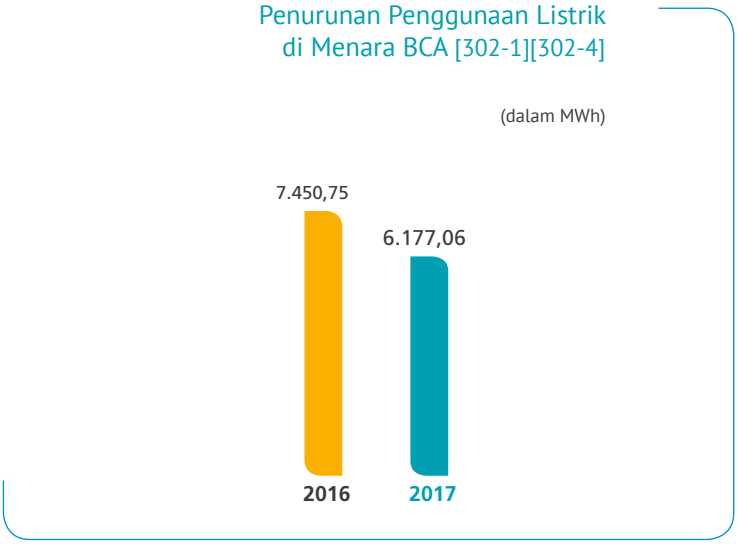
Penggunaan Energi dan Air

Penggunaan energi merupakan salah satu faktor penting yang secara tidak langsung berkontribusi pada perubahan iklim. Untuk itu, BCA menerapkan kebijakan penghematan energi di seluruh unit kerja dengan harapan dapat memberikan kontribusi yang signifikan mengingat besarnya jaringan kerja Bank.

BCA melakukan upaya penghematan energi dengan menggunakan lampu LED dan AC *inverter* pada kantor-kantor Bank. Upaya ini diiringi dengan inisiatif kampanye dan sosialisasi kepada karyawan. Beberapa contoh upaya penghematan energi antara lain: [103]

- Penghematan penggunaan listrik dengan menggunakan lampu LED, mengatur suhu pendingin udara, mematikan lampu penerangan pada jam istirahat, kampanye hemat air, dan sebagainya;
- Penggunaan teknologi konferensi video untuk rapat dan konsultasi serta diskusi antar unit kerja, cabang, maupun kantor wilayah.

Sejak 2013, BCA menerapkan keran jenis tekan untuk gedung baru atau gedung yang direnovasi. Keran jenis ini menggunakan fungsi penutup otomatis sehingga dapat mengurangi jumlah air yang terbuang percuma. [303-1]



Pemilahan Sampah

Dalam kegiatan *Green Office*, agen perubahan (*agent of change*) yang bertugas di kantor BCA mensosialisasikan program pemilahan sampah untuk mendorong kebiasaan para karyawan.

Pengelolaan limbah diterapkan pada limbah cair yang dihasilkan kegiatan kantor BCA berupa *black water* dan *grey water*. Pengolahan *grey water* menjadi air untuk menyiram tanaman telah diterapkan di Wisma Pondok Indah dan KCU Bintaro.

Pengelola gedung Menara BCA menggunakan instalasi pembuangan limbah (STP) yang mengolah air limbah sebelum dibuang ke saluran kota atau lingkungan sesuai dengan baku mutu dan parameter dalam Izin Instalasi Pembuangan Air Limbah (IPAL). [306-2]

Transportasi

Sejalan dengan pertumbuhan bisnis dan bertambahnya karyawan, BCA memperkuat penggunaan teknologi telekomunikasi untuk mengurangi mobilitas karyawan, sehingga dapat mengurangi penggunaan bahan bakar minyak (BBM).

BCA menggunakan konferensi video sebagai pengganti pertemuan fisik pada sebagian besar kesempatan, di antaranya sosialisasi yang disampaikan Direksi kepada seluruh wilayah. Solusi serupa juga diterapkan melalui pemanfaatan sarana *e-learning* sebagai salah satu sarana pembelajaran bagi karyawan BCA secara daring.

Keterlibatan Karyawan

Program ramah lingkungan tidak bisa lepas dari keterlibatan karyawan. Selain meluncurkan program *Green Office* dan membentuk *agent of change* (AOC) atau agen perubahan di tiap divisi di Kantor Pusat, BCA juga secara aktif mensosialisasikan program tersebut melalui sarana komunikasi internal Perusahaan.

Media Informasi Kampanye *Green Office*, antara lain:
- Portal MyBCA
- Grup Facebook Semua Beres (grup tertutup untuk karyawan BCA)
- Televisi *display* internal BCA
- Majalah InfoBCA

Medium Komunikasi, antara lain:
- Poster dan naskah tulisan sosialisasi
- Video-video pendek yang menarik berisi pesan sosialisasi kegiatan hemat energi.

Beberapa inisiatif yang dilakukan di kantor BCA antara lain adalah mengurangi penggunaan *styrofoam*, penggunaan gelas dan botol minum untuk menggantikan air kemasan, sistem hibernasi otomatis di komputer, mencetak dengan kertas dua sisi (bolak-balik), dan lain-lain.

Melalui program *Green Office*, BCA diharapkan dapat turut berkontribusi dalam menjadikan penghematan energi sebagai gaya hidup karyawan BCA dan masyarakat Indonesia.

Earth Hour

Sejak 2012, BCA secara konsisten mendukung program *Earth Hour*, sebuah kegiatan global yang diprakarsai oleh World Wildlife Fund for Nature (WWF). Sebagai salah satu upaya penyadaran akan bahaya perubahan iklim, *Earth Hour* ditandai dengan pemadaman lampu non-esensial selama satu jam, dilakukan setiap Sabtu terakhir bulan Maret.

Pada 25 Maret 2017, BCA kembali berpartisipasi dalam *Earth Hour* dengan mematikan lampu totem BCA dan penerangan luar ruangan selama satu jam, antara pukul 20.30 hingga 21.30 WIB. Pemadaman dilakukan di Menara BCA, seluruh gedung kantor cabang, serta pada papan reklame BCA di seluruh Indonesia.

Mendukung Pelestarian Lingkungan

Solusi bagi Nasabah

Perbankan elektronik merupakan solusi tepat untuk mengurangi jejak lingkungan dari aktivitas transaksi. Memindahkan transaksi konvensional ke dalam transaksi elektronik meningkatkan efisiensi dan mengurangi jejak lingkungan. Kini jumlah transaksi di kantor bank hanya 3 persen dari jumlah transaksi keseluruhan, sedangkan sisanya menggunakan kanal digital. Sebagai bagian dari strategi, BCA mengembangkan berbagai produk perbankan elektronik dengan beragam sarana digital.

Transaksi Bank 2017

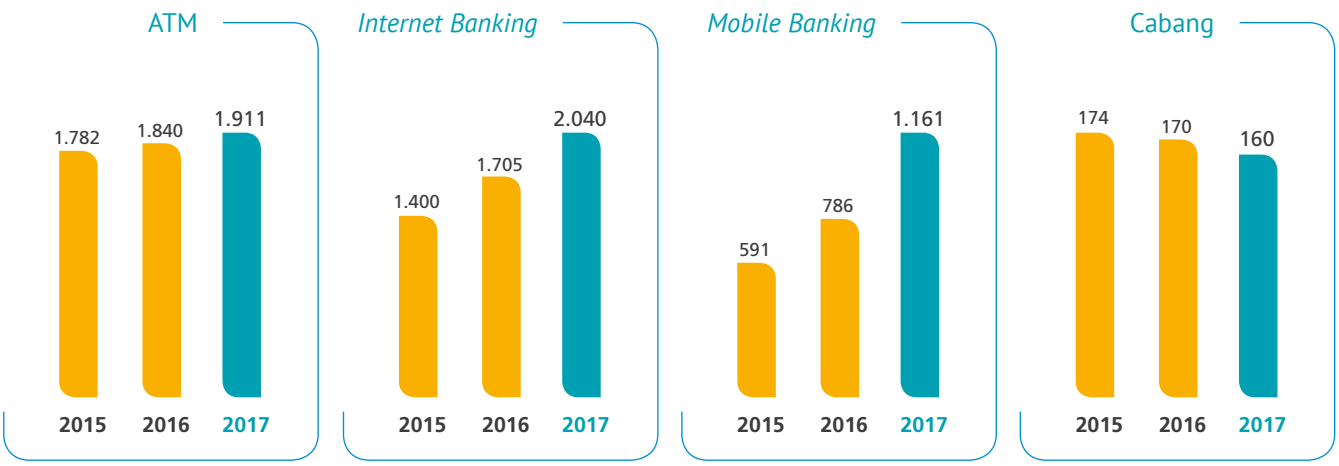
Cabang

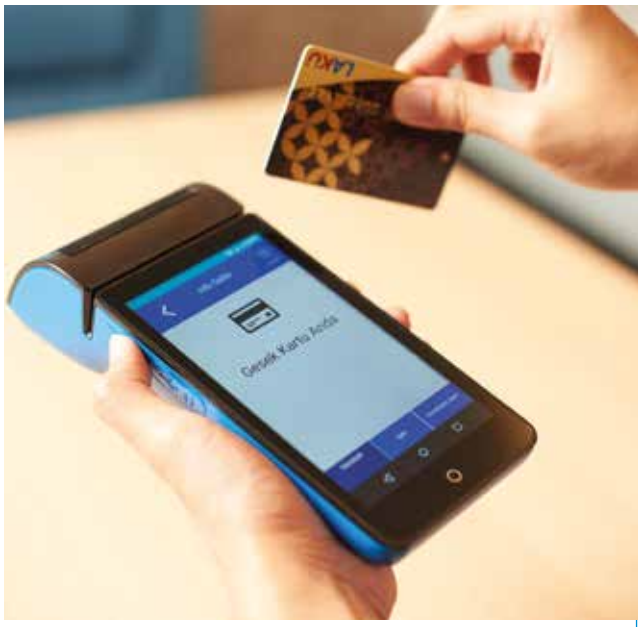
Nilai transaksi : **Rp14.131 triliun**
Jumlah transaksi : **160 juta transaksi**

Digital

Nilai transaksi : **Rp10.482 triliun**
Jumlah transaksi : **5,1 miliar transaksi**

JUMLAH TRANSAKSI MELALUI CHANNEL BCA (dalam juta)





Solusi bagi nasabah terus dikembangkan dengan tetap memenuhi kaidah kepatuhan sesuai peraturan.

Solusi bagi nasabah terus dikembangkan dengan tetap memenuhi kaidah kepatuhan sesuai peraturan. Kini nasabah dapat mengunjungi kantor cabang virtual melalui aplikasi eBranch BCA. Di sini nasabah bisa mengisi formulir pembukaan rekening dan datang ke kantor fisik hanya untuk verifikasi akhir sehingga pembukaan rekening dapat dilakukan lebih cepat.

BCA menyediakan produk uang elektronik Flazz dan Sakuku sebagai pengganti uang tunai untuk bertransaksi sekaligus mendorong Gerakan Nasional Non-Tunai. Flazz adalah bentuk *e-money* pertama di Indonesia yang dapat digunakan untuk pembayaran, sementara Flazz BCA Syariah adalah produk *e-money* pertama dari bank syariah di Indonesia yang diluncurkan BCA Syariah. Sedangkan Sakuku adalah aplikasi ponsel pintar yang dihadirkan untuk nasabah *Gen Y* yang menginginkan kepraktisan. Transaksi Sakuku menggunakan sistem *QR Code* yang aman.

4,57
Hasil Survei *Customer Engagement*

98,92%
Penyelesaian Keluhan sesuai *Service Level Agreement*

18.196
Jumlah Rekening LAKU BCA

Layanan yang Bertanggung Jawab

Pendekatan BCA	63
Perlindungan Nasabah	63
Meningkatkan Kepuasan Pelanggan	66
Inklusi Keuangan	68

Perlindungan Nasabah

PENDEKATAN BCA

Sebagai bank swasta terbesar di Indonesia, BCA terus "Belajar Lebih Baik" dalam menghadapi tantangan yang semakin kompleks dalam masa transisi. Sejalan dengan perkembangan teknologi bisnis, BCA selalu berinovasi untuk memberikan layanan yang terbaik kepada nasabah maupun masyarakat.

Kebijakan perusahaan dalam memberikan perlindungan nasabah tertuang dalam salah satu tata nilai BCA, yaitu fokus pada nasabah. BCA berkomitmen untuk "Senantiasa di Sisi Anda" dengan terus berupaya menghadirkan solusi perbankan yang sesuai dengan kebutuhan nasabah dan masyarakat.

Upaya BCA untuk menjaga kepercayaan nasabah tercermin antara lain pada komitmen dalam melaksanakan tanggung jawab kepada nasabah. Salah satu implementasinya adalah dengan memberikan layanan solusi perbankan bagi nasabah, mitra kerja, dan masyarakat yang dilandasi atas kebutuhan nasabah, memperhatikan perlindungan dan keamanan nasabah, serta dilaksanakan secara konsisten dan berkesinambungan. [103]

Sebagai bagian dari komitmen perusahaan untuk menjadi bank yang bertanggung jawab, BCA juga memberikan pengenalan layanan keuangan dan menyediakan layanan keuangan inklusif.

PERLINDUNGAN NASABAH

Desain Produk Perbankan

BCA melakukan evaluasi terhadap rencana produk dan aktivitas baru untuk memastikan bahwa produk atau aktivitas baru tersebut telah sesuai dengan ketentuan yang berlaku, termasuk terkait tinjauan risiko.

Kajian risiko dilakukan BCA terhadap rencana penerbitan produk dan aktivitas baru sesuai jenis risiko yang terdapat dalam Peraturan Bank Indonesia (PBI) No. 5/8/PBI/2003 tanggal 19 Mei 2003 beserta perubahannya, antara lain melalui PBI No. 11/25/PBI/2009 tanggal 1 Juli 2009, dan Surat Edaran Bank Indonesia No. 11/35/DPNP tanggal 31 Desember 2009.

Informasi Produk (Solusi) Perbankan

Informasi yang jelas selalu tersedia bagi nasabah maupun calon nasabah, yang mencakup fitur solusi perbankan, serta hak dan kewajiban setiap pihak yang melekat pada jasa perbankan yang dipasarkan. Dalam memberikan layanan, BCA tidak meminta nasabah untuk menggunakan atau membeli produk yang tidak dibutuhkan. BCA memberikan informasi mengenai solusi perbankan agar nasabah dapat memahami sepenuhnya apa yang akan diperolehnya. [417-1]

Untuk memastikan agar nasabah menerima informasi yang tepat, petugas BCA selalu mendapatkan pembekalan dan pembaruan pengetahuan produk terkait beragam solusi perbankan BCA.

BCA menyediakan sarana informasi mengenai solusi BCA secara jelas, akurat dan terkini. Penyampaian informasi dilakukan melalui sarana komunikasi konvensional maupun digital, antara lain selebaran, brosur, atau media tertulis lainnya di setiap kantor cabang BCA, maupun lewat media elektronik atau media sosial. Informasi solusi perbankan juga dapat diperoleh melalui *contact center* Halo BCA atau www.bca.co.id.

Bertepatan dengan ulang tahunnya yang ke-60, BCA meluncurkan beberapa inovasi layanan pelanggan berbasis digital sesuai dengan komitmen **'Melayani Lebih Baik',** antara lain:

Layanan VIRA (*Virtual Assistant Chat* BCA)

Layanan VIRA (*Virtual Assistant Chat* BCA) yang bisa diakses melalui Facebook Messenger, LINE, dan Kaskus Chat. VIRA menyediakan fitur Info & Promo yang dapat dimanfaatkan nasabah untuk melihat informasi soal promosi, lokasi ATM terdekat, kurs dan pengajuan kartu kredit secara *online*, dan fitur Transaksi Perbankan untuk melihat informasi saldo, mutasi transaksi, dan informasi kartu kredit.

Halo BCA Chat

Halo BCA Chat berupa *widget* di situs www.bca.co.id untuk memperoleh semua informasi seputar produk dan fasilitas BCA termasuk promosi dan penawaran, didukung oleh petugas yang siap membantu selama 24 jam.

eBranch BCA

eBranch BCA, aplikasi berbasis ponsel pintar untuk nasabah maupun non-nasabah untuk layanan pembukaan rekening.

Layanan yang Bertanggung Jawab

Edukasi Nasabah

Edukasi kepada nasabah merupakan salah satu upaya untuk mencegah terjadinya kesalahan penjualan produk maupun penipuan transaksi, atau berbagai bentuk kecurangan lainnya. Untuk itu, BCA aktif mengembangkan berbagai program edukasi terkait keamanan bertransaksi saat menggunakan solusi perbankan BCA.

Program edukasi nasabah BCA dilakukan secara konsisten dan berkesinambungan. Untuk memberikan kemudahan kepada nasabah maupun masyarakat, informasi solusi perbankan BCA dapat diperoleh melalui beragam sarana komunikasi. Program edukasi nasabah juga dijalankan melalui kerja sama dengan *blogger* yang melalui blog personalnya berbagi pengalaman bertransaksi perbankan kepada para pembaca.

Kanal Informasi Produk dan Media Edukasi Nasabah:

Contact Center
Halo BCA 15008888

Website
www.bca.co.id

Media Informasi Lain:
- **Smart-money.co**
- Kerja sama dengan media-media *online* dengan nama **Berita BCA (SWA, Kontan, Pikiran Rakyat, Kompas, Metro TV News, Tempo, Tribun)**

Facebook Fan Page (1,8 juta *friends*)
facebook.com/**XpresiBCA**
facebook.com/**GoodLifeBCA**
facebook.com/**BizGuideBCA**
facebook.com/**BankBCA**
facebook.com/**KartuKreditBCA**

Twitter (670 ribu *followers*)
@XpresiBCA
@BizGuideBCA
@BankBCA
@KartuKreditBCA
@HaloBCA

Youtube (11 ribu *subscriber*)
youtube.com/**solusiBCA**

KASKUS BankBCA
instagram Goodlifebca
LINE Bank BCA
slideshare www.slideshare.net/SolusiBCA
LinkedIn PT Bank Central Asia Tbk

Perlindungan Privasi dan Kepentingan Nasabah

Dalam upaya melindungi kepentingan nasabah, BCA mengacu pada PBI No. 16/1/PBI/2014 tanggal 16 Januari 2014 tentang Perlindungan Konsumen Jasa Sistem Pembayaran, dan Peraturan Otoritas Jasa Keuangan (POJK) No. 1/POJK.07/2013 tanggal 26 Juli 2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.

Sejak 2016, Operasi Pusat Data GSIT (*Group Strategic Information Technology*) telah menerima sertifikasi ISO 27001:2013 untuk Sistem Manajemen Keamanan Informasi, sebagai wujud nyata komitmen BCA untuk meningkatkan keamanan informasi perbankan serta keamanan informasi nasabah, termasuk melalui peningkatan kualitas teknologi informasi.

Menyikapi Gangguan Pelayanan bagi Nasabah

Pada 27 Agustus 2017, sejumlah Anjungan Tunai Mandiri (ATM) dan kantor kas BCA mengalami gangguan akibat anomali pada satelit Telkom 1. Sekitar 30 persen ATM dan 126 kantor kas mengalami gangguan layanan sehingga BCA segera mengupayakan pemindahan layanan ke satelit lain.

Pada 30 Agustus 2017, operasi pada ATM dan Kantor Kas yang terdampak dapat kembali dipulihkan. Selama masa perbaikan tersebut, BCA membebaskan biaya tarik tunai dari ATM bank lain yang biasanya dikenakan biaya Rp7.500 per transaksi. Dengan cara ini, ketidaknyamanan yang timbul dapat dikurangi.

Pengaduan Nasabah

Proses penanganan pengaduan nasabah diterima dan ditanggapi secara cepat dan akurat oleh cabang maupun kantor layanan atau unit kerja terkait. BCA memberikan perhatian serius kepada setiap masukan dan keluhan nasabah, yang menjadi umpan balik untuk meningkatkan pelayanan yang prima bagi nasabah.

BCA menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Bank Indonesia tentang pengaduan nasabah dan mediasi perbankan.

Sarana memperoleh informasi dan menyampaikan pengaduan

Layanan
Contact Center 24 jam Halo BCA

Email
halobca@bca.co.id

Twitter
@HaloBCA

Halo BCA Chat
di www.bca.co.id

Video Call
di Kantor Cabang Utama BSD, SCBD, Alam Sutera, Thamrin, Matraman dan Darmo

Video Banking
di MyBCA

Pengelolaan pengaduan nasabah diterapkan sesuai peraturan berikut:

- PBI No. 7/7/PBI/2005 tanggal 20 Januari 2005 tentang Penyelesaian Pengaduan Nasabah sebagaimana telah diubah dengan Peraturan Bank Indonesia No. 10/10/PBI/2008 tanggal 28 Februari 2008.
- SE BI No. 7/24/DPNP tanggal 18 Juli 2005 perihal Penyelesaian Pengaduan Nasabah sebagaimana telah diubah dengan Surat Edaran Bank Indonesia No. 10/13/DPNP tanggal 6 Maret 2008.
- PBI No. 8/5/PBI/2006 tanggal 30 Januari 2006 tentang Mediasi Perbankan sebagaimana telah diubah dengan PBI No. 10/1/PBI/2008 tanggal 28 Februari 2008.
- SE OJK No. 2/SEOJK.07/2014 tanggal 14 Februari 2014 perihal Pelayanan dan Penyelesaian Pengaduan Konsumen pada Pelaku Usaha Jasa Keuangan.

BCA menyediakan beberapa saluran komunikasi untuk pengaduan nasabah, yang utama adalah *Contact Center* Halo BCA yang setia memberikan pelayanan setiap hari selama 24 jam nonstop dengan *end-to-end service* sehingga keluhan nasabah dapat lebih cepat ditindaklanjuti.

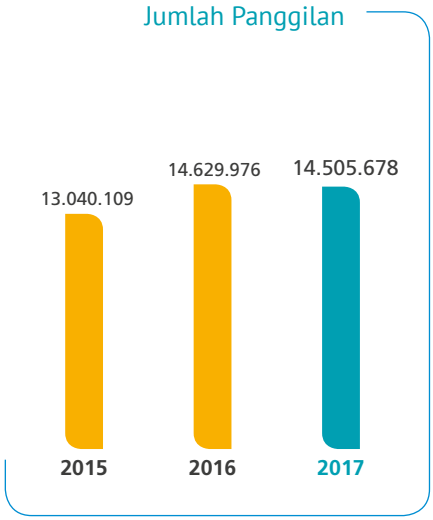
- *Contact Center* Halo BCA bisa diakses melalui telpon ke 1500888, *web chat* di www.bca.co.id, Twitter, *video call* di myBCA dan ATM tertentu, dan email.
- Selama periode 2017, Halo BCA menerima 14.505.678 kontak nasabah, yang terdiri dari 10,47% atau 1.518.744 panggilan merupakan keluhan nasabah dan 44,86% atau 6.507.247 panggilan terkait kebutuhan nasabah atas informasi solusi perbankan BCA.
- 98,92% panggilan keluhan nasabah yang masuk dapat dituntaskan sesuai standar layanan.
- Kinerja dan layanan Halo BCA mendapatkan apresiasi dari beberapa lembaga independen, baik dalam skala nasional maupun internasional, antara lain:

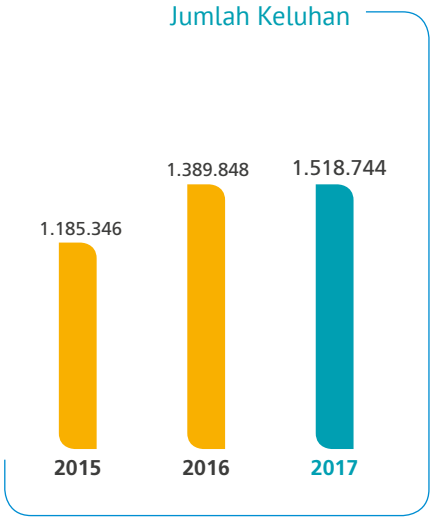
11 Penghargaan yang diperoleh dalam ajang *Contact Center Service Excellence Award* (CCSEA) 2017 dari Carre – *Center for Customer Satisfication and Loyality* (Carre – CCSL) dan Majalah Service Excellence.

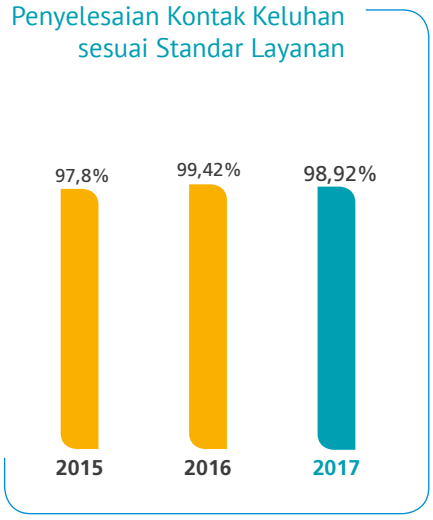
52 Penghargaan sekaligus *Grand Champion* di ajang *The Best Contact Center Indonesia* 2017 yang diselenggarakan oleh *Indonesia Contact Center Association* (ICCA).

16 Penghargaan di *Contact Center World Global Award* di London dan 23 penghargaan di *Contact Center World Asia Pacific.*

Meningkatkan Kepuasan Pelanggan







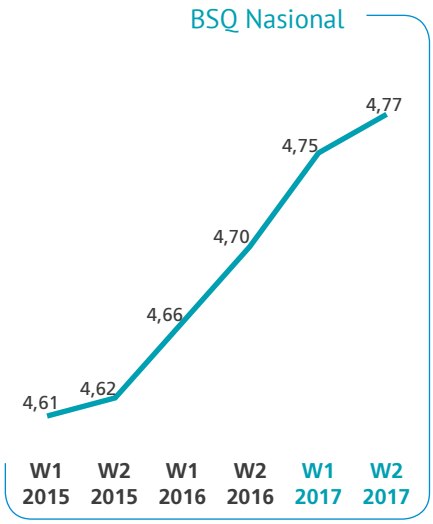
MENINGKATKAN KEPUASAN PELANGGAN

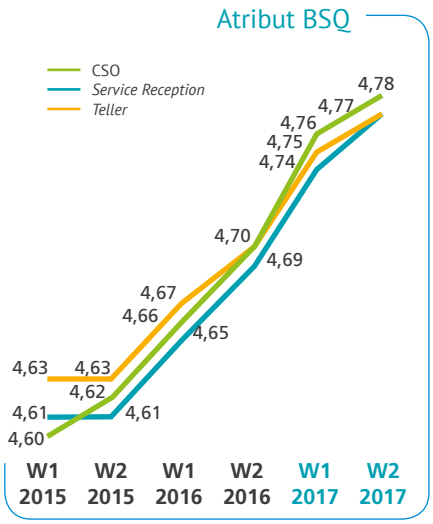
BCA senantiasa melakukan inovasi layanan dan pengembangan fitur-fitur untuk meningkatkan kemudahan, kenyamanan dan fleksibilitas nasabah. Bentuk layanan yang disediakan juga disesuaikan dengan segmen dan kebutuhan nasabah, sesuai dengan tata nilai yang ditanamkan BCA "fokus nasabah – integritas – kerja tim – upaya terus menerus untuk mencapai keunggulan."

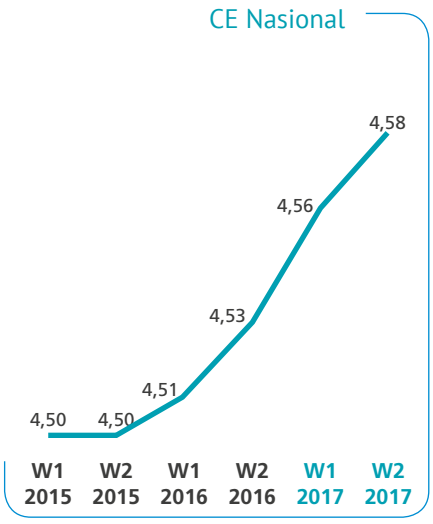
Untuk memperdalam pengetahuan mengenai persepsi pelanggan, BCA melakukan survei pelanggan bekerja sama dengan lembaga independen. Hasil survei merupakan salah satu acuan untuk meningkatkan layanan kepada nasabah secara berkesinambungan. Survei dilakukan dua kali dalam setahun dengan dua kategori pengukuran, yaitu:

- CE (*Customer Engagement*) yang menunjukkan keterikatan pelanggan dengan BCA.
- BSQ (*Branch Service Quality*) yang menunjukkan kualitas layanan *Service Reception, Teller* dan *Customer Service Officer* di kantor cabang.

Hasil Pengukuran Kinerja Layanan BCA







Berkat kerja keras seluruh keluarga besar BCA dalam melakukan inovasi layanan dan produk perbankan, serta memanfaatkan berbagai peluang bisnis yang ada, BCA pada 2017 mengukir prestasi dengan meraih penghargaan di ajang *Excellent Service Experience Award* dan *Service Quality Award*. Penghargaan ini diberikan kepada perusahaan di Indonesia yang berhasil memberikan layanan terbaik kepada pelanggannya.

Memperluas Akses Layanan Keuangan

Keunggulan BCA dalam perbankan transaksi dan jangkauan jaringan yang luas telah membentuk landasan yang kuat bagi pertumbuhan Bank. BCA terus mengembangkan strategi jaringan multikanal, yang terdiri dari jaringan cabang dan beragam saluran perbankan elektronik untuk memberikan keleluasaan bagi nasabah dalam bertransaksi.

Untuk memberikan pelayanan terbaik kepada nasabah, BCA terus mengembangkan jaringan kantor cabang, termasuk merenovasi kantor cabang.

Ketersediaan akses diiringi juga dengan peningkatan kualitas layanan melalui pengembangan kemampuan karyawan agar dapat memberikan solusi perbankan yang lengkap, efisien dan tepat waktu.

Touchpoint

1.235
Kantor Bank

22%
Peningkatan jumlah kantor bank sejak 5 tahun terakhir

17.658
Anjungan Tunai Mandiri

47%
Peningkatan jumlah ATM sejak 5 tahun terakhir

470.000
Mesin *Electronic Data Capture*

Platform Digital

my BCA
Beroperasi di mal, menyediakan layanan *self service* sebagai cabang digital dan *video banking*.

7
Anjungan myBCA di Jakarta, Tangerang, dan Surabaya.

eBranch BCA
Aplikasi ponsel pintar dengan fitur *mobile form*, pembukaan rekening, reservasi, dan lainnya.

36.000+
pengguna menggunakan kemudahan eBranch.

VIRA
Diperkenalkan pada Februari 2017, VIRA adalah layanan perbankan berbasis aplikasi *chatting* yang memudahkan nasabah untuk mengetahui informasi dan promosi seputar BCA, serta melakukan transaksi perbankan.

660.000+
pengguna

Flazz
Merupakan salah satu bentuk sarana pembayaran untuk transaksi sehari-hari dengan cepat dan praktis

Meningkat 33%
transaksi menggunakan Flazz dibandingkan tahun 2016

Sakuku
Diluncurkan pada 2015, Sakuku adalah uang elektronik berbasis ponsel pintar untuk pembayaran belanja, isi pulsa, transfer dana, pembagian tagihan, dan tarik tunai.

250.000+
pengguna (meningkat 53% dibandingkan 2016)

Inklusi Keuangan

Pemerintah melalui Peraturan Presiden No. 82 Tahun 2016 tentang Strategi Nasional Keuangan Inklusif (SNKI) telah mencanangkan pencapaian target persentase jumlah penduduk dewasa yang memiliki akses layanan keuangan pada lembaga keuangan formal, yaitu 75 persen pada 2019.

Fokus utama bulan inklusi keuangan 2017 adalah mendorong kebiasaan masyarakat untuk menabung agar bisa merencanakan dan mengelola keuangan lebih baik. Konsep menabung juga diperluas, mencakup asuransi, tabungan untuk mencicil, tabungan hari tua, hingga tabungan saham.

Dalam program inklusi keuangan, sejak 2015 BCA merupakan salah satu bank penyelenggara program layanan keuangan tanpa kantor dalam rangka keuangan inklusif (Laku Pandai) yang digagas Otoritas Jasa Keuangan (OJK). Laku Pandai, yang memanfaatkan sarana teknologi informasi di wilayah yang tidak terjangkau kantor bank, menyediakan layanan tabungan bagi nasabah dengan nomor ponsel sebagai nomor rekening.

LAKU BCA DAN DUITT

Sebagai salah satu wujud komitmen untuk mendukung program Laku Pandai, BCA menyediakan dua produk perbankan tanpa kantor cabang LAKU BCA, yang merupakan produk rekening tabungan dasar, dan DUITT, yang berbasis uang elektronik. Penyediaan layanan LAKU BCA dan DUITT dilakukan melalui kerja sama dengan pihak lain (agen) dan didukung penggunaan sarana teknologi informasi.

Apa Kata Mereka?

Jujum Jumirah
Nasabah LAKU BCA

Saya bisa menyisihkan uang setiap hari di agen LAKU BCA. Saya menabung untuk membayar uang sekolah anak saya yang pertama. Dengan LAKU BCA, menabung berapa pun diterima, jadi tidak memberatkan saya untuk menyisihkan uang.

LAKU BCA

LAKU BCA adalah produk perbankan yang menggunakan nomor ponsel sebagai nomor rekening. Nasabah hanya perlu mendaftar pada agen LAKU untuk menabung atau menarik uang tunai tanpa harus pergi ke bank.

LAKU BCA pertama kali diluncurkan pada April 2015 di wilayah Pulau Jawa dan telah menjangkau 18.916 nasabah dan jaringan 362 agen.

Fitur LAKU

Nasabah LAKU mendapatkan bunga jika saldo tabungan Rp1 atau lebih dengan saldo maksimum Rp20.000.000. Tabungan LAKU tidak memiliki batas minimum saldo dan transaksi setor tunai, dan tanpa biaya administrasi bulanan. Pembukaan rekening cukup dengan mengisi formulir dan melampirkan fotokopi kartu identitas. Biaya pembuatan kartu juga ringan, yaitu Rp2.000.

Selain praktis dan mudah, keamanan tetap terjaga dengan menggunakan kode rahasia OTP (*One Time Password*/Kata Kunci Sekali Pakai) yang dikirim melalui ponsel.

DUITT

DUITT atau DUIT Telepon adalah layanan sistem pembayaran dan keuangan yang dilakukan melalui kerja sama dengan pihak ketiga (agen) serta menggunakan sarana dan perangkat teknologi berbasis seluler.

DUITT bukan merupakan simpanan sehingga tidak dijamin oleh Lembaga Penjamin Simpanan (LPS), dengan saldo maksimum Rp5.000.000 dan tidak mendapatkan bunga. Pembukaan DUITT sangat mudah, cukup dengan menyediakan nomor telepon seluler dan kartu identitas, mendatangi Agen DUITT terdekat, dan mengisi formulir yang tersedia.

Seluruh transaksi LAKU dan DUITT hanya dilayani oleh agen yang bekerja sama dengan BCA dan tidak dilayani di kantor cabang BCA, kecuali bagi nasabah yang memerlukan informasi produk dan layanan BCA lainnya.

LAKU BCA merupakan salah satu upaya BCA untuk memperluas pelayanan keuangan di Indonesia. **LAKU BCA** diharapkan dapat memfasilitasi dan memotivasi masyarakat akan budaya menabung, serta sekaligus untuk mendekatkan maupun memperkenalkan layanan lembaga keuangan atau perbankan.

LAKU SimPel

Untuk segmen pelajar, OJK bersama Industri Jasa Keuangan telah mengembangkan produk tabungan yang diberi nama Simpanan Pelajar ("SimPel dan SimPel iB") yang merupakan salah satu implementasi Perpres SNKI (Strategi Nasional Keuangan Inklusif).

BCA meluncurkan produk LAKU SimPel bagi pelajar pada 25 Oktober 2016. Persyaratan pembukaan Tabungan SimPel mudah dan sederhana. Selain itu, setoran awal tabungan ini ringan, bebas biaya administrasi bulanan, dan jumlah minimum setoran terjangkau. Peserta akan memiliki dan menerima kartu SimPel atas namanya.

ATM Wicara

Dalam rangka meningkatkan inklusi keuangan bagi kelompok disabilitas, BCA menyediakan mesin Anjungan Tunai Mandiri (ATM) khusus bagi penyandang tunanetra.

ATM Wicara dilengkapi *headset* untuk mendengarkan instruksi panduan dan tombol yang memiliki titik-titik perabaan. Fitur ini diharapkan dapat membantu penyandang tunanetra dalam melakukan berbagai transaksi perbankan melalui ATM BCA.

Lokasi ATM Wicara BCA sampai dengan 31 Desember 2017

No	Lokasi
1	Indomaret Raya Kramat Jati, Jakarta
2	Indomaret Bona Indah II, Jakarta
3	Alfamart Pluit Sakti, Jakarta
4	Indomaret Pluit Utara Raya 43, Jakarta
5	Alfamidi Kelapa Gading, Jakarta
6	Alfamart Daan Mogot Raya, Jakarta
7	Alfamart Rusun Kemayoran, Jakarta
8	Indomaret Lontar Atas (T09D), Jakarta
9	Graha Kas Kebayoran 1, Jakarta
10	Intercon 1, Jakarta
11	Enagoya Mart & Cafe 1, Jakarta
12	Thamrin 2, Jakarta
13	Alfamidi Karang Tengah, Jakarta
14	Ramayana Kramat Jati, Jakarta
15	Ramayana Cilegon, Banten
16	Indomaret Kopo Sayati 309, Bandung
17	Indomaret Secang, Jawa Tengah
18	Circle K CK0112 Timoho, Yogyakarta
19	Circle K CK0111 Sosrowijayan 2, Yogyakarta
20	PT Sumber Makmur Anugrah 1, Temanggung

18.916
Jumlah Rekening LAKU BCA

364
Jumlah Agen LAKU BCA dan DUITT

19
Lokasi Kabupaten Agen LAKU BCA di DKI Jakarta, Jawa Barat, Jawa Tengah, Banten, Riau dan DI Yogyakarta

9.321
Jumlah Rekening SimPel

"Best Disclosure & Transparency" dan "Top 50 The Biggest Market Capitalization Public Listed Companies"

IICD Corporate Governance Award 2017

The Most Trusted Company

Corporate Governance Perception Index (CGPI) 2016

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

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Tata Kelola Perseroan

Penerapan prinsip keuangan berkelanjutan yang mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) ke dalam kegiatan operasional serta produk dan layanan lembaga jasa keuangan telah menjadi komitmen jangka panjang Perseroan. Salah satu perwujudan prinsip tersebut pada aspek lingkungan hidup dan tanggung jawab sosial adalah penerbitan laporan keberlanjutan setiap tahun oleh Perseroan sejak 2016.

Sebagai bank yang memiliki lebih dari 17 juta nasabah, Perseroan wajib melaksanakan prinsip tata kelola perusahaan yang baik dan prinsip kehati-hatian untuk menjaga amanat dari para nasabah. Pelaksanaan tata kelola dipandang sebagai keharusan untuk mencapai keberlanjutan usaha Perseroan dalam jangka panjang dan memaksimalkan nilai Perseroan untuk pemegang saham maupun para pemangku kepentingan.

Komitmen Penerapan Tata Kelola Perseroan

Penerapan tata kelola Perseroan merupakan faktor yang menentukan dalam memelihara kepercayaan para pemegang saham dan para pemangku kepentingan terhadap Perseroan. Hal ini dirasakan semakin penting seiring meningkatnya risiko bisnis dan tantangan yang dihadapi industri perbankan. Melalui penerapan prinsip-prinsip tata kelola perseroan yang baik, Perseroan diharapkan dapat mempertahankan kelangsungan usahanya yang sehat dan kompetitif.

Untuk itu, Perseroan berkomitmen untuk terus meningkatkan implementasi prinsip-prinsip tata kelola perseroan yang baik sesuai dengan ketentuan peraturan perundang-undangan yang berlaku dan perkembangan praktik terbaik (*best practices*) dalam tata kelola perusahaan serta ASEAN *Corporate Governance Scorecard*.

Tujuan penerapan tata kelola perusahaan yang baik di Perseroan adalah:

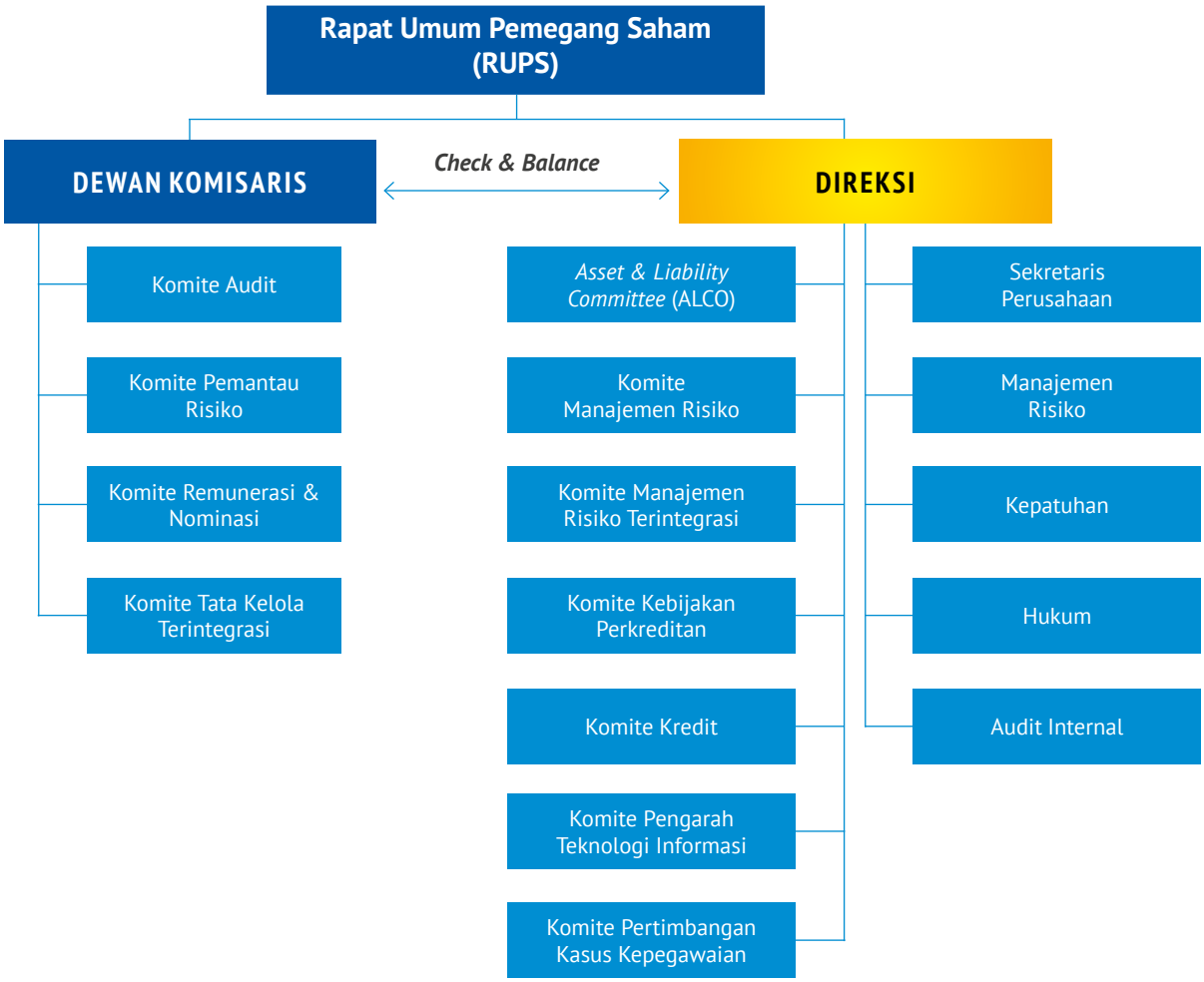
a. Mendukung visi Perseroan untuk menjadi "Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia".
b. Mendukung misi Perseroan, yaitu:
   - Membangun institusi yang unggul di bidang penyelesaian pembayaran dan solusi keuangan bagi nasabah bisnis dan perseorangan.
   - Memahami beragam kebutuhan nasabah dan memberikan layanan finansial yang tepat demi tercapainya kepuasan optimal bagi nasabah.
   - Meningkatkan nilai *francais* dan nilai *stakeholders* BCA.
c. Memberikan manfaat dan nilai tambah (*added value*) bagi para pemegang saham (*shareholders*) dan para pemangku kepentingan (*stakeholders*).
d. Mempertahankan dan meningkatkan kelangsungan usaha yang sehat dan kompetitif dalam jangka panjang (*sustainable*).
e. Meningkatkan kepercayaan para investor kepada Perseroan.

Tata Kelola Perseroan

Perseroan memiliki organ tata kelola yang menjalankan tugas dan tanggung jawab sesuai dengan lingkup tugas, tanggung jawab dan fungsinya masing-masing sesuai dengan ketentuan yang berlaku. Organ tata kelola Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS) Direksi, Dewan Komisaris, dan unit kerja pendukung. Organ-organ tersebut memiliki tugas dan tanggung jawab yang jelas, mencerminkan implementasi prinsip pengawasan dan keseimbangan (*check and balance*) serta sistem pengendalian internal Perseroan.

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

Struktur Tata Kelola BCA



Komposisi Organ Tata Kelola Perseroan juga telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan, pengalaman kerja, usia, maupun keahlian, dan masing-masing memiliki kompetensi tinggi yang mendukung peningkatan kinerja perusahaan. [102-18]

RAPAT UMUM PEMEGANG SAHAM

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi Perseroan yang berfungsi sebagai forum bagi para pemegang saham untuk mengambil keputusan yang berkaitan dengan Perseroan. Dalam RUPS, para pemegang saham mempergunakan haknya, mengemukakan pendapat dan memberikan suaranya dalam proses pengambilan keputusan.

RUPS memiliki kewenangan yang tidak diberikan kepada Direksi dan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar Perseroan dan peraturan perundangan yang berlaku.

DEWAN KOMISARIS

Dewan Komisaris adalah organ Perseroan yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar Perseroan serta memberikan nasihat kepada Direksi. Dewan Komisaris juga bertugas untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip tata kelola perusahaan yang baik dalam setiap kegiatan usaha Perseroan pada seluruh tingkatan atau jenjang organisasi Perseroan. Dewan Komisaris melaksanakan tugas dan tanggung jawabnya secara independen.

DIREKSI

Direksi merupakan organ Perseroan yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan Perseroan sesuai dengan maksud dan tujuan Perseroan, serta mewakili Perseroan baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.

Pemilihan Dewan Komisaris dan Direksi

Komite Remunerasi dan Nominasi (KRN) merekomendasikan calon anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris Perseroan. Selanjutnya, dengan memperhatikan rekomendasi dari KRN tersebut, Dewan Komisaris mengusulkan pengangkatan calon anggota Dewan Komisaris dan Direksi untuk diajukan dalam RUPS. RUPS mengangkat calon anggota Dewan Komisaris dan Direksi menjadi anggota Dewan Komisaris dan Direksi Perseroan. Setelah RUPS menyetujui pengangkatan tersebut, dilakukan uji kelayakan dan kepatutan untuk memperoleh persetujuan Otoritas Jasa Keuangan (OJK).

KOMITE DEWAN KOMISARIS

Komite Audit

Komite Audit Perseroan dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris untuk membantu Dewan Komisaris dalam mendukung efektivitas pelaksanaan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan laporan keuangan, sistem pengendalian internal, pelaksanaan fungsi audit internal dan eksternal, implementasi tata kelola perusahaan yang baik serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

Dalam menjalankan fungsinya, Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit untuk menilai kecukupan pengendalian internal termasuk kecukupan proses pelaporan keuangan.
2. Dalam melaksanakan tugas pada butir 1 tersebut di atas dan guna memberi rekomendasi kepada Dewan Komisaris, Komite Audit melakukan pemantauan dan evaluasi terhadap:

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

- Pelaksanaan tugas Divisi Audit Internal (DAI).
- Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan Standar Audit yang berlaku.
- Kesesuaian Laporan Keuangan dengan Standar Akuntansi yang berlaku.
- Memberikan pendapat independen jika terjadi perbedaan pendapat antara Manajemen dan Kantor Akuntan Publik atas jasa yang diberikannya.

3. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Divisi Audit Internal (DAI), Akuntan Publik dan hasil pengawasan Otoritas Jasa Keuangan (OJK) serta Bank Indonesia.
4. Melakukan penelaahan atas informasi keuangan lainnya yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas seperti proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan.
5. Melakukan penelaahan atas kepatuhan Perseroan terhadap peraturan perundang-undangan di bidang perbankan dan pasar modal, dan peraturan perundang-undangan serta ketentuan lainnya yang berhubungan dengan kegiatan usaha Perseroan.
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Kantor Akuntan Publik, yang didasarkan pada independensi, ruang lingkup penugasan, serta imbalan jasa.
7. Menelaah dan melaporkan kepada Dewan Komisaris pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan.
8. Menelaah dan memberikan saran kepada Dewan Komisaris mengenai potensi benturan kepentingan Perseroan.
9. Melakukan pemantauan atas implementasi *Good Corporate Governance* (GCG) yang efektif dan berkelanjutan.
10. Menjalankan tugas-tugas lain yang relevan dengan fungsi Komite Audit atas permintaan Dewan Komisaris.
11. Menjaga kerahasiaan dokumen, data dan informasi Perseroan.

Komite Pemantau Risiko

Komite Pemantau Risiko (KPR) dibentuk untuk membantu Dewan Komisaris dalam melaksanakan tanggung jawab pengawasan risiko sesuai dengan peraturan yang berlaku.

Tugas dan tanggung jawab KPR antara lain:

1. Membantu dan memberikan rekomendasi kepada Dewan Komisaris dalam rangka meningkatkan efektivitas pelaksanaan tugas pengawasan dan tanggung jawab di bidang manajemen risiko dan memastikan bahwa kebijakan manajemen risiko dilaksanakan dengan baik.
2. Dalam kaitannya dengan proses untuk dapat memberikan rekomendasi, KPR harus melakukan:
   a. Evaluasi atas konsistensi antara kebijakan manajemen risiko dan pelaksanaan kebijakan tersebut.
   b. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
3. Menyusun dan/atau memperbarui pedoman dan tata tertib kerja KPR.
4. Menjalankan tugas-tugas lain yang relevan dengan fungsi KPR atas permintaan Dewan Komisaris.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi dibentuk untuk mengembangkan kualitas manajemen puncak melalui kebijakan remunerasi dan nominasi dengan tetap memperhatikan ketahanan dan kelangsungan usaha Perseroan.

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi antara lain:

1. Mengevaluasi kebijakan remunerasi dan nominasi Perseroan.
2. Merekomendasikan kepada Dewan Komisaris mengenai:
   a. Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham Perseroan.
   b. Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk kemudian oleh Dewan Komisaris disampaikan kepada Direksi.
3. Menyusun dan merekomendasikan kepada Dewan Komisaris mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS.
4. Memastikan kebijakan remunerasi Perseroan telah sesuai dengan:
   a. Kinerja keuangan dan pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan yang berlaku;
   b. Prestasi kerja individual;

c. Kewajaran dengan kelompok sebaya (*peer group*);
d. Sasaran dan strategi jangka menengah/panjang Perseroan.

5. Merekomendasikan kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris dan/atau calon anggota Direksi untuk disampaikan kepada RUPS.
6. Merekomendasikan pihak-pihak independen calon anggota Komite Audit dan Komite Pemantau Risiko kepada Dewan Komisaris.
7. Mengkaji kelayakan kebijakan pemberian fasilitas-fasilitas yang disediakan bagi Dewan Komisaris dan Direksi.
8. Melaksanakan tugas lain yang diberikan Dewan Komisaris yang berkaitan dengan remunerasi dan nominasi sesuai dengan ketentuan yang berlaku.
9. Melaporkan hasil pengkajian dan rekomendasi sehubungan dengan tugas-tugas Komite Remunerasi dan Nominasi kepada Dewan Komisaris apabila diperlukan.

Komite Tata Kelola Terintegrasi

Komite Tata Kelola Terintegrasi (KTKT) dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris Perseroan sebagai Entitas Utama dalam Konglomerasi Keuangan. Komite Tata Kelola Terintegrasi dibentuk untuk membantu Dewan Komisaris Perseroan dalam melakukan pengawasan atas penerapan Tata Kelola Terintegrasi.

Dalam menjalankan fungsinya, KTKT memiliki tugas dan tanggung jawab sebagai berikut:

1) Mengevaluasi pelaksanaan Tata Kelola Terintegrasi sedikitnya melalui penilaian kecukupan pengendalian internal dan pelaksanaan fungsi kepatuhan secara terintegrasi.
2) Memberikan rekomendasi kepada Dewan Komisaris Perseroan sebagai Entitas Utama dalam Konglomerasi Keuangan untuk penyempurnaan Pedoman Tata Kelola Terintegrasi.

KOMITE EKSEKUTIF DIREKSI

Asset & Liability Committee

Asset & Liability Committee (ALCO) merupakan salah satu Komite tetap di bawah Direksi. Misi ALCO adalah mencapai tingkat profitabilitas Perseroan yang optimal serta risiko likuiditas, risiko suku bunga, dan risiko valuta asing yang terkendali, melalui penetapan kebijakan dan strategi aset dan liabilitas Perseroan (*assets* & *liabilities management*).

Fungsi Pokok ALCO antara lain:

- Menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan likuiditas untuk menjaga likuiditas sesuai dengan ketentuan yang berlaku, memenuhi kebutuhan likuiditas Perseroan, termasuk kebutuhan dana tidak terduga, dan meminimalkan dana menganggur.
- Menetapkan dan mengevaluasi kebijakan dan strategi yang berkaitan dengan risiko pasar, yaitu risiko suku bunga dan risiko valuta asing.
- Menetapkan dan mengevaluasi kebijakan dan strategi harga untuk produk-produk dana, pinjaman, dan rekening antar kantor.
- Menetapkan dan mengevaluasi kebijakan dan strategi dalam penataan portofolio investasi.
- Menetapkan dan mengevaluasi kebijakan dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga untuk mencapai margin bunga bersih yang optimal.

Komite Manajemen Risiko

Komite Manajemen Risiko (KMR) dibentuk untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko Perseroan.

Fungsi Pokok KMR antara lain:

- Menyusun kebijakan, strategi, dan pedoman penerapan manajemen risiko.
- Menyempurnakan pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan proses dan sistem manajemen risiko yang efektif.
- Menetapkan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal (*irregularities*).

Komite Manajemen Risiko Terintegrasi

Komite Manajemen Risiko Terintegrasi (KMRT) dibentuk untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko Perseroan dan Perusahaan Anak secara terintegrasi.

Fungsi Pokok KMRT antara lain memberi rekomendasi kepada Direksi yang sekurang-kurangnya meliputi:

- Penyusunan kebijakan manajemen risiko terintegrasi.
- Perbaikan atau penyempurnaan kebijakan manajemen risiko terintegrasi berdasarkan hasil evaluasi pelaksanaan.

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan (KKP) dibentuk untuk mengarahkan pemberian kredit melalui perumusan kebijakan perkreditan dalam rangka pencapaian target perkreditan yang didasarkan pada prinsip kehati-hatian.

Fungsi Pokok KKP antara lain:

- Membantu Direksi dalam merumuskan kebijakan perkreditan, terutama yang berkaitan dengan prinsip kehati-hatian dalam perkreditan.
- Memantau dan mengevaluasi penerapan kebijakan perkreditan agar dapat dilaksanakan secara konsisten dan konsekuen.
- Melakukan kajian berkala terhadap Kebijakan Dasar Perkreditan Bank (KDPB) Perseroan.
- Memantau perkembangan dan kondisi portofolio perkreditan.
- Memberikan saran dan langkah perbaikan atas hasil pemantauan dan evaluasi yang telah dijalankan.

Komite Kredit

Komite Kredit (KK) dibentuk untuk membantu Direksi dalam mengevaluasi dan/atau memberikan keputusan kredit sesuai batas wewenang yang ditetapkan Direksi sebagaimana diatur dalam Anggaran Dasar Perseroan dengan memperhatikan pengembangan bisnis tanpa meninggalkan prinsip kehati-hatian. Komite Kredit terdiri dari Komite Kredit Korporasi dan Komite Kredit Komersial.

Fungsi pokok KK antara lain:

- Memberikan pengarahan apabila perlu dilakukan analisis kredit yang lebih mendalam dan komprehensif.
- Memberikan keputusan atau rekomendasi atas rancangan keputusan kredit yang diajukan oleh pemberi rekomendasi/ pengusul yang terkait dengan:
  - Debitur-debitur besar
  - Industri yang spesifik
  - Permintaan khusus dari Direksi
- Melakukan koordinasi dengan *Asset & Liability Committee* (ALCO) terkait aspek pendanaan kredit dan penyesuaian suku bunga kredit korporasi.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi (KPTI) dibentuk untuk memastikan penerapan sistem teknologi informasi sejalan dengan rencana strategis Perseroan serta meningkatkan keunggulan bersaing perusahaan melalui pemanfaatan teknologi informasi yang tepat guna.

Fungsi pokok KPTI antara lain:

- Mengkaji dan merekomendasikan rencana strategis teknologi informasi agar sejalan dengan rencana bisnis Perseroan.
- Melakukan evaluasi secara berkala atas dukungan teknologi informasi pada kegiatan usaha Perseroan.
- Memastikan investasi teknologi informasi memberikan nilai tambah kepada Perseroan.

Komite Pertimbangan Kasus Kepegawaian

Pembentukan Komite Pertimbangan Kasus Kepegawaian (KPKK) dilandasi dengan misi untuk memberikan rekomendasi kepada Direksi mengenai penyelesaian kasus yang memenuhi prinsip keadilan dan kesetaraan melalui penelaahan kasus pelanggaran dan/atau kejahatan yang dilakukan karyawan.

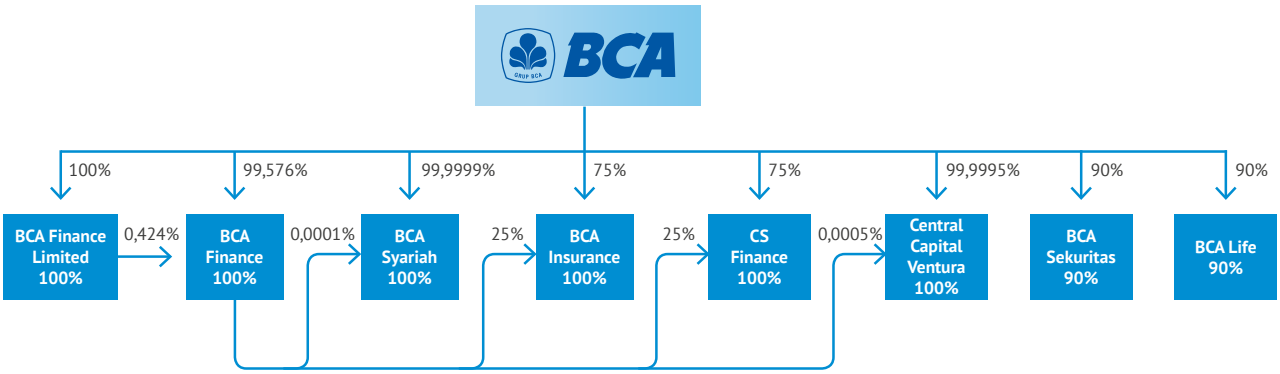
Fungsi pokok KPKK antara lain:

- Menelaah kasus tindak pelanggaran dan/atau kejahatan oleh karyawan yang memerlukan keputusan Direksi untuk tindak lanjut penyelesaiannya.
- Memberikan pertimbangan kepada Direksi di dalam menentukan tindak lanjut penyelesaian atas kasus pelanggaran dan/atau kejahatan tersebut, yang meliputi pengenaan sanksi, pembenahan sistem dan prosedur operasional serta pemrosesan kasus secara hukum jika diperlukan.
- Secara berkala menelaah penyelesaian kasus pelanggaran dan/atau kejahatan yang diputuskan oleh Kepala Kantor Cabang Utama dan Kepala Kantor Wilayah.
- Memberikan saran dan pengarahan (jika diperlukan) kepada cabang dan wilayah dalam menangani kasus pelanggaran dan/atau kejahatan.

Penjelasan lebih lengkap mengenai pelaksanaan tugas seluruh organ tata kelola Perseroan dapat dibaca dalam Laporan Tahunan BCA 2017 bagian Tata Kelola Perusahaan.

Penerapan Tata Kelola Terintegrasi

Perseroan melakukan pengkajian risiko secara dalam kerangka penerapan tata kelola terintegrasi. Penerapan Tata Kelola Terintegrasi ini dilakukan berdasarkan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2014 tanggal 18 November 2014 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan dan Surat Edaran Otoritas Jasa Keuangan Nomor 15/ SEOJK.03/2015 tanggal 25 Mei 2015 tentang Penerapan Tata Kelola Terintegrasi bagi Konglomerasi Keuangan.



Penerapan tata kelola terintegrasi di Perseroan mencakup:

1. Pedoman Tata Kelola Terintegrasi yang disusun oleh Direksi dan telah mendapatkan persetujuan dari Dewan Komisaris. Pedoman ini menjadi acuan bagi Perusahaan Anak dalam menyusun Pedoman Tata Kelola dan menerapkan tata kelola masing-masing.
2. Komite Tata Kelola Terintegrasi
3. Penyesuaian struktur organisasi, termasuk:
   a. Satuan Kerja Kepatuhan yang mencakup kepatuhan terintegrasi
   b. Satuan Kerja Audit Intern yang mencakup audit intern terintegrasi
   c. Satuan Kerja Manajemen Risiko yang mencakup manajemen risiko terintegrasi
4. Sosialisasi Pedoman Tata Kelola Terintegrasi dan penerapan tata kelola terintegrasi kepada anggota Komite Tata Kelola Terintegrasi, unit kerja terkait, dan seluruh Anak Perusahaan.

Berdasarkan analisis hasil Penilaian Sendiri (*self assessment*) terhadap struktur Tata Kelola Terintegrasi, proses Tata Kelola Terintegrasi, dan hasil Tata Kelola Terintegrasi pada masing-masing faktor penilaian pelaksanaan Tata Kelola Terintegrasi, Semester I dan II 2017 dikategorikan **"Peringkat 1" ("Sangat Baik").**

Kategori Risiko	Ranking	Definisi Peringkat
Individual	1	Manajemen BCA telah melakukan penerapan *Good Corporate Governance* yang secara umum Sangat Baik. Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip-prinsip *Good Corporate Governance*. Apabila terdapat kelemahan dalam penerapan prinsip *Good Corporate Governance*, maka secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen BCA.
Analisis		
Berdasarkan analisis Penilaian Sendiri (*self assesment*) terhadap aspek *Governance Structure, Governance Process*, dan *Governance Outcome* pada masing-masing Faktor Penilaian Pelaksanaan GCG, dapat disimpulkan sebagai berikut: 1. Aspek *Governance Structure* Tata Kelola pada seluruh Faktor Penilaian Pelaksanaan GCG sudah lengkap dan sangat memadai. 2. Aspek *Governance Process* Tata Kelola pada sebagian besar Faktor Penilaian Pelaksanaan GCG sudah sangat efektif yang didukung oleh struktur dan infrastruktur (*Governance Structure*) yang sangat memadai. 3. Aspek *Governance Outcome* Tata Kelola pada sebagian besar Faktor Penilaian Pelaksanaan GCG telah sangat berkualitas yang dihasilkan dari aspek *Governance Process* yang sebagian besar sangat efektif dengan didukung oleh struktur dan infrastruktur (*Governance Structure*) yang sangat memadai.		

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

Susunan Dewan Komisaris dan Direksi serta Kedudukannya dalam Komite Perseroan per 31 Desember 2017

No	Nama	Jabatan	Komite Audit	Komite Pemantau Risiko	Komite Remunerasi & Nominasi	Komite Tata Kelola Terintegrasi	Komite Asset & Liability (ALCO)
1	Djohan Emir Setijoso	Presiden Komisaris	-	-	Anggota	-	-
2	Tonny Kusnadi	Komisaris	-	-	-	-	-
3	Cyrillus Harinowo	Komisaris Independen	Ketua	-	-	-	-
4	Raden Pardede	Komisaris Independen	-	-	Ketua	-	-
5	Sumantri Slamet	Komisaris Independen	-	Ketua	-	Ketua	-
6	Jahja Setiaatmadja	Presiden Direktur	-	-	-	-	Ketua (merangkap anggota)
7	Eugene K. Galbraith	Wakil Presiden Direktur	-	-	-	-	Anggota
8	Armand Wahyudi Hartono	Wakil Presiden Direktur	-	-	-	-	Anggota
9	Suwignyo Budiman	Direktur	-	-	-	-	Anggota
10	Tan Ho Hien/Subur/ Subur Tan	Direktur (merangkap sebagai Direktur Kepatuhan)	-	-	-	-	Anggota
11	Henry Koenaifi	Direktur	-	-	-	-	Anggota
12	Erwan Yuris Ang	Direktur Independen	-	-	-	-	Anggota
13	Rudy Susanto	Direktur	-	-	-	-	Anggota
14	Lianawaty Suwono	Direktur	-	-	-	-	-
15	Santoso	Direktur	-	-	-	-	Anggota
16	Inawaty Handoyo	Direktur	-	-	-	-	Anggota

Keterangan:
* Ketua Komite Kredit Komersial adalah Kepala Grup Analisa Risiko Kredit
** Ketua Komite Pertimbangan Kasus Kepegawaian adalah Kepala Divisi Human Capital Management

Organ Tata Kelola Perusahaan Perseroan telah mencerminkan keberagaman anggotanya, baik dalam hal pendidikan, pengalaman kerja, usia, maupun keahlian. [405-1]

Komposisi Komisaris Independen
60% (3 orang)

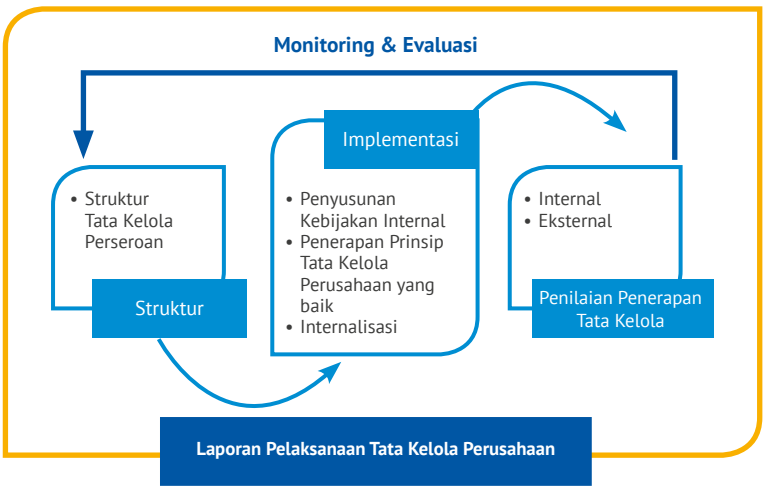
Komposisi Direktur Independen
9% (1 orang)

	Komite Manajemen Risiko	Komite Manajemen Risiko Terintegrasi	Komite Kebijakan Perkreditan	Komite Kredit		Komite Pengarah Teknologi Informasi	Komite Pertimbangan Kasus Kepegawaian`
				Kredit Korporasi	Kredit Komersial*		
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	Anggota	Anggota	Ketua (merangkap anggota tetap)	Anggota	-	-	-
	Anggota	Anggota	Anggota	Anggota	-	-	-
	Anggota	Anggota	-	-	-	Ketua (merangkap anggota)	-
	Anggota	Anggota	Anggota	-	-	-	-
	Ketua (merangkap anggota tetap)	Ketua (merangkap anggota tetap)	Anggota	-	-	Anggota	-
	Anggota	Anggota	Anggota	-	Anggota	-	-
	Anggota	Anggota	-	-	-	Anggota	-
	Anggota	Anggota	Anggota	Anggota	-	-	-
	Anggota	Anggota	-	-	-	-	-
	Anggota	Anggota	Anggota	-	-	-	-
	Anggota	Anggota	Anggota	Ketua (merangkap anggota tetap)	Anggota	-	-

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

Pengembangan Tata Kelola Perusahaan yang Baik pada Perseroan 2017

Kerangka kerja tata kelola perusahaan yang baik di Perseroan terdiri atas struktur tata kelola sebagai landasan, implementasi sebagai perwujudan pelaksanaan prinsip tata kelola, dan penilaian penerapan tata kelola perusahaan sebagai parameter pelaksanaan prinsip tata kelola perusahaan pada Perseroan. Parameter inilah yang digunakan organ Perseroan sebagai indikator untuk terus melakukan perbaikan dalam melaksanakan prinsip tata kelola perusahaan yang baik.



A. Struktur

Perseroan telah memiliki struktur tata kelola perusahaan yang terdiri atas organ-organ sebagaimana dimaksud pada halaman 72 Laporan Keberlanjutan ini. Struktur tersebut terdiri atas:

1) Rapat Umum Pemegang Saham (RUPS)
2) Dewan Komisaris
3) Direksi
4) Komite-komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, Komite Remunerasi & Nominasi, Komite Tata Kelola Terintegrasi.
5) Komite-komite Eksekutif Direksi, yaitu *Asset & Liability Committee* (ALCO), Komite Manajemen Risiko, Komite Manajemen Risiko Terintegrasi, Komite Kebijakan Perkreditan, Komite Kredit, Komite Pengarah Teknologi Informasi, Komite Pertimbangan Kasus Kepegawaian.
6) Sekretaris Perusahaan
7) Unit-unit kerja Manajemen Risiko, Kepatuhan, Hukum, dan Audit Internal.

B. Implementasi

Prinsip-prinsip tata kelola perusahaan yang baik yang terdapat dalam peraturan di Indonesia menjadi pedoman praktik penerapan tata kelola perusahaan yang baik di Perseroan. Dengan berlandaskan pada pandangan tersebut, Perseroan berkomitmen untuk terus meningkatkan implementasi prinsip-prinsip tata kelola perusahaan yang baik sesuai dengan ketentuan peraturan perundang-undangan yang berlaku dan perkembangan praktik terbaik (*best practices*) dalam tata kelola perusahaan serta ASEAN *Corporate Governance Scorecard*.

a. Prinsip dasar tata kelola perusahaan yang baik

Berdasarkan Peraturan Otoritas Jasa Keuangan (OJK) No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, penerapan tata kelola pada industri perbankan harus senantiasa berlandaskan pada lima prinsip dasar, yaitu transparansi, akuntabilitas, pertanggungjawaban, independensi, dan kewajaran.

Pemenuhan terhadap Prinsip Tata Kelola Perusahaan yang Baik

Transparansi	Perseroan mengungkapkan informasi secara tepat waktu, jelas, dan mudah diakses oleh para pemangku kepentingan. Pengungkapan informasi penting tersebut sesuai dengan tata cara yang diatur dalam ketentuan pasar modal dan/atau perundang-undangan terkait. Prinsip keterbukaan yang dianut oleh Perseroan tidak mengurangi kewajiban Perseroan untuk memenuhi ketentuan rahasia bank dan rahasia jabatan.
Akuntabilitas	Perseroan menetapkan tanggung jawab yang jelas dari masing-masing organ organisasi yang selaras dengan visi, misi, sasaran usaha, dan strategi perusahaan. Hal ini dapat dilihat pada Struktur Organisasi Perusahaan, di mana setiap organ organisasi bertindak sesuai dengan tanggung jawabnya.
Pertanggungjawaban	Perseroan selalu berpegang pada prinsip kehati-hatian (*prudential banking practices*) dalam melaksanakan kegiatan usahanya. Perseroan juga bertindak sebagai warga korporasi yang baik.
Independensi	Perseroan bertindak profesional, obyektif, dan bebas dari segala tekanan dari pihak mana pun dalam setiap pengambilan keputusan
Kewajaran	Perseroan senantiasa memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kesetaraan dan kewajaran. Perseroan memberikan kesempatan kepada seluruh pemegang saham dalam Rapat Umum Pemegang Saham untuk menyampaikan pendapat. Seluruh pemangku kepentingan memiliki akses terhadap informasi sesuai dengan prinsip keterbukaan.

1) **Internalisasi:**

Salah satu upaya efektif untuk mendorong terwujudnya implementasi tata kelola perusahaan yang baik di Perseroan adalah dengan proses internalisasi kepada seluruh jajaran pegawai Perseroan dari tingkat dasar sampai dengan tingkat manajerial.

a. Pernyataan Komitmen Penerapan Tata Kelola Perusahaan yang Baik

Sebagai wujud nyata komitmen Perseroan untuk terus meningkatkan implementasi prinsip-prinsip tata kelola perusahaan yang baik sesuai dengan ketentuan yang berlaku, maka setiap tahun Perseroan mewajibkan karyawan eselon 1 sampai dengan eselon 5 untuk menandatangani Pengungkapan Tahunan.

b. Sosialisasi Tata Nilai Perseroan

Tata Nilai Perseroan merupakan nilai-nilai perusahaan yang ditanamkan pada setiap individu karyawan yaitu meliputi:

(1) Fokus pada nasabah
(2) Integritas
(3) Kerja sama tim
(4) Upaya terus menerus untuk mencapai yang terbaik.

Penerapan prinsip tata kelola perusahaan yang baik tertanam dalam setiap tata nilai Perseroan, khususnya dalam nilai integritas dan selalu berusaha mencapai yang terbaik.

Internalisasi budaya tata nilai di Perseroan dilakukan dengan sesi berbagi dan sosialisasi Tata Nilai, baik yang dilakukan secara tatap muka dengan Pemimpin dan rekan kerja dalam satu Divisi, atau lebih dikenal dengan istilah *Community of Practice* (COP), maupun lewat komik tata nilai, sosialisasi melalui intranet, pemutaran video, dan akses ke video Tata Nilai yang dapat dilakukan setiap saat. Perseroan memiliki program SMART SOLUTION yang bertujuan untuk memberikan pelayanan prima, serta fokus pada pemenuhan kebutuhan nasabah dan pemberian solusi keuangan. Untuk mendukung program SMART SOLUTION, Perseroan menyelenggarakan SMART *Solution Reward Program*. Program ini sekaligus dapat menjadi evaluasi dan mendorong penerapan tata nilai Perseroan yang lebih kuat dan meningkatkan keterlibatan tim dan nasabah. Program-program internalisasi budaya inilah yang mendorong perilaku anggota perusahaan yang mendukung implementasi tata nilai, tata kelola perusahaan yang baik, inovatif, sadar risiko, dan produktif.

c. Sosialisasi Tata Kelola Perusahaan yang Baik

ialisasi Tata Kelola Perusahaan yang Baik antara lain dilakukan melalui:

(1) Sosialisasi Prinsip dan Implementasi Tata Kelola Perusahaan yang Baik

Sosialisasi prinsip dan implementasi tata kelola perusahaan yang baik dilakukan melalui buletin Tata Kelola Perusahaan pada portal intranet MyBCA yang dapat diakses pegawai di seluruh Indonesia. Buletin Tata Kelola Perusahaan menyajikan pemahaman, praktik serta informasi ketentuan terbaru tentang tata kelola perusahaan. Selain buletin, sosialisasi tata kelola perusahaan yang baik juga dilakukan

melalui COP maupun sesi berbagi dengan tema terkait tata kelola perusahaan, misalnya mengenai pentingnya keterbukaan informasi, atau implementasi tata kelola perusahaan pada perbankan.

(2) Sosialisasi *Anti-Fraud Awareness* (AFA)
Perseroan secara aktif melakukan sosialisasi mengenai kesadaran akan *fraud* dan anti-gratifikasi. Perseroan telah menyusun Pedoman Penerapan Strategi Anti *Fraud* yang berisi penerapan strategi, penerapan manajemen risiko, laporan yang wajib disampaikan kepada regulator, dan sanksi yang diberikan. Selain itu, Perseroan juga aktif mengadakan sosialisasi anti *fraud* di antaranya melalui penyebaran komik anti *fraud*, slide penerapan anti *fraud* dan sistem pengungkapan pelanggaran (*whistleblowing*) yang dapat diunduh karyawan pada portal internal MyBCA, video AFA, COP Penerapan Strategi Anti *Fraud* serta pembelajaran berbasis elektronik yang wajib diikuti oleh seluruh karyawan.

Program ini dibuat agar setiap karyawan Perseroan dapat ikut berperan aktif dalam menerapkan budaya anti *fraud* sebagai salah satu upaya penerapan prinsip tata kelola perusahaan yang baik, yaitu prinsip akuntabilitas dan independensi, sehingga tercipta kondisi lingkungan kerja yang kondusif dan bebas dari tindak *fraud*. [205-2]

(3) Sosialisasi Transaksi Afiliasi dan Benturan Kepentingan
Pelaporan transaksi afiliasi dan benturan kepentingan merupakan salah satu faktor penting dalam penerapan prinsip tata kelola perusahaan yang baik. Oleh karena itu, Perseroan berupaya berperan aktif dalam melakukan keterbukaan informasi atau laporan transaksi afiliasi dan benturan kepentingan. Kebijakan terkait laporan transaksi afiliasi dan benturan kepentingan dituangkan dalam Surat Keputusan Direksi No.079/SK/DIR/2017 tanggal 21 Juni 2017 perihal Transaksi Afiliasi dan Transaksi yang Mengandung Benturan Kepentingan. Sosialisasi dilakukan melalui COP maupun *sharing session*.

Untuk mempermudah sosialisasi, kebijakan di atas juga dapat diunduh pada portal intranet MyBCA yang dapat diakses seluruh karyawan Perseroan di seluruh Indonesia.

2) *Review* Implementasi

Pada praktiknya, implementasi prinsip-prinsip tata kelola perusahaan yang baik terkadang menemui permasalahan atau hambatan. Untuk itu Perseroan melakukan kajian implementasi tata kelola perusahaan yang mendukung perbaikan ke depannya.

Pada 2017, Perseroan telah melakukan kajian terhadap implementasi tata kelola, antara lain dengan:

- Menyusun mekanisme alur pelaporan kepemilikan saham pemegang saham tertentu
- Membuat Surat Keputusan tentang Mekanisme Penyusunan dan Penyampaian Laporan Penilaian Sendiri Pelaksanaan Tata Kelola Terintegrasi
- Menyusun pemetaan tata kelola terintegrasi

Implementasi tata kelola perusahaan adalah faktor penting dalam memelihara kepercayaan para pemegang saham dan para pemangku kepentingan terhadap Perseroan. Hal ini dirasakan semakin penting seiring dengan meningkatnya risiko bisnis dan tantangan yang dihadapi oleh industri perbankan. Melalui penerapan prinsip-prinsip tata kelola perusahaan yang baik, Perseroan diharapkan dapat mempertahankan kelangsungan usahanya yang sehat dan kompetitif.

C. Penilaian Kinerja Tata Kelola Perusahaan

Penilaian Kinerja Tata Kelola Perusahaan dilakukan secara internal maupun eksternal.

1) Penilaian Internal
Penilaian internal pelaksanaan tata kelola di lingkungan Perseroan dilakukan melalui mekanisme penilaian sendiri pada setiap semester baik secara individu maupun secara terintegrasi bersama-sama dengan

entitas anak perusahaan. Penilaian sendiri dilakukan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai Pelaksanaan Tata Kelola Perusahaan yang Baik untuk Bank Umum.

Hasil penilaian sendiri pelaksanaan tata kelola perusahaan pada Perseroan pada Semester I dan Semester II 2017 dikategorikan "Peringkat-1" ("Sangat Baik"), baik secara individual maupun terintegrasi.

2) Penilaian eksternal
Penilaian penerapan tata kelola perusahaan yang baik pada Perseroan di tahun 2017 juga telah dilakukan oleh pihak eksternal yaitu oleh *Indonesian Institute for Corporate Governance* (IICG) bersama majalah SWA dalam kegiatan *Corporate Governance Perception Index* (CGPI), dan oleh *Indonesian Institute for Corporate Directorship* (IICD).

Pada 2017, Perseroan mendapat predikat "*The Most Trusted Company*" ("Sangat Terpercaya") dengan skor 88,41 dari hasil penilaian CGPI, serta meraih penghargaan "*Best Disclosure & Transparency*" dan "*Top 50 The Biggest Market Capitalization Public Listed Companies*" dalam *The 9th IICD Corporate Governance Conference & Award 2017*.

Sementara itu, tata kelola kegiatan usaha syariah yang dijalankan oleh perusahaan anak BCA Syariah memperoleh penghargaan *Gold Category* dalam *Indonesia Good Corporate Governance Award* (IGCGA) III – 2017. Penghargaan tersebut diinisiasi oleh Majalah Economic Review, IPMI International Business School, dan Sinergi Daya Prima.

Hasil GCG *Assessment* tahun 2017

Hasil GCG *Assessment*	#1 *Excellent* Penilaian Sendiri (*Self-Assessment*) secara Individu	Sangat Terpercaya *The Most Trusted Company* *Corporate Governance Perception Index* tahun 2016 - The Indonesian Institute for Corporate Governance (CGPI)

Penjelasan Peringkat:
Manajemen Perseroan telah menerapkan tata perusahaan yang baik yang secara umum "Sangat Baik". Hal ini tercermin dari pemenuhan yang sangat memadai atas prinsip-prinsip tata kelola perusahaan yang baik. Apabila terdapat kelemahan dalam penerapan prinsip tata kelola perusahaan yang baik, maka secara umum kelemahan tersebut tidak signifikan dan dapat segera dilakukan perbaikan oleh manajemen Perseroan.

Penerapan Manajemen Risiko

Perseroan menerapkan Kerangka Dasar Manajemen Risiko secara terpadu yang dituangkan dalam Kebijakan Dasar Manajemen Risiko (KDMR) dan menerapkan manajemen risiko terintegrasi sesuai ketentuan perundangan yang didukung sistem informasi manajemen risiko. [102-11]

Kerangka ini merupakan sarana untuk menetapkan strategi, organisasi, kebijakan dan pedoman, serta infrastruktur Perseroan, untuk memastikan semua risiko dapat dikenali, diukur, dikendalikan, dan dilaporkan dengan baik.

Membangun Tata Kelola dan Pelibatan Pemangku Kepentingan

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di Perseroan. Penerapan manajemen risiko dan sistem pengendalian internal Perseroan mencakup:

- Pengawasan aktif Dewan Komisaris dan Direksi
- Kecukupan kebijakan, prosedur dan penetapan limit
- Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko
- Sistem pengendalian internal yang menyeluruh.

Agar penerapan manajemen risiko dapat berjalan dengan efektif dan optimal, Perseroan telah memiliki Komite Manajemen Risiko yang berwenang untuk mengkaji dan memberikan rekomendasi mengenai hal-hal yang berkaitan dengan manajemen risiko, untuk dimintakan keputusan dari Direksi.

Selain itu, Perseroan telah membentuk beberapa Komite lain yang bertugas untuk menangani risiko secara lebih spesifik, antara lain Komite Kebijakan Perkreditan (KKP), Komite Kredit serta Asset and Liability Committee (ALCO) atau Komite Aset dan Liabilitas.

Perseroan senantiasa melakukan pengkajian risiko secara menyeluruh atas rencana penerbitan produk dan aktivitas baru sesuai ketentuan regulator.

Hasil Manajemen Risiko BCA 2017	*low to moderate* Risiko komposit BCA untuk triwulan IV 2017	*Satisfactory* **Kualitas Penerapan Manajemen Risiko**

Penjelasan lebih lengkap mengenai pelaksanaan tugas seluruh organ tata kelola Perseroan dapat dibaca dalam Laporan Tahunan BCA 2017 bagian Tata Kelola Perusahaan.

Risiko-risiko yang Dihadapi dan Dikelola

Sesuai POJK No. 17/POJK.03/2014 tanggal 18 November 2014 dan SEOJK No. 14/SEOJK.03/2015 tentang Penerapan Manajemen Risiko Terintegrasi bagi Konglomerasi Keuangan, maka Perseroan menjadi Entitas Utama dari Konglomerasi Keuangan Perseroan, yang secara terintegrasi mengelola jenis risiko sebagai berikut:

Kategori Risiko	Penjelasan Singkat
Risiko Kredit	• Organisasi perkreditan terus disempurnakan dengan mengacu pada metode *four eyes principle*, di mana keputusan kredit diambil berdasarkan pertimbangan dari dua sisi, yaitu sisi pengembangan bisnis dan sisi analisis risiko kredit. • Perseroan telah memiliki Kebijakan Dasar Perkreditan Bank (KDPB) yang senantiasa disempurnakan sejalan dengan perkembangan Perseroan, ketentuan regulator serta sesuai dengan prinsip kehati-hatian perbankan dan praktik-praktik internasional terbaik.
Risiko Pasar	• Dalam mengelola risiko nilai tukar valuta asing, Perseroan memusatkan pengelolaan Posisi Devisa Neto (PDN) pada Divisi Tresuri, yang menggabungkan Laporan PDN harian dari semua cabang. • Perseroan menentukan tingkat suku bunga simpanan dan kredit berdasarkan kondisi pasar dan persaingan dengan memantau pergerakan tingkat suku bunga acuan dan suku bunga yang ditawarkan oleh bank pesaing.
Risiko Likuiditas	• Perseroan sangat mementingkan penjagaan kecukupan likuiditas dalam memenuhi komitmennya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, maupun untuk memenuhi kebutuhan likuiditas operasional. Fungsi pengelolaan kebutuhan likuiditas secara keseluruhan ini dilakukan oleh ALCO dan secara operasional oleh Divisi Tresuri. • Perseroan telah menjalankan ketentuan terkait dengan likuiditas sesuai ketentuan regulator yang mewajibkan Bank untuk menjaga likuiditas Rupiah (Giro Wajib Minimum/GWM) baik secara harian maupun secara rata-rata untuk masa laporan tertentu, yang terdiri dari GWM Primer dan GWM LFR dalam bentuk giro Rupiah pada Bank Indonesia, GWM Sekunder berupa SBI, SDBI, dan SBN, serta GWM valuta asing dalam bentuk giro valuta asing pada Bank Indonesia.
Risiko Operasional	• Untuk mengelola, memitigasi dan meminimalkan risiko operasional tersebut, Perseroan memiliki Kerangka Manajemen Risiko Operasional dan telah mengimplementasikan Sistem Informasi Manajemen Risiko Operasional (ORMIS). • Untuk memastikan Perseroan dapat melayani transaksi perbankan yang berlangsung 24 jam sehari tanpa gangguan, Perseroan mengoperasikan dua pusat data secara *redundancy* yang dirancang untuk memastikan kelangsungan usaha apabila terjadi kegagalan sistem pada salah satu dari dua pusat data tersebut.
Risiko Hukum	Untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko hukum, Perseroan telah membentuk Grup Hukum di Kantor Pusat dan Unit Kerja Hukum di seluruh Kantor Wilayah.
Risiko Reputasi	Untuk mengelola dan mengendalikan risiko reputasi, Perseroan didukung oleh fasilitas *Contact Center* Halo BCA (layanan telepon 24 jam untuk informasi, saran, dan keluhan).
Risiko Stratejik	• Penilaian risiko strategis inheren dilakukan dengan menggunakan parameter-parameter seperti kesesuaian strategi dengan kondisi lingkungan bisnis, strategi berisiko rendah dan strategi berisiko tinggi, posisi bisnis Perseroan dan pencapaian Rencana Bisnis Bank. • Penilaian kualitas penerapan manajemen risiko strategis dilakukan dengan menggunakan parameter-parameter seperti tata kelola risiko, kerangka manajemen risiko, proses manajemen risiko, Sistem Informasi Manajemen dan Sumber Daya Manusia, serta kecukupan sistem pengendalian risiko.
Risiko Kepatuhan	Perseroan telah memiliki kebijakan dan prosedur kepatuhan, yang berisi antara lain adanya proses untuk selalu menyesuaikan ketentuan dan sistem internal dengan peraturan yang berlaku, mengomunikasikan ketentuan kepada karyawan terkait, melakukan kajian terhadap produk/aktivitas baru, melakukan uji kepatuhan secara berkala, dan pelatihan kepada karyawan. Hasil pengawasan Direktur Kepatuhan dilaporkan setiap triwulan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.
Risiko Transaksi Intra-Grup	• Penilaian risiko transaksi intra-grup inheren dilakukan dengan menggunakan parameter-parameter seperti komposisi transaksi intra-grup dalam Konglomerasi Keuangan, dokumentasi dan kewajaran transaksi serta informasi lainnya. • Penilaian kualitas penerapan manajemen risiko transaksi intra-grup dilakukan dengan menggunakan parameter-parameter seperti tata kelola risiko, kerangka manajemen risiko, proses manajemen risiko, Sistem Informasi Manajemen dan Sumber Daya Manusia, serta kecukupan sistem pengendalian risiko.
Risiko Asuransi	• Penilaian risiko asuransi inheren dilakukan dengan menggunakan parameter-parameter seperti risiko teknis, dominasi risiko asuransi terhadap keseluruhan lini usaha, bauran risiko produk dan jenis manfaat, dan struktur reasuransi. • Penilaian kualitas penerapan manajemen risiko asuransi dilakukan dengan menggunakan parameter-parameter seperti tata kelola risiko, kerangka manajemen risiko, proses manajemen risiko, Sistem Informasi Manajemen dan Sumber Daya Manusia, serta kecukupan sistem pengendalian risiko.

Penerapan Prinsip Kehati-hatian

Penerapan Prinsip Kehati-hatian

Selain menerapkan manajemen risiko dengan konsisten, Perseroan juga menerapkan prinsip kehati-hatian sesuai dengan peraturan perundang-undangan terutama untuk mencegah penyalahgunaan layanan keuangan untuk tujuan yang merugikan. Pendekatan yang dilakukan Bank adalah sebagai berikut. [102-11]

Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT)

Salah satu tugas pokok terkait aspek pengenalan nasabah adalah memastikan bahwa perusahaan telah menjalankan Program Anti-Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT). Perseroan telah melakukan berbagai aktivitas sebagai perwujudan atas komitmen Perseroan untuk ikut serta memberantas pencucian uang dan pencegahan pendanaan terorisme. Aktivitas terkait Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) selama 2017 adalah sebagai berikut:

- Melaporkan secara berkala pelaksanaan APU dan PPT kepada Direksi dan Dewan Komisaris.
- Memantau transaksi keuangan mencurigakan.
- Mengkoordinasikan pelaksanaan pemutakhiran data nasabah melalui penyusunan target dan pemantauan realisasi terhadap target.
- Melakukan kajian atas rencana produk dan aktivitas baru untuk memastikan telah memperhatikan peraturan APU dan PPT.
- Menyaring nasabah dan transaksi terkait Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal (DPPSP) yang diterbitkan oleh otoritas terkait.
- Melakukan uji kepatuhan atas penerapan APU dan PPT di kantor cabang bekerja sama dengan Pengawas Internal Cabang.
- Melakukan kajian kepatuhan (*compliance review*) terhadap kantor cabang untuk memastikan penerapan APU dan PPT berjalan sesuai ketentuan yang berlaku.
- Melaporkan transaksi keuangan mencurigakan, transaksi keuangan tunai, dan transaksi keuangan transfer dana dari dan ke luar negeri, serta Data Sistem Informasi Pengguna Jasa Terpadu (SiPESAT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
- Melakukan pelatihan dan sosialisasi APU dan PPT secara berkesinambungan melalui pelatihan di kelas, pembelajaran elektronik (*e-learning*), maupun *video conference*.
- Melakukan pengembangan materi pelatihan Penerapan APU dan PPT.
- Mengembangkan dan mengimplementasikan program kesadaran risiko dan kepatuhan untuk cabang melalui kerja sama dengan Satuan Kerja Manajemen Risiko.

Kepatuhan pada Persyaratan Lingkungan

Perseroan berkomitmen untuk tidak menyediakan pembiayaan untuk pelaku usaha yang tidak memenuhi prinsip-prinsip keberlanjutan. Penyaluran pembiayaan Perseroan selalu memperhatikan aspek lingkungan, sosial, dan tata kelola. Sistem ini dimulai sejak dari proses pendekatan pada calon debitur, pengolahan kredit, sampai administrasi dan pemantauan kredit. [102-11]

Kode Etik

Kode Etik Perseroan disusun sebagai acuan bagi Insan Perseroan dalam mengambil keputusan dan bertindak. Kode Etik memberikan acuan tentang apa yang diharapkan dari Insan Perseroan di dalam hubungannya dengan nasabah, pemegang saham, karyawan lain, pemasok/rekanan, Pemerintah serta masyarakat di tempat kita berada.

Kode Etik Perseroan menjadi dasar dalam setiap penyusunan kebijakan dan pengambilan keputusan sehari-hari, serta operasional Perseroan. Setiap keputusan dan tindakan Insan Perseroan dalam posisi mewakili Perseroan dituntut untuk mencapai standar tertinggi dalam integritas, termasuk seandainya standar tersebut tidak tercakup dalam hukum dan perundang-undangan yang berlaku di Republik Indonesia. [102-16]

Prinsip-prinsip utama dalam Kode Etik Perseroan adalah:

1. Profesional
2. Integritas
3. Tim yang unggul
4. Pelayanan prima
5. Kepedulian sosial.

Isi Pokok-Pokok Kode Etik Bankir Perseroan:

Isi pokok-pokok Kode Etik Bankir Perseroan meliputi:

1. Patuh dan taat pada undang-undang dan peraturan yang berlaku
2. Menjaga nama baik dan mengamankan harta kekayaan Perseroan
3. Menjaga kerahasiaan data nasabah dan Perseroan
4. Menjaga agar kepentingan pribadi tidak bertentangan dengan kepentingan Perseroan ataupun nasabah
5. Mencatat secara benar semua transaksi sesuai dengan ketentuan yang berlaku
6. Menjaga dan membina keharmonisan lingkungan kerja dan persaingan yang sehat
7. Tidak menyalahgunakan jabatan dan wewenangnya untuk kepentingan pribadi maupun keluarganya
8. Tidak melakukan perbuatan tercela yang dapat merugikan citra profesinya maupun citra Perseroan pada umumnya
9. Menjauhkan diri dari segala bentuk perjudian atau tindakan spekulatif
10. Senantiasa meningkatkan pengetahuan dan wawasannya, dengan mengikuti perkembangan industri perbankan khususnya dan dunia usaha pada umumnya

Pemberlakuan Kode Etik

Kode Etik Bankir Perseroan berlaku bagi setiap insan Perseroan yaitu anggota Direksi, anggota Dewan Komisaris, dan karyawan Perseroan.

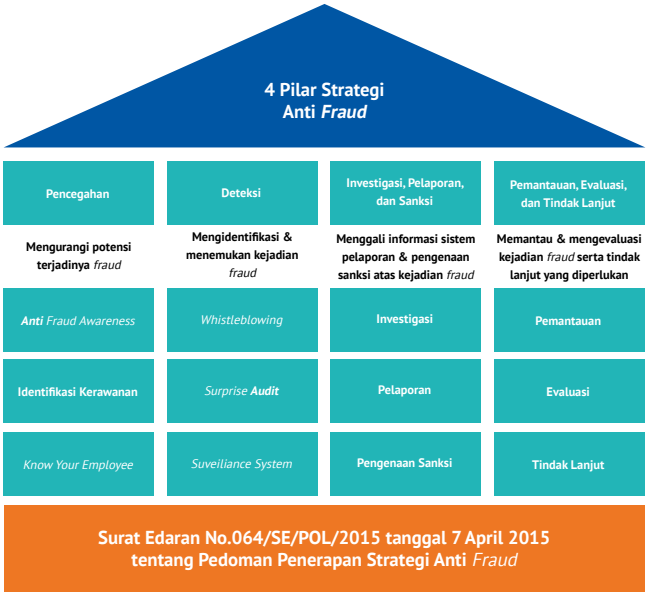
Sosialisasi

Berdasarkan Surat Keputusan Direksi No.778/SK/DIR/95 Perihal Kode Etik Bankir Perseroan, Kode Etik Bankir Perseroan berlaku bagi anggota Dewan Komisaris, anggota Direksi, dan karyawan Perseroan. Berbagai sarana sosialisasi Kode Etik yang digunakan antara lain:

1. Kode Etik Perseroan dibuat dalam bentuk Buku Saku yang telah dibagikan kepada setiap karyawan Perseroan. Karyawan menandatangani pernyataan bahwa yang bersangkutan telah memahami, dan berjanji untuk menaati serta menjalankan Kode Etik Bankir Perseroan tersebut sebagai pedoman berperilaku baik di dalam maupun di luar pekerjaan. Berdasarkan kebijakan penerapan Sistem Pengungkapan Pelanggaran (*Whistleblowing*) Perseroan yang dimuat dalam Surat Keputusan Direksi No.146/SK/DIR/2017 tanggal 1 November 2017, pelanggaran kode etik termasuk dalam tindakan yang dapat dilaporkan melalui sarana *whistleblowing*.
2. Kode Etik Bankir Perseroan telah dimuat dalam portal internal Perseroan (MyBCA), Pedoman Tata Kelola Perusahaan Bab Kode Etik Perseroan dan laman Perseroan Bagian Tata Kelola Perusahaan.
3. Sosialisasi terkait pembahasan kode etik, misalkan tentang rahasia bank, rahasia jabatan, *fraud*, dan sebagainya, dilakukan melalui sesi berbagi di setiap Divisi/Satuan Kerja di Perseroan.
4. Perseroan juga melakukan sosialisasi kode etik melalui *e-learning*. Rekapitulasi pelatihan kode etik bankir Perseroan pada tahun 2017 adalah sebanyak 6.125 pegawai yang telah melakukan pelatihan kode etik baik secara pembelajaran elektronik maupun dalam ruangan kelas.

Penerapan Strategi Anti *Fraud*

Perseroan berkomitmen mencegah terjadinya *fraud* dengan menerapkan sistem pengendalian kecurangan (*fraud*) yang dijalankan secara efektif dan berkesinambungan. Sistem pengendalian *fraud* ini mengarahkan Perseroan dalam menentukan langkah-langkah untuk mencegah, mendeteksi, menyelidiki, dan memantau kejadian *fraud*. [103]



fraud adalah semua tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Perseroan, nasabah, atau pihak lain, yang terjadi di lingkungan Perseroan dan/atau menggunakan sarana Perseroan sehingga mengakibatkan Perseroan, nasabah, atau pihak lain menderita kerugian, dan/atau pelaku *fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung. [102-17]

Keterlibatan Pemangku Kepentingan

Strategi anti *fraud* yang dalam penerapannya berupa sistem pengendalian *fraud*, memiliki 4 (empat) pilar, sebagai berikut:

1) Pencegahan:
   Memuat perangkat-perangkat yang ditujukan untuk mengurangi potensi risiko terjadinya *fraud*, yang paling kurang mencakup anti *fraud awareness*, identifikasi kerawanan, dan *know your employee*.
2) Deteksi:
   Memuat perangkat-perangkat yang ditujukan untuk mengidentifikasi dan menemukan kejadian *fraud* dalam kegiatan usaha Perseroan, yang mencakup paling kurang kebijakan dan mekanisme *whistleblowing*, *surprise* audit, dan *surveillance system*.
3) Investigasi, Pelaporan dan Sanksi:
   Memuat perangkat-perangkat yang ditujukan untuk menggali informasi, sistem pelaporan, dan pengenaan sanksi atas kejadian *fraud* dalam kegiatan usaha Perseroan, yang paling kurang mencakup standar investigasi, mekanisme pelaporan, dan pengenaan sanksi.
4) Pemantauan, Evaluasi, dan Tindak Lanjut:
   Memuat perangkat-perangkat yang ditujukan untuk memantau dan mengevaluasi kejadian *fraud* serta tindak lanjut yang diperlukan berdasarkan hasil evaluasi.

   Perseroan telah berupaya untuk menerapkan strategi anti *fraud* dengan terus meningkatkan kesadaran dan kewaspadaan karyawan terhadap tindakan *fraud* antara lain melalui sarana pembelajaran *e-learning*, pelatihan (*in class training*), sosialisasi, melalui komik, poster, video, budaya anti *fraud*, dan sebagainya.

Sistem Pengungkapan Pelanggaran (*Whistleblowing System*)

Pengungkapan tentang laporan *whistleblowing system* oleh Perseroan dalam Laporan Tahunan ini dengan memperhatikan Bab III huruf g angka 16 Surat Edaran Otoritas Jasa Keuangan No.30/SEOJK.04/2016 tentang Bentuk dan Isi laporan Tahunan Emiten atau Perusahaan Publik.

Whistleblowing system merupakan sarana komunikasi bagi pihak internal dan pihak eksternal Perseroan untuk melaporkan tindakan *fraud* atau pelanggaran yang dilakukan oleh pelaku di internal Perseroan. Pelaporan harus didasari itikad baik dan bukan merupakan suatu keluhan pribadi ataupun didasari kehendak buruk/fitnah.

Kebijakan *whistleblowing system* Perseroan dituangkan dalam Surat Keputusan Direksi No. 183/SK/DIR/2012 tanggal 12 Desember 2012 tentang Penerapan *Whistleblowing System* BCA yang telah diperbaharui dalam Surat Keputusan Direksi No. 146/SK/DIR/2017 tanggal 1 November 2017 tentang Penerapan *Whistleblowing System* BCA .

Tujuan Sistem Pengungkapan Pelanggaran

Penerapan sistem pengungkapan pelanggaran di Perseroan bertujuan untuk:

- Membangun kesadaran pemangku kepentingan (karyawan, nasabah, dan lain-lain) untuk melaporkan tindakan kecurangan atau pelanggaran yang terjadi di internal perusahaan tanpa rasa takut dan khawatir karena dijamin kerahasiaannya.
- Agar *fraud* atau pelanggaran dapat terdeteksi dan dicegah sedini mungkin melalui pengungkapan dari pelapor (*whistleblower*).

Rekapitulasi Pelaporan Sistem Pengungkapan Pelanggaran 2017

Rekapitulasi pelaporan yang masuk melalui Sistem Pengungkapan Pelanggaran disampaikan kepada Direksi secara periodik. Sampai dengan 31 Desember 2017 terdapat 17 (tujuh belas) pengaduan yang masuk ke sistem dengan status sebagai berikut: [205-3]

Status	Jumlah	Keterangan
Open (masih diproses)	0	Sedang dalam proses investigasi
Closed (sudah selesai)	17	• Terbukti (2) • Tidak Terbukti (2) • Bersifat informasi/keluhan nasabah (9) • Data tidak lengkap dan Pelapor belum/tidak dapat memberikan informasi/data tambahan yang diminta (4)

Pelatihan Anti *Fraud*

Dalam rangka mencegah terjadinya *fraud*, Perseroan juga melakukan sosialisasi melalui *e-learning*. Rekapitulasi pelatihan kesadaran anti *fraud* pada 2017 adalah 13.663 pegawai telah melakukan pelatihan baik melalui *e-learning* maupun dalam ruang kelas. [205-2]

Keterlibatan Pemangku Kepentingan

Pemangku Kepentingan Perseroan adalah pihak-pihak yang memengaruhi keberlanjutan Perseroan secara signifikan, karena hubungan dengan kegiatan usaha.

Perseroan bekerja sama dan berinteraksi dengan para pemangku kepentingan melalui proses keterlibatan yang diperlukan dan formal. Interaksi dengan pemangku kepentingan terutama dikelola oleh Hubungan Masyarakat dan Bagian *Investor Relations*. [102-42]

Selain itu, Perseroan mengelola berbagai saluran komunikasi internal untuk menciptakan kelancaran informasi internal yang intensif dan efektif dalam menyebarkan informasi, yang akan mendorong percepatan proses dan mekanisme di semua lini Perseroan.

[102-40] Nama Pemangku Kepentingan	[102-44] Kepentingan dan Harapan yang terkait	[102-43] Metode *Engagement*	Frekuensi
Nasabah dan Klien	Informasi mengenai produk dan layanan perbankan serta keamanan privasi nasabah.	*Contact Center* Halo BCA 1500888 Website dan Media Sosial	Setiap saat
Investor	Kinerja finansial dan pelaksanan strategi perusahaan.	RUPS *Quarterly Report* Laporan Tahunan Laporan Keberlanjutan	Setahun Sekali Triwulan Setahun sekali
Regulator (Otoritas Jasa Keuangan dan Bank Indonesia)	Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola perusahaan yang baik.	Laporan Triwulan kepada Regulator	Triwulan
Komunitas Masyarakat	Program dan peluang pemberdayaan melalui program kemasyarakat dan CSR.	Laporan Keberlanjutan	Setiap saat
Media	Informasi dan data perusahaan, antara lain mengenai kondisi finansial perusahaan, produk dan aksi korporasi.	Siaran Pers	Jika Diperlukan
Karyawan	Hubungan industrial dan hal-hal yang terkait dengan kesejahteraan, hak dan kewajiban pekerja.	Komunikasi Internal melalui Info BCA, BCA Update, MyBCA, Sarana Audio Visual, Halo SDM – *Call center* bagi karyawan BCA	Setiap saat

Informasi Pendukung

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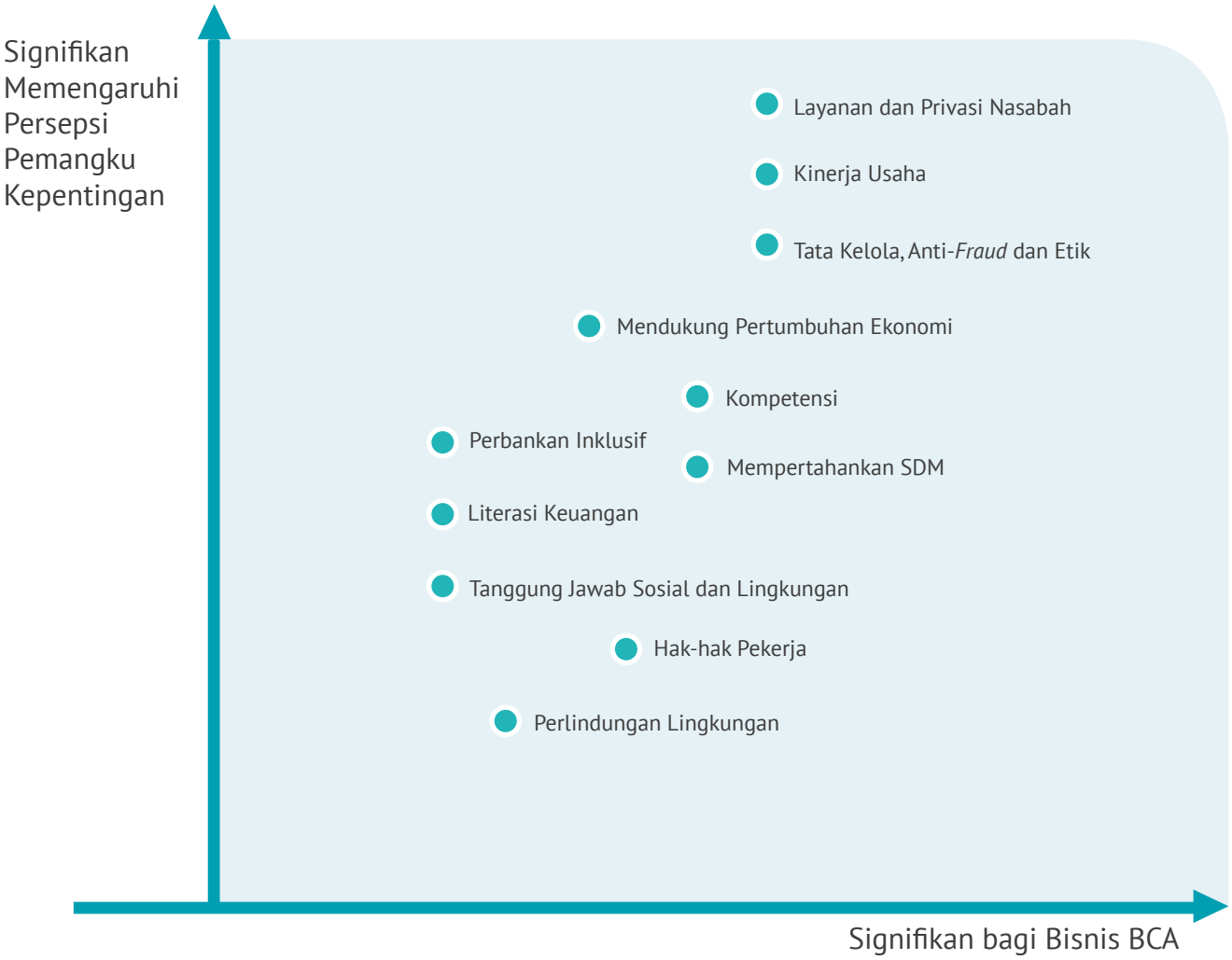
Pemilihan Topik

Topik yang disajikan dalam Laporan ini adalah topik-topik yang kami pertimbangkan material bagi keberlangsungan bisnis BCA dan merupakan isu penting bagi pemangku kepentingan. Laporan Keberlanjutan tahun 2017 ini memuat topik-topik yang material yang sama yang disajikan dalam laporan tahun 2017, karena masih relevan dan tepat dengan operasi BCA tahun 2017. [102-46]

Diagram berikut ini menggambarkan pemilihan topik-topik yang material yang kami sajikan di dalam Laporan ini.



Daftar Topik dan Aspek Material

Topik [102-47]	Material berdasarkan GRI	Di Mana Dampak Relevan Terjadi				
		Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Pemegang Saham dan Investor
Layanan dan Privasi Nasabah	Pelabelan Produk dan Jasa		X		X	X
	Privasi Pelanggan		X		X	X
	Portofolio Produk		X			X
Kinerja Usaha	Kinerja Ekonomi	X	X	X		X
Mendukung Pertumbuhan Ekonomi	Dampak Ekonomi Tidak Langsung		X	X		X
Tata Kelola, Anti-*Fraud* dan Etik	Anti Korupsi	X	X	X	X	X
Kompetensi	Pelatihan dan Pendidikan	X			X	X
Mempertahankan SDM	Ketenagakerjaan	X				X
Perbankan Inklusif	Masyarakat Setempat			X	X	
Literasi Keuangan	Pelabelan Produk dan Jasa		X	X	X	
Tanggung Jawab Sosial dan Lingkungan	Masyarakat Setempat			X		
Hak-hak Pekerja	Ketenagakerjaan	X				X
	Kesehatan dan Keselamatan Kerja	X				X
	Keberagaman dan Kesempatan Setara	X				X
Perlindungan Lingkungan	Material	X		X		
	Energi	X		X		

Rantai Pasokan Bisnis Bank

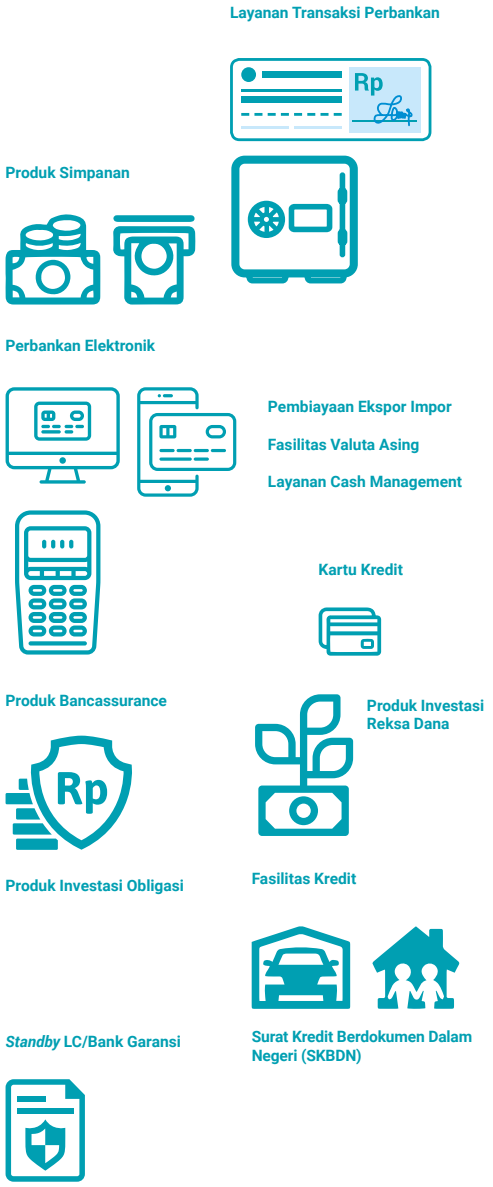
Proses bisnis perbankan yang dijalankan BCA memanfaatkan berbagai pemasok barang dan jasa terutama untuk mendukung operasional perbankan, termasuk di dalamnya layanan pemasok alat tulis dan kantor, layanan teknologi informasi, jasa konsultasi dan jasa lainnya. Bank tidak menggunakan jasa pihak eksternal untuk proses bisnis inti. [102-9]

Kontak [102-53]

Informasi lebih lanjut maupun saran dan pertanyaan atas Laporan ini, Anda dapat menghubungi:

Sekretariat Perusahaan
Hubungan Masyarakat
Menara BCA, Lantai 20 Grand Indonesia
Jl. M.H. Thamrin No. 1 Jakarta 10310
Tel. (62 21) 2358 8000
Fax. (62 21) 2358 8300
E-mail: humas@bca.co.id

Profil BCA

Nama Perusahaan [102-1]	PT Bank Central Asia Tbk
Bidang Usaha [102-2]	Bank Umum
Produk dan Layanan [102-2]	
Kantor Pusat [102-3]	Menara BCA Grand Indonesia Jl. M.H. Thamrin No. 1 Jakarta 10310, Indonesia Tel. (62 21) 2358 8000 Fax. (62 21) 2358 8300
Negara Tempat Operasi yang Signifikan [102-4]	1 (satu) Indonesia
Kepemilikan [102-5]	PT Dwimuria Investama Andalan 47,15% Anthoni Salim 1,76% Masyarakat 51,09%
Dasar Hukum Pendirian [102-5]	Perseroan Terbatas Akta Pendirian Perusahaan No. 38 dengan Akta Notaris Raden Mas Soeprapto tanggal 10 Agustus 1955. Disetujui oleh Menteri Kehakiman dengan Surat Keputusan No. J.A.5/89/19 tanggal 10 Oktober 1955
Pasar yang Dilayani [102-6]	Indonesia

Informasi Pendukung

SKALA ORGANSISASI [102-7]

Dalam Rp miliar

Produk dan Layanan			2015	2016	2017
Perbankan Cabang	Dana Pihak Ketiga	Giro	115.653	137.853	151.250
		Tabungan	244.608	270.352	292.416
		Deposito	113.405	121.929	137.449
	Portofolio Kredit Komersial & UKM	Komersial	91.209	97.052	98.735
		Usaha Kecil Menengah	52.760	52.240	65.925
Perbankan Korporasi	Valuta Asing		16.534	21.358	23.392
	Rupiah		124.727	133.514	153.885
Perbankan Individu	Portofolio Kredit Konsumer	Kartu Kredit	9.483	10.779	11.528
		Kredit Kendaraan Bermotor	31.612	34.817	38.302
		Kredit Pemilikan Rumah	59.415	63.959	73.026
Perbankan Tresuri	Portofolio Tresuri	Instrumen Bank Indonesia	60.487	51.441	54.011
		Obligasi Pemerintah	30.143	66.585	70.621
		Surat Berharga Lainnya	15.061	29.303	37.819

PROFIL KARYAWAN BCA [102-8]

A. Status Karyawan

Keterangan	2015		2016		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Tetap	9.395	13.035	9.654	14.163	9.664	14.679
Tidak Tetap (termasuk kontrak, percobaan, trainee)	619	933	564	692	516	580

B. Komposisi Karyawan

Berdasarkan Masa Kerja

Keterangan	2015		2016		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
≤ 1 Tahun	893	1.862	703	1.349	671	1.041
> 1 – 5	1.514	2.846	2.060	4.226	2.247	4.801
> 5 – 10	431	609	544	804	685	1.117
> 10 – 15	324	613	255	413	268	353
> 15 – 20	2.312	3.735	1.769	2.985	706	1.230
> 20	4.540	4.303	4.887	5.078	5.603	6.717

Berdasarkan Gender

	2015		2016		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
	10.014	13.968	10.218	14.855	10.180	15.259

Berdasarkan Jenjang Pendidikan

Keterangan	2015		2016		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
SMA (atau kurang dari)	3.075	2.324	2.921	2.311	2.688	2.180
Diploma (D1-D4)	745	1.795	697	1.737	642	1.609
S1	5.773	9.558	6.169	10.496	6.396	11.124
S2	418	290	427	310	450	345
S3	3	1	4	1	4	1

Berdasarkan Jenjang Jabatan

Keterangan	2015		2016		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Eksekutif	53	19	53	22	53	29
Manager	1.909	1.931	1.984	2.016	2.026	2.150
Staf	6.577	11.971	6.882	12.779	6.950	13.044
Non Staf	1.475	47	1.299	38	1.151	36

Berdasarkan Jenjang Usia

Keterangan	2015		2016		2017	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
≤ 25	881	2.079	922	2.145	1.082	2.305
> 25 – 30	1.395	2.671	1.707	3.456	1.848	3.858
> 30 – 35	516	695	628	862	676	953
> 35 – 40	791	1.644	610	1.258	525	1.070
> 40 – 45	1.938	3.133	1.634	2.929	1.498	2.780
> 45 – 50	2.674	2.611	2.683	2.788	2.605	2.824
> 50	1.819	1.135	2.034	1.417	1.946	1.469

Ikhtisar Data Keuangan Penting [102-7]

Ikhtisar Data Keuangan 5 tahun terakhir (Diaudit, Konsolidasi, pada atau untuk tahun yang berakhir 31 Desember)

(dalam miliar Rupiah)	2017	2016	2015	2014	2013
Posisi Keuangan					
Total Aset	**750.320**	**676.739**	**594.373**	**553.156**	**496.849**
Total Aset Produktif	672.235	604.049	527.407	483.945	435.309
Kredit yang diberikan - bruto	467.509	415.896	387.643	346.563	312.290
Kredit yang diberikan - bersih	454.265	403.391	378.616	339.859	306.679
Efek-efek (termasuk Efek-efek yang Dibeli dengan Janji Dijual Kembali)	140.873	112.135	52.521	98.589	90.211
Penempatan pada Bank Indonesia dan Bank-bank Lain	18.969	35.364	56.259	12.020	12.254
Total Liabilitas[1]	**618.918**	**564.024**	**504.748**	**477.430**	**434.517**
Dana Pihak Ketiga[2]	581.115	530.134	473.666	447.906	409.486
CASA	443.666	408.205	360.261	336.412	322.895
Giro	151.250	137.853	115.653	107.419	103.157
Tabungan	292.416	270.352	244.608	228.993	219.738
Deposito	137.449	121.929	113.405	111.494	86.591
Pinjaman yang diterima dan Simpanan dari Bank Lain	8.799	7.690	5.899	6.835	3.802
Efek-efek Utang yang Diterbitkan[3]	610	2.332	2.821	2.504	3.133
Total Ekuitas	**131.402**	**112.715**	**89.625**	**75.726**	**62.332**
Penghasilan Komprehensif					
Pendapatan Operasional	56.982	53.779	47.876	41.373	34.622
Pendapatan Bunga Bersih	41.827	40.079	35.869	32.027	26.425
Pendapatan Operasional selain Bunga	15.155	13.700	12.007	9.346	8.197
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan	(2.633)	(4.561)	(3.505)	(2.239)	(2.016)
Beban Operasional	(25.190)	(23.379)	(21.714)	(18.393)	(14.790)
Laba Sebelum Pajak Penghasilan	29.159	25.839	22.657	20.741	17.816
Laba Bersih	**23.321**	**20.632**	**18.036**	**16.512**	**14.256**
Pendapatan / (Beban) Komprehensif Lainnya	755	6.772	(344)	(147)	(777)
Total Laba Komprehensif	**24.076**	**27.404**	**17.692**	**16.365**	**13.479**
Laba Bersih yang dapat diatribusikan kepada:					
Pemilik Entitas Induk	**23.310**	**20.606**	**18.019**	**16.486**	**14.254**
Kepentingan Non-Pengendali	11	26	17	26	2
Laba Komprehensif yang dapat diatribusikan kepada:					
Pemilik Entitas Induk	**24.064**	**27.378**	**17.674**	**16.339**	**13.477**
Kepentingan Non-Pengendali	12	26	18	26	2
Laba Bersih per Saham (dalam Rupiah penuh)	**945**	**836**	**731**	**669**	**579**

Semua angka dalam laporan tahunan ini menggunakan aturan dalam Bahasa Indonesia, kecuali dinyatakan lain.

1. Termasuk dana syirkah temporer sebesar Rp 3.978 miliar di tahun 2017, Rp 3.467 miliar di tahun 2016, Rp 2.802 miliar di tahun 2015, Rp 1.952 miliar di tahun 2014, dan Rp 1.444 miliar di tahun 2013.
2. Dana pihak ketiga tidak termasuk simpanan dari bank lain.
3. Efek-efek utang yang diterbitkan merupakan obligasi dan wesel bayar jangka menengah (*medium-term notes*) yang diterbitkan oleh BCA Finance, anak perusahaan BCA yang bergerak di bidang pembiayaan kendaraan bermotor roda empat.

	2017	2016	2015	2014	2013
Rasio Keuangan[4]					
Permodalan					
Rasio Kecukupan Modal (*Capital Adequacy Ratio* - CAR)[5]	23,1%	21,9%	18,7%	16,9%	15,7%
CAR Tier 1	22,1%	21,0%	17,8%	16,0%	14,8%
CAR Tier 2	1,0%	0,9%	0,9%	0,9%	0,9%
Aset Tetap Terhadap Modal	19,8%	22,4%	18,6%	21,2%	21,8%
Kualitas Aset					
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	0,9%	0,8%	0,6%	0,5%	0,4%
Aset Produktif Bermasalah terhadap Total Aset Produktif	1,1%	1,1%	0,7%	0,6%	0,5%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2,1%	2,3%	2,0%	1,6%	1,5%
Rasio Kredit Bermasalah (*Non-Performing Loans* - NPL) - bruto[6]	1,5%	1,3%	0,7%	0,6%	0,4%
Rasio Kredit Bermasalah (*Non-Performing Loans* - NPL) - bersih	0,4%	0,3%	0,2%	0,2%	0,2%
Rentabilitas					
Tingkat Pengembalian atas Aset (*Return on Asset* - ROA)[7]	3,9%	4,0%	3,8%	3,9%	3,8%
Tingkat Pengembalian atas Ekuitas (*Return on Equity* - ROE)[8]	19,2%	20,5%	21,9%	25,5%	28,2%
Marjin Bunga Bersih (*Net Interest Margin* - NIM)[9]	6,2%	6,8%	6,7%	6,5%	6,2%
Rasio Efisiensi Biaya (*Cost Efficiency Ratio* - CER)	44,4%	43,9%	46,5%	44,2%	42,9%
Beban Operasional terhadap Pendapatan Operasional (BOPO)	58,6%	60,4%	63,2%	62,4%	61,5%
Likuiditas					
Rasio Kredit terhadap Pendanaan (*Loan to Funding Ratio* - LFR)[10]	78,2%	77,1%	81,1%	76,8%	75,4%
Rasio CASA terhadap Dana Pihak Ketiga	76,3%	77,0%	76,1%	75,1%	78,9%
Rasio Liabilitas terhadap Ekuitas	479,3%	507,5%	570,4%	635,8%	701,2%
Rasio Liabilitas terhadap Aset	82,7%	83,5%	85,1%	86,4%	87,5%
Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio* - LCR)[11]	353,0%	391,3%	363,3%	na	na
Kepatuhan					
Persentase Pelanggaran BMPK					
a. Pihak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%
b. Pihak Tidak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%
Persentase Pelampauan BMPK					
a. Pihak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%
b. Pihak Tidak Terkait	0,0%	0,0%	0,0%	0,0%	0,0%
Giro Wajib Minimum (GWM)					
a. GWM Utama Rupiah	7,0%	7,3%	7,5%	8,4%	8,3%
b. GWM Valuta Asing	8,5%	8,5%	9,1%	8,6%	8,5%
Posisi Devisa Neto (PDN)	0,5%	0,2%	0,4%	0,6%	0,2%
Indikator Utama Lainnya					
Jumlah Rekening (dalam ribuan)	17.048	15.583	14.129	13.370	12.486
Jumlah Cabang[12]	1.235	1.211	1.182	1.111	1.062
Jumlah ATM	17.658	17.207	17.081	16.694	14.048
Jumlah Kartu ATM (dalam ribuan)	15.767	14.402	13.090	12.429	11.639
Jumlah Kartu Kredit (dalam ribuan)	3.296	2.983	2.748	2.583	2.458

4. Induk perusahaan saja, rasio keuangan disajikan sesuai dengan Surat Edaran Otoritas Jasa Keuangan No.43/SEOJK.03/2016 tanggal 28 September 2016 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.
5. Rasio CAR memperhitungkan risiko kredit, risiko operasional, dan risiko pasar sesuai dengan Surat Edaran Bank Indonesia No. 11/3/DPNP tanggal 27 Januari 2009 yang kemudian digantikan dengan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tanggal 14 Juli 2016 mengenai Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar (PID); dan dihitung sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11 /POJK.03/2016 tanggal 29 Januari 2016 mengenai Kewajiban Penyediaan Modal Minimum Bank Umum.
6. Dihitung dari total kredit bermasalah (kurang lancar, diragukan, macet) dibagi total kredit.
7. Dihitung dari laba (rugi) sebelum pajak dibagi dengan rata-rata total aset.
8. Dihitung dari laba (rugi) setelah pajak dibagi dengan rata-rata modal Tier 1.
9. Dihitung dari pendapatan (beban) bunga bersih dibagi dengan rata-rata aset produktif.
10. Dihitung dari total kredit pihak ketiga dibagi dengan dana pihak ketiga dan surat berharga yang diterbitkan yang memenuhi persyaratan tertentu yang diterbitkan oleh Bank untuk memperoleh sumber pendanaan.
11. Dihitung dari total High Quality Liquid Asset (HQLA) dibagi dengan total arus kas keluar bersih, sesuai dengan Peraturan Otoritas Jasa Keuangan No 42/POJK.03/2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Bagi Bank Umum.
12. Termasuk kantor kas.

Indeks Isi Standar GRI

Laporan Keberlanjutan SR BCA 2017 disusun 'sesuai dengan' Panduan Standar GRI dengan opsi 'inti'. Laporan ini mengacu pada informasi yang diungkapkan untuk umum dalam Laporan Tahunan BCA 2017.

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102-46	Proses untuk menetapkan isi laporan dan Batasan topik	I
102-47	Daftar topik material	92

Pengungkapan Standar Umum		Halaman
102-48	Pernyataan ulang atas informasi	Tidak ada pernyataan ulang atas informasi yang disajikan dalam laporan sebelumnya
102-49	Perubahan dalam pelaporan	Tidak ada perubahan dalam cakupan pelaporan dibandingkan pelaporan sebelumnya
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102-51	Tanggal laporan paling terakhir	Juni 2017
102-52	Siklus pelaporan	Tahunan
102-53	Poin kontak atas pertanyaan terkait laporan ini	92
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Creating Growth, Providing Values

BCA

Always by your side

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Creating Growth, Providing Values

PT Bank Central Asia Tbk has existed in Indonesia for 60 years, serving and giving meaning for the people. Entering this age, we wish to become more mature, while maintaining the humility, and striving to provide positive impacts for all stakeholders.

Learning Better, Giving Better, and Providing Better Service are BCA's credo in carrying out its role in the country's economy within the framework of sustainable development, by maintaining the balance between business goals, social development, environmental preservation, and prudent corporate governance. Sustainability is a part of the Bank's commitment to manifesting its vision to become the bank of choice and a major pillar of the Indonesian economy.

The 2017 BCA Sustainability Report is the third report we have published, which provides information on BCA's sustainability performance related to Profit-Planet-People principles. This report is intended for the stakeholders of BCA to learn about the Bank's performance and approach in managing corporate responsibility and sustainable finance implementation in Indonesia.

This report complements the 2017 BCA Annual Report, which discusses in details the aspects of business and governance. The implementation of social and environmental responsibility, meanwhile, is the focus of this document.

Reporting Reference

This report was prepared pursuant to the "in-accordance" provisions in the Global Reporting Initiatives Sustainability Reporting Standards (GRI Standards) and the Financial Services Sector Disclosure (FSSD). The option selected in this report is the "core" option. [102-54]

BCA began this 2017 sustainability report in accordance with Attachment-II of the Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Scope of Report

The 2017 BCA Sustainability Report contains BCA's ongoing policy and performance information during the period from January 1, 2017 to December 31, 2017. [102-50]

This document reports on the businesses of BCA and its subsidiaries, except for the data and information on social and environmental responsibility management, which only include the activities and performance of the Bank, unless indicated otherwise. [102-45]

About BCA's Sustainability Report

Message from the President Director

Jahja Setiaatmadja
President Director

Respected Stakeholders,

In 2017, coinciding with the Bank's 60th anniversary, BCA opted for the theme #ToBeBetter through Better Learning, Better Giving, and Better Service. We are inspired by the customers' needs that we fulfill through product and service innovations.

It has been a 60-year journey filled with financial services for the community and supports for the country's economy, to realize the Company's vision of becoming the bank of choice and a major pillar of the Indonesia's economy.

Implementing Sustainable Finance

Since 2015, the Government through the Financial Services Authority has initiated the implementation of Sustainable Finance. In that regards, BCA is involved in the pilot project of the "First Movers on Sustainable Banking" with seven other national banks. This initiative is intended to increase the resilience and competitiveness of Financial Services Institutions, to be able to grow sustainably and contribute in the attempts to reduce the impacts of climate change towards low carbon economy.

Within this framework, BCA is committed to implementing the principles of Sustainable Finance that integrates the environmental, social, and governance aspects into the Bank's daily operations. In the early stages, the principles were manifested through increasing the portion of eco-friendly financing, such as environmentally friendly products, energy conservation, and organic farming. In 2017, BCA's loan portfolio on sustainable financing reached Rp27.15 trillion, an increase by 10.5 percent from the previous year of Rp24.56 trillion.

In addition to realizing sustainable finance, BCA is committed to supporting the Government's development programs, including financial inclusion. As of the end of 2017, BCA has disbursed KUR micro credit of Rp103.55 billion.

Bakti BCA as Part of the Community

The sustainable growth of BCA is attributed to the public's support for the Bank. In line with our principle to grow with the community, we conduct various activities of social and environmental responsibilities through the Bakti BCA program that stands on the three pillars: Smart Solutions for education sector; Synergy Solutions in the fields of culture, health, sport, and empathy; as well as Excellent Business Solutions.

Smart Solution is the manifestation of BCA's responsibility in education. The program includes Bakti BCA Scholarship, Bakti BCA School Assistance as well as Accounting Education Program (PPA) Non-Degree, and Information Technology Education Program (PPTI) Non-Degree. We also share our values through Excellent Business Solutions, an attempt to support the development of tourism villages. In this program, BCA performs mentoring and capacity building of the community to transform local potentials into increased income and welfare.

The year 2017 marked the 60th anniversary of BCA, indicating the Bank's maturity and continuous efforts to provide positive values for all stakeholders through better service. BCA always strives to be better by paying more attention to the community, in accordance with the principles of the Company to grow with the people, through a range of activities related to social and environmental responsibilities.

Message from the President Director

The expressions of gratitude for the 60-year journey has been manifested in the #GiveBetter commitment through blood drives, among others, which have been organized regularly since 1990. In November 2017, BCA sets the record of the Indonesian Museum of Record (MURI) as "The First National Private Bank that Organizes 100th Blood Drive".

BCA actively supports financial literacy program to improve the financial literacy and inclusion index, by providing trainings for more than 2,000 students of assisted elementary schools, more than 1,600 people from eight cities joining OJK's SiMOLEK program, and 150 Indonesian migrant workers and families or communities of migrant workers. BCA has distributed public donations for the Book for Indonesia program at 60 locations. In addition, BCA also held charity programs at two assisted clinics, organized free cataract surgery, and conducted Indonesian Fintech educational seminar, as well as a variety of other activities with the objective to provide social and environmental benefits.

Achievement of the Bank's Business Performance

Entering 2017, we were re-reminded that the Indonesian economic development was not unaffected by the global economy that showed positive trend, although the recovery process is not as fast as previously estimated. The national economy grew by 5.07 percent in 2017, driven by improved export performance and investment activities. It was also reflected in the banking industry, in which credit growth in 2017 reached 8.2 percent, mainly for working capital, and not as much for investment credit.

Amid this condition, BCA remained the preferred Bank of the Indonesian community, with the total assets reaching Rp750.3 trillion, growing by 10.9 percent year on year. Outstanding banking loans increased by 12.4 percent to Rp467.5 trillion, while Third Party Fund grew by 9.6 percent to Rp581.1 trillion.

BCA continues to implement the principle of prudence in managing the Bank's business, and strives to achieve the long-term strategic goals. With this approach, BCA was able to gain net profit of Rp23.3 trillion in 2017 with the capital adequacy ratio (CAR) of 23.1 percent and a loan to funding ratio (LFR) of 78.2 percent, while the non-performing loan (NPL) ratio in 2017 increased from 1.3 percent to 1.5 percent that was properly managed.

Prudent business oversight and internal development conducted by BCA are the implementation of good corporate governance as well as the key to business success. The consistent implementation of governance allows BCA to be recognized as a leading bank in governance practices with awards in this field every year.

Utilizing Future Opportunities

We observed closely and adapted to the latest developments in banking landscape, namely digital technology, which in a short period of time has brought a major change in people's preferences. Currently, more customers are using digital channels, leaving only 3 percent transactions conducted at the Bank's office. BCA also made adjustments in terms of business structure, in which one organizational unit works for one customer segment. Therefore, customers will receive a very personal service and get the specific financial products and services as needed.

The future of a more inclusive digital financial services is drawing high. In the last few years, BCA has improved the learning of financial technology, come up with digital services innovations, and established a venture capital subsidiary that will allow the bank to tap into a broader technology-based financial services to various segments of the society.

In regards to sustainable finance initiative, BCA and the stakeholders will develop financial products and services, as well as internal business processes that are in favor of the principles of governance, environment, and social, in accordance with Indonesia's sustainable finance roadmap.

Appreciation to All Stakeholders

The entire employees and management of BCA hope to continue to provide banking services and to always be on your side, now and in the future. We extend our appreciation to our customers who continue to build their trust upon us, and the regulators who continue to oversee the Bank's sustainability, as well as to the employees of BCA who relentlessly devote their might to serve better.

Finally, the support of all stakeholders will help BCA to remain optimistic in embracing the future. [102-14]

Jakarta, March 2018

Jahja Setiaatmaja
President Director

BCA at a Glance

17+ million
Number of Accounts

1,200+
Branch Offices

17,600+
ATMs

25,000+
Employees

Established in 1957, PT Bank Central Asia Tbk (BCA) is currently one of the largest private banks in Indonesia. With its superiority in transaction banking, BCA serves a diverse range of customers, both individuals and businesses, through the networks of electronic banking and branch offices that reach nearly all major cities across Indonesia.

For more than 60 years, BCA has served over 17 million customer accounts with the support of over 25,000 employees through convenient, secure, and reliable transaction network, which also allows the Bank to offer quality services.

BCA's superiority in transactional banking enables the Bank to secure a sustainable source of low-cost funding in the form of transaction funds, namely Current Accounts and Savings Accounts (CASA), which make up for the lion's share of BCA's total third party fund. BCA actively disbursed loans in Indonesia with a diversified portfolio in the corporate, commercial & SME, and consumer segments. The loan portfolio quality is maintained at a sound level by applying prudent risk management.

To facilitate BCA's core business line, BCA provides a comprehensive financial solutions for customers through eight subsidiaries engaging in six lines of business, which are six automotive financing through BCA Finance and CS Finance, insurance through BCA Insurance and BCA Life, securities through BCA Sekuritas, sharia banking through BCA Syariah, remittance through BCA Finance Ltd, and venture capital in fintech and financial industry through Central Capital Ventura (CCV), which was established in 2017. [102-10]

Maintaining trust and providing the best banking solutions for the customers' financial needs are BCA's honor and pride. Therefore, BCA is committed to continuously expanding its business to sustain the customers' banking needs and contribute to the community, being "Always by Your Side."

VISION

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

MISSION

- **To build a superior institution in payment settlements and financial solutions for businesses and individuals.**
- **To understand the diverse needs of the customers and provide the right financial services to optimize customer satisfaction.**
- **To enhance BCA's corporate franchise and stakeholders value.**

* The Vision and Mission of BCA have been approved by the Board of Directors and the Board of Commissioners of PT Bank Central Asia Tbk through the Decree No. 022/SK/DIR/2006 dated 23 February 2006, on the Vision and Mission of PT Bank Central Asia Tbk.

SUSTAINABILITY HIGHLIGHTS OF BCA IN 2017

For the Community

Rp 27.15 trillion
Sustainable Financing

17.048 million
Number of Accounts

Rp 5.84 trillion
Paid Tax

Business

Rp 23.3 trillion
Net Profit

3.9%
Return on Asset

4.57
Customer Engagement Index

Social and Environmental Responsibility

637
Bakti BCA Scholarship Recipients

534
Participants of Non-Degree Accounting & Information Technology Education Program

3,766
Bakti Internship Participants

17
Assisted Schools

9
Assisted Tourism Villages

86,000+
Beneficiaries of Financial Literacy Education Program

Employee

25,439
Employees

60%
Female Employees

192,424
Training Days

Environment

9%
Reduction of A4 Paper Consumption YoY

17.09%
The Decline in Electricity Consumption YoY at Menara BCA

KEHATI

Since 2009, BCA has constantly been included in the list of 25 companies selected by Sustainable and Responsible Investment (SRI Kehati) Index. Companies in this list are considered to have great concerns on environment, corporate governance, community involvement, human resources, human rights, and business conduct in accordance with international business ethics.

(http://www.kehati.or.id/id/indeks-sri-kehati.html)

Rp 27.15 trillion

Total Portfolio for sustainable Finance Sector in 2017

Rp 467.5 trillion

Loan Distribution in 2017

17.048 million

Number of Accounts in 2017

BCA and Sustainable Development

Towards Sustainable Banking	9
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Toward Sustainable Banking

Sustainable Banking was born out of the Government of Indonesia's commitment to be actively engaged in the global efforts to create low carbon economy, starting from the Pittsburgh Summit to the Paris Agreement to reduce the impacts of climate change. In Indonesia, such commitment is integrated into the Long Term Development Plan (RPJP), the Medium Term Development Plan (RPJMN), and the Greenhouse Gas Action Plan (RAN GRK).

In regards to the financial services industry, the Financial Services Authority (OJK) issued the 2015-2019 Sustainable Banking Roadmap on December 5, 2014 and OJK Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Banking for Financial Services Institutions, Issuers and Public Companies in 2017. These regulations require financial services institutions (LJK), issuers, and public companies to adopt sustainable banking in their business activities.

Sustainable Banking adopts sustainable development principles that take into consideration environmental, social, and economic aspects in the activities performed by financial services institutions as a support to create sustainable economic growth.

It is expected that with the implementation of Sustainable Banking, Indonesia gathers the necessary funding sources for sustainable development. The policy is also intended to make available the inclusive financial products and services and to reduce and prevent environmental damage.

BCA has supported Sustainable Banking initiatives organized by OJK since 2015, by becoming one of the "First Movers on Sustainable Banking". BCA has implemented the following related initiatives within the Bank:

- Establishment of internal capacity by providing sustainable finance-related trainings. 135 employees participated in this training in 2017.
- Review and development of internal policies to be adopted for the implementation of sustainable banking.
- Organizational review to implement sustainable banking. BCA creates no specific structure for this purpose but instead integrates sustainable finance principles into the organization.
- Evaluation and mapping of existing portfolio against certain sustainable financing criteria according to OJK guidelines. [103]

BCA made adjustments in its overall loan approval process to implement sustainable financial principles. BCA incorporates LST factors in the credit proposal review and analyzes the credit risk rating to determine viability. In terms of operation, the Bank adopts the reduce-reuse-recycle principle in its daily operational activities to minimize negative environmental impacts.[102-12]

Indonesia is the first country to have a sustainable finance roadmap for financial service sector, including capital market, banking and non-banking institutions (UNEP FI 2014 on the development of sustainable banking regulation in the world).

Four Principles of Sustainable Banking:

1. **Principle of Risk Management** that integrates the aspects of environmental protection and social responsibility in financial service institutions risk management;
2. **Principle of Priority Economic Sector Development** that is inclusive and sustainable;
3. **Principle of Governance** on environmental aspects and social responsibility including sustainable reporting, and
4. **Principle of Capacity Building and Collaborative Partnership** to create synergy in the implementation of sustainable banking.

BCA and Sustainable Development

BCA provided Rp2.7 trillion fund for the Light Rail Transit (LRT) development

Sustainable Finance

One of the focuses of OJK in sustainable financial development is increasing the provision of funding from financial service institutions for green projects. BCA is committed to increasing the allotment of green projects financing in a number of sectors. Credit disbursement is made with due regard to several issues including the growth and viability of related business credits bearing the principles of sustainable environmental, social and economic management.

BCA's total commitment to the sustainable finance sector as of December 31, 2017 increased to Rp27.15 trillion from of Rp24.56 trillion in prior year. The financed sectors were those related to sustainable agriculture, green infrastructure, sustainable forestry, renewable energy, recycling industry, energy efficiency, and green building. [203-2]

The consistency of BCA in sustainable financing has been appreciated by its stakeholders. BCA received Social Business Innovation Award 2017 from Warta Ekonomi magazine. The award is given to companies that successfully implement social innovation toward sustainable business.

BCA supports the financing of renewable energy, energy efficiency, and organic farming sectors in line with their business growth and viability.

Sustainable Finance Portfolio

(in trillion Rupiah)

BCA and Development of Indonesia

The Bank plays an important role in the country's development. Its intermediary function allows the community to conduct economic activities to improve social welfare. [103]

For 60 years, BCA has provided a wide range of financial services to corporates, small to medium businesses, commercial sector, and individual customers. At the end of 2017, BCA disbursed Rp 467.5 trillion of loans to the community, up 12.4 percent from the previous year, more than Bank Indonesia's projection at 8-10 percent. Corporate loan growth reached 14.5 percent to Rp177.3 trillion and consumer credit grew 12.1 percent to Rp122.8 trillion, primarily from mortgage. [203-2]

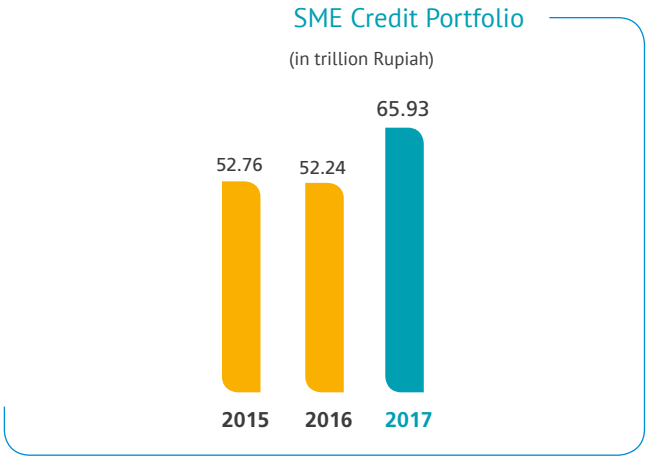
SME FINANCING

The financing for Small and Medium Enterprises (SMEs) plays an important role in fostering economic growth and is a part of the Government's program to develop inclusive financial services.

BCA provides various financial products for SMEs in the form of working capital loans and investment loans that can be utilized for business players to develop their business. In 2017, SME funding reached Rp65.9 trillion or up 26.2% compared to the previous year.

SMEs loan provided by BCA in 2017 was 14.1 percent of the total loans. In disburse loan, BCA priorities credit quality and prudent.

In 2017, BCA embarked on a new step to increase MSME credit exposure through fintech-based financing under a venture capital scheme. The initiative is conducted through its subsidiary PT Central Capital Ventura.



The growth of the micro segment is a concern of the Government in creating inclusive finance in Indonesia. The financing of productive and viable but not yet bankable micro businesses is expected to create jobs and improve the welfare. The financial service for such segment is the microcredit program called KUR, in the form of loans from selected financial services institutions bearing the interest subsidized by the Government.

BCA commenced the KUR distribution in 2016 in cooperation with Bank Perkreditan Rakyat, Bank Pembangunan Daerah, and cooperatives. By 2017, BCA has disbursed Rp103.55 billion of KUR which is largely absorbed by retail sector.

In 2017, BCA worked with modern retailers to distribute KUR. One of the retailers was lazada.co.id, where sellers may apply for KUR loan with the threshold of Rp25 million. The quality of the seller is assessed by a number of indicators, including the type of business and the average turnover while engaging in such business at the market place.

BCA and Sustainable Development

BCA together with Minister of Trade Enggartiasto Lukita handed over microcredit (KUR) loan to three owners of Indogrosir's fostered traditional shops in partnership with modern retailers.

In addition, BCA developed a similar collaboration through a partnership between traditional shops and modern retailers. This program was initiated by the Association of Indonesian Retail Entrepreneurs (APRINDO) for Indogrosir's fostered traditional shops in Jakarta. In the future, BCA will participate in education and coaching programs so as to allow more optimal growth for the business of KUR debtor.

BCA also supports OJK's Laku Pandai program, which aims to develop micro loan products. Since 2015 BCA has developed a branchless banking service called Laku BCA.

Rp 103.55 billion
of KUR BCA distribution

8%
interest rate

Rp 100 million
KUR threshold without guarantee

Rp 500 million
KUR threshold with guarantee

SAKUR

BCA prepares the Application System for People's Business Credit (Sakur) to facilitate MSMEs to obtain loans. The system is simpler than regular corporate credit to facilitate potential customers.

Infrastructure Financing

Adequate infrastructure is essential for Indonesia's economic growth. The Government encourages infrastructure developments in various regions as an effort to improve national economic activities and enhance global competitiveness.

BCA is of the opinion that its participation in financing infrastructure development will directly create added values for people's economy. This is in line with the Bank's vision to become a bank of choice that is an important pillar of Indonesian economy.

Since 2014, BCA actively participated in infrastructure financing by providing syndicated loan for a number of toll roads, power plants, and airports.

In 2017, BCA expanded its infrastructure financing portfolio through two Syndicated Credit Agreements, including the financing of Pandaan-Malang, Manado-Bitung, and Bakauheni-Terbanggi Besar Toll Roads. These projects are part of the 15-year National Strategic Projects.

At the end of 2017, BCA participates in financing state-run electricity company PLN syndicated loan of about Rp2.5 trillion, out of Rp12 trillion of the total syndicated capital expenditures, for power generation, transmission, distribution, and facilities in Indonesia to support electricity supply for the community. In addition, BCA provided Rp2.7 trillion fund for the Jabodebek Light Rail Transit (LRT) development, out of the total financing of Rp19.25 trillion. [203-1]

Support for Business Activities through Transaction Service

BCA has a wide range of interconnected and integrated multi-channel networks that include branch networks and electronic banking to serve more than 17 million accoun. The network service is designed to provide flexibility for customers in conducting banking transactions. [203-2]

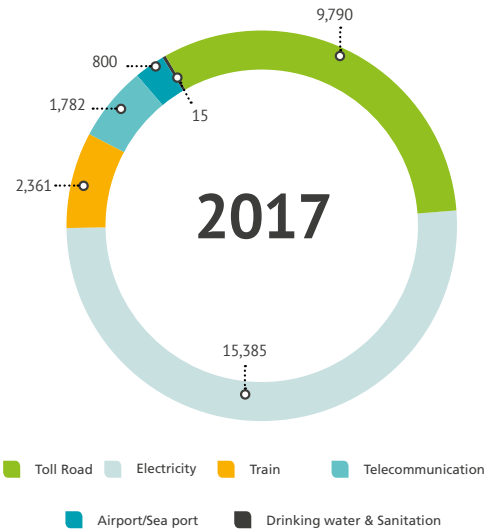
With such an extensive and diversified network, BCA provides secure, convenient and reliable banking transaction services.

Infrastructure Financing Portfolio

(in trillion Rupiah)

Infrastructure Financing 2017

(in billion Rupiah)



BCA Business Performance

For more than 60 years, BCA always strives #ToBeBetter by providing banking services and products for customer satisfaction and by playing an active role in building the nation. BCA serves the community through a range of quality and targeted products and services, and BCA financial solutions supports personal financial planning and customers business developments. [103]

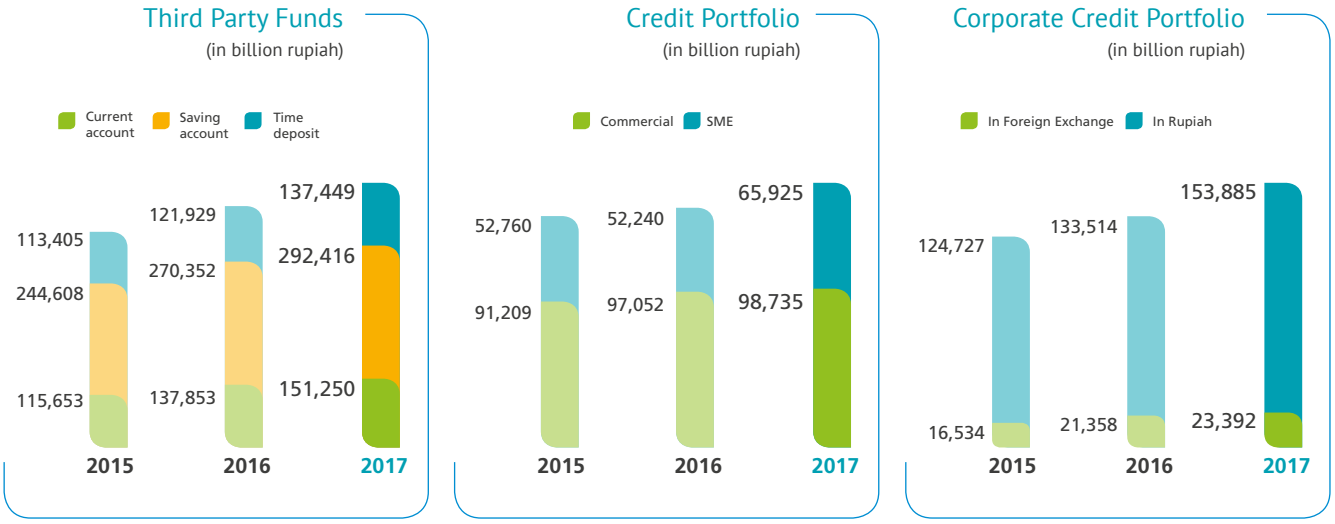
In 2017, Indonesia's economy grew by 5.07 percent compared to 5.02 percent in prior year. The global economy is expected to improve, particularly in developed countries, thus driving the performance of export commodities from Indonesia. In general, national economic growth is improving despite the decline in consumption growth.

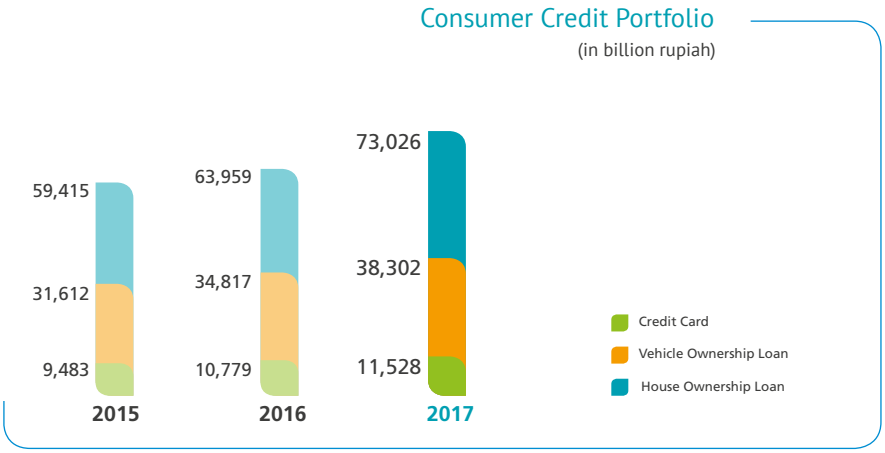
Based on Bank Indonesia's report, Indonesia's financial system remains stable. Such condition is identified by the banking health indicators that are still within a maintained level, yet banking intermediary function shows relatively slow growth. Credit grew by only 8.1 percent mainly in construction, electricity, services and agriculture sectors. Such growth only increased slightly from 7.87 percent in 2016.

Regardless, BCA managed to record loan growth and third party funds. By the end of 2017, BCA's outstanding loan portfolio reached Rp467.51 trillion, up 12.4 percent year on year (yoy) driven by corporate and consumer segments, while third party funds grew to Rp581.12 trillion, increasing by 9.6% yoy.

By implementing prudent risk management, BCA could maintain positive profit growth. BCA's net profit in 2017 rose by 13 percent to Rp23.3 trillion, from Rp20.6 trillion in 2016.

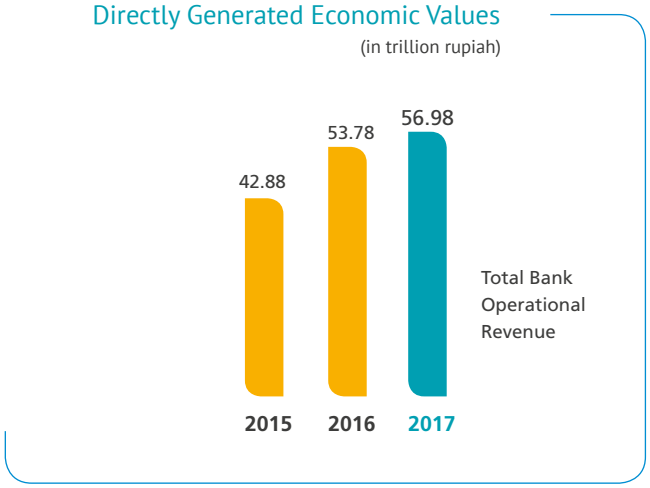
BCA PORTFOLIO (in billion rupiah) [203-2]

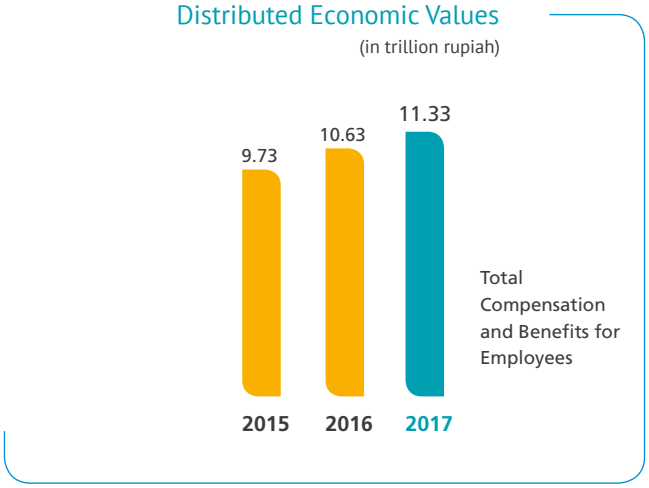


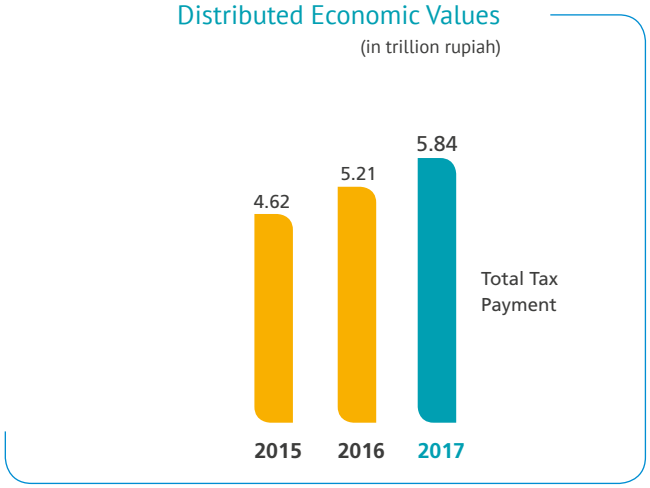


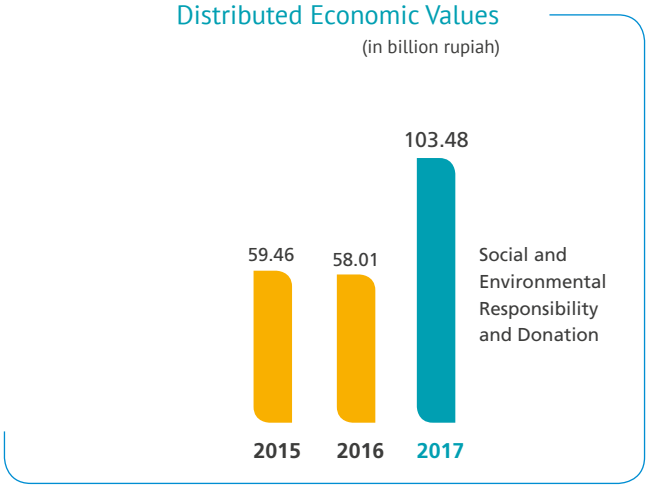
BCA maintained its soundness, with the non-performing loan (NPL) ratio was kept at 1.5 percent. Total credit reserves amounted to Rp13.2 trillion, up 5.9 percent compared to 2016. The ratio of reserves to NPL reached 190.7 percent. BCA also maintained a healthy liquidity and capital position. The ratio of credit to funding was 78.2 percent and capital adequacy ratio (CAR) was 23.1 percent.

BCA'S DISTRIBUTED BUSINESS BENEFITS (in trillion rupiah) [201-1]









637 people

Recipient of Bakti BCA Scholarship in the 2015-2017 Academic Year

15,036 patients

Patients at Bakti Media & Duri Utara Clinics

9

BCA Assisted Tourism Village

Bakti BCA Empowering the Community

BCA's Approach	17
BCA Smart Solutions	18
BCA Synergy Solutions	29
BCA Excellent Business Solutions	34

BCA's Approach

BCA carries out its social and environmental responsibilities (CSR) as the manifestation of the company's mission, namely to enhance corporate francise and stakeholders value. In addition, social development is the implementation of one of the Bank's sustainable financial pillars.

BCA's CSR activities are not only limited to donations but are also in line with the corporate strategy through the Bakti BCA program. The program development is based on the concept of sustainability and shared value between the development of the community and the needs of the company, so that both parties will reap long term benefits. [103]

BCA allocates a special CSR fund each year that is managed by a work unit responsible for developing, executing, and coordinating the implementation of BCA CSR since 2016. This unit is chaired by Executive Vice President of CSR and Senior Vice President of CSR Development Solutions.

The Bank's consistent efforts in carrying out its social and environmental responsibility, in the context of sustainable finance, have been appreciated by the stakeholders. In 2017, BCA received the 2017 Social Business Innovation Award and Green CEO Award from Warta Ekonomi magazine.

In the 60th year anniversary, BCA is committed #ToBeBetter through CSR activities on all three pillars -- learning better, serving better, and giving better.

Rp 103.48 billion

funds allocated for Bakti BCA

BAKTI BCA'S CSR PILLARS

BCA SMART SOLUTION

"Supporting the Education of the Indonesian Youth"

17 Assisted School

637 Bakti BCA Scholarship Recipient

- Assisted School
- Bakti BCA Internship Program
- PPA Non Degree
- Education Partnership
- Bakti BCA Scholarship
- Financial Literacy
- PPTI Non Degree

BCA SYNERGY SOLUTION

"Synergy with institutions in the fields of culture, health, environment, sports, and empathy"

- Cultural Events
- Empathy Donation
- Sport Event
- Environmental Conservation
- Health Program

15,036 Outpatient in BCA Foster Clinic

BCA BUSINESS EXCELLENT SOLUTION

"Empowerment program to enable the community to grow and achieve improvement in an independent manner"

- Community Partnership

9 BCA Tourist Assisted Village

Bakti BCA
Bakti BCA is an umbrella for BCA's CSR program that synergizes the interests of community development with the business interests. In addition, the community can actively participate in the planning and implementation of Bakti BCA.

Bakti BCA program is based on three main pillars: BCA Smart Solutions, BCA's Excellence Business Solutions, and BCA Synergy Solution.

BCA Smart Solutions

BCA cooperates with 16 leading state universities in Indonesia.

BCA believes that education is one of the main tools for the development and improvement of human resources in Indonesia. Through Smart Solutions, BCA strives to support the improvement of Indonesia's competitiveness and quality of human resources by providing opportunities to develop and advance. In this sector, BCA distributes 42.8 percent of the CSR funds in 2017.

Since 1996, BCA has launched an educational CSR program called BCA Smart Solutions, which provides appropriate educational support, particularly for underprivileged people and Indonesian youths.

BCA has grown with the country for over 60 years and is committed to continuously **#GivingBetter** to the community including through education and knowledge, which we initiated through the **#BookforIndonesia campaign.**

Books are a source of knowledge and inspiration. Through this program, we take concrete action to continuously promote reading habit that will open the window of knowledge for Indonesian children and **#BeBetter.**

Throughout 2017, BCA has inspired the public to collect more than Rp2.4 billion donations, which were used to purchase books for schools in various areas of Indonesia

Rp2.4 B Total Donation

60 Distribution Areas

111 Recipient Elementary Schools

http://www.BukuUntukIndonesia.com

Non-Degree Accounting Education Program (PPA)

PPA is a accounting education program without a working bound. Graduates of this course will be able to fill the positions in BCA.

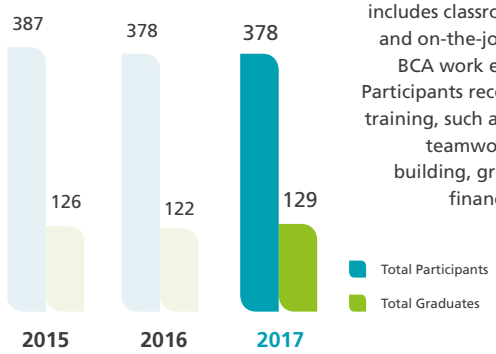
Launched in 1996, the PPA is aimed for excellent graduates of high school, vocational school or the equivalents, who are financially constrained. Participants must take entrance test and the course runs for 30 months with knock out system. Apart from being taught by lecturers from leading universities.

Participants will also acquire learning and accommodation facilities from BCA to ensure the graduates of this program excel, both academically and in terms of character.

PPA provides equal opportunities for prospective participants from throughout Indonesia with various background.

In 2017, the PPA students reached 378 people, 128 of whom opted to join as BCA employees as of December 2017.

PPA Non-Degree



PPA Non-Degree program includes classroom learning and on-the-job training in BCA work environment. Participants receive soft skill training, such as leadership, teamwork, character building, grooming, and financial planning

What Are They Saying?

Agustin Ekadjaja
Lecturer of Accounting Information System

I am proud to teach at PPA because the students are highly competent, have the integrity, and own the spirit to achieve high ideals through honesty and hard work.

I became inspired to create the right modules to be directly applied accordingly. I hope they can become a proud generation and help advance the nation.

What Are They Saying?

Arif Hidayat
PPA Student Batch 37

The most unique thing is team cohesiveness that becomes the most important thing during the program. At times when fellow students have learning difficulty, others who have mastered the lesson would come forward and guide them slowly.

PPA BCA also has very close kinship that we often call it the "Indonesian family" because PPA participants came from diverse culture and language from across Indonesia.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-akuntansi-non-gelar

Bakti BCA Empowering the Community

Non-Degree Information Technology Program (PPTI)

PPTI Non-Degree was established in 2013 to compensate for the increasing human resource needs and the development of informatics technology in the banking industry.

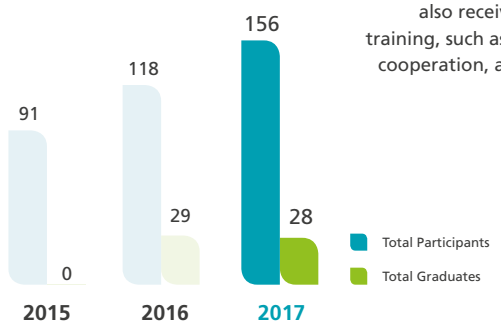
PPTI is aimed for graduates of high school, vocational school, and the equivalents, to continue the education with the material on par with the undergraduate course on Informatics Engineering for 30 months. The PPTI students are also enriched with several self-development materials, including internships in the BCA Head Office work unit.

Similar to PPA, the program also implements a knockout system with high passing grades. Participants are given allowance, as well as laptops and textbooks. Graduates of PPTI will have the opportunity to work at BCA throughout Indonesia without any working bound.

In 2017, the total number of PPTI Non-Degree students reached 156 people, increasing from 118 participants in 2016. Of the number, 28 of them successfully completed the course in 2017 and 26 opted to become BCA employees.

PPTI Non-Degree

In addition to learning facilities, participants also received soft skill training, such as leadership, cooperation, and financial planning



What Are They Saying?

Wennie Clarissa
PPTI Student Batch 4

While in PPTI, I gained many experiences and benefits. Apart from discipline, as there is a minimum GPA target, we also learned the culture of honesty (integrity), teamwork, and leadership skills. I also had the opportunity to befriend with such diverse group of people from various places.

What Are They Saying?

Sonya Rapinta Manalu
Agile Software Development Lecturer

PPTI students are creative and have high initiative. They always engage in discussion during class, and they do the weekly work or project work well, even above expectations. The sense of kinship among students seems to be very strong.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-ti-non-gelar

Bakti BCA Internship Program

Started in 2002, tbe Bakti BCA Internship Program is aimed for high school and university graduates who wish to work in the banking industry. Participants of this program will take part in training and internship process for one year without any working bound. Participants will also obtain internship experience in banking operations and other supporting subjects under the guidance of senior BCA employees where they are placed.

The program has two learning courses, for Customer Service Officer and Teller. Participants will get allowances and studying facilities, as well as other benefits. Those who successfully complete the program can get a scholarship to continue their education.

Number of Participants Bakti BCA Internship Program

Participants will receive banking operations training, such as calculating and sorting money, identifying currency authenticity, mini banking simulations, and bank confidentiality, as well as knowledge of BCA products. They will also get soft skill training, such as on ethics, motivation, and grooming

What They Are Saying?

Veren Grasela
Bakti BCA Intern at Muara Karang Utara Sub-branch Office

I found many interesting things. I am a new graduate who just started working and also just moved to Jakarta. Initially, it was very difficult for me to communicate, so there were many differences and adjustments that I have to face even until now.

But the Bakti BCA Internship offers many activities that make us closer. I feel guided to become my own self.

At BCA, I learned how to serve customers sincerely while learning to open up myself and my mind, as well as to change into a better person.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-magang-bakti-bca

Bakti BCA Scholarship

Since 1999, BCA has offered Bakti BCA Scholarship for undergraduate students with excellent grades but are financially constrained. This scholarship is expected to boost their motivation and help them continue their education.

The scholarships cover school tuition and/or allowance, as well as programs to broaden students' horizons. They will attend various training activities, mentoring, and seminars intended to train participants' leadership skills.

As of December 2017, the company provided scholarships to 637 students, an increase of 8 percent compared 588 scholarship recipients in 2016.

Bakti BCA Empowering the Community

16 Partner Universities

For the scholarship distribution, BCA cooperates with leading universities in Indonesia, namely University of Indonesia, Bogor Agricultural Institute, Bandung Institute of Technology, Padjadjaran University, Diponegoro University, Gadjah Mada University, Sepuluh Nopember Institute of Technology, Airlangga University, Brawijaya University, Udayana University, University of North Sumatra, Sriwijaya University, Hasanuddin University, Sam Ratulangi University, Mulawarman University, and Cendrawasih University.

BCA also collaborates with Sanata Dharma University for students from Eastern Indonesia, Karya Salemba Empat (KSE), Final Assignment Scholarships (BEST) UI, and Indonesian Cooperative Institute (Ikopin).

Scholarship Recipients

Scholarship recipients involve in several activities, such as mentoring, leadership training, sharing sessions from BCA leaders, and entrepreneurship. Hopefully, the scholarship recipient can find out more about themselves and recognize their own potential to achieve optimum performance

What Are They Saying?

Prof. Dr. Ir. Muhammad Zainuri, DEA
Deputy Rector on Academic and Student Affairs at Diponegoro University

Bakti BCA Scholarship does not only offer learning opportunities for the recipients, but it also provides mentoring and personal growth, as well as character building that is in line with Indonesian value, integrity and loyalty in fraternity

Through this program, BCA has improved the quality of integrated human resources between the needs of financial institutions and social dynamics both in the macro and micro context.

What Are They Saying?

Alvianto Ardhi Witjaksono
Diponegoro University Student and Recipient of Bakti BCA Scholarship

I can develope my potential to be applied in the everyday life. The program also provides insights on the working world and preparse for the competition in the ASEAN Economic Community.

During the period as a Bakti BCA Scholarship recipient, I did not only receive academic material, but I also got the opportunity to see the back office of banking operation at BCA, which consists of various collaborating units to provide the best services for customers.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/beasiswa-bakti-bca

BCA Public Lecture at Bandung Institute of Technology

In the public lecture which has become a BCA tradition, Armand talked about the importance of college graduates to respond to rapid technological advances and find solutions to the problems faced during this uncertain times.

Previously, BCA conducted a seminar for 600 students and alumni of the University of Indonesia (UI) with the theme "Indonesian Fintech Education Seminar" on March 15, 2017.

On November 29, 2017, Deputy President Director of BCA, Armand W. Hartono, gave a public leture to approximately 250 Institut Teknologi Bandung (ITB) students with the theme "Development of Information Technology in the Financial Technology Age".

Bakti BCA School Assistance

Bakti BCA School Assistance was first conducted in 2000 and continues to grow in three provinces. The program aimed to assist the education development in the primary, secondary, and high schools that have potential but are located in underdeveloped regions.

In 2017, BCA facilitated teachers and students with the following activities:

- Training attended by 60 elementary school teachers with the theme "Guru Hebat Siswa pun Hebat" ("Great Teachers Means Great Students"). In this training, BCA collaborated with the Master's Hand team to upgrade the knowledge and skills of teaching staffs on how to create active, creative, effective, and fun learning environment, amid the challenges of education in the 21st century, so that the learning materials will be more accessible for students.
- Financial literacy for more than 2,000 elementary school students. The students were taught on how to manage their allowances, through saving simulations using tools like piggy bank.

2000

Yogyakarta

SDN Banyubening
SDN 2 Candi Baru
SDN Kwangen
SDN 1 Ponjong
SDN 2 Ponjong
SDN 3 Semanu
SMPN 1 Karangmojo
SMPN 1 Ponjong
SMPN 1 Semanu
SMAN 1 Karangmojo

2003

Lampung

SDN 7 Gadingrejo
SMPN 1 Gadingrejo
SMAN 1 Gadingrejo

2003

Serang

SDN 1 Taktakan
SDN 2 Taktakan
SMPN 6 Serang
SMAN 3 Serang

17 Bakti BCA Assisted School

± 500 Assisted Teachers

± 8,000 Assisted Students

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/sekolah-binaan-bakti-bca

Bakti BCA Empowering the Community

BCA has collaborated with UNICEF for more than 17 years, with a focus on education for early childhood education.

Education Partnership

The Education Partnership Program is a collaboration between BCA and educational institutions in the form of providing facilities and infrastructure with specific themes. There are two institutional partnership patterns undertaken by BCA: partnerships for early childhood education and partnerships with higher education institutions.

Early Childhood Education Partnership

BCA works with the United Nations International Children's Fund (UNICEF) on children education. This partnership program has been underway for more than 17 years, and is focused on early childhood education.

Coinciding with the "World Children Day" on Nov. 20, 2017, BCA handed over Rp850 million to UNICEF to finance its Integrative Holistic Early Childhood Education (PAUD HI) program. The PAUD HI program is implemented in Sorong and Raja Ampat, West Papua. A total of 20 PAUDs with about 1,500 children aged 0-6 years and 3,000 foster parents/ caregivers became the beneficiaries of this program in 2016-2017 period.

This program also provide parents or caregivers with comprehensive knowledge on integrative and holistic early childhood development, to be applied daily.

Higher Education Partnership

Higher education institutes that support the programs implemented during 2017 are as follows:

- **University of Indonesia**: supported various activities, such as Bedah Kampus, seminars, and sending student delegations for various activities overseas.
- **Bogor Institute of Agriculture**: supported the activities of IPB student delegates overseas.
- **Bandung Institute of Technology**: supported Internship and Excursion Studies program, as well as soft skill training to the staff of the student affairs office on the characteristics of generations, generational gaps, learning evolution, teaching innovative generation, and creating excellent service.
- **University of Diponegoro**: supported the provision of Bloomberg platform at the School of Economics and Business (FEB).

- **University of Gadjah Mada**:
  - Since 2015, the Company has sponsored the development of banking laboratories at the School of Economics & Business (FEB), library improvement, and the procurement for the facilities at UGM's musical education program room.
  - Supported vocational programs, such as the development of mini banking at the School of Economics and Business (FEB) and fintech academy.

Partnerships to Prepare for the Future

Within a short amount of time, the demands and lifestyles of the society have changed considerably. Currently, people are more comfortable with technology and are starting to abandon traditional services including banking services.

BCA is aware of these changes and realizes the need for reliable human resources that are suitable for future business needs. BCA has an initiative through a Memorandum of Understanding (MoU) on September 13, 2017, signed by BCA Director Suwignyo Budiman and Gadjah Mada University Rector Panut Mulyono in Yogyakarta, to work together to synergize BCA core competencies with academic excellence to create excellent human resources.

BCA and UGM will develop vocational education and build technology center (tech center) in Indonesia, especially for banking. Similar cooperation has also been initiated by BCA with Brawijaya University in Malang for vocational education.

What Are They Saying?

Mursinah, S.Pd, M.Pd
Principal of SDN Banyubening I

Benefits for the school:
- Increase the knowledge and experience of teachers and principals through comparative study programs.
- Increase the capacity and expertise of teachers and principals to be great teachers through training programs.
- Improve school facilities and infrastructure, including books.

And more importantly, we have the recognition from the public, because SDN Banyubening I now has complete facilities, thanks to the guidance of BCA.

What Are They Saying?

Sitibekti Wjaya
Student of SDN Banyubening I

After receiving the lesson on the motivation and benefits of savings, I became more and more fond of saving.

I enjoy the karawitan (traditional music) practice more thanks to the equipment from BCA, with which I can play Javanese gamelan with friend. I even got to fill a session in a radio station in Gunung Kidul Regency.

The books from BCA are all interesting that I love to read more in the school library.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/sekolah-binaan-bakti-bca

Bakti BCA Empowering the Community

[FS16] FINANCIAL LITERACY EDUCATION

Financial literacy education is a part of BCA's SMART Solutions to improve public understanding on financial management principles. The results of a national survey of literacy and financial inclusion in 2016 indicated that 67.8 percent of people were using financial products and services.

Financial literacy and management for every Indonesian family is important because family is among the pillars of the economy. The same level of financial understanding across the society could achieve financial inclusion.

Financial Literacy Program

2,624 students participated in Financial Literacy

1,642 people Participants of Simolek Financial Literacy

8 Cities where BCA disseminated information with Simolek

In 2017, BCA conducted the following financial literacy programs in several areas:

- **Financial Literacy for elementary school students in West Papua,** In collaboration with the United Nations International Children's Fund (UNICEF), organized a financial literacy education for more than 300 students from three elementary schools in Sorong, West Papua on April 21-22, 2017.

  BCA also donated a number of educative books, teacher's teaching manuals, educational aids, as well as education health programs on the importance of hand washing for students.

- **Sharia Banking education** in the 2017 iB Vaganza Depok, including the launch of the first Flazz BCA Syariah and the 2017 Sharia Finance Fair to introduce a variety of other Islamic banking products. This was to increase public interest in using Islamic banking products and to support the increasing financial inclusion program initiated by the Government.

"If students are taught about financial literacy since early on, they will be used to managing their finances easily, including savings. The earlier the learners realize the benefits of saving habits, the greater the benefits will be for their future. It may look simple, but the long-term effects are palpable."

Director of BCA Rudy Susanto

- **Financial Literacy Education in OJK's LAKU PANDAI program** to provide the public with the understanding on the principles of financial management.

  This program aimed to raise public awareness on the importance of saving to prepare for and to realize the future of the family, and to provide an understanding to the society regarding the difference of consumptive debt and productive debt.

  In 2017, the program was held in several areas in Central Java and West Java. The Central Java areas included Gunung Kidul, Jepara, Grobogan, Demak, Kudus and Wonogiri, while in West Java included Kuningan, Ciamis, Cirebon, and Majalengka. The Financial Literacy Program has been attended by 81,000 people.

- **Financial education for BCA's assisted primary and secondary school students** in Gunung Kidul, Yogyakarta; Gadingrejo, Lampung; and Taktakan, Serang, Banten. BCA has created Student Savings (SimPel) product to educate students.

- **BCA Daycare** for employees' children. Organized every year after Idul Fitri holidays, the program offers financial education to children, such as the benefits of savings, and visits to the bank office to learn about banking activities.

- **Financial Literacy Program to Indonesian Migrant Workers (BMI)** provided financial management education and knowledge of financial products and services, as well as entrepreneurship, in cooperation with OJK, Consulate General of Hong Kong, National Agency for Placement and Protection of Indonesian Migrant Workers (BNP2TKI) and other financial services institutions.

  A total of 150 TKI/BMI participated in the program and 4,000 TKI/BMI attended the exhibition and entertainment events.

- **Educational activities using the Literacy Finance Car (SiMOLEK)** SiMOLEK delivered financial literacy education materials on financial planning, financial products and services, such as benefits, risks, rights, and liabilities. BCA supported the SIMOLEK program in Samarinda, Tasikmalaya, Bandar Lampung, Medan, Bandung, Denpasar, Semarang and Jakarta.

  In 2017, BCA supported SIMOLEK activities initiated by OJK to be conducted in eight cities. The participants come from various circles, such as traders, entrepreneurs, SMEs, private employees, civil servants, lecturers, and students. The number of participants throughout 2017 reached 1,642 people. This activity aimed to improve the index of literacy and financial inclusion of Indonesians, especially in underdeveloped areas.

- **Saba Desa:** Apart from Indonesian migrant workers, BCA also offered financial literacy education on financial management and financial products/services, and information dissemination of the BCA FIRe (Financial Institution Remittance) Cash program to migrant workers families and communities in their home areas.

  Saba Desa activities were held in Ambulu Square, Jember, East Java; Cinangsi Sidareja Square, Cilacap, Central Java; Juntinyuat Village Hall, Indramayu, West Java; Jatirokeh Songgom Square, Brebes, Central Java; and in Campurdarat Square, Tulungagung, East Java. Nearly 850 people attended the activities.

Bakti BCA Empowering the Community

What Are They Saying?

Ayla Davina Ramadhany
Student of SDN Semanu III

I am used to saving my money every day since I was little. I put the money in my beloved piggy bank, a small tin that I decorated myself, which makes me more eager to save.

I also have savings from BCA which was given from BCA, I was also given an explanation about the benefits of saving.

One day I wanted to buy shoes. Incidentally, my mother did not have enough money, then I told my mother, it would be better I add my own money to buy my own shoes. Finally I can buy new shoes.

It's nice to have savings that can be used for anything when we need it. Let's Save!

What Are They Saying?

Rini Aprilianti
Customer of Patriot Mini Bank

The financial literacy program managed to make me more frugal and more financial-savvy. I have learned about how to manage finances well.

As a student, I can set aside my money easier by putting it into savings and I can easily withdeaw it whenever I need it.

http://www.bca.co.id/id/Tentang-BCA/Korporasi/csr/solusi-cerdas-bca/program-pendidikan-akuntansi-non-gelar

Since 2012, BCA develop "BCA for Wayang Indonesia" program to promote a wayang especially to young generation.

BCA Synergy Solution

BCA Synergy Solution provides a means for BCA to help improve the welfare of society in areas of healthcare, culture, sports, empathy, and the handling of environmental issues. In implementing Bakti BCA's program for this pillar, we are working with the institutions that have credibility and competence that match the nature and the purpose of the program.

Areas of BCA Synergy Solution

BAKTI BCA FOR CULTURE

BCA for Wayang Indonesia

BCA launched in 2012 the "BCA for Wayang Indonesia" program in the form of various interaction programs, especially for young generation. Wayang or traditional puppet is a cultural treasure of Indonesia that has been recognized by UNESCO as an intangible culture heritage of humanity.

In addition to cultural preservation, BCA for Indonesian Wayang is also emphasized on understanding the exemplary values of the puppet stories. The "Wayang for Student" program is expected to encourage younger generation to be more familiar and loving towards the wayang, and they would be moved to preserve the nation's culture that has been recognized by the international community.

Wayang for Student

Wayang for Student is aimed at junior and high school students in several cities. It contains promotional and educational activities, in collaboration with other institutions.

In this program, students learned about the history of wayang, the importance of young generation to be proud of wayang, the development of wayang at home and overseas, and the work values related to the wayang culture:

Jakarta

BCA gave the opportunity for students from 10 schools to create Sinta-themed vlogs. A total of 719 students from the schools learned about wayang in workshops with millenial approach, through games and comics.

The highlight of event was a wayang golek (wooden puppet) themed "Ada Apa dengan Sinta (What is up with Sinta)", which was accompanied with video mapping.

Bandung

As many as 1,940 students from two schools in Bandung participated in Wayang for Student activities with the theme "Cepot Goes To School". They got acquainted more with wayang through a one-hour puppet show by famed puppeteer Apep A.S. Hudaya, and workshops on gamelan karawitan, dance, and angklung.

Semarang

Involving 800 students from six elementary schools in Semarang, the Wayang for Student program offered workshops, exhibitions, and training for 20 hours with the them "Wayang Aku Awesome (My Wayang is Awesome)".

A total of 200 students gave karawitan, dance, singing, and theater performances, while 600 students watched it.

As a token of appreciation, the group of students with the highest score, was entitled to perform in the commemoration of the National Wayang Day.

Bakti BCA Empowering the Community

Other Cultural Activities

- **Cultural Education**: BCA actively introduces and brings other cultures closer to young generation. In 2017, BCA supported Teater Koma that held performances titled Opera Ikan Asin (Salted Fish Opera), Warisan (Heritage), and Sie Jin Kwie.
- **Batik Book**: In a bid to preserve batik as one of Indonesia's most important cultural heritages, as part of a series of its 60th anniversary celebrations, BCA supported the writing of two books on batik, Panduan Batik Tulis (Hand Drawn Batik Guide) and Batik Pekalongan dari Masa ke Masa (Batik Pekalongan from Time to Time).

  BCA also held batik crafting training in four cities of Cirebon, Yogyakarta, Pati, and Tulungagung, to increase the competitiveness of Indonesian batik artisans.

BAKTI BCA IN HEALTH

Bakti BCA's focus on health is to provide health services, access, facilities and promotion to underprivileged communities. In its implementation, BCA is working with several institutions that have competence and credibility in the field of health services.

Cataract Surgery

Cataract is a major cause of visual impairment and blindness in Indonesia and in the world. The Ministry of Health estimates that every year, new case of blind cataracts in Indonesia will always increase by 0.1 percent of the population or about 250,000 people a year.

Since 2001, BCA has organized free cataract surgery in collaboration with the Cataract Blindness Control Section of the Indonesian Ophthalmologist Association (Perdami). The surgery is aimed for underprivileged people, to prevent blindness and allow them to still be productive. This activity is also in line with the government's vision to reduce the number of blindness due to cataracts, and to support the initiative of The Right to Sight to reduce the blindness initiated by the World Health Organization (WHO).

719
patienst of cataract surgery

In 2017, BCA facilitated cataract surgeries to 610 patients in Lampung, Luwu, Luwu Timur, Tangerang Selatan, Putussibau, Sumba Timur, and Sumba Barat. BCA also worked with the Kick Andy Foundation for three days in December 2017, and they successfully provided cataract surgeries to 109 patients at Ume Manekan Clinic, Soe, East Nusa Tenggara.

The Bank also donated a Phacoemulsification Cataract Machine Intuitive AMO and three sets of cataract surgery equipment worth Rp659.5 million to Jakarta Perdami.

Health Services

Since 2012, BCA provides health services for communities surrounding Duri Utara Medical Practice in West Jakarta, and Bakti Medika Clinic, also in West Jakarta, which opened in 2015.

Both of the BCA-owned clinics offer quality healthcare, including medical at affordable cost to underprivileged people, including medical and family planning services.

15,036
Patienst of BCA Clinic Assisted

Throughout 2017, the clinics provided healthcare services for more than 15,000 people – 11,684 patinets at Duri Utara Medical Practice and 3,352 patients at Bakti Medika Clinic.

At every BCA anniversary, the two clinics gave free health treatment for the surrounding communities. Similar services were also organized in five Assisted Tourism Villages. BCA also distributes free glasses to the clinics' patients. The assistance

was given during the celebration of BCA's 60th Anniversary in February and the country's Independence Day in August.

Bakti BCA Blood Donation

Bakti BCA Blood Donation has been initiated since 1990 in cooperation with the Indonesian Red Cross (PMI), both at the head office and several branches of BCA. The blood drive activity is conducted four times each year.

Coinciding with the commemoration of the Youth Pledge Day, BCA organized the BCA Blood Angel for 600 donors in Jakarta. On this occasion, BCA set a record of the Indonesian Record Museum (MURI) as the First National Private Bank that Organized 100 Blood Drive Activities. Also at this event, BCA donated one operational vehicle for blood sampling by the PMI.

In 2017, BCA's blood drive activity managed to donate 4,451 bags of blood to the PMI, up from 2,959 blood bags in the previous year.

100
Blood Drive Activity since 1990

4,000+
Blood Bags Collected

Other activities in health sector

- **Health Education**: BCA actively provides health education to Indonesian young people. In 2017, the health education targeted several elementary schools in Sorong regency, Papua, namely SD YPK Klawana, SD Inpres 26, and SDN 12 Sorong Regency. The event was attended by 307 students.
- **Others**: As part of the health education series, BCA has provided supports, in the forms of donation or sponsorship, to various institutions, including the Alzheimer Care Campaign (Alzheimer Foundation/ALZI), TBC Elimination, and the Army Central Hospital (RSPAD) Gatot Subroto in the form of two buses.

BAKTI BCA FOR THE ENVIRONMENT

Indonesia is among the countries in the world with the richest biodiversity. However, reckless human activities and climate change posed threats to this troves of natural treasures. To preserve the biodiversity, BCA has made the environment among the CSR pillars.

Releasing Orangutans

Since 2012, BCA has supported the conservation of orangutan (Pongo pygmaeus), a critically endangered animal with crucial function in the forest ecosystem. Currently, the population of orangutans in Kalimantan is estimated to have shrunk to 55,000, due to land conversion, illegal logging, wildfires, poaching, and wildlife trade.

This situation underlies the Borneo Orangutan Survival Foundation's (BOSF) efforts to save, rehabilitate and re-release (reintroduce) orangutan, as well as the conservation efforts for orangutan habitat.

In August 2017, BCA donated Rp200 million to BOSF and participated in the release of orangutans from the Nyaru Menteng Rehabilitation Center to Bukit Baka Bukit Raya National Park, Central Kalimantan. We also organized the #OrangutanDay of Freedom, which aimed to further introduce the issue of orangutan conservation and its habitat to people in the capital city.

Bakti BCA Empowering the Community

What Are They Saying?

Yeni Novitasari
Fundraising Coordinator, BOSF

Since 2012 BCA has supported the efforts, through funding for orangutan release programs, and rising awareness on how to protect orangutans and their habitats, including through the special edition of Flazz cards.

Through this collaboration, we expect that public awareness on the protection of orangutans and their impact on the environment can continue with a wider scope.

Environmental Conservation

In 2017, BCA supported NEWtrees mangrove rehabilitation program initiated by World Wildlife Fund (WWF) Indonesia in mangrove forest in Ujung Kulon National Park. The program also aimed to improve the habitat of Javan Rhinoceros. BCA donated Rp463 million fund for the program in the Park, which is the last habitat of the Javan Rhinoceros.

The satellite imageries of Ujung Kulon Peninsula and Java Island plains indicated severe abrasion, leaving only 1.3 kilometer of land. In the event where the block is disconnected, the habitat of the Javan Rhino would decrease even further.

In addition to conserving mangrove and the Java rhinoceros, BCA also supported the environmental conservation programs initiated by Banyuwangi Sea Turtle Foundation (BSTF). In the 2017 Sea Turtle Carnival activities, BCA donated Rp25 million for the release of hatchlings to the ocean. A total of 1,000 boyscouts and 250 community members released 1,250 hatchlings on the Cacalan Banyuwangi Beach.

BAKTI BCA IN SPORTS

BCA plays an active role in supporting the progress of Indonesia's national sport by sponsoring various national sports tournaments and promotion of healthy lifestyles.

BCA Indonesia Open

Since 2014, BCA and the Badminton Association of Indonesia (PBSI) organized the international badminton competition called BCA Indonesia Open Superseries Premier (BIOSSP). The event was initiated by PBSI, Badminton World Federation (BWF), and several other institutions.

First held by PBSI in 1982, the Indonesia Open achieved the level 2 status from the Badminton World Federation (BWF), one level below the Olympics, and becomes a barometer of badminton development for other countries.

BCA Indonesia Open Super Series Premier 2017 was held at the Jakarta Convention Center (JCC) on June 12-18, 2017 with more tha 300 athletes from 21 countries. In this tournament, Indonesia won in the mixed double number.

Empathy Program

BCA provides donations to institutions or organizations conducting social activities for the benefit of the community, in line with BCA's social activities pillar.

Since 2014, BCA and the Badminton Association of Indonesia (PBSI) organized the international badminton competition called BCA Indonesia Open Superseries Premier (BIOSSP).

Throughout 2017, BCA provided assistance to people affected by natural disasters, namely the survivors of flash flood in Garut, Belitung, and Gunung Kidul, and refugees of Gunung Agung eruption in Bali.

Support of BCA for TNI

Among BCA's CSR activities in 2017, the support for the Indonesian National Army (TNI) was provided to improve the facilities and infrastructure of soldiers. It was a token of appreciation of BCA for TNI as the army of the people, the army of warriors, the national army, and professional soldiers in maintaining pluralism and diversity, as well as bringing peace and security to the society.

The program repaired the barracks of soldiers and their houses as well as public facilities in eight military region commands, which was conducted in three stages. In the future, BCA and TNI will expand the cooperation in the implementation of Bakti TNI to assist the Government in social and humanitarian fields.

BCA Excellent Business Solution

BCA Excellent Business Solutions is part of Bakti BCA program that focuses on community empowerment through economic activities. This program aims to enable the community to grow and achieve progress independently. It is targeting MSMEs and community-based economic activities, in which BCA partners with other institutions.

MSME development is a strategic initiative considering the number of MSME in Indonesia with the potentials to grow. MSMEs that grow sustainably and are bankable are good customer prospects for BCA. To that end, BCA conducted capacity building training for MSMEs in the regions, organized by local BCA branches. The aim was to increase the knowledge and business skills relevant to the MSMEs.

September 2017
Training and information dissemination on taxation in business activities following the issuance of Government Regulation In Lieu of the Law No. 1/2017 on Access to Financial Information for Tax Purposes after the tax amnesty period ends.

Malang, Kediri, Surabaya, Cirebon, Palembang, Semarang, Pekalongan, Banyuwangi, dan Yogyakarta.

October 2017
Profit-Loss Reporting Training for Micro & Small Business

Pekalongan, Malang, Semarang, Banyuwangi.

Partnership with Communities

Natural and cultural wealth are the key factors in the promotion of national tourism for both domestic and international travelers. Tourism has become one of the Government's priorities to push for the economic growth and foreign exchange income. The Public Communication Center at the Ministry of Foreign Affairs even said that in 2019, the foreign exchange from this sector is projected to be higher than that from the oil and gas sector.

Seeing this potential, BCA supported the development of tourism sector through community empowerment. The goal is for local people to obtain business opportunities and jobs through tourism based on local resources.

In the community partnership scheme, BCA focuses on coaching through capacity building for the community on administration, service, and safeguarding the environment, as well as teaching them to develop business and marketing. BCA also assists with the provision of tourist infrastructure, such as the establishment of joglo traditional houses, production centers, and transaction machines for the convenience of tourists.

In 2017, our **#ToBeBetter** commitment was realized in the form of training for the tourism village communities. This training is facilitated by BCA Learning Service by involving professionals in their field.

March 2017
Excellent Service Training for Goa Pindul and Wukirsari Tourism Village

September 2017
Excellence Service Development Training, includes Excellent Service Training, Online Marketing Training, and Leadership Training for the administrators of the Gemah Sumilir Pekalongan Tourism Village

October 2017
"Digital and Marketing Online" training for the Village Tourism administrators in Yogyakarta

March 2017
Seminar 60 Tourism Village in Yogyakarta for the local and coastal people of Yogyakarta by trying to grow the existing tourism potential, based on the geowisata principles, namely the conservation of nature and utilization for the community

August 2017
Excellent Service Training for village administrators in the East Belitung Regency for developing geowisata and ecotourism

August-November 2017
Training and Assistance of Homestay Service Standards for the administrators of Pentingsari Tourism Village.

9
BCA's Assisted Tourism Villages

In addition, BCA also actively built the capacity of the community to develop the potential of local tourism through Assisted Tourism Villages.

Since 2014, BCA has participated in the development of Taman Sari Tourism Village in Banyuwangi; Wukirsari Tourism Village, Pentingsari Tourism Village, and Wirawisata Goa Pindul in Yogyakarta; Gemah Sumilir Pekalongan Batik Village; Tinggan Village in Bali; as well as Cendil, Senyubuk and Limbongan Tourism Villages in Belitung Timur.

It is hoped that good mentoring and cooperation could improve people's welfare and independence, which will support the country's economic growth

Gemah Sumilir Pekalongan Tourism Village

Gemah Sumilir Batik Village in Wiradesa, Pekalongan, Central Java, is a batik producing center that has become the latest tourism village assisted by BCA since April 2016.

The city of Pekalongan is one of the centers of batik and crafts that has been known worldwide, and is able to attract both domestic and foreign tourists. Gemah Sumilir Tourism Village is managed by a cooperative that focuses on the development of creative economy based on local wisdom and culture.

Provided Assistance
Facilitated the soft skills development of tourism village administrators, as well as financing infrastructure and facilities development. BCA also conducted trainings on brand, online marketing, leadership, and benchmarking for Pentingsari Tourism Village. The Bank assisted the establishment of village secretariat office, multipurpose joglo, workshop room, and batik showroom.

Pentingsari Village

Pentingsari Tourism Village (Dewi Peri) became one of the BCA's developed villages on 2014. Located at the foot of Mount Merapi in Cangkringan Subdistrict, Sleman Regency, Yogyakarta, Dewi Peri has the potential in nature, cultural, and agricultural tourism.

Apart from the natural sceneries, the Village offers historical sites of Prince Diponegoro, traditional joglo house, and various other ancient historical sites as well as art performances by locals. Tourists can also visit and experience the life in the village (live-in).

Bakti BCA Empowering the Community

Provided Assistance

- Trainings for the administrators of Dewi Peri in the management of facilities and infrastructure, as well as human resources. The training materials were on tourism industry and management, excellent service, teamwork, communication, online branding, marketing, and leadership for all village administrators.
- Development of several facilities and infrastructure. BCA helped Dewi Peri to establish a village secretariat office, repair and build a joglo houseguests, and build a "production house" for housewives to make various snacks to be sold. BCA also donated a set of gamelan instruments.
- Training and mentoring on service Standards for all homestay owners, digital marketing training, as well as development of facilities and infrastructure of the homestay.

Tamansari Tourism Village

Located on the slope of Mount Ijen, District of Licin, Banyuwangi Regency, East Java, Taman Sari became BCA Assisted Tourism Village in 2015.

The original tourism potential of Taman Sari Village is the life of the villagers and the local culture, especially the Gandrung Dance. The village is also blessed with Ijen Crater Nature Park and Alas Purwo National Park in Banyuwangi District, which was included by the United Nations Educational, Scientific and Cultural Organization (UNESCO) as the world's biosphere reserve network.

Provided Assistance

- Construction of facilities and infrastructure, such as the secretariat office, dairy houses, toilets, and visitor center Seruni Hall to welcome tourists.
- In 2017, BCA facilitated trainings on service standards for all village tour administrators, as well as digital marketing training.

Wukirsari Tourism Village

Wukirsari, which is located in Imogiri District, Bantul, Yogyakarta, is a batik-pioneering village that passes the tradition generation to generation. Wukirsari is also known for the art of tatah sungging (leather works), producing wayang and other leather products.

Wukirsari Village was included in the list of BCA Assisted Tourism Villages in 2015, for the excellence of cultural preservation and the art of wayang performance. Tourism activities offered by the village includes the making of wayang, playing the gamelan, wayang shows, and live-in exprience in the houses of wayang artisans.

Provided Assistance

- Trainings for tourism village administrators on human resources skills, comparative study on tourism services with Saung Mang Udjo in Bandung, village tourism management, excellent service, internet marketing, online branding, marketing management, and leadership.
- Financing the construction of the roof of the wayang showroom and relief aid for survivors of the flood hitting the village. As for the village officials, the Bank provided team building and digital marketing trainings.

Gua Pindul Tourism Village

Goa Pindul is a major tourist destination and economic buffer in Yogyakarta, particularly for Bejiharjo Village. The village comprises 20 hamlets, with the main attraction of outdoor adventure in Pindul Cave.

Provided Assistance

Support for karang taruna youth organization in Bajirejo Village that is tailored to BCA's competence and excellence, among others:

- Alternative payment mean for visitors of Pindul Cave. BCA installed Electronic Data Capture (EDC), allowing visitors to make payments electronically using debit card, credit card, or Flazz card.
- Financial management training for village administrators.
- Assistance for the provision of tourist facilities, such as safety equipment (life jackets), toilets, pavilions, visitor centers, and parking facilities.
- Various trainings on soft skills in tourism management, such as digital marketing, leadership for the administrators, excellent service, and service standards.

BCA also provided assistance for the programs of Karang Taruna Gelaran II

- Donations of uniforms, books and others for Karang Taruna Gelaran II Early Education Center (PAUD).
- Gamelan instruments for locals, who regularly perform at the Wirawisata Gelaran II Visitor Center.
- Training to manage and serve food for the local residents.
- Trainings and guidance on service standards for all employees of Goa Pindul Tourism, digital marketing training, and team building.

Puncak Tinggan Tourism Village

Puncak Tinggan Tourism Village in Plaga, Bali offers tourism activities in the form of learning about the nature, environment, agriculture, plantation, entrepreneurship, various traditional arts and village culture. Tourists can enjoy trekking and the beautiful scenery of Nungnung Waterfall.

Provided Assistance

Trainings on digital marketing and benchmarking for villagers in Magunan Pine Forest and areas around Imogiri

Cendil, Senyubuk, and Limbongan Tourism Villages in East Belitung

In 2017, Bakti BCA assisted three tourism villages in Belitung Timur, cooperating with local governments and Class of 1981 Alumni Association of Bandung Institute of Technology.

The three villages have unique topography, with the moss mountain in Limbongan village, a former open pit mines in Senyubuk Village, and mangrove forest in Cendil Village. Through the contribution of Bakti BCA, these villages are expected to be able to develop into major tourism destinations in Belitung Timur.

Provided Assistance

- Facilitating soft skills training on excellent service. The training was held for two days, attended by 30 administrators of the three tourism villages.
- Limbongan Village infrastructure development in the form of parking lots, pendopo traditional structure, and signage in Lumut Forest.

Bakti BCA Empowering the Community

ASSESSING THE IMPACT OF BCA CSR PROGRAMS

In 2017, BCA for the first time evaluated the implementation of the CSR programs by involving an external consultant, namely Kiroyan Partners. The research conducted by the firm lasted for about 4 months using quantitative and qualitative methods involving beneficiaries in nine regions.

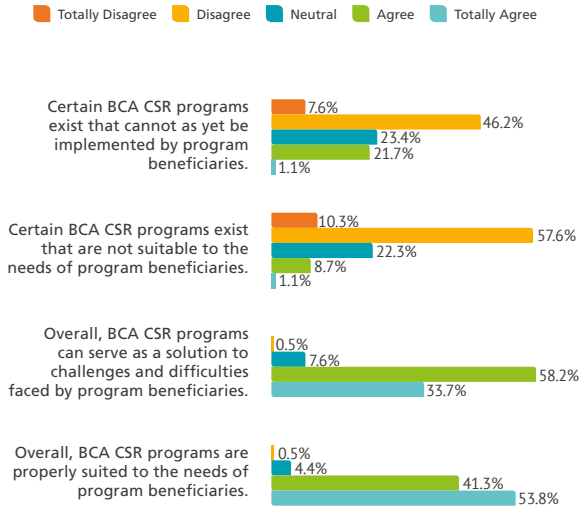
BCA focused the research on programs in the three pillars of Bakti BCA's CSR program to assess the impact of the implemented development programs, as well as to identify future improvement opportunities.

The selected approach in assessing the impacts was "The Most Significant Changes (MSC)" analysis, one of the most commonly used methods to look at the significance of changes that beneficiaries feel (Davies and Dart, 2005). The following is a summary of our research findings and recommendations.

In addition to observing changes, this study also captured the perceptions of beneficiaries of Bakti BCA CSR program that was measured in three variables. The survey was conducted to 184 beneficiaries that represented the three pillars of the program.

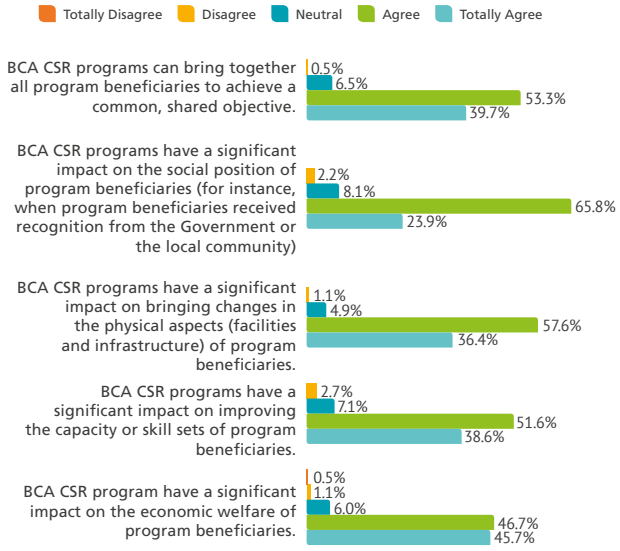
Relevant

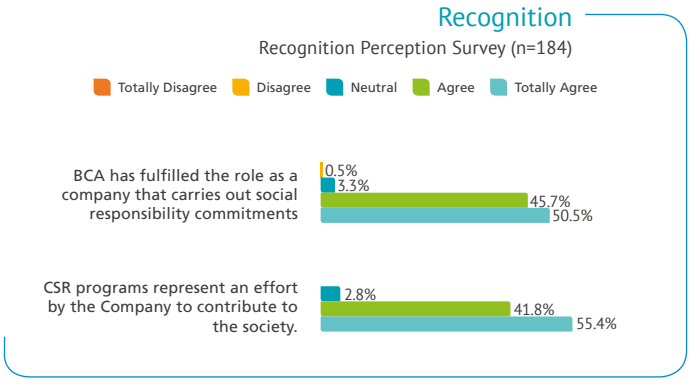
Relevant Perception Survey (n=184)



Impact

Impact Perception Survey (n=184)





IMPACT ASSESSMENT WITH "THE MOST SIGNIFICANT CHANGES (MSC)" ANALYSIS

Subject of Assessment	Changes We Learned	Areas for Future Improvements
Smart Solutions Pillar • 17 Assisted Schools and scholarship recipients	For Assisted Schools, there are six areas of significant changes: 1. The potential of schools to expand 2. Schools become the benchmark of curriculum implementation 3. Changes in teacher's mindset 4. Increased teachers creativity 5. Accelerated school development, and 6. Increased students' interest in reading	Not all schools have undergone the same change. The results of the assessment analysis showed that three schools achieved minimum changes, seven schools showed moderate changes, and seven schools showed great changes.
	For Scholarship Recipients:: • Scholarship eased the financial burden • Improved softskill through mentoring activities	The hope of scholarship recipients, such as the opportunity to work at BCA, network of scholarship recipients, and a number of suggestions for improvement of the program.
Excellent Business Solutions Pillar • 5 Tourism Villages	The Tourism Village programs showed significant changes and also generated a multiplier effect on the society in general, including: • Improved understanding of business • Economic growth of community • Development of community professionalism • Increased popularity of the village • Recognition from the local and central government	
Synergy Solutions Pillar • 5 Schools participating in Wayang Indonesia and Cataract Surgery Beneficiaries	For students involved in the wayang program, the most significant changes were: 1. Better appreciation of wayang 2. Influence on student character 3. Inspiration to students 4. School support for the sustainability of the wayang puppet program.	Not all schools have experienced the same change, one school has achieved minimum changes, one school achieved moderate changes, and four schools achieved great changes.
	For Cataract Surgery beneficiaries, the changes included improved vision, increased confidence, and increased productivity.	Not a lot of people were aware of this program and post-surgery intervention for patients are still required.

2.71%
BCA Employee Turnover

25,439
Employees

42%
Age < 36 years old

Developing Employees of BCA

Preparing Digital Generation	41
Fostering Engagement	42
Training and Development	45
Protection and Equality	49
Welfare	52

Preparing Digital Generation

Human Resources (HR) is the primary asset to carry out sound banking practices and to achieve corporate objectives in accordance with the business plan.

HR is a key strength to reach sustainable growth and provide quality services for all customers. Therefore, we are committed to improve HR capacity in a sustainable manner through effective development program and high-quality staff recruitment.

BCA's approach in managing its HR is by positioning the HR unit as strategic business partner of other units instead of mere business support. In this regard, HR unit discusses its needs with other business units and the best way to fulfill them.

BCA has carried out strategies to address the challenges related to HR, such as the procedure to face and implement banking service digitalization. The Bank understands that the improvement of employee demography and succession process, as well as the capability to innovate to enhance efficiency and productivity, are required to increase its competiveness edge in the future. [103]

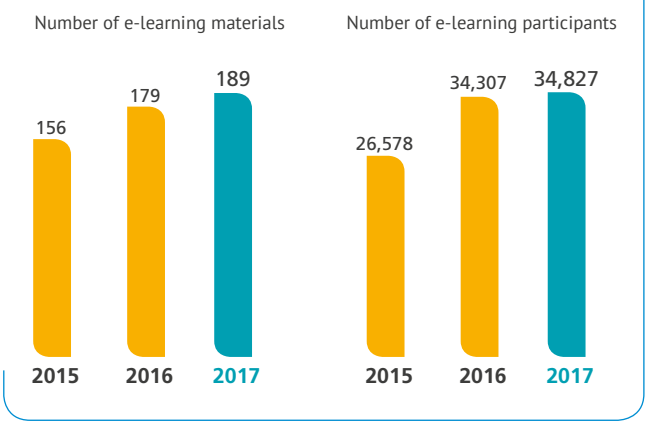
PREPARING DIGITAL GENERATION

As a banking institution, BCA is aware that technology is a crucial factor in supporting the business, and it will continue to be an integral part in the development of banking products and services in years to come.

Banking digitalization trend and young generation are closely linked to BCA's business environment. Over the last few years, the number of BCA employees has been on the rise and now, around 43 percent of employees are tech-savvy millennials (Gen Y).

Hence, BCA creates digitalization culture through various approaches to improve HR competencies in line with the Bank's commitment to addressing challenges in digital age. These approaches are observed as new experiences and education for the employees.

Digitalization in learning



The work environment at BCA has undergone some adjustments as well. One of the initiatives is Mini Company, an approach oriented to improving productivity and achieving optimum results while maintaining engagement and team work.

Mini Company allows simultaneous collaboration among different work units, to obtain end results faster than through conventional process. It has been successfully applied within the departments of Information Technology, Legal and Product Development.

BCA promotes digital education and exposure for the public and younger generation through Finhacks (financial technology hackathon) and fintech seminars in cooperation with universities. BCA also organizes Indonesia Knowledge Forum (IKF), which invites cross-field experts as speakers. With technological support, we continue to explore the unlimited opportunities of developing banking solutions.

Launched in 2016, BCA Finhacks has attracted numerous participants that for the 2017 event, the Bank conducted the initial selection in the cities of Bandung, Yogyakarta, and Surabaya. The peak event of 2017 BCA Finhacks was held at BCA Learning Institute in Sentul, Bogor.

Fostering Engagement

As for the IKF, the theme in 2017 was "Elevating Creativity & Innovation Through Digital Collaboration". The discussion in IKF 2017 focused on the business of digital economy, the development of pioneering companies, and other relevant topics brought by 24 expert speakers from Indonesia and abroad.

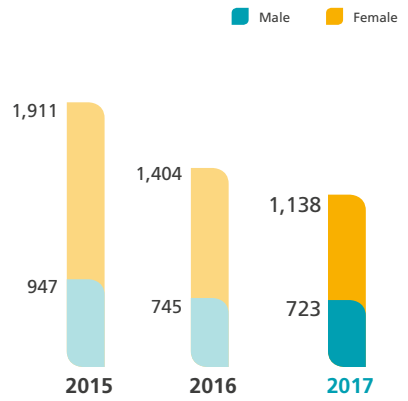
Both Finhacks and IKF are among the manifestations of BCA's commitment to actively supporting the development of Indonesia's young generation. Technology enables BCA to continuously explore unlimited opportunities in developing banking solutions, so that the Bank can always contribute to the effort of improving the nation's economy.

Meeting Manpower Needs in Digital Era

To address the transition towards digital banking. BCA has provided training activities to improve its employees' capacities and skills that are adjusted to the needs. As one of the leading private banks in Indonesia, BCA has an opportunity to carry out HR restructuring and empowerment in the Bank and its subsidiaries, within a new ecosystem in the form of synergy and efficiency.

Varied responses that have relevancy are accommodated by the Bank through a transparent process involving the employees. Hence all parties feel secure and the stakeholders may also give their support and cooperation in regard to the process.

Employee Recruitment



Use of Local Manpower

To meet HR needs, the Company provides job opportunities for the communities around the branch or regional offices. Recruitment process is conducted by taking into account competencies, needs, and conformities. In order to facilitate the public to obtain information about employment opportunities, BCA has developed several means of communication. Information on job vacancy and application submission can be found at karir.bca.co.id, LinkedIn account of PT Bank Central Asia Tbk and kalibrr.com. Applicants who meet the requirements will participate in further selection process in accordance with the regulations of BCA.

FOSTERING ENGAGEMENT

Employee engagement is one of the keys to the Bank's business success in properly serving its customers. The Bank understands the significance of encouraging employee engagement given the diversity of the employees, especially with the presence of millennials at BCA.

Employee engagement is expected to create favorable working environment. Active role and engagement demonstrated by the employees are crucial in creating teamwork.

Cross-Generation Engagement

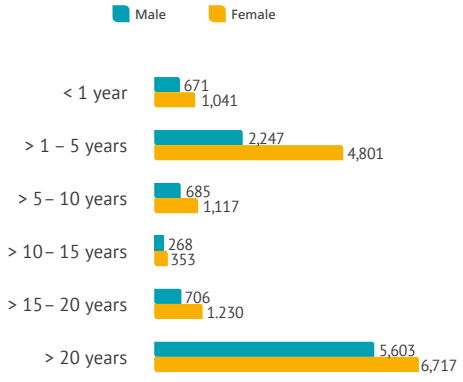
Within the last three years, BCA has accepted over 6,000 new employees who are mostly under the age of 25 years old. They are part of a teamwork with senior employees.

Such diverse demography provides a unique advantage because the varied backgrounds enable employees across generations to share knowledge and experience, enriching their insights, capabilities and competencies. This shall contribute positively to the Bank's development in generating various banking innovations and solutions.

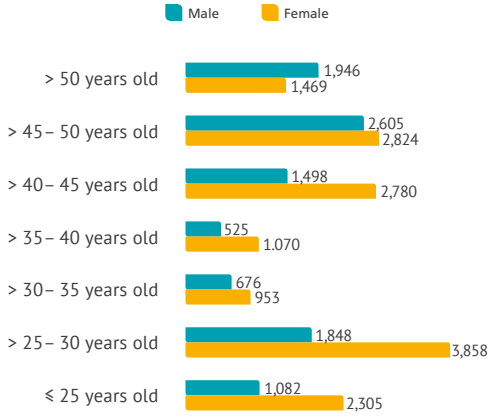
Employee demography based on years of service

6 of 10
employees with years of service
> 10 years

7 of 10
new employees aged
≤ 25 years old



Employee demography based on age



Cross-generation engagement has always been one of BCA's concerns. To address this issue, BCA provides communication and information disemination system, both formal and informal, to share employees' knowledge. Some of the facilities developed by the Bank for this activity are COP (Community of Practice), 4DX, mentoring, and coaching.

BCA always ensures that supervisors support the development of their staff. One of the systems created by the Bank is mentoring and coaching method that must be carried out by the supervisors. Formal coaching is done periodically at least twice a year and documented through MSSESS (Manager and Employee Self Service) system.

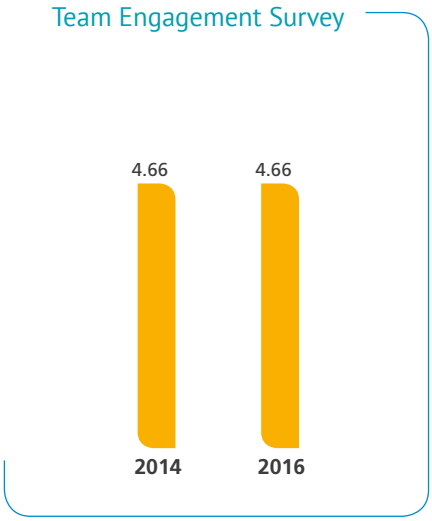
Developing Employees of BCA

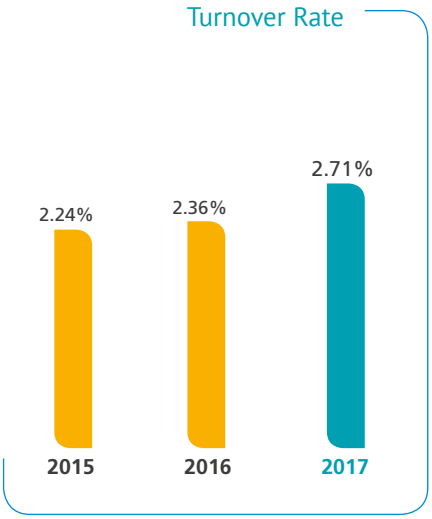
BCA also develops various means of communication for employees, namely InfoBCA magazine that can be accessed through smart phone or the intranet system; Facebook group called Semua Beres; My Video, and Halo SDM call center service at 66900.

In cooperation with Gallup, BCA has been developing team engagement program since 2011. The process begins with an internal survey, followed by the improvement and evaluation of existing team engagement programs using scorecards.

Strong engagement, competency development, performance-based culture, and career opportunities that are complemented by work-life balance, solidify the employees of the Bank as a committed and accomplished team. In addition, employee turnover rate can be maintained and the Bank can concentrate on continuously expanding its business.

The appreciation of this comprehensive effort is reflected on BCA's achievement as the only Indonesian company to win the Gallup Great Workplace Award for the second time. BCA is especially proud of this honor because of all the companies that met the criteria, only 8 percent were awarded in 2017.





Training and Development

Competency development curriculum is set up by related units together with BCA Learning Center by referring to the works and businesses carried out within the Bank.

BCA consistently evaluates it HR competencies and development programs so as to suit the progress and needs of the industry. In 2016, BCA re-mapped employee competencies and programs to improve learning culture among employees in designing competency development programs. Competency development curriculum is set up by related units together with BCA Learning Center by referring to the works and businesses carried out within the Bank.

BCA continuously updates and develops training programs so that its employees continue to be in the forefront of a dynamic business environment. During 2017, employee development has been focused on improving competencies, especially in the areas of operational control, relationship development, and the introduction of the digital world, in line with BCA's strategies of transaction, relationship banking, and digital awareness. [103][404-2]

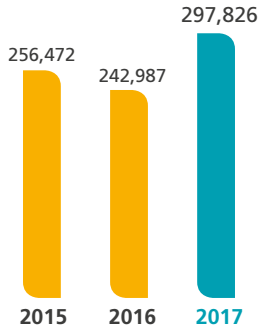
To facilitate employees in developing their competencies, BCA training modules are also available in e-learning format to be accessible to employees whenever and wherever they are. Therefore, more employees will have the opportunity to learn and develop self-competence.

In addition to training and educational programs, coaching plays an important role in encouraging continuous learning at BCA. The management emphasizes the implementation of learning at any time. In times of unpredictable economy, the process of guidance and learning is seen as one of the ways to build leadership capability and readiness.

In 2017, BCA allocated nearly Rp300 billion for human resource development program or around 2.6 percent of total manpower cost.

Developing Employees of BCA

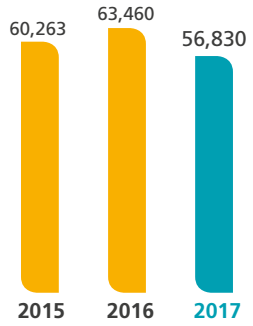
Training Cost
(in million Rupiah)



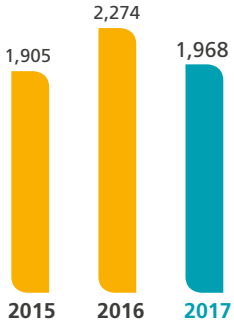
23%
Increase in Employee Training Cost

TRAINING IMPLEMENTATION

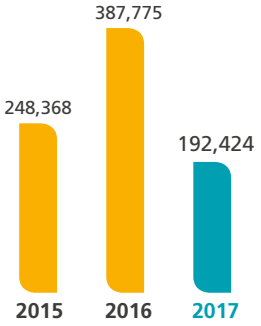
Total Training Participants



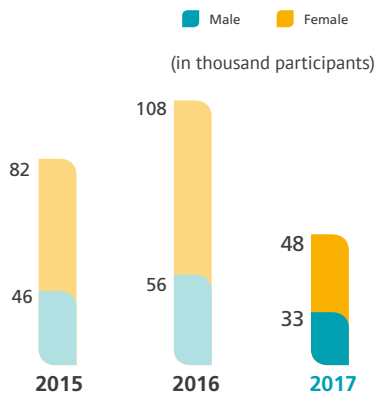
Total Training Classes



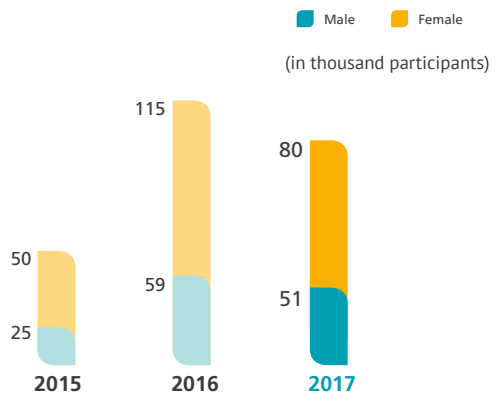
Total Training Days
[404-1]



Number of Training Class Completed by Employee [404-1]



Number of e-Learning Training Completed by Employee



CAREER AND LEADERSHIP

BCA instills performance-based work culture in its business and actively provides career development opportunities for employees. Each BCA employee has the right for clear and planned career direction and development that is tailored to the quality of individual and work unit performance target achievement.

Performance and career assessment at BCA uses a panel system to identify talents in related work units in cooperation with the Human Capital Management Division. Panel review results serve as a reference for designing individual employee development programs, as well as for processes of succession and employee placement. Each development stage is monitored and evaluated to be prepared for the next self-development program.

Succession Leadership

Leadership regeneration is one of the challenges of business sustainability at any company. This is particularly the case at BCA with a great number of senior employees entering retirement age. Over the past few years, BCA has been conducting a leadership promotion program to prepare candidates to succeed the senior officials in the next five years.

BCA focuses its attention on succession planning through acceleration programs, where selected employee receive a two-year development program (normally for three years).

To meet the demand for future leaders, BCA prioritizes internal human resources growing through the leadership programs. Talents are recruited externally when no internal resource is available, and they must be able and willing to absorb BCA's culture and values.

Currently, BCA has five directors that were appointed from within, while the number of executive vice president from BCA reached 47 out of a total of 49 people.

Developing Employees of BCA

Employees Completing Career Development Program 2017: 1,045

Leaders from Within

5 Directors

47 Executive Vice Presidents

Innovation Bank

BCA is cultivating a culture of innovation to improve internal business processes and enhance customer satisfaction, while improving cross-function and cross-generation employee engagement.

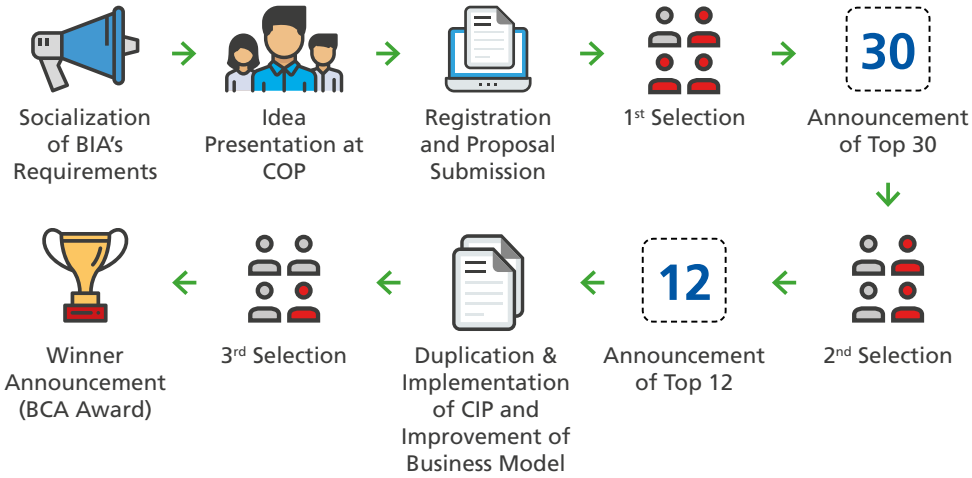
To strengthen the culture of innovation, the Bank develops a Knowledge Management system in which one of the programs is called Community of Practice (COP). COP is a medium to share knowledge and expertise among the employees to encourage the development of improvement and innovation culture that may provide added values and generate competitive edge for the Bank. COP is also held for the executive management by inviting experts to have discussions on current strategic issues, such as managerial and leadership issues, development of economy and financial and non-financial industries, and so on. This program is expected to provide an understanding of the knowledge and skills required by senior Bank officials. To follow-up the knowledge sharing program and solidify innovation culture, the Bank has been organizing BCA Innovation Award (BIA) event which was started in 2014. This is a medium for the employees to display their creative ideas, improvements and innovations. This award has been positively welcomed by the employees evidenced by the continuously increasing number of participants and ideas collected every year. The 2017 BIA was organized with three categories, namely:

1. Main Category which consists of 2 sub-categories: New Business Concept and Continuous Improvement Process
2. Special Category, namely the Financial Hackathon (Finhacks) BIA
3. Favorite Category, namely the 5R - Rajin (Diligent), Rapi (Neat), Ringkas (Concise), Resik (Clean), Rawat (Well-Maintained).

As many as 1,323 participants joined the 2017 BIA with 648 innovation idea proposals at the Main Category and Favorite Category, and 51 proposals at Finhacks BIA Category.

BCA Innovation Awards

Every year BCA selects five best innovations to be further developed into real customer solutions. The innovations will be made into prototypes and implemented into BCA's banking system.



The following is five innovations selected to be the winner of 2017 BIA:

- **DOLCE (Digital Official Letter)** is an application to prepare, approve, distribute and document the Bank's internal and external official letters that can be accessed at any place and any time, and by any person with the access.
- **ELIPS (Electronic Receipts)** is a system of printing transaction receipts for all menus at the ATM, through an email-based electronic media as the substitution of ATM paper receipts.
- **SAPOE (System Automatic Property Mobile Checker)** is an application that integrates administration staff, checklist officer and vendor, in checking the facilities and infrastructures at ATM locations.
- **One Time Card** is an innovation in the form of one-time-use virtual card number that can be used for e-commerce transaction, with limit that can be determined according to the needs of credit card or BCA debit card holders.
- **Tools for Potential Debtor's Feasibility** is an innovation in the form of a tool at Excel worksheet containing simple instruction to help the colleagues at Sub-Branch Offices to understand the needs of customers related to productive credit products; hence, enhancing the referral quality and quantity of potential debtors.

PROTECTION AND EQUALITY

BCA seeks to provide optimum protection for all employees at the workplace. The Bank has implemented strict policies to guarantee the rights and manpower norms of each employee, as described as follows:

1. **Transparency of the Bank's strategic employment policy**
   Employees have access to a variety of BCA's employment policies, such as the recruitment system, promotion system, and remuneration system via BCA's intranet (myBCA), and offline through decision letters and circulars, as well as the Collective Labor Agreement manual.

2. **Disclosure of information for employees**
   BCA is committed to always disclose information to all employees. The Bank has established various means of internal communication, from formal correspondence such as newsletters, e-mail broadcast, BCA internal magazine (printed and digital versions of InfoBCA), and Halo SDM telephone service, to COP (Community of Practice), myBCA internal portal, My Collaboration Community (MC2) internal social media, Semua Beres Facebook Group, and video sharing media (myVideo).

3. **Labor Union**
   BCA employees have founded independent labor union since 2000 that is fully facilitated by the Bank. BCA gives total freedom to employees to join the union in accordance with the applicable laws and regulations.

   Labor union is a strategic partner of the management in administering human resources, particularly in terms of fostering sound industrial relations, to create productivity that is beneficial for both parties.

4. **Collective Labor Agreement**
   As the manifestation of the Bank's commitment to developing conducive and productive industrial relationship, BCA has issued Collective Labor Agreement that is formulated by the management and labor union. The Collective Labor Agreement is updated every two years. In 2017, the management used BCA Collective Labor Agreement 2016 – 2018.

100%	79.3%	8
Employees are Bound to the Collective Labor Agreement [103]	Employees that are Members of Labor Unions (per January 1, 2016)	Labor Union within BCA

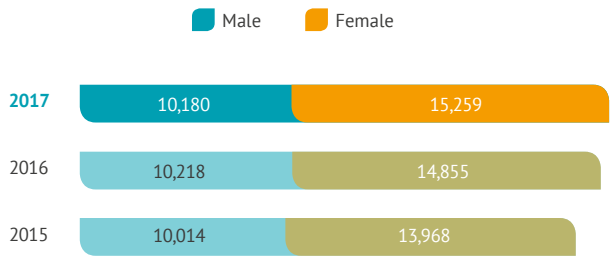
5. **Equal employment opportunity**
   BCA provides equal employment opportunity for all employees regardless of their ethnicity, religion, race, class, and gender. The Company's employment policy emphasizes on the quality and competence of both current and future employees.

   In addition, BCA ensures equal opportunity in competency development, among others, by providing opportunities for undergraduate and postgraduate studies (S1 and S2), as well as overseas training for the talents and employees who have passed the selection test.

Developing Employees of BCA

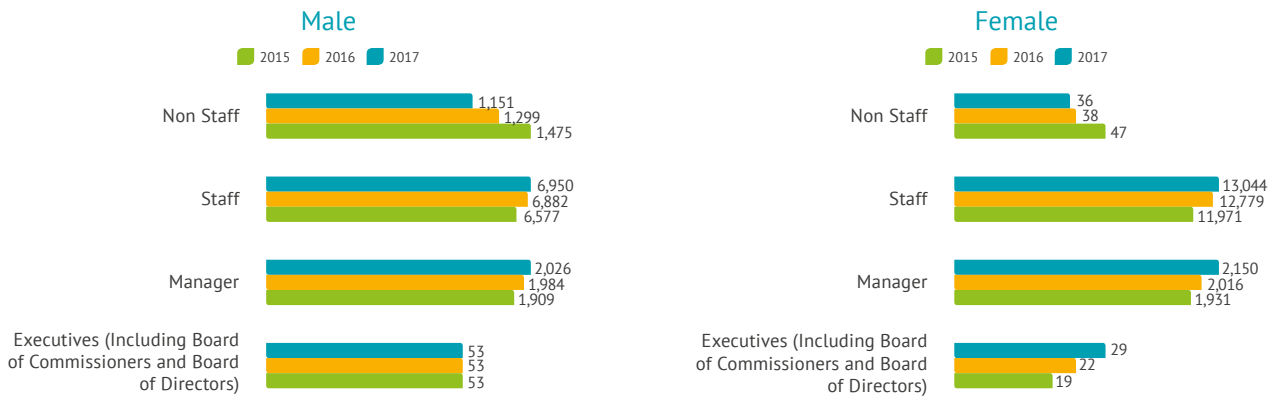
DIVERSITY IN BCA [405-1]

Employee Composition Based in Gender



60%
Female Employees

Employee Composition Based on Position Level



6. **Occupational Health and Safety**

   BCA pays more attention in creating healthy and safe work environment in its office, through the development and organization of work space in reference to the following principles:

   - Appropriateness and feasibility of facilities and work environment
   - Cleanliness of work environment
   - Harmonious workspace layout
   - Accuracy in terms of arrangement of equipment
   - Completeness and feasibility of safety standards and procedures.

   The implementation of workplace safety at BCA relates to the Bank's Business Continuity Plan (BCP). The BCP is managed and coordinated by the Enterprise Security Unit (SKES) at the Head Office in collaboration with Regional Offices and BCA's offices throughout Indonesia. [103]

   Each employee is provided with the knowledge and skills to respond to emergencies through awareness training and annual drills, including high-rise building evacuation drills. Such trainings are also carried out at several regional and branch offices and aims to train employees to be able to face the dangers of fire, natural disaster, earthquake or other disruptions. An emergency early warning system has also been put in place using mobile applications to improve BCP awareness and prevent accident.

   Beginning in 2014, BCA introduced a system of internal assessment in regional and branch offices for preparedness and response to emergency situations. The assessment serves as a reference for each office to make improvements at respective workplaces. The preparation assessment is also carried out for Warden Team at each floor level at BCA's Head Office.

BCA facilitates various group activities to support employee hobbies and personal interests outside of their work routines.

0
Work Accident Case in 2017 [403-2]

In terms of health, BCA conducts a comprehensive health program for employees, covering insurance facilities and health promotion. Health facilities provided to the employees include inpatient and outpatient treatments, maternity health, glasses, dental care, laboratory examination, medical check-up, and pap smear. These facilities are expected to benefit employees.

In line with the government's programs in worker health care, BCA facilitates the employees and their families in joining the government-sponsored Health Care and Social Security program (BPJS Kesehatan). BCA organized a collective BPJS Kesehatan registration for employees and their family members.

BCA actively provides employees with the opportunities to expand their knowledge on health issues. Among activities carried out in 2017, BCA held health seminars for employees, such as a seminar on Alzheimer's (October 2017) in Jakarta and Greater Jakarta, as well as Health Coaching Seminar on Daily Simple Steps Towards Health (August, October, and November 2017) in Jakarta, Greater Jakarta, Denpasar and Palembang.

In order to cultivate a healthy lifestyle, starting 2017 BCA held a competition titled "Pekerja TerSEGAR (Sehat dan Bugar)" or the Healthiest Worker. The competition attracted 613 participants, and the winner would become the ambassador to promote healthy lifestyle.

7. **Mechanism to Submit Complaints on Manpower Issues**
   The Bank is committed to always maintaining communication with employees through several means of communication developed by BCA, including Halo SDM (66900). Employees can reach this number to obtain information on employment issues or industrial relations. This facility can be accessed through BCA's internal telephone network. The Bank guarantees the confidentiality of employee data and information while using the Halo SDM service.

Welfare

Human Resources Development is conducted in a sustainable manner and balanced with employee welfare as a mean to create a sense of comfort and pride in BCA's employees.

BCA offers attractive remuneration as fair reward to employees for their contribution in achieving performance goals based on attaining predetermined targets. In this regard, the Bank complies with the regulations on salary in Indonesia.

In addition to salaries and allowances, BCA provides bonuses in the form of shares to increase employees' sense of belonging to the company. The shares are given to permanent employees based on their performance after a certain period of time. [404-2]

In 2017, share bonus was given to the employees to reward their performance within the period of January 1 to December 31, 2016. The shares were handed on April 25, 2017 to 21,965 permanent employees, lock up to 3 years.

15.6 million+
Shares for Employees

Rp15,598.10/shares
Average Price of Shares

Work-Life Balance

BCA is committed to ensuring work satisfaction of all employees by maintaining a proper work-life balance to achieve an optimum level of work efficiency.

To that end, BCA offers a variety of activities and training aimed not only at improving the skills related to duties and responsibilities of employees, but also satisfying employees' personal needs.

BCA facilitates various group activities to support employee hobbies and personal interests outside of their work routines. This community includes activities such as photography, fishing, cycling, wayang lovers club, music, and hiking.

BCA is the only Indonesian companies that manages to achieve Gallup Great Workplace Award 2017

Finhacks and IKF are forms of implementation of BCA's commitment to actively contributing to the development of Indonesian's youths.

Several BCA offices have lactation room, which is expected to be able to support and facilitate BCA's female employees in providing exclusive breastfeeding for their children.

BCA Daycare Program

Since 2010, BCA has organized a Daycare Program for employees' children of elementary school age, which is held after the Idul Fitri holidays. In 2017, 440 children took part in the BCA Daycare program that was held in three locations in Jakarta and Greater Jakarta, and two other locations outside the areas.

BCA Daycare Program Based on Location, Theme and Number of Participants

Location	Theme	Total Participants (Children)
Head Office	Jakarta Tempo Doeloe	96
Regional Office VIII	Knowledge Fun Kids Tour	94
Regional Office IX	The Great Adventure	91
TOTAL JABODETABEK		**281**
Regional Office III	I'm Amazing Kids	78
Regional Office VIII	I'm Amazing Kids	81
TOTAL NON JABODETABEK		**159**
TOTAL		**440**

Pre-Retirement and Other Facilities

BCA organizes pre-retirement programs that include trainings on health, financial management, skill improvement, and so on. [404-2]

In addition, BCA provides counseling service to assist the employees in finding solutions to their personal lives. BCA also holds trainings on family welfare, such as child care and rearing.

Awards for HR Management

Other than the Gallup Great Workplace Award, BCA received other HR-related awards in 2017, both in national and international scopes. Those awards are, among others, the Best Company in Creating Leaders from Within from SWA magazine, and Global 2000 World's Best Employer & Top Regarded Companies from Forbes magazine.

9%

2016-2017 Reduction
in A4 HVS Paper Usage

911

Book titles accessible to employees in
BCA's digital library

Supporting Environmental Conservation

BCA Approach	55
BCA Smart Office Building & Green Office Program	56

BCA Approach

As part of the Company's efforts in implementing sustainable banking, BCA initiated the integration of environmental preservation principles in banking solutions for customers and more environmentally friendly banking activities.

BCA emphasizes on the importance of environmental conservation in banking operations, which focuses on the efficient use of natural resources and minimizing environmental footprint, by optimizing the utilization of information technology.

Through various initiatives, BCA strives to contribute positively to the Planet, simultaneously with the Company's attempts to increase the benefits of Profit and People. [103]

Indirect Impact of Financing

BCA is aware that the projects it finances carry social and environmental risks, which may affect debtor's business and, subsequently, the business of the Bank.

The efforts to minimize significant social and environmental risks, and in compliance with regulations, have been carried out by BCA through the principle of prudence. In terms of credit policy, BCA does so according to the rules, by prohibiting lending to companies that do not have relevant environmental permits.

In addition, BCA does not extend credit to those receiving the Red and Black ratings from the Environmental Management Performance Rating Program conducted by the Ministry of Environment and Forestry.

Environmentally Friendly Office

BCA utilizes environmentally friendly technologies in its new and renovated buildings. Gradually, the Bank's offices will also operate more efficiently in terms of energy and water consumption, while maintaining comfort and safety.

The construction of the Bank's offices in the past few years have considered the passive and active designs. Passive design reduces electricity consumption through building blanket installation. Active design utilizes Building Automation System (BAS). These technologies enable more efficient electricity consumption, particularly for air conditioning, lighting, and elevators.

In terms of lighting system, BCA buildings have started to use LED lamps that can save electricity up to 70 percent compared to ordinary incandescent lights, and release less heat, easing the burden of air conditioners. Several areas of Menara BCA are also equipped with light sensors to measure the level of illumination when the room is dark or bright. The switch to LED lamps has been carried out on ongoing basis, adjusting to the maintenance of building utilities or the construction of new buildings.

At the end of 2016, BCA worked with the Indonesian Architects Association (IAI) to hold BCA Building Facade Design Contest. Three winners were picked out of hundreds of applicants in February 2017. One of the criteria in the judging process was the attempts to minimize heat and add natural lighting in the building. The results of the facade design contest will be taken into considerations in designing new BCA buildings.

BCA Smart Office Building & Green Office Program

BCA SMART OFFICE BUILDING

BCA builds environmentally friendly offices based on the principles of Smart Building, which features intelligent and/or green buildings. Intelligent building refers to the building's capability to manage and oversee the operation automatically and efficiently, while green building is applied to the selection of energy saving design and building materials. Both can minimize the negative environmental impact without compromising the health, safety, and comfort of the occupants

Energy Improvement in Existing Buildings

BCA buildings in Wisma Pondok Indah and Wisma Asia II have been improved by installing inverter pumps to the building cooling equipment (chiller) that can operate according to the load. Electricity efficiency in Wisma Pondok Indah reached 18,173 kwh per month, while in Wisma Asia II reached 34,929 KWh per month.

New Building Design

The buildings of Halo BCA Semarang and BCA Foresta are covered with energy-saving blankets, and apply the Building Management System (BMS) with automation technology that enables energy management of air, elevator, lighting, and other office equipment.

BCA builds and renovates the Bank's offices with active design which apply Building Automation System (BAS) and passive designs that use LED lights and AC Inverters, solar energy, or rainwater harvest.

GREEN OFFICE PROGRAM

Environmental impacts arising from banking activities originate, among others, from office administration and employee mobility. Through the Green Office program, BCA is committed to minimizing the use of natural resources in bank office activities and minimizing environmental footprints on banking products and services by utilizing information technology.

BCA has initiated the Green Office program with several policies implemented by the head office and branch offices through the reduce and reuse approach to activities that use natural resources. In addition to reducing the environmental footprint, the Green Office program also provides cost saving benefits.

BCA opts for video conference instead of in person meeting on most occasions.

Paper Usage

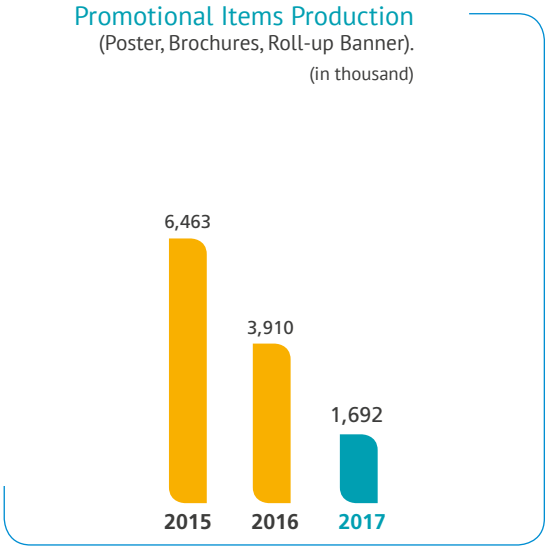
The 'reduce' approach in Green Office is implemented through paperless banking initiative in operational activities, by sending or accessing documents digitally via e-mail, myBCA intranet portal, tracking system application, E-Filing, Enterprise Backoffice Integration (EBI), E-Approval, and the Manager Self Service/ Employee Self Service (MSSESS) program that serves the various needs of BCA employees. [103]

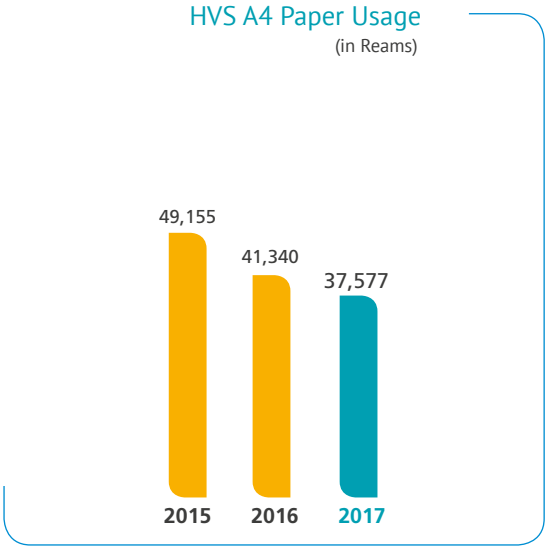
Document printing is controlled and monitored through printer pooling and the default setting of printing paper on both sides. Since applying the default setting, BCA's head office has significantly reduced paper usage. Total paper use in 2017 decreased by 9% yoy.

BCA's human resources services can be accessed via smart phones to allow faster and paperless HR processes, as well as to familiarize employees with digital services. In 2017, BCA launched the Blims application, a digital library containing 911 titles of books accessible to employees.

Moreover, BCA also reduces document printing for customers by increasing the use of electronic documents, e-statements, and online payment via e-channel or mobile banking, as well as reducing printed materials for promotional and transaction purposes. [301-1]

Supporting Environmental Conservation





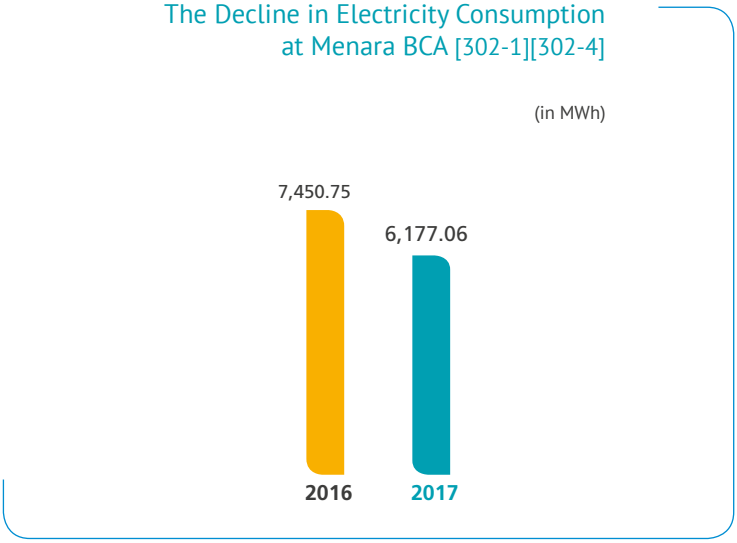
Energy and Water Consumption

Energy consumption is among the important factors that indirectly contribute to climate change. To that end, BCA implements energy saving policies across all work units. This policy is expected to make a significant contribution given the size of BCA network.

BCA performs energy saving efforts by using LED lights and AC inverters at the Bank's offices. These efforts are complemented with campaign and dissemination of information on the initiatives to employees. Some of the examples of energy saving efforts are as follows: [103]

- Electricity saving by using LED lights, adjusting air conditioning temperatures, turning off lights during breaks for back office and off-hours, conducting water-saving campaigns, and so on;
- Using video conference technology for meetings and consultations, as well as discussions between work units, branches, or regional offices;

Since 2013, BCA has installed pressed water tap in the new or renovated buildings. This type of faucet uses automatic closing functions that reduce the amount of wasted water. [303-1]



Waste Sorting

In Green Office activities, Agents of Change in charge of each BCA office promote waste sorting program to instill the habit in the employees.

Waste management is also applied to liquid waste generated by BCA office activities in the form of black water and grey water. Grey water treatment to turn it into water for watering plants has been applied at Wisma Pondok Indah and KCU Bintaro.

The management of Menara BCA uses STP (Sewage Treatment Plant), in which wastewater is processed before being discharged to city or neighborhood canals in accordance with the quality standards and parameters in the Waste Water Treatment Plant (WWTP). [306-2]

Transportation

In line with the business growth and the growing number of employees, BCA is strengthening the utilization of telecommunication technology to reduce employee mobility, which, subsequently, reduce the use of fuels for transportation.

BCA opt for video conference instead of in person meeting on most occasions. Video conferencing has been utilized for various occasions, including the information dissemination by the Board of Directors to all regions. A similar solution is also implemented through the use of the e-learning platform, as one of the means of online learning for BCA employees.

Employee Involvement

Environmentally friendly programs cannot be separated from employee involvement. In addition to launching the Green Office program and establishing the agent of change (AOC) in each division at the Head Office, BCA is also actively disseminating the information about the program through internal corporate communication means.

Green Office Campaign Information Media:
- MyBCA Portal
- Facebook Group (closed group for BCA employees)
- Internal Television display
- InfoBCA Magazine

Medium of Communication:
- Campaign posters
- Attractive short videos containing messages on energy-saving campaign.

The initiatives conducted at BCA offices include turning off the lights during breaks, reducing the use of styrofoam, using glass and tumblers to replace bottled water, automatic hibernate systems on computers, printing on both sides of the paper, and waste sorting.

The Green Office program is expected to enable BCA to contribute to making energy savings a lifestyle of BCA employees and Indonesian people.

Earth Hour

Since 2012, BCA has consistently supported Earth Hour, the global initiative of the **World Wildlife Fund for Nature** (WWF). Earth Hour is intended as an effort to raise awareness on the danger of climate change. Earth Hour activities are marked by switching off non-essential lights for one hour, performed **every last Saturday in March.**

On March 25, 2017, BCA participated in Earth Hour by turning off BCA totem lamps and outdoor lighting for one hour, from 8.30 p.m. to 9.30 p.m. The blackout was conducted at Menara BCA, all Branch Office buildings, and billboards **throughout Indonesia.**

Supporting Environmental Conservation

Solution for Customers

Electronic banking is the right solution to reduce the environmental footprint of banking transactions. Shifting traditional transactions into electronic ones results in efficiency and reduces environmental footprint. Currently, the number of transactions in the Bank's offices is only 3 percent of the total overall transaction, while the rest uses digital channels. As part of the strategy, BCA develops a variety of electronic banking products with diverse digital platforms.

2017 Bank Transaction

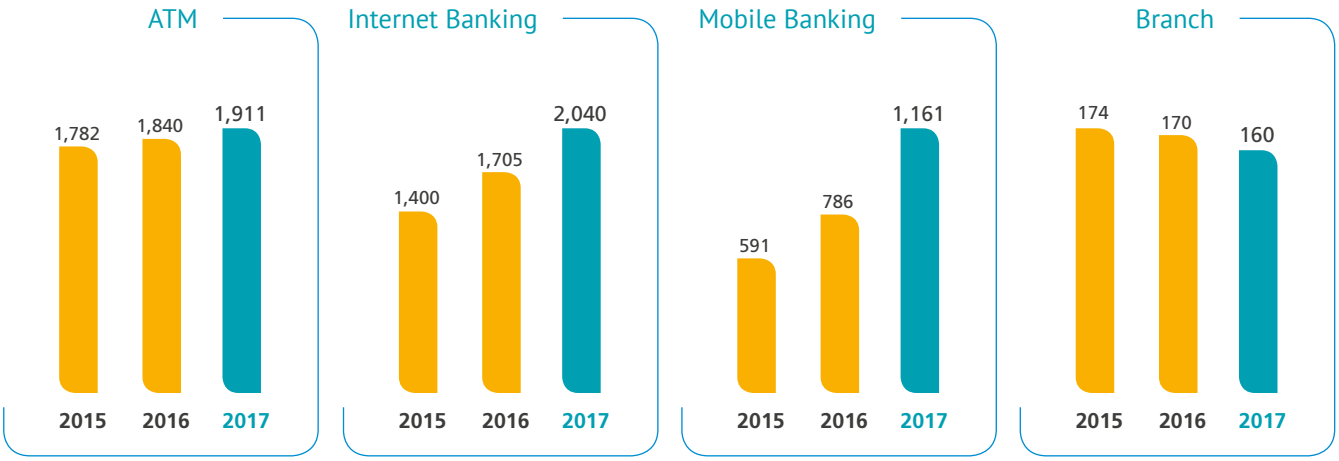
Branch

Transaction value : **Rp14,131 trillion**
Number of transaction : **160 million**

Digital

Transaction value : **Rp10,482 trillion**
Number of transaction: **5.1 billion**

TRANSACTION ON BCA CHANNELS (in million)



Customer solutions continue to be created in compliance with regulations.

Customer solutions continue to be created in compliance with regulations. Currently, customers can visit virtual branch offices through BCA eBranch application. This application enables customers to fill out the application forms to open bank account and only visit the physical office for final verification.

BCA offers Flazz and Sakuku electronic money products as cash substitutes for transactions, while encouraging the Non-Cash National Movement. Flazz is the first form of e-money in Indonesia that can be used for payment and Flazz BCA Syariah is the first e-money product of sharia bank in Indonesia, which was launched by BCA Syariah. While Sakuku is a smart phone application presented to Gen Y customers who want practicality. Sakuku transaction uses a secure QR Code system.

4.57
Customer Engagement Survey Results

98.92%
Complaint Settlement According to Service Level Agreement

18,196
LAKU BCA Customers

Responsible Services

BCA's Approach	63
Customer Protection	63
Enhancing Customer Satisfaction	66
Financial Inclusion	68

Customer Protection

BCA'S APPROACH

As the largest private bank in Indonesia, BCA continues to "Learn Better" in the face of increasingly complex challenges during the transitional period. In line with business technology development, BCA continues to innovate to provide the best service to customers and communities.

The Company's policy in providing customer protection is embedded in one of BCA's values, customer focus. BCA is committed to be "Always by Your Side" by continually striving to deliver the best banking solutions tailored to the needs of customers' and communities.

BCA's attempts to maintain customer trust are demonstrated in the Bank's commitment to fulfilling its responsibilities to customers. It is manifested in the provision of the best banking solution for customers, partners, and communities according to their needs; the focus on customer protection and security; and consistent and sustainable implementation. [103]

As part of the Company's commitments to be a responsible bank, BCA introduced financial services and the provision of financial inclusion services.

CUSTOMER PROTECTION

Banking Product Design

BCA evaluates all new products and activities to ensure that the new products or activities to be offered are in compliance with applicable regulations, including risk assessments of all banking products and operations.

BCA conducted comprehensive risk assessment on the plan to issue new products and activities according to the type of risk stipulated by Bank Indonesia Regulation No.5/8/PBI/2003 dated May 19, 2003, and its amendments through PBI No.11/25/PBI/2009 dated July 1, 2009 and Bank Indonesia Circular No.11/35/DPNP dated December 31, 2009.

Banking Product (Solutions) Information

Clear information is always provided to customers and prospective customers regarding banking solutions features, as well as the rights and obligations of every party inherent in the banking services offered. In providing services, customers are not obliged to use or purchase BCA's products they do not need. BCA provides clear information related to its banking solutions, with the full intention that customers can fully understand the products and services to be obtained. [417-1]

To ensure the correct information is delivered to our customers, BCA officers constantly update their product knowledge on BCA's numerous banking solutions.

BCA provides clear, accurate and up-to-date information on BCA banking solutions. The information is delivered through conventional and digital media, including leaflets, brochures, or other written form of media in every BCA's branch office, as well as through electronic or social media. Information on banking solutions can also be accessed through Halo BCA contact center or www.bca.co.id.

Coinciding with BCA's 60th anniversary, the Bank launched a number of digital-based customer service platform innovations in the perspective of **'Better Serve'** commitment:

VIRA (Virtual Assistant Chat BCA)

VIRA (Virtual Assistant Chat BCA) service that can be accessed through Facebook Messenger, LINE, and Kaskus Chat. VIRA provides information and promotional features that customers can use to find information on special offers, the nearest ATM locations, exchange rates, and online credit card application, balance information, banking transactions, and credit card information.

Halo BCA Chat

Halo BCA Chat is a widget on www.bca.co.id to obtain any information about BCA products and services including special offers, backed by 24-hour assisting officers.

eBranch BCA

eBranch BCA, smart phone-based application for both customers and non-customers to open banking account.

Responsible Services

Customer Education

Customer education is a preventive measure to avoid product sales mistakes, transactional scam, or any other forms of fraud. For that reason, BCA innovatively instigates various education programs related to the security when using BCA's banking solutions.

The customer education programs are carried out consistently and continuously. In presenting convenience to customers and communities, information on BCA banking solutions can be obtained through various media channels. Moreover, the education programs are in collaboration with bloggers who share their banking transaction experience with their blog readers.

Product Information Channels and Customer Education Media:

Contact Center
Halo BCA 1500888

Website
www.bca.co.id

Other Information Media

- **Smart-money.co**
- In collaboration with online media providers to publish **Berita BCA (SWA, Kontan, Pikiran Rakyat, Kompas, Metro TV News, Tempo, Tribun)**

Facebook Fan Page (1,8 million friends)
facebook.com/**XpresiBCA**
facebook.com/**GoodLifeBCA**
facebook.com/**BizGuideBCA**
facebook.com/**BankBCA**
facebook.com/**KartuKreditBCA**

Twitter (670 thousand followers)
@XpresiBCA
@BizGuideBCA
@BankBCA
@KartuKreditBCA
@HaloBCA

Youtube (11 thousand subscribers)
youtube.com/**solusiBCA**

KASKUS
BankBCA

instagram
Goodlifebca

LINE
Bank BCA

slideshare
www.slideshare.net/SolusiBCA

LinkedIn
PT Bank Central Asia Tbk

Privacy and Customer Interests Protection

In protecting our customers interests, BCA complies with Bank Indonesia Regulation No. 16/1/PBI/2014 dated January 16, 2014 on Payment System Services Consumer Protection and POJK No.1/POJK.07/2013 dated 26 July 2013 on Consumer Protection in the Financial Services Sector.

Since 2016, Data Center Operations of the GSIT (Group Strategic Information Technology) has received ISO 27001: 2013 Information Security Management System certification as a concrete substantiation of BCA's commitment to improving banking information and customer information security, including by means of information technology quality improvements.

Addressing Customer Service Interruption

On August 27, 2017, a number of Automated Teller Machines (ATMs) and BCA branch offices were disrupted by anomalies on Telkom's Satellite 1. About 30 percent of ATMs and 126 branch offices experienced service disruptions and BCA immediately had to seek other satellite providers to transfer services.

On August 30, 2017, the operations at affected ATMs and Branch Offices were restored. During the down period, BCA exempted all fees on cash withdrawal from ATMs of other banks that normally charge Rp7,500 per transaction. This way, the inconveniences caused were somewhat compensated and customers were still able to withdraw cash.

Customer Complaint

Customer complaints are received and responded promptly and accordingly by related branch or service offices or work units. BCA pays close attention to every customer suggestion and complaint as a feedback for BCA to enhance customer service in its pursuit to provide the most excellent services.

BCA provides and informs the procedures for customer complaints and dispute resolution according to Bank Indonesia's provisions on customer complaints and banking mediation.

Communication channels for customer complaints

Services
24-hour Contact Center Halo BCA

Email
halobca@bca.co.id

Twitter
@HaloBCA

Halo BCA Chat
at www.bca.co.id

Video Call
at BSD, SCBD, Alam Sutera, Thamrin, Matraman and Darmo Main Branch Offices

Video Banking
at MyBCA

Customer complaint management is carried out according to the following regulations:

- Bank Indonesia Regulation (PBI) No. 7/7/PBI/2005 dated January 20, 2005 on the Settlement of Customer Complaints as amended by PBI No. 10/10/PBI/2008 dated February 28, 2008.
- Bank Indonesia Circular No. 7/24/DPNP dated July 18, 2005 on the Settlement of Customer Complaint as amended by Bank Indonesia Circular No. 10/13/DPNP dated March 6, 2008.
- PBI No. 8/5/PBI/2006 dated 30 January 2006 on Banking Mediation as amended by PBI No. 10/1/PBI/2008 dated February 28, 2008.
- OJK Circular No. 2/SEOJK.07/2014 dated February 14, 2014 on the Service and Settlement of Consumer Complaints on Financial Service Providers.

BCA offers multiple communication channels for customer complaints through Halo BCA Contact Center that provides 24-hour non-stop, end-to-end service so that customer complaints can be addressed more quickly.

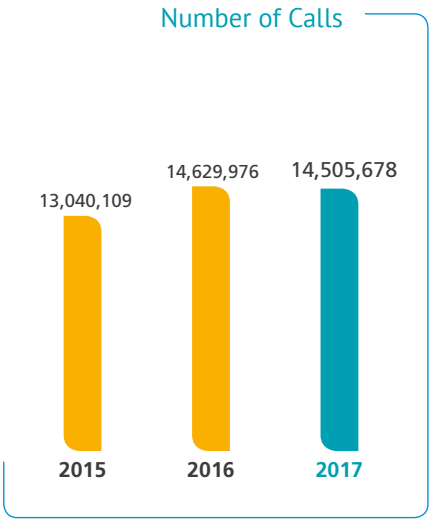
- Halo BCA Contact Center can be accessed through phone call to the number 1500888, web chat at www.bca.co.id, Twitter, video call at myBCA, certain ATMs, and email.
- Throughout 2017, Halo BCA served 14,505,678 customer calls, with 10.47 percent or 1,518,744 calls constituting customer complaints and 44.86 percent or 6,507,247 calls related to inquiries on BCA's banking solutions.
- 98.92% of incoming inquiries were resolved according to the service level.
- Halo BCA's performance and services were appreciated by several independent institutions, both nationally and internationally, including:

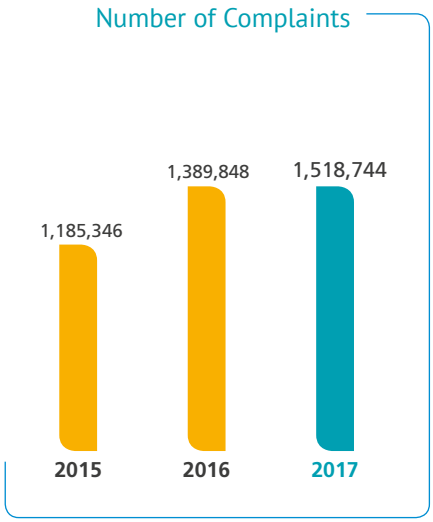
11 Awards at the 2017 Contact Center Service Excellence Award (CCSEA) from Carre - Center for Customer Satisfaction and Loyalty (Carre - CCSL) and Service Excellence Magazine.

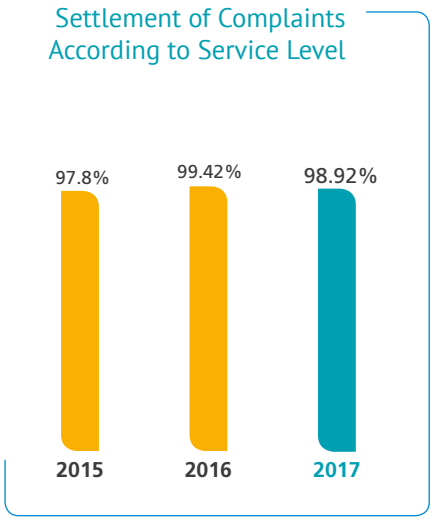
52 Awards in addition to the Grand Champion award at the Best Contact Center Indonesia 2017 by Indonesia Contact Center Association (ICCA).

16 Awards at Contact Center World Global Award in London and 23 awards at Contact Center World Asia Pacific.

Enhancing Customer Satisfactions







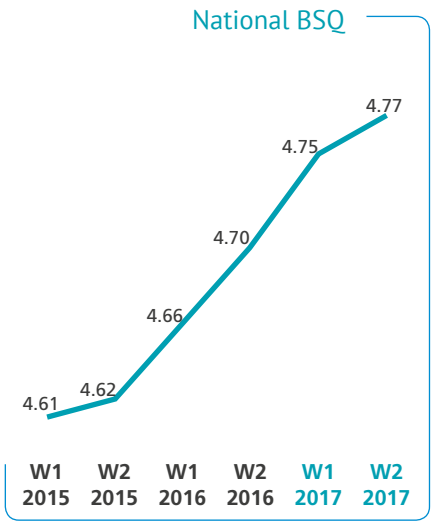
ENHANCING CUSTOMER SATISFACTION

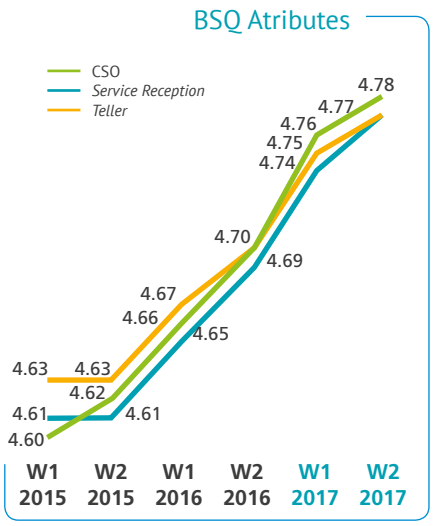
BCA constantly innovates its services and upgrades features aimed at enhancing the convenience, comfort, and flexibility of customers. The types of provided services are also tailored to customer segments and needs, in accordance with BCA's values of "customer focus - integrity - teamwork - continuous pursuit of excellence".

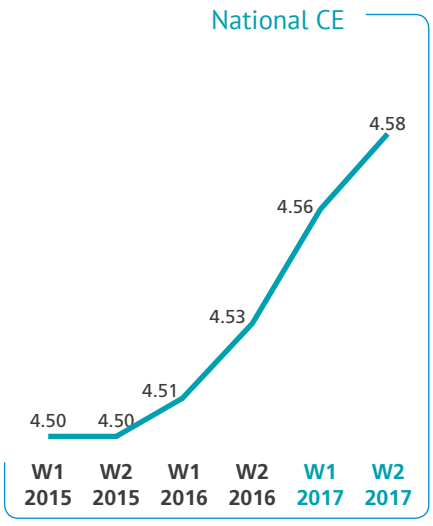
To better understand customer perceptions, BCA conducts customer survey in collaboration with independent institutions. The results of the customer survey set a benchmark for constant customer service improvements. The survey is held twice a year with two measurement categories:

- CE (Customer Engagement), indicating customer loyalty to BCA.
- BSQ (Branch Service Quality), indicating the quality of Service Reception, Teller and Customer Service Officer at branch offices.

Results of BCA Service Performance Assessment







Thanks to the hard work of the entire BCA family in innovating services and banking products and utilizing various business opportunities, in 2017, BCA won the Excellent Service Experience Award and Service Quality Award. This award is granted to companies in Indonesia that successfully provide the best customer service.

Expanding Financial Services Access

BCA's superiority in banking transaction and its extensive network coverage have established a solid foundation for the Bank's growth. BCA continues to build multichannel network strategies, which consist of branch network and various electronic banking channels for customers discretion in banking transactions.

To present the best services to customers, BCA carries on with the expansion of its branch network, including the renovation of branch offices every year to enhance customer service.

Access availability is accompanied by services quality improvements through upgrading employees' ability to offer complete, efficient and timely banking solutions.

Touchpoint

1,235
Bank Offices

22%
Increase in the number of bank offices in the last 5 years

17,658
Automated Teller Machines

47%
Increase in the number of ATMs in the last 5 years

470,000
Electronic Data Capture Machine

Digital Platforms:

my BCA
Operating in malls, providing customer with self-service for digital branch and video banking.

7
MyBCA locations in Jakarta, Tangerang, and Surabaya

eBranch BCA
Smart phone application with mobile form feature, account opening, reservation and so on.

36,000+
Users utilizing eBranch convenience

VIRA
Introduced in February 2017, VIRA is a chat-based banking service that enables customers to find more information about BCA, its special offers, and do banking transactions.

660,000+
Users

Flazz
A cashless payment facility for swift and practical daily transactions.

Up 33%
Transactions using Flazz compared to 2016.

Sakuku
Launched in 2015, Sakuku is a mobile-based electronic money for shopping, phone credit top-up, money wire, splitting bills and cash withdrawals.

250,000+
Users of SakuKu (up 53% compared to 2016)

Financial Inclusion

The Government of Indonesia through Presidential Regulation No. 82/2016 on the National Strategy for Financial Inclusion has set the target of 75% for adult population to have access to financial services at formal financial institutions in 2019.

The main focus of the financial inclusion month in 2017 is to encourage saving habits among people to plan and manage their finances better. The concept of savings is also extended to include insurance, savings for payment installments, retirements savings, and stock savings.

Since 2015, BCA has been one of the banks that offer financial services without office to support the financial inclusion program called Laku Pandai initiated by the Financial Services Authority (OJK). Laku Pandai utilizes information technology networks in the areas that cannot be reached by bank offices, providing savings service for customers with their mobile phone numbers serving as account numbers.

LAKU BCA AND DUITT

As a manifestation of BCA's commitment to supporting the Laku Pandai program, BCA offers two branchless banking products, namely LAKU BCA basic savings account, and electronic money-based DUITT. The services related to LAKU BCA and DUITT are performed through third party (agent) and backed by information technology facilities.

What Are They Saying?

Jujum Jumirah
LAKU BCA Customer

Every day now, I can set aside some money at BCA LAKU agent. I am saving for my first child's school tuition. LAKU BCA allows any amount of deposit no matter how small, so it does not burden me to set aside some money.

LAKU BCA

LAKU BCA is a banking product that utilizes mobile phone numbers as account numbers. Customers only need to sign up with registered LAKU agents to save or withdraw some money without having to go to the bank.

LAKU BCA was launched in April 2015 in Java Island and has reached 18,916 customers and a network of 362 agents. BCA Syariah subsidiary is currently assessing the possibility of expanding the network and customers of LAKU BCA to the eastern part of Indonesia.

LAKU Features

LAKU customers earn savings interest if the balance ≥ Rp1 with a maximum balance of Rp20,000,000. LAKU savings does not have a minimum balance limit nor cash deposit minimum limit, and does not charge monthly banking fee. Opening an account is as simple as filling out the application form and attaching a photocopy of identity card. The cost of making a savings card is very low at Rp2,000.

In addition to being practical and convenient, it maintains the security by employing the secret OTP (One Time Password) sent to mobile phone number.

DUITT

DUITT or DUIT Telephone is a payment and financial service system that is operated through a collaboration with third parties (agents) and utilizing mobile-based technology network and devices.

DUITT, with a maximum balance of Rp5,000,000, is not a savings account, does not give any interest, and therefore is not guaranteed by the Deposit Insurance Corporation (LPS). Opening a DUITT account is very easy, simply by submitting cellphone numbers and a copy of identity card to the nearest DUITT Agent, and filling out the application forms.

The entire LAKU and DUITT transactions can only be carried out by BCA agents and not at BCA Branch office, except when customers wish to find out more information on BCA's other products and services.

LAKU BCA is an attempt to expand financial services in Indonesia. It is expected to facilitate and motivate people to save money, as well as to introduce and bring people closer to financial institutions or banking services

LAKU SimPel

For student segment, the Financial Services Authority (OJK) and the Financial Services Industry launched a product called Student Savings ("SimPel and SimPel iB"), a manifestation of the Presidential Regulation on Inclusive Finance National Strategy.

BCA launched LAKU SimPel products for students on October 25, 2016. The requirements to open SimPel Savings Accounts are easy and straightforward. The advantages of this product is small initial deposit, no monthly fee, and minimum deposit that is within students ability. Student participants will be provided with their own SimPel cards with their names on them.

Talking ATMs

To improve financial inclusion for people with disabilities, BCA renders the support by providing special Automatic Teller Machine (ATM) machine for blind people.

The Talking ATM features a headset to listen to the instructions and push buttons that have touch points. These features allow those with visual impairment to conduct banking transactions through BCA's ATMs.

Locations of BCA Talking ATMs as of December 31, 2017

No	Locations
1	Indomaret Raya Kramat Jati, Jakarta
2	Indomaret Bona Indah II, Jakarta
3	Alfamart Pluit Sakti, Jakarta
4	Indomaret Pluit Utara Raya 43, Jakarta
5	Alfamidi Kelapa Gading, Jakarta
6	Alfamart Daan Mogot Raya, Jakarta
7	Alfamart Rusun Kemayoran, Jakarta
8	Indomaret Lontar Atas (T09D), Jakarta
9	Graha Kas Kebayoran 1, Jakarta
10	Intercon 1, Jakarta
11	Enagoya Mart & Cafe 1, Jakarta
12	Thamrin 2, Jakarta
13	Alfamidi Karang Tengah, Jakarta
14	Ramayana Kramat Jati, Jakarta
15	Ramayana Cilegon, Banten
16	Indomaret Kopo Sayati 309, Bandung
17	Indomaret Secang, Central Java
18	Circle K CK0112 Timoho, Yogyakarta
19	Circle K CK0111 Sosrowijayan 2, Yogyakarta
20	PT Sumber Makmur Anugrah 1, Temanggung

18,916
Number of LAKU BCA accounts

364
Number of LAKU and DUITT Agents

19
Regencies in Jakarta, West Java, Central Java, Banten, Riau and Yogyakarta where LAKU Agents are located

9,321
Number of SimPel Accounts

"Best Disclosure & Transparency" dan "Top 50 The Biggest Market Capitalization Public Listed Companies"

IICD Corporate Governance Award 2017

The Most Trusted Company

Corporate Governance Perception Index (CGPI) 2016

Building Governance and Stakeholder Engagement

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Stakeholders Engagement	88

Corporate Governance

The implementation of sustainable finance, which integrates environmental, social and governance (LST) aspects into operational activities, as well as products and services of financial services institutions, has become BCA's long-term commitment. An embodiment of the governance principles of sustainable finance on social and environmental responsibility is the issuance of sustainability report every year since 2016.

As the bank with more than 17 million customers, BCA is required to implement the principles of good corporate governance (GCG) and prudence to safeguard the mandate of its customers. The implementation of governance is seen as an obligation to achieve long-term sustainability and maximize corporate value in the eyes of shareholders and stakeholders.

Commitment of Corporate Governance Implementation

GCG implementation is a key factor in maintaining the trust of shareholders and stakeholders. CGC has become even more significant with the increasing business risks and challenges encountered by the banking industry. The implementation of GCG principles enables BCA to maintain its business sustainability, soundness, and competitiveness.

BCA is committed to continuously improving the implementation of the principles in accordance with the applicable regulations and the progress of best corporate governance practices, as well as the ASEAN Corporate Governance Scorecard.

The objectives of GCG implementation in the Bank are:

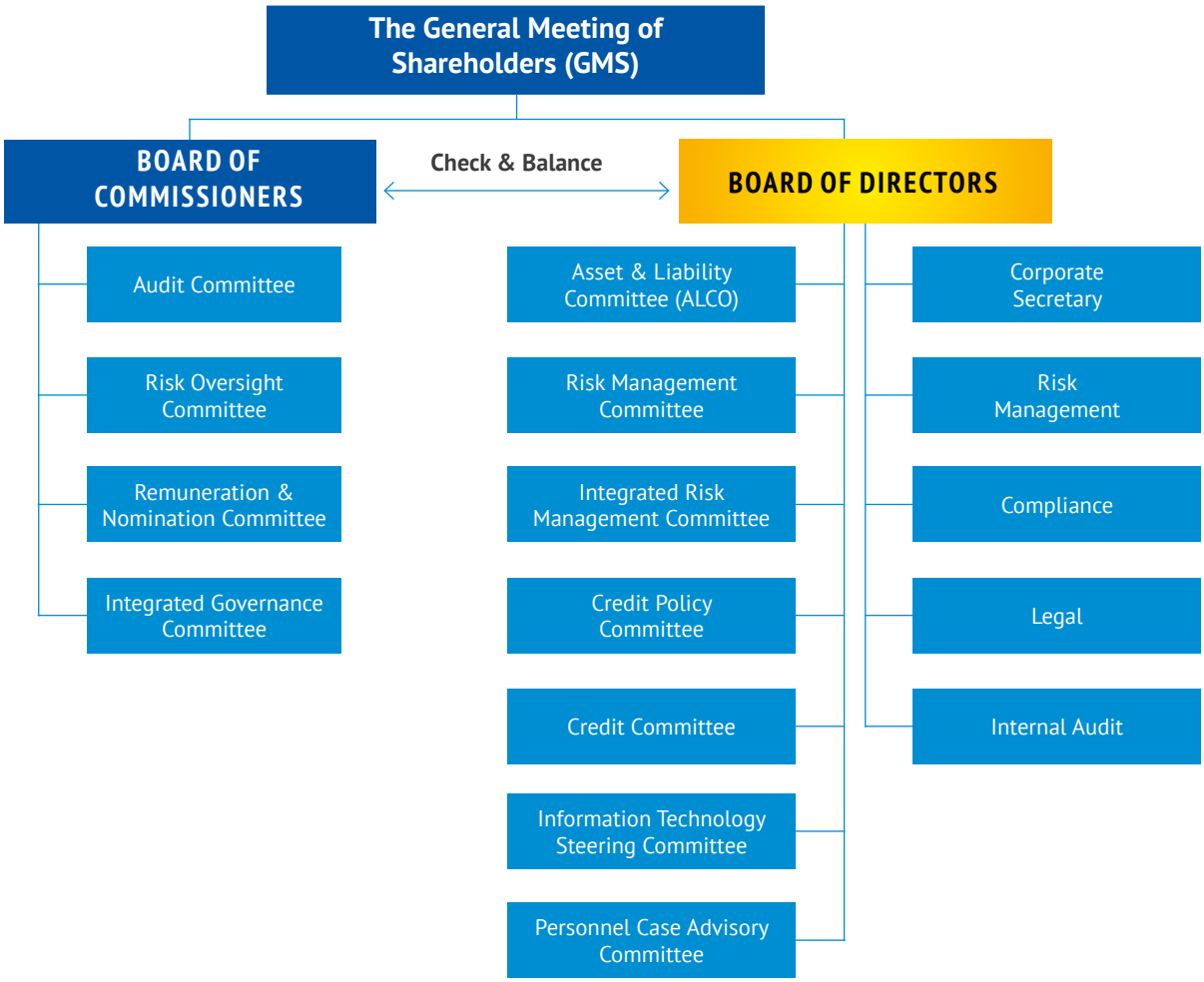
a. To support the Bank's vision to be the bank of choice and a major pillar of the Indonesian economy.
b. To support the missions of the Bank, namely:
    - To build centers of excellence in payment settlements and financial solutions for businesses and individuals.
    - To understand diverse customer needs and provide the right financial services to optimize customer satisfaction.
    - To enhance our corporate franchise and stakeholder value.
c. To provide benefit and added values to shareholders and stakeholders.
d. To sustain and improve sound and competitive business continuity in the long run (sustainable).
e. To enhance the trusts of investors in the Bank.

Corporate Governance

The Bank has established governance organs that carry out their duties and responsibilities in accordance with the scopes of duty, responsibility, and functions as stated in applicable regulations. Governance organs of the Bank comprise the General Meeting of Shareholders (GMS), the Board of Directors, the Board of Commissioners, and the supporting work units. These organs have clear duties and responsibilities that reflect the implementation of check-and-balance principle as well as internal control of the Bank.

Building Governance and Stakeholder Engagement

BCA Governance Structure



The compositions of the corporate governance organs also reflect the diversity of its members in terms of education, experience, age, and expertise; with each member possessing high competency to boost the Company's performance. [102-18]

SHAREHOLDERS' MEETING

The General Meeting of Shareholders (GMS) is the highest organ in the Company and functions as a forum for the shareholders to make decisions related to the Bank. In the GMS, shareholders exercise their rights, express opinions, and give their approvals in the decision-making process.

The GMS has the authority that is not granted to the Board of Directors and Board of Commissioners, as stipulated in the Bank's Articles of Association and/or existing laws and regulations.

BOARD OF COMMISSIONERS

The Board of Commissioners is the organ in charge of providing general and/or specific oversight and advice to the Board of Directors as stated in the Articles of Association. The Board of Commissioners also has the duty of ensuring the implementation of Good Corporate Governance principles in every business activity conducted by the Bank at all the levels of the organization. The Board of Commissioners carries out their duties and responsibilities independently.

BOARD OF DIRECTORS

The Board of Directors is the Bank's organ that has the authority and full responsibility for the management of the Bank in the interest of the Bank in accordance with its purposes and objectives, as well as for representing the Bank both inside and outside the court as stipulated in the Articles of Association and existing laws and regulations.

Selection of Board of Commissioners and Board of Directors

The Remuneration and Nomination Committee (KRN) recommends candidates of the members of the Board of Commissioners and Board of Directors, to the Board of Commissioners. By taking into account the Committee's recommendations, the Board of Commissioners proposes the appointment of these candidates to be submitted in the GMS, which will then appoint the candidates. Following the GMS's approval, fit-and-proper test is conducted to obtain the approval from the Financial Services Authority (OJK).

COMMITTEES OF BOARD OF COMMISSIONERS

Audit Committee

The Audit Committee is established by, and reports to, the Board of Commissioners. The Committee assists the Board of Commissioners to support the effectiveness of the oversight duties and functions on matters related to financial reporting, internal control systems, implementation of Good Corporate Governance (GCG), and compliance with the applicable laws and regulations.

In carrying out its function, the Audit Committee has the following duties and responsibilities:

1. To monitor and evaluate audit planning and implementation, as well as to monitor the follow-up of audit findings to assess the adequacy of internal controls, including the adequacy of financial reporting process.
2. To monitor and evaluate the following to carry out the aforementioned duties on point 1 and to provide recommendations to the Board of Commissioners:
   - Tasks implementation by the Internal Audit Division.
   - The adherence of the audit performed by Public Accountant Firm with the applicable auditing standards;

Building Governance and Stakeholder Engagement

- The adherence of the Financial Statements to the applicable Accounting Standards.
- The provision of independent opinion in the event of dissenting opinions between the Management and Public Accountant Firm for the service rendered.

3. To carry out follow-up actions of the Board of Directors on the findings of the Audit Internal Division, Public Accountant Firm, and supervision results of the Financial Services Authority (OJK) and Bank Indonesia.
4. To review other financial information issued by the Bank to the public and/or authorities such as the outlook and other reports related to the financial information of the Bank.
5. To review the Bank's compliance with the laws and regulations on banking and capital market, and other laws and regulations pertaining to the Bank's business activities.
6. To provide recommendations to the Board of Commissioners on the appointment of Public Accountant Firm, based on the independence, scope of work, and fees.
7. To review and report to the Board of Commissioners regarding complaints related to the accounting process and financial reporting of the Bank.
8. To review and provide advice to the Board of Commissioners in relation to potential conflict of interest at the Bank.
9. To review and monitor the implementation of effective and sustainable GCG practices.
10. To perform other tasks relevant to the functions of the Audit Committee at the request of the Board of Commissioners.
11. To maintain the confidentiality of documents, data and information of the Bank.

Risk Oversight Committee

The Risk Oversight Committee is established to assist the Board of Commissioners in carrying out their responsibilities to monitor risks in accordance with the applicable regulations.

Duties and responsibilities of Risk Oversight Committee include:

1. To assist and provide recommendations to the Board of Commissioners to improve the effectiveness of oversight duties and responsibilities in risk management and ensure that risk management policies are properly implemented.
2. In regard with the process to provide recommendation, the Risk Oversight Committee should:
   a. Evaluate the consistency between risk management policies and policy implementation.
   b. Monitor and evaluate the implementation of duties of Risk Management Committee and Risk Management Unit.
3. To prepare and/or update work guidelines and procedures of Risk Oversight Committee.
4. To conduct other duties that are relevant with the Oversight function as requested by the Board of Commissioners.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is established to enhance the quality of top management through the remuneration and nomination policies by always taking into account the Bank's business sustainability.

Duties and responsibilities of the Bank's Remuneration and Nomination Committee include:

1. To evaluate the remuneration and nomination policies of the Bank.
2. To give recommendations to the Board of Commissioners on:
   a) Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the General Meeting of Shareholders.
   b) Remuneration policy for all Executive Officers and employees to be delivered by the Board of Commissioners to the Board of Directors.
3. To develop and recommend the selection and/or replacement systems and procedures of the members of Board of Commissioners and Board of Directors to the Board of Commissioners, to be submitted to the GMS.
4. To ensure that the remuneration policies of the Bank are in accordance with:
   a) Financial performance and fulfillment of reserve as stipulated by existing laws and regulations;
   b) Individual work performance;
   c) Fairness based on peer group;
   d) Mid-term/long-term targets and strategies of the Bank.
5. To advise the Board of Commissioners regarding prospective Commissioners and/or prospective Directors to be submitted to the GMS.
6. To recommend independent parties as prospective members of the Audit Committee and Risk Oversight Committee to the Board of Commissioners.

7. To review the policies on facilities provided for the Board of Commissioners and Board of Directors.
8. To conduct other tasks as assigned by the Board of Commissioners related to remuneration and nomination in accordance with the applicable provisions.
9. To report to the Board of Commissioners as needed the result of reviews and recommendations with regard to the tasks of the Remuneration and Nomination Committee.

Integrated Governance Committee

The Integrated Governance Committee is established by and reports to the Board of Commissioners of the Bank as the Primary Legal Entity within the Financial Conglomeration. The Committee assists the Bank's Board of Commissioners to oversee the implementation of Integrated Governance.

The duties and responsibilities of the Bank's Integrated Governance Committee are as follows:

1) To evaluate the implementation of Integrated Governance by, at the very least, assessing the adequacy of internal control and implementation of an integrated compliance function.
2) To provide recommendations to the Board of Commissioners as the Primary Legal Entity within the Financial Conglomeration to improve the Integrated Governance Manual.

EXECUTIVES COMMITTEES OF BOARD OF DIRECTORS

Asset & Liability Committee

The Asset & Liability Committee (ALCO) is a permanent council under the Board of Directors with the mission of achieving an optimum level of profitability for the Bank, as well as ensuring the liquidity risk, interest rate risk and foreign exchange risk are controlled through the establishment of policies and strategies for the Bank's asset and liability management.

The main functions of ALCO include:

- To establish and evaluate liquidity management policies and strategies to maintain liquidity in accordance with the applicable provisions, and to meet the Bank's liquidity needs, including unexpected funds requirements, while minimizing idle funds.
- To establish and evaluate policies and strategies related to market risks, including interest rate risk and foreign exchange risk.
- To establish and evaluate pricing policies and strategies for products such as funding, credit, and inter-office accounts.
- To establish and evaluate policies and strategies for managing the investment portfolio.
- To establish and evaluate policies and strategies for arranging balance sheet structure by anticipating changes in interest rates to achieve optimum net interest margin.

Risk Management Committee

The Risk Management Committee is established to ensure that the risk management framework provides adequate protection against all risks encountered by the Bank.

The main functions of the Risk Management Committee are as follows:

- To develop policies, strategies, and guidelines for the implementation of enterprise-wide risk management.
- To improve the implementation of risk management based on the results of evaluations on the implementation process and effective risk management system.
- To determine matters related to business decisions that deviate from normal procedures (irregularities).

Integrated Risk Management Committee

The Integrated Risk Management Committee is established to ensure that the risk management framework has provided an integrated and adequate coverage over all risks faced by the Bank and its Subsidiaries.

The main functions of the Integrated Risk Management Committee are to give recommendations to the Board of Commissioners that at least include the following:

- Development of an integrated risk management policy.
- Improvements on the integrated risk management policy based on evaluation results.

Credit Policy Committee

The Credit Policy Committee is established to direct the provision of loans through the credit policy formulation in order to achieve prudent lending targets.

The main functions of the Credit Policy Committee are as follows:

Building Governance and Stakeholder Engagement

- To assist the Board of Directors in formulating credit policies, primarily with regard to the prudent lending principle.
- To monitor and evaluate the implementation of credit policies to be applied consistently and consequently.
- To perform periodic reviews on the Banking Basic Credit Policy.
- To monitor the progress and condition of credit portfolio.
- To provide advice and solutions to improve the results of the monitoring and evaluation activities.

Credit Committee

The Credit Committee is aimed to assist the Board of Directors in making loan evaluations and/or loan approval decisions within the authorized limits set by the Board of Directors, as stipulated in the Bank's Articles of Association with regards to business development without abandoning the prudent principles. The Credit Committee consists of Corporate Credit Committee and Commercial Credit Committee.

The main functions of Credit Committee are as follows:

- To provide credit guidance and to conduct a more intensive and comprehensive credit analysis when necessary.
- To provide decisions or recommendations on credit approval proposals submitted by the referral/proposal associated with:
  - Large debtors
  - Specific industries
  - Special requests from the Board of Directors
- To coordinate with the Asset & Liability Committee (ALCO) on funding and adjustments of interest rates for corporate loans.

Information Technology Steering Committee

The Information Technology Steering Committee (IT Steering Committee) is established to ensure that the implementation of information technology (IT) system is in line with the Bank's strategic plans, and to improve the Bank's competitiveness through effective IT utilization.

The main functions of IT Steering Committee are as follows:

- To review and provide recommendations on IT strategic plan so as to be in line with the Bank's business plan.
- To perform regular evaluations of IT support for the Bank's business activities.
- To ensure that IT investments provide added values to the Bank.

Personnel Case Advisory Committee

The Personnel Case Advisory Committee works on the mission to provide recommendations to the Board of Directors regarding the settlement of personnel cases, based on the principles of fairness and equality by reviewing cases of policy violations and/or possible illegal activity undertaken by employees.

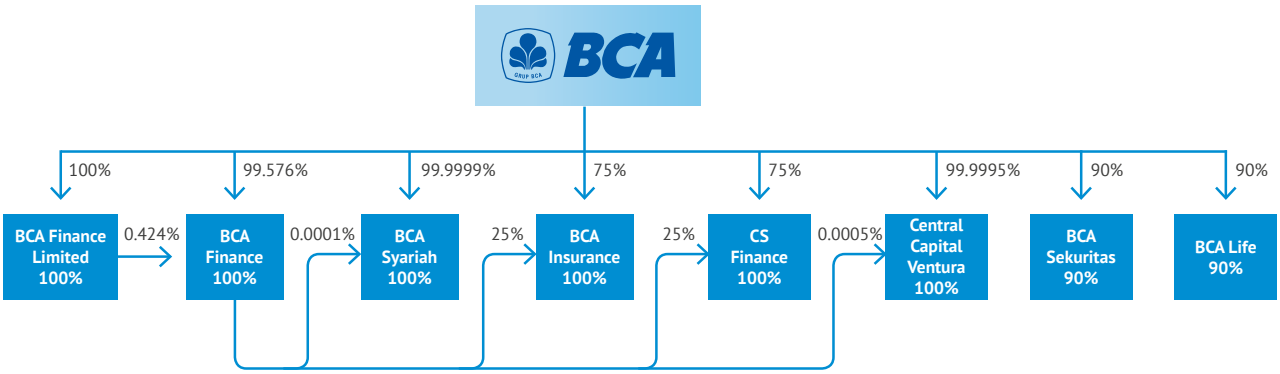
The main functions of Personnel Case Advisory Committee are as follows:

- To review cases of violations and/or crime committed by employees, which require decision by the Board of Directors for follow-up of settlement.
- To provide recommendations to the Board of Directors in determining follow-ups of settlement of cases of violations and/or crime, which includes the sanctions imposed, operational system & procedures improvements, and legal proceedings if necessary.
- To periodically review the settlement of violations and/or crime implemented by the Heads of Main Branch Offices and Regional Offices.
- To provide advice and guidance (if necessary) to branch and regional offices in handling cases of violations and/or crime.

A more comprehensive explanation regarding the implementation of duties of all corporate governance organs of the Bank is presented at BCA's 2017 Annual Report under the Good Corporate Governance section.

Implementation of Integrated Governance

The Bank reviews its risks within the framework of integrated governance implementation. The Integrated Governance has been applied based on the Financial Services Authority Regulation No. 18/POJK.03/2014 dated November 18, 2014 on the Implementation of Integrated Governance for Financial Conglomerates, and the Financial Services Authority Circular Letter No. 15/SEOJK.03/2015 dated May 25, 2015 on the Implementation of Integrated Governance for Financial Conglomerates.



The implementation of integrated corporate governance in BCA involves the following:

1. An Integrated Governance Guideline prepared by the Board of Directors that has been approved by the Board of Commissioners. The guideline serves as a reference for the Subsidiary Companies in preparing their own Governance Guidelines and applications;
2. Integrated Governance Committee;
3. Adjustment to the organizational structure, which includes:
   a. Compliance Work Unit, which includes integrated compliance;
   b. Internal Audit Work Unit, which includes integrated internal audit;
   c. Risk Management Work Unit, which includes integrated risk management.
4. Dissemination of information on Integrated Governance Guidelines and the guidelines implementation to the members of the Integrated Governance Committee, related work units, and all Subsidiary Companies.

Based on a self assessment on the Integrated Governance structure, process and results for each factor evaluated in Integrated Governance implementation, in Semester I and Semester II of 2017, BCA was categorized under **"Rank 1" (Excellent).**

Risk Category	Rank	Rank Definition
Individual	1	Overall, implementation of Good Corporate Governance (GCG) by the Management of BCA is rated Excellent. This is reflected in the substantial implementation of GCG principles. Any remaining weaknesses in the implementation of GCG principles are either generally considered not significant or would soon be corrected by the Management of BCA.
Analysis		
The analysis of the Self-Assessment on aspects of Governance Structure, Governance Process and Governance Output as applied to each of the GCG Implementation Assessment Factor can be summarized below: 1. The governance structure as per all the GCG Implementation Assessment Factors is more than adequate and comprehensive. 2. The governance process as per most of the GCG Implementation Assessment Factors is very effective, supported by a more than adequate governance structure and infrastructure. 3. The governance outcome as per most of the GCG Implementation Assessment Factors is of high-quality, resulting from governance processes that are mostly very effective with the support of a more than adequate governance structure and infrastructure.		

Building Governance and Stakeholder Engagement

Composition of Board of Commissioners and Board of Directors as well as Their Positions in Committees of the Bank as of December 31, 2017

No	Name	Position	Audit Committee	Risk Oversight Committee	Remuneration & Nomination Committee	Integrated Governance Committee	Asset & Liability Committee (ALCO)
1	Djohan Emir Setijoso	President Commissioner	-	-	Member	-	-
2	Tonny Kusnadi	Commissioner	-	-	-	-	-
3	Cyrillus Harinowo	Independent Commissioner	Chairman	-	-	-	-
4	Raden Pardede	Independent Commissioner	-	-	Chairman	-	-
5	Sumantri Slamet	Independent Commissioner	-	Chairman	-	Chairman	-
6	Jahja Setiaatmadja	President Director	-	-	-	-	Chairman (concurrently member)
7	Eugene K. Galbraith	Deputy President Director	-	-	-	-	Member
8	Armand Wahyudi Hartono	Deputy President Director	-	-	-	-	Member
9	Suwignyo Budiman	Director	-	-	-	-	Member
10	Tan Ho Hien/Subur/ Subur Tan	Director (concurrently as Compliance Director)	-	-	-	-	Member
11	Henry Koenaifi	Director	-	-	-	-	Member
12	Erwan Yuris Ang	Independent Director	-	-	-	-	Member
13	Rudy Susanto	Director	-	-	-	-	Member
14	Lianawaty Suwono	Director	-	-	-	-	-
15	Santoso	Director	-	-	-	-	Member
16	Inawaty Handoyo	Director	-	-	-	-	Member

Note:
* Chairman of Commercial Credit Committee is the Head of Credit Risk Analysis Group
** Chairman of Personnel Case Advisory Committee is Division Head of Human Capital Management

The various Governance Organs of the Bank have diverse members, in terms of education, work experience, age and skills. [405-1]

Composition of Independent Commissioner
60% (3 people)

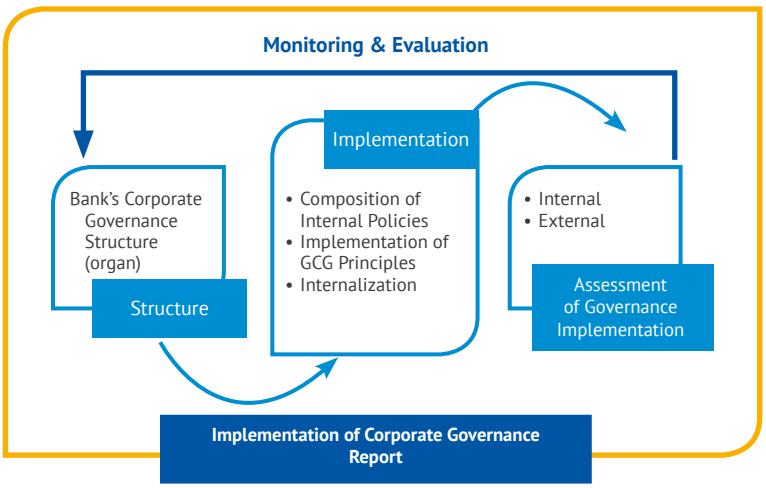
Composition of Independent Director
9% (1 people)

	Risk Management Committee	Integrated Risk Management Committee	Credit Policy Committee	Credit Committee		IT Steering Committee	Personnel Case Advisory Committee
				Corporate Credit Committee	Commercial Credit Committee*		
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	Member	Member	Chairman (concurrently permanent member)	Member	-	-	-
	Member	Member	Member	Member	-	-	-
	Member	Member	-	-	-	Chairman (concurrently member)	-
	Member	Member	Member	-	-	-	-
	Chairman (concurrently permanent member)	Chairman (concurrently permanent member)	Member	-	-	Member	-
	Member	Member	Member	-	Member	-	-
	Member	Member	-	-	-	Member	-
	Member	Member	Member	Member	-	-	-
	Member	Member	-	-	-	-	-
	Member	Member	Member	-	-	-	-
	Member	Member	Member	Chairman (concurrently permanent member)	Member	-	-

Building Governance and Stakeholder Engagement

Development of Good Corporate Governance in 2017

The Bank's GCG framework consists of governance structure as the foundation, governance implementation as the manifestation of application of governance principles, and assessment of corporate governance implementation as the parameter for the implementation of corporate governance principles. This parameter is used by the Bank's organs as an indicator to continue to make improvements in implementing the GCG principles.



A. Structure

The Bank has established corporate governance structure consisting of the organs described on page 72 of this Sustainability Report. The structure comprises:

1) General Meeting of Shareholders (GMS);
2) Board of Commissioners;
3) Board of Directors;
4) Committees under the Board of Commissioners, i.e. Audit Committee, Risk Oversight Committee, Remuneration & Nomination Committee; and Integrated Governance Committee;
5) Executive Committees under the Board of Directors, i.e. Asset & Liability Committee (ALCO), Risk Management Committee, Integrated Risk Management Committee, Credit Policy Committee, Credit Committee, Information Technology Steering Committee, and Personnel Case Advisory Committee;
6) Corporate Secretary;
7) Work Units of Risk Management, Compliance, Legal and Internal Audit.

B. Implementation

The principles of GCG stipulated by the existing regulations in Indonesia serve as guidelines for GCG practices in the Bank. Based on this view, the Bank is committed to continuously improving the implementation of GCG principles in all business activities, in accordance with the applicable laws and regulations, as well as the best practices in corporate governance and ASEAN Corporate Governance Scorecard

a. Basic principles of good corporate governance
Based on OJK Regulation No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks and OJK circular Letter No. 13/SEOJK03/2017 on the Implementation of Governance for Commercial Banks, the implementation of governance in banking industry shall always be founded upon the five basic principles: Transparency, Accountability, Responsibility, Independency, and Fairness.

Fulfillment of the Principles of Good Corporate Governance

Transparency	The Bank discloses information in a timely and clear manner, and accessible by the stakeholders. The Bank discloses the important information in accordance with the procedures regulated in the capital market provisions and/or related laws and regulations. The principle of transparency adopted by the Bank shall not reduce the Bank's obligation to comply with the provisions on the confidentiality of position and banking industry.
Accountability	The Bank sets clear responsibilities of each organ of its organization, in harmony with its vision, mission, business targets, and strategies. This can be seen in the Bank's Organizational Structure in which each organ acts according to their responsibilities.
Responsibility	The Bank always adheres to the prudential banking practices in carrying out its business. The Bank also strives to become good corporate citizen.
Independency	The Bank acts in a professional and objective manner, and is free of pressure from any party in every decision-making process.
Fairness	The Bank always takes into account the interests of all stakeholders based on the principles of fairness and equal treatment. The Bank provides an opportunity to all shareholders in the General Meeting of Shareholders to express their opinions. All stakeholders have access to information in accordance with the principle of transparency.

1) **Internalization:**

Among the effective efforts to promote the realization of GCG implementation in the Bank is through internalization to the employees at all level, from the basic level up to the managerial.

a. Statement of Good Corporate Governance Implementation Commitment

As the manifestation of the Bank's commitment to continuously improving the implementation of GCG principles in line with the applicable regulations, the Bank obliges its employees of echelon 1 to echelon 5 to sign the Annual Disclosure at the beginning of each year.

b. Dissemination of Corporate Values

The Bank's corporate values are constantly instilled in each individual of the Bank, covering

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

The implementation of GCG principles is embedded in each corporate value of the Bank, especially in the value of integrity and continuous pursuit of excellence.

The internalization of corporate values and culture in the Bank is conducted through sharing session; dissemination of Corporate Values, either through face-to-face session with Supervisor and co-workers in one Division or better known as Community of Practice (COP); corporate values comic; information dissemination through intranet; video play; or download access to the Corporate Values video at all times. The Bank also has a SMART SOLUTION program in place that aims to provide excellent service, focusing on meeting customers' needs and providing financial solutions. To support the program, the Bank establishes SMART Solution Reward Program that also serves as an evaluation and encouragement of the stronger implementation of corporate values, as well as improvement of team and customer engagement. These culture internalization programs drive the Bank's individuals to support the implementation of corporate values, GCG, and innovative, risk-conscious and productive behaviors.

c. Dissemination of Information on Good Corporate Governance

The information on GCG is disseminated through the followings:

(1) Dissemination of Information on Good Corporate Governance Principles and Implementation

The information on GCG principles and implementation is disseminated through Corporate Governance bulletin on MyBCA intranet portal, which is accessible to all employees of the Bank across Indonesia. The Corporate Governance Bulletin delivers the latest Corporate Governance understanding, practices and information. The information is also disseminated through COP and sharing sessions, with the themes related to corporate governance, such as the importance of

information disclosure, the implementation of corporate governance in banking industry, and so on.

(2) Dissemination of Information on Anti Fraud Awareness (AFA)
The Bank actively disseminates the information on fraud awareness and anti-gratuity, and has drafted Guidelines for the Implementation of Anti Fraud Strategy. The guidelines contain the implementation of strategy and risk management, reports to be submitted to the regulator, and sanctions. In addition, the Bank also actively disseminate anti fraud information, among others, through the distribution of anti fraud comics, slides of anti fraud application and whistleblowing system that can be downloaded from MyBCA internal portal, AFA video, COP Application of Anti fraud Strategy, and e-learning program that must be attended by all employees.

This program is aimed to encourage all employees to take an active role in implementing anti fraud culture, as one of the efforts to apply GCG principles of responsibility and independency, to createa conducive working environment condition that is free from fraud. [205-2]

(3) Dissemination of Information on Transactions with Affiliations and Transactions Containing Conflict of Interest
Pelaporan transaksi afiliasi dan benturan Reporting of transactions with affiliations and transactions containing conflict of interest is among the key factors in the implementation of GCG principles. Therefore, the Bank seeks to play an active role in disclosing information or reporting the transactions with affiliations and transactions containing conflict of interest. Policies relating to the report of transactions with affiliations and transactions containing conflict of interest are set out in the Board of Directors Decision Letter No. 079/SK/DIR/2017 dated June 21, 2017 on Transactions with Affiliated Parties and Transactions Containing Conflict of Interest. Information dissemination is done through COP or sharing session. To facilitate dissemination, the policy can also be downloaded from MyBCA intranet portal that is accessible to all employees of the Bank across Indonesia.

2) Implementation Review
At times, certain problems or obstacles can be found in the effort to carry out the principles of Good Corporate Governance. Therefore, the Bank regularly reviews the implementation of corporate governance to support future improvements.

In 2017, the Bank reviewed the implementation of corporate governance by:
- Developing a reporting mechanism for share ownership of certain shareholders;
- Preparing Decision Letter on the Drafting and Submission Mechanism of Self-Assessment Report of Integrated Governance Implementation;
- Mapping the Bank's integrated governance structure.

The implementation of corporate governance is a crucial factor in maintaining the trust shareholders and stakeholders in the Bank. This is increasingly important given the rising business risks and challenges faced by the banking industry. With the implementation of GCG principles, it is expected that the Bank can maintain its healthy and competitive business sustainability.

C. Assessment of Corporate Governance Performance

The Assessment of Corporate Governance Performance is conducted internally and externally.

1) Internal Assessment
The corporate governance implementation is assessed internally through self-assessment mechanism in each semester, either individually or integrated with the subsidiaries. The assessment is in accordance with to the Financial Services Authority Regulation on the Implementation of Good Corporate Governance for Commercial Banks.

The results of the self assessment of the corporate governance implementation in the Bank in the first and second semester of 2017 were categorized as "Rank-1" ("Excellent"), either individually or in integrated manner.

2) External Assessment
The GCG implementation in the Bank in 2017 was also assessed by external parties, namely the Indonesian Institute for Corporate Governance (IICG) together with SWA magazine through the Corporate Governance Perception Index (CGPI), and by the Indonesian Institute for Corporate Directorship (IICD).

In 2017, the Bank was named the "Most Trusted Company" with the score of 88.41 from the CGPI Assessment, and received the awards for the "Best Disclosure & Transparency" and "Top 50 The Biggest Market Capitalization Public Listed Companies" in the 9th IICD Corporate Governance Conference & Award 2017.

Meanwhile, sharia business activities governance undertaken by BCA Syariah, the Bank's subsidiary, won the Gold Category in 2017 Indonesia Good Corporate Governance Award (IGCGA) III. This award was initiated by Economic Review magazine, IPMI International Business School, and Sinergi Daya Prima.

Results of GCG Assessment in 2017

Result of GCG Assessment	#1 Excellent Self Assessment Individual	The Most Trusted Company The Most Trusted Company Corporate Governance Perception Index 2016 The Indonesian Institute for Corporate Governance (CGPI)

Description of Rank:
Overall, the implementation of Good Corporate Governance (GCG) by the Management of the Bank is rated 'Excellent'. This is reflected in the substantial implementation of GCG principles. Any remaining weaknesses in the implementation of GCG principles are generally considered insignificant and would immediately be corrected by the Management.

Implementation of Risk Management

The Bank implements a Risk Management Framework in an integrated manner as outlined in the basic Risk Management Basic Policy (KDMR), and implements integrated risk management in accordance with the laws and regulations supported by risk management information system. [102-11]

This framework serves as a basis for determining the Bank's strategy, organization, policy and guidelines, as well as the infrastructure to ensure all risks can be identified, measured, managed and reported properly.

Building Governance and Stakeholder Engagement

The Board of Commissioners and Board of Directors are responsible for the implementation of risk management and internal control in the Bank, which includes:

- Active supervision by the Board of Commissioners and Board of Directors.
- Adequacy of policy, procedure, and limit setting.
- Adequacy of risk identification, measurement, monitoring and controlling process, as well as presence of risk management information system.
- Comprehensive internal control system.

To implement risk management effectively and optimally, the Bank has established a Risk Management Committee that is authorized to review and provide recommendations on issues related to risk management to be decided by the Board of Directors.

In addition, the Bank has established several other Committees that are tasked with managing risks in a more specific manner, such as Credit Policy Committee, Credit Committee and Asset and Liability Committee (ALCO).

The Bank continuously conducts a thorough risk review on the plan to launch new products and activities in accordance with the provisions et out by the regulators.

Results
Risk Management of the Bank in 2017

Low to Moderate
Composite Risk of the Bank for Q4/2017

Satisfactory
Quality of risk management implementation

A more comprehensive explanation on the Corporate Governance and Implementation of Risk Management is presented in BCA's 2017 Annual Report under Corporate Governance section.

Risks Faced and Managed by the Bank

In accordance with POJK No. 17/POJK.03/2014 dated November 18, 2014 and SEOJK No. 14/SEOJK.03/2015 on the Implementation of Integrated Risk Management for Financial Conglomerates, BCA, as the Main Entity of the Bank's Financial Conglomerates, has managed the following risks in an integrated manner.

Risk Category	Brief Description
Credit Risk	• Credit is underwritten based on the "four eyes principle" whereby credit decisions are made according to two considerations: business capacity and credit risk analysis. • The Bank has created Basic Bank Lending Policy that is continuously reviewed and refined in line with the changes and developments within BCA, as well as regulations issued by regulator, and in accordance with international best practices.
Market Risk	• In managing foreign exchange risks, the Bank centralizes the management of its Net Open Foreign Exchange Position at the Treasury Division, which consolidates daily reports of Net Open Positions from all branches. • The Bank sets the deposit interest rate based on market condition and competition by monitoring the movement of the benchmark interest rate and the interest rates offered by competitors.
Liquidity Risk	• The Bank focuses on maintaining adequate liquidity to fulfill its commitment to customers and other parties, in terms of lending, repaying customer deposits, and meeting operational liquidity needs. The overall liquidity management functions are carried out by ALCO and executed operationally by Treasury Division. • The Bank has complied with the regulations related to liquidity in accordance with the provisions set out by the regulators, which oblige banks to maintain the Rupiah liquidity (Statutory Reserves) on daily basis and on average for certain reporting period, consisting of Primary Reserves and LFR-Statutory Reserves in the form of Rupiah deposits in Bank Indonesia, and Secondary Reserves in the form of SBI, SDBI, and SBN, as well as foreign currency reserves in the form of foreign currency current accounts at Bank Indonesia.
Operational Risk	• To manage, mitigate and minimize operational risks, the Bank has Operational Risk Management Framework in place, and has implemented Operational Risk Management Information System (ORMIS). • To ensure that the Bank can serve banking transactions for 24 (twenty-four) hours a day without interruption, the Bank runs two data centers with redundancy system to assure business continuity in the event of system failure at one of the center locations.
Legal Risk	To identify, measure, monitor and control legal risks, the Bank has established Legal Group at the Head Office and legal units in most Regional Offices.
Reputation Risk	To manage and control reputation risk, the Bank is supported by Halo BCA Contact Center (24-hour hotline for information, suggestions, and complaints).
Risiko Stratejik	• Inherent strategic risk is assessed by applying parameters such as the suitability of strategy with business environment, low-risk and high-risk strategy, the Bank's business position, and the achievement of the Bank's Business Plan. • The quality of strategic risk management implementation is assessed by applying parameters such as risk governance, risk management framework, risk management process, Management and Human Resources Information System, and adequacy of risk control system.
Compliance Risk	The Bank has established compliance policies and procedures containing, among others, the process to constantly adjust internal provisions and systems with the applicable regulations, communicate the provisions to relevant employees, review new products/activities, and conduct periodic compliance tests and training for employees. The results of monitoring by the Compliance Director are reported quarterly to the President Director with copies submitted to the Board of Commissioners.
Intra-Group Transaction Risk	• Inherent intra-group transaction risk is assessed by applying parameters such as intra-group transaction composition in the Financial Conglomeration, and documentation and fairness of transactions and other information. • The quality of intra-group transaction risk management implementation is assessed by applying parameters such as risk governance, risk management framework, risk management process, Management and Human Resources Information System, and adequacy of risk control system.
Insurance Risk	• Inherent insurance risk is assessed by applying parameters such as technical risk, priority of insurance risk towards overall business lines, product risk bias and type of benefit, and reinsurance structure. • The quality of insurance risk management implementation is assessed by applying parameters such as risk governance, risk management framework, risk management process, Management and Human Resources Information System, and adequacy of risk control system.

Implementation of Prudent Principles

Implementation of Prudent Principles

In addition to consistently implementing risk management, the Bank also implements prudent management principles pursuant to the applicable laws and regulations, especially to prevent the abuse of financial services for negative purposes. These principles are focused on: [102-11]

Anti-Money Laundering and Counter-Terrorism Financing Programs

One of the primary duties related to know-your-customer aspect is to ensure that the Bank has implemented Anti-Money Laundering and Counter-Terrorism Financing Program. The Bank has carried out various activities as a manifestation of its commitment to participating in combating money laundering and countering terrorism financing. Activities related to the implementation of Anti-Money Laundering and Counter-Terrorism Financing Program during 2017 are as follows:

- Reporting the implementation of Anti-Money Laundering and Counter-Terrorism Financing program on regular basis to the Board of Directors and the Board of Commissioners.
- Monitoring suspicious financial transactions.
- Coordinating customer data updating activities by preparing the targets and monitoring the achievement of such targets.
- Reviewing new products and activities to ensure the compliance with Anti-Money Laundering and Counter-Terrorism Financing regulations.
- Filtering customers and transactions related to the List of Suspected Terrorists and Terrorist Organizations and the List of Financing of Proliferation of Weapons of Mass Destruction issued by the authorities.
- Conducting compliance test on the implementation of Anti-Money Laundering and Counter-Terrorism Financing programs at branch offices in cooperation with Branch Internal Supervisor.
- Conducting compliance reviews of branch offices to ensure that the implementation of Anti-Money Laundering and Counter-Terrorism Financing is in accordance with the prevailing regulations.
- Reporting suspicious financial transactions, cash transactions, and bank transfer transactions to and from foreign countries and Data of Integrated Service User Information System (SiPESAT) to the Indonesian Financial Transaction Reports and Analysis Center (PPATK).
- Conducting training and disseminating information on Anti-Money Laundering and Counter-Terrorism Financing continuously through classroom activity, e-learning, and video conference.
- Developing training materials for Anti-Money Laundering and Counter-Terrorism Financing training.
- Developing and implementing risk and compliance awareness program for branch offices in cooperation with Risk Management Work Unit.

Compliance with Environmental Requirements

The Bank is committed to not providing financing to any business that is not in line with its sustainability principles. The Bank's underwriting policies take into account environmental, social, and governance considerations. The review system begins at the start of the credit process and continues through credit management, credit administration and monitoring processes. [102-11]

Code of Ethics

The Bank's Code of Ethics is formulated as a reference for the Bank's employees in making decisions and taking actions. The Code of Ethics provides guidance on what is expected of the Bank's employees in relation to customers, shareholders, other employees, suppliers/partners, the Government, and the communities in which the Bank conducts its business.

The Code of Ethics serves as the basis for every policy-making and daily decision-making process, as well as the operational activity of the Bank. Every decision and action made by the Bank's employees to represent the Bank must meet the highest standards of integrity, even if such standards are not stipulated by existing laws and regulations of the Republic of Indonesia. [102-16]

The primary principles of the Bank's Code of Ethics are:

1. Professionalism
2. Integrity
3. Excellent team
4. Premium service
5. Social awareness

BCA Code of Ethics for Bankers

The contents of BCA Code of Ethics for Bankers are as follows:

1. Comply with existing laws and regulations.
2. Maintain the good name and reputation of BCA and safeguard corporate assets.

3. Maintain the confidentiality of BCA and customer data.
4. Ensure that personal interests do not conflict with the interests of BCA or customers.
5. Accurately record all transactions according to applicable policies.
6. Nurture and maintain harmonious working environment and healthy competition.
7. Will not abuse position and power for personal or family gain.
8. Will not commit an act of misconduct that may be harmful to the professional image and BCA's reputation in general.
9. Will shun all forms of gambling or speculation.
10. Will constantly build knowledge and broaden horizons by keeping abreast of the developments in the banking industry in particular and the business world in general.

Enforcement of Code of Ethics

The Code of Ethics for BCA's Bankers applies to all individuals of the Bank, namely the members of Board of Directors and Board of Commissioners, and employees of the Bank.

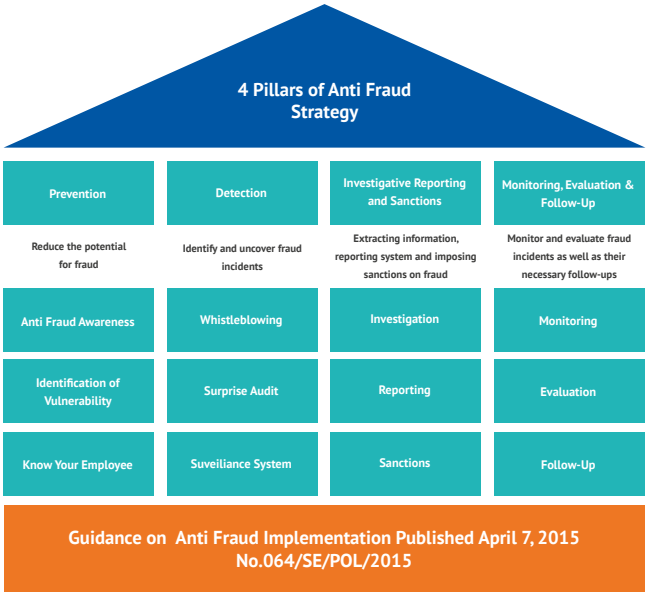
Information Dissemination

Pursuant to the Board of Directors Decision Letter No. 778/SK/DIR/95 on BCA Code of Ethics, the Code of Ethics applies to members of the Board of Commissioners and Board of Directors, and BCA employees. The Bank has utilized various means to disseminate Code of Ethics, including the followings:

1. The Bank's Code of Ethics is printed as pocket book and distributed to every employee of the Bank. The employees sign the statement that they have understood and promise to obey and execute the Code of Ethics as a guideline for good behavior, both inside and outside the workplace. Based on the Bank's Whistleblowing System implementation policy contained in the Board of Directors Decision Letter No. 146/SK/DIR/2017 dated November 1, 2017, the violation of the Code of Ethics is included in the actions that can be reported through whistleblowing facilities.
2. The Bankers Code of Ethics has been published on the Bank's internal portal (MyBCA), the Corporate Governance Guidelines under the Chapter of Code of Ethics, and on the Bank's website under the Corporate Governance Section.
3. Information related to the discussion of the code of ethics, such as about bank secrets, position confidentiality, fraud, and so on, are dissemination through sharing session in each Division/Work Unit in the Bank.
4. The Bank also disseminates the information on the code of ethics through e-learning. In 2017, 6,125 employees attended code of ethics training both through e-learning and in the classroom.

Implementation of Anti fraud Strategy

The Bank is committed to preventing fraud by implementing an effective and continuous fraud control system. This fraud control system guides the Bank in taking the steps to prevent, detect, investigate, and monitor incidents of fraud. [103]



Fraud refers to any violation or act of omission committed willfully to deceive, dupe or manipulate the Bank, customers or other parties, that takes place within the Bank and/or using Bank facilities and causes the Bank, customers or other parties to incur losses, and/or fraud offenders to gain financial advantage or benefit either directly or indirectly. [102-17]

Anti fraud efforts performed by the Bank include the following:

1) Prevention:
   Prevention apparatus is aimed at reducing the potential fraud risk, which at least encompasses anti fraud awareness, vulnerability identification, and know your employees.
2) Detection:
   Detection apparatus occurs with the intention to identify and detect fraudulent incidents within the Company's business operations, encompassing at least whistle blowing, surprise audits and surveillance system policies and mechanisms.

Stakeholders Engagement

3) Investigation, Reporting and Sanctions:
   Various other apparatus are intended to extract information, use reporting systems, and impose sanctions on fraud incidents well-known within the Company's business operations, which at least encompasses investigative standards, reporting mechanisms, and imposition of sanctions.
4) Monitoring, Evaluation, and Follow-up
   Apparatus intended to monitor and evaluate fraud incidents as well as the necessary follow-up measures are based on evaluation results.

   The Company has strived to implement an anti fraud strategy by continuously raising awareness and employee vigilance of acts of fraud by means of e-learning, in-class training, information dissemination through comics, posters, videos, anti fraud culture, etc.

Whistleblowing System

Whistleblowing system is used internally by the Bank to report fraud and violations of law, Collaborative Labor Agreement, code of ethics, and other internal policies of the Bank, and/or conflicts of interest occurring in the Bank. Complaints must be based on good will and not a personal complaint or based on bad intent/defamation.

The Bank has a clear whistleblowing system that is easy to understand and can be implemented effectively. THE Implementation of whistleblowing system is aimed at improving the effectiveness of the application of fraud control system and GCG by focusing on the disclosure of complaints or reporting. In addition, whistleblowing system aims to increase the awareness of employees and officers of the Bank to report fraud and violations of laws, company regulations and codes of ethics, as well as conflicts of interest within the Bank.

The Company's whistleblowing policy is set forth in Board of Directors Decision No. 183/SK/DIR/2012 dated December 12, 2012 on the Implementation of the updated BCA Whistleblowing System in Decision No. BOD.146/SK/DIR/2017 dated 1 November 2017 on the Implementation of BCA's Whistleblowing System.

Purpose of Whistleblowing System

The purposes of the implementation of whistleblowing system in the Bank are as follows:

- To create awareness of stakeholders (employees, customers, etc.) to report fraud or infringement within the Bank without fear and worry as the confidentiality of their reporting is guaranteed.
- To detect and prevent fraud or offenses as early as possible through the report from the whistleblower.

Recapitulation of Whistleblowing System Reporting in 2017

The recapitulation of incoming report through Whistleblowing System is submitted to the Board of Directors periodically. As of December 31, 2017 17 complaints entered the Whistleblowing System with the following status: [205-3]

Status	Total	Information
Open (in process)	0	In investigation process
Closed (compeleted)	17	• proven (2) • unproven (2) • Related to customer's information/ complaints (9) • Incomplete data and whistleblower had not/could not provide the requested additional data/ information (4)

Anti fraud Training

The Bank prevents fraud by disseminating the information through e-learning program. In 2017, 13,663 employees attended anti fraud training, both through e-learning and classroom trainings. [205-2]

Stakeholders Engagement

Stakeholders of the Bank are defined as the parties who significantly influence the Bank's sustainability due to their involvement in the Bank's business activities.

The Bank works hand in hand with the stakeholders through formal and informal engagement process. Interaction with the stakeholders is primarily managed by Public Relations and Investor Relations Departments. [102-42]

Moreover, the Bank manages various internal communication channels to create smooth internal communications and enhance interaction at all levels of the Bank.

[102-40] Name of Stakeholder	[102-44] Related Interest and Expectations	[102-43] Engagement Method	Frequency
Customer and client	Information on products and services as well as security of customer's privacy	Halo BCA Call Center 1500 888 Website and Social Media	Any time
Investor	Financial performance and implementation of company strategy	GMS Quarterly Report Annual Report Sustainability Repor	Once a Year Quarterly Once a Year
Regulator (Financial Services Authority and Bank Indonesia)	Compliance and implementation of GCG	Quarterly Report for the Regulator	Quarterly
General Public	Empowerment program and opportunities through community and CSR programs	Sustainability Report	Any time
Media	Corporate information and data, which includes regarding the Company's financial conditions, products and corporate action.	Press release	As Needed
Employees	Industrial relations and matters related to employee welfare, rights, and obligations	Internal Communication through Info BCA, BCA Update, MyBCA, Audio Visual Means HaloSDM – Call center for BCA employees	Any time

Supporting Information

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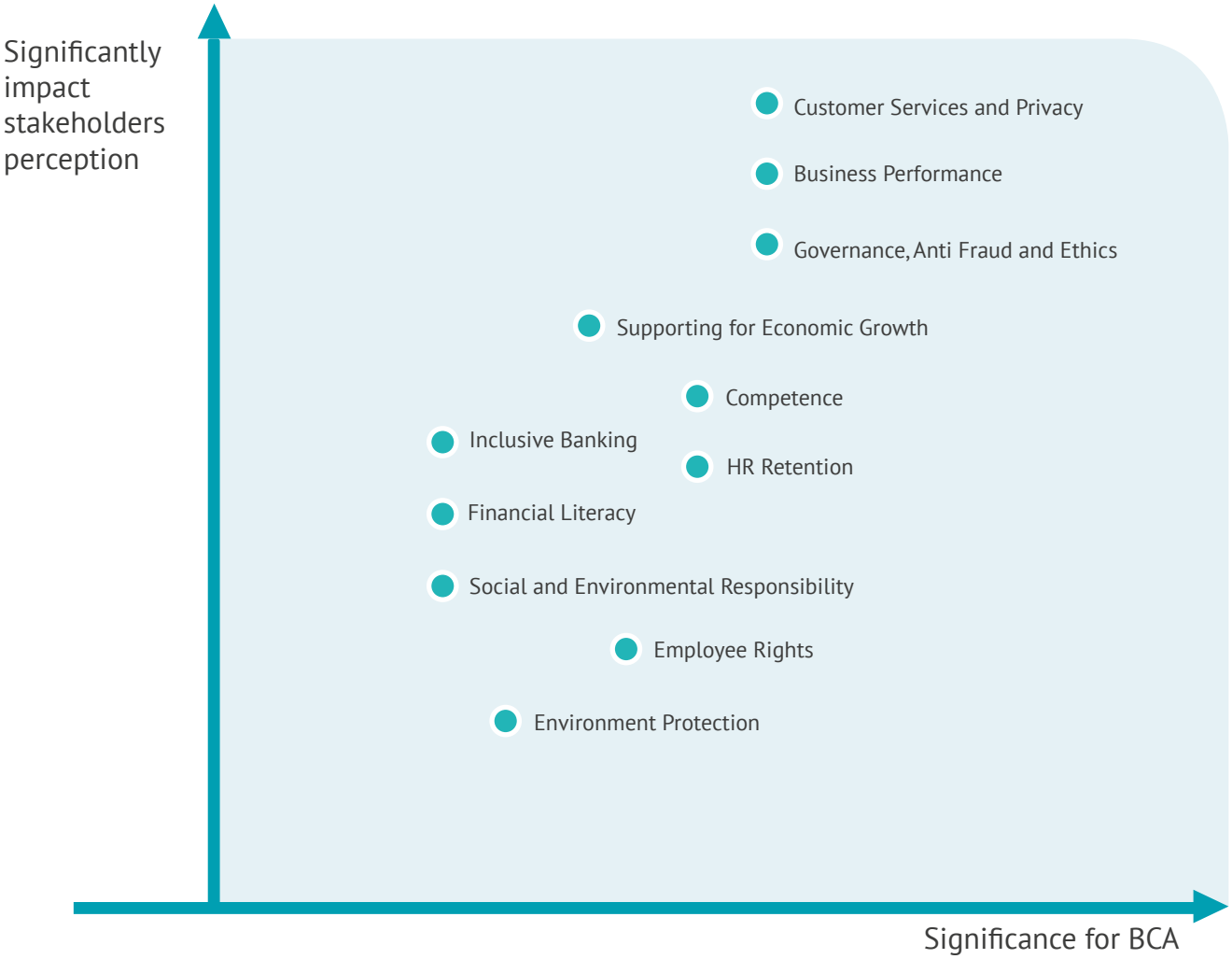
Selection of Topics

The topics presented in this report are those we consider material to BCA's business sustainability and are critical issues for stakeholders. This 2017 Sustainability Report covers the same topics as in the previous year due to their relevance with BCA operations in 2017. [102-46]



List of Topics and Material Aspects

Topic [102-47]	Topic Material Based on GRI	Potential Relevant Impacts On				
		Employees	Customers	Local Community and the Environment	Regulator	Shareholders and Investor
Customer Services and Privacy	Product and Services Labels		X		X	X
	Customer Privacy		X		X	X
	Product Portfolio		X			X
Business Performance	Economic Performance	X	X	X		X
Supporting Economic Growth	Indirect Economic Impacts		X	X		X
Governance, Anti fraud and Ethics	Anti Corruption	X	X	X	X	X
Competence	Training and Development	X			X	X
HR Retention	Employment	X				X
Inclusive Banking	Local Communities			X	X	
Financial Literacy	Product and Service Labeling		X	X	X	
Social and Environmental Responsibility	Local Communities			X		
Employee Rights	Employment	X				X
	Work Health and Safety	X				X
	Diversity and Equal Opportunity	X				X
Environment Protection	Materials	X		X		
	Energy	X		X		

The Bank's Business Supply Chain

The processes of BCA's banking business involve a variety of suppliers of goods and services, especially in support of bank operations, including the supply of office equipment and stationeries, information technology services, consultancy services, and other services. The Bank does not engage services from external third parties for its core business processes. [102-9]

Contact [102-53]

To receive more information or provide suggestions or ask questions about this report, please contact:

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Fax. (62 21) 2358 8300
E-mail: humas@bca.co.id

BCA Profile

Company Name [102-1]	PT Bank Central Asia Tbk
Business [102-2]	Commercial Bank
Product and Services [102-2]	Transaction Banking Services Deposits Accounts Electronic Banking Export Import Facilities Foreign Exchange Facilities Cash Management Services Credit Card Bancassurance Products Mutual Fund Products Credit Facilities Fixed Income Investment Products Standby LC/Bank Guarantees Local LC
Head Office [102-3]	Menara BCA Grand Indonesia Jl. M.H. Thamrin No. 1 Jakarta 10310, Indonesia Tel. (62 21) 2358 8000 Fax. (62 21) 2358 8300
Significant Country of Operations [102-4]	1 (one) Indonesia
Ownership[102-5]	PT Dwimuria Investama Andalan 47.15% Anthoni Salim 1.76% Public 51.09%
Legal Basis For Establishment [102-5]	Legal Basis of Incorporation Notary Deed No. 38 of Raden Mas Soeprapto dated 10 August 1955. Approved by the Minister of Justice in Decision Letter No. J.A.5/89/19 dated 10 October 1955
Markets Served [102-6]	Indonesia

Supporting Information

ORGANIZATION SCALE [102-7]

In billion Rupiah

Products and Services			2015	2016	2017
Branch Banking	Third Party Funds	Current Accounts	115,653	137,853	151,250
		Savings Accounts	244,608	270,352	292,416
		Time Deposits	113,405	121,929	137,449
	Commercial & SME Loan	Commercial	91,209	97,052	98,735
		Small and Medium Enterprise	52,760	52,240	65,925
Corporate Banking	Foreign Currencies		16,534	21,358	23,392
	Rupiah		124,727	133,514	153,885
Individual Banking	Consumer Credit Portfolio	Credit Cards	9,483	10,779	11,528
		Vehicle Loans	31,612	34,817	38,302
		Mortgages	59,415	63,959	73,026
Treasury Banking	Treasury Portfolio	Bank Indonesia Instruments	60,487	51,441	54,011
		Government Bonds	30,143	66,585	70,621
		Other Marketable Securities	15,061	29,303	37,819

BCA EMPLOYEE PROFILE [102-8]

A. Employee Status

Description	2015		2016		2017	
	Male	Female	Male	Female	Male	Female
Permanent	9,395	13,035	9,654	14,163	9,664	14,679
Contract (including contract, probation period, trainee)	619	933	564	692	516	580

B. Composition of Employees

By Years of Services

Description	2015		2016		2017	
	Male	Female	Male	Female	Male	Female
≤ 1 Year	893	1,862	703	1,349	671	1,041
> 1 – 5	1,514	2,846	2,060	4,226	2,247	4,801
> 5 – 10	431	609	544	804	685	1,117
> 10 – 15	324	613	255	413	268	353
> 15 – 20	2,312	3,735	1,769	2,985	706	1,230
> 20	4,540	4,303	4,887	5,078	5,603	6,717

By Gender

	2015		2016		2017	
	Male	Female	Male	Female	Male	Female
	10,014	13,968	10,218	14,855	10,180	15,259

By Level of Education

Description	2015		2016		2017	
	Male	Female	Male	Female	Male	Female
High School or Lower Level	3,075	2,324	2,921	2,311	2,688	2,180
Diploma (D1-D4)	745	1,795	697	1,737	642	1,609
Bachelor Degree	5,773	9,558	6,169	10,496	6,396	11,124
Master Degree	418	290	427	310	450	345
Doctoral Degree	3	1	4	1	4	1

By Level of Position

Description	2015		2016		2017	
	Male	Female	Male	Female	Male	Female
Executive	53	19	53	22	53	29
Manager	1,909	1,931	1,984	2,016	2,026	2,150
Staff	6,577	11,971	6,882	12,779	6,950	13,044
Non Staff	1,475	47	1,299	38	1,151	36

By Age

Description	2015		2016		2017	
	Male	Female	Male	Female	Male	Female
⩽ 25	881	2,079	922	2,145	1,082	2,305
> 25 – 30	1,395	2,671	1,707	3,456	1,848	3,858
> 30 – 35	516	695	628	862	676	953
> 35 – 40	791	1,644	610	1,258	525	1,070
> 40 – 45	1,938	3,133	1,634	2,929	1,498	2,780
> 45 – 50	2,674	2,611	2,683	2,788	2,605	2,824
> 50	1,819	1,135	2,034	1,417	1,946	1,469

Financial Highlights [102-7]

Financial Highlights in the last 5 years (Audited, Consolidated, as of or for the year ended December 31)

(in billion Rupiah)	2017	2016	2015	2014	2013
Financial Position					
Total Assets	**750,320**	**676,739**	**594,373**	**553,156**	**496,849**
Total Earning Assets	672,235	604,049	527,407	483,945	435,309
Loans - gross	467,509	415,896	387,643	346,563	312,290
Loans - net	454,265	403,391	378,616	339,859	306,679
Securities (including Securities Purchased Under Agreements to Resell)	140,873	112,135	52,521	98,589	90,211
Placements with Bank Indonesia and Other Banks	18,969	35,364	56,259	12,020	12,254
Total Liabilities[1]	**618,918**	**564,024**	**504,748**	**477,430**	**434,517**
Third Party Funds[2]	581,115	530,134	473,666	447,906	409,486
CASA	443,666	408,205	360,261	336,412	322,895
Current Accounts	151,250	137,853	115,653	107,419	103,157
Savings Accounts	292,416	270,352	244,608	228,993	219,738
Time Deposits	137,449	121,929	113,405	111,494	86,591
Borrowings and Deposits from Other Banks	8,799	7,690	5,899	6,835	3,802
Debt Securities Issued[3]	610	2,332	2,821	2,504	3,133
Total Equity	**131,402**	**112,715**	**89,625**	**75,726**	**62,332**
Comprehensive Income					
Operating Income	56,982	53,779	47,876	41,373	34,622
Net Interest Income	41,827	40,079	35,869	32,027	26,425
Operating Income other than Interest	15,155	13,700	12,007	9,346	8,197
Impairment Losses on Financial Assets	(2,633)	(4,561)	(3,505)	(2,239)	(2,016)
Operating Expenses	(25,190)	(23,379)	(21,714)	(18,393)	(14,790)
Income Before Tax	29,159	25,839	22,657	20,741	17,816
Net Income	**23,321**	**20,632**	**18,036**	**16,512**	**14,256**
Other Comprehensive Income (Expenses)	755	6,772	(344)	(147)	(777)
Total Comprehensive Income	**24,076**	**27,404**	**17,692**	**16,365**	**13,479**
Net Income Attributable to:					
Equity Holders of Parent Entity	**23,310**	**20,606**	**18,019**	**16,486**	**14,254**
Non-Controlling Interest	11	26	17	26	2
Comprehensive Income Attributable to:					
Equity Holders of Parent Entity	**24,064**	**27,378**	**17,674**	**16,339**	**13,477**
Non-Controlling Interest	12	26	18	26	2
Earnings per Share (in Rupiah, full amount)	**945**	**836**	**731**	**669**	**579**

All numbers in this document use English notation, unless otherwise stated.
1. Including temporary syirkah funds amounting to Rp 3,978 billion in 2017, Rp 3,467 billion in 2016, Rp 2,802 billion in 2015, Rp 1,952 billion in 2014 and Rp 1,444 billion in 2013.
2. Third party funds excluding deposits from other banks.
3. The debt securities issued represent bonds and medium-term notes issued by BCA Finance, a subsidiary of the Bank that is engaged in 4-wheeler financing.

	2017	2016	2015	2014	2013
Financial Ratios[4]					
Capital					
Capital Adequacy Ratio (CAR)[5]	23.1%	21.9%	18.7%	16.9%	15.7%
CAR Tier 1	22.1%	21.0%	17.8%	16.0%	14.8%
CAR Tier 2	1.0%	0.9%	0.9%	0.9%	0.9%
Fixed Assets to Capital	19.8%	22.4%	18.6%	21.2%	21.8%
Assets Quality					
Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets	0.9%	0.8%	0.6%	0.5%	0.4%
Non Performing Earning Assets to Total Earning Assets	1.1%	1.1%	0.7%	0.6%	0.5%
Allowance Provision on Earning Assets to Total Earning Assets	2.1%	2.3%	2.0%	1.6%	1.5%
Non Performing Loans (NPL) - gross[6]	1.5%	1.3%	0.7%	0.6%	0.4%
Non Performing Loans (NPL) - net	0.4%	0.3%	0.2%	0.2%	0.2%
Rentability					
Return on Assets (ROA)[7]	3.9%	4.0%	3.8%	3.9%	3.8%
Return on Equity (ROE)[8]	19.2%	20.5%	21.9%	25.5%	28.2%
Net Interest Margin (NIM)[9]	6.2%	6.8%	6.7%	6.5%	6.2%
Cost Efficiency Ratio (CER)	44.4%	43.9%	46.5%	44.2%	42.9%
Operating Expenses to Operating Revenues (BOPO)	58.6%	60.4%	63.2%	62.4%	61.5%
Liquidity					
Loan to Funding Ratio (LFR)[10]	78.2%	77.1%	81.1%	76.8%	75.4%
Current Accounts & Savings Accounts (CASA) Ratio	76.3%	77.0%	76.1%	75.1%	78.9%
Liabilities to Equity Ratio	479.3%	507.5%	570.4%	635.8%	701.2%
Liabilities to Assets Ratio	82.7%	83.5%	85.1%	86.4%	87.5%
Liquidity Coverage Ratio (LCR)[11]	353.0%	391.3%	363.3%	na	na
Compliance					
Percentage Violation of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage Lending in Excess of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Minimum Reserve Requirement					
a. Primary Reserve Requirement - Rupiah	7.0%	7.3%	7.5%	8.4%	8.3%
b. Reserve Requirement - Foreign Currency	8.5%	8.5%	9.1%	8.6%	8.5%
Net Open Position (NOP)	0.5%	0.2%	0.4%	0.6%	0.2%
Other Key Indicators					
Number of Accounts (in thousands)	17,048	15,583	14,129	13,370	12,486
Number of Branches[12]	1,235	1,211	1,182	1,111	1,062
Number of ATMs	17,658	17,207	17,081	16,694	14,048
Number of ATM Cards (in thousands)	15,767	14,402	13,090	12,429	11,639
Number of Credit Cards (in thousands)	3,296	2,983	2,748	2,583	2,458

4. Parent company only, financial ratios have been presented based on Circular Letter of Indonesia Financial Services Authority No.43/SEOJK.03/2016 dated 28 September 2016 regarding Transparency and Publication of Commercial Bank.
5. CAR is calculated with credit risk, operational risk and market risk based on Circular Letter of Bank Indonesia No.11/3/DPNP dated January 27, 2009 which was later changed into Circular Letter of Indonesia's Financial Services Authority No. 24/SEOJK.03/2016 tanggal 14 Juli 2016 regarding the Risk Weighted Assets Calculation for Operational Risk using the Basic Indicator Approach; and calculated based on Indonesia's Financial Services Authority Regulation No. 11 /POJK.03/2016 dated January 29, 2016, regarding Capital Adequacy Ratio (CAR) for Commercial Banks.
6. Calculated from total non performing loans (substandard, doubtful, loss) divided by total loans.
7. Calculated from income (loss) before tax divided by average total assets.
8. Calculated from net income (loss) divided by average Tier 1 Capital.
9. Calculated from net interest income (expense) divided by average of earning assets.
10. Calculated from total loan portfolio to third party divided by total third party funds and securities that met certain criterias and issued by the Bank for funding purposes.
11. Calculated from total High Quality Liquid Asset (HQLA) divided by total net cash flow based on Indonesia Financial Services Authority Regulation No 42/POJK.03/2015 regarding Liquidity Coverage Ratio for Commercial Bank.
12. Including cash offices.

GRI Standard Content Index

The 2017 BCA Sustainability Report was prepared 'in accordance with' the GRI Standards with the 'core' option. This report refers to the information disclosed for public in the 2017 Annual Report of BCA.

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2017 Laporan Keberlanjutan
Sustainability Report

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