2018 Laporan Keberlanjutan
Sustainability Report

Memberi Inspirasi Sepenuh Hati
To Inspire Wholeheartedly

BCA
GRUP BCA

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Memberi Inspirasi Sepenuh Hati

Telah lebih dari 60 tahun BCA hadir dan tumbuh bersama masyarakat. BCA hadir untuk memberikan kemudahan bagi nasabah dalam memenuhi kebutuhan perbankan yang nyaman, aman, dan *reliable*. Kami senantiasa berupaya untuk memahami dan mencari solusi terbaik yang dibutuhkan beragam masyarakat agar dapat terus tumbuh bersama.

Dengan selalu menjunjung norma-norma dan aturan-aturan yang berlaku dalam setiap aktivitas bisnisnya, BCA juga berkiprah secara aktif dalam pembangunan sosial, pelestarian lingkungan serta menjadi salah satu pelopor dalam penerapan tata kelola berkelanjutan di industri perbankan Indonesia.

Seiring visinya untuk menjadi bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia, BCA dengan sepenuh hati akan selalu hadir dan tumbuh di tengah masyarakat untuk mewujudkan sebesar-besarnya manfaat serta memberi inspirasi bagi seluruh pemangku kepentingan.

KEUANGAN BERKELANJUTAN

Strategi Keberlanjutan BCA

Visi Keberlanjutan

Keberlanjutan merupakan bagian dari komitmen BCA dalam mewujudkan visi Perusahaan, yakni menjadi 'Bank pilihan utama andalan masyarakat yang berperan sebagai pilar penting perekonomian Indonesia'. Dalam mewujudkan visi tersebut, BCA mengembangkan program-program kerja yang berlandaskan pada Misi sebagai berikut:

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

Misi keberlanjutan BCA terefleksi dalam "berperan sebagai pilar penting perekonomian Indonesia", yaitu BCA yang mendukung pertumbuhan ekonomi Indonesia yang menerapkan prinsip pembangunan berkelanjutan (*sustainable development*).

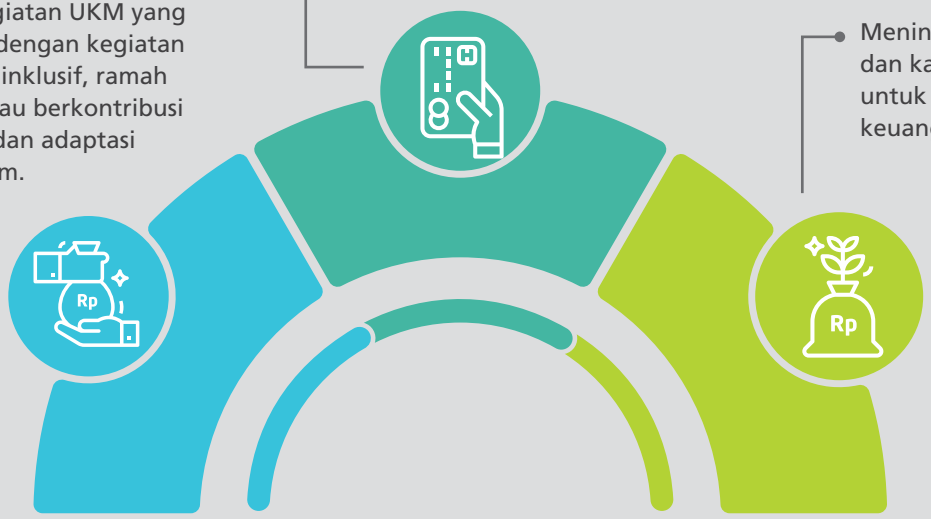
Makna keuangan berkelanjutan bagi BCA adalah memberikan solusi keuangan yang inklusif termasuk pembiayaan berkelanjutan dan layanan keuangan yang inklusif, serta menerapkan nilai-nilai keuangan berkelanjutan secara sistematis dan komprehensif pada seluruh operasinya sekaligus memberikan layanan jasa keuangan yang berdasarkan prinsip-prinsip keuangan berkelanjutan untuk meningkatkan nilai bagi pemangku kepentingan.

Komitmen BCA dalam Rencana Aksi Keuangan Berkelanjutan 2019-2023

Meningkatkan portofolio pembiayaan kegiatan usaha berwawasan lingkungan segmen korporasi dan komersial serta mengembangkan pembiayaan untuk segmen Usaha Kecil dan Menengah (UKM) dan membiayai kegiatan UKM yang berhubungan dengan kegiatan ekonomi yang inklusif, ramah lingkungan, atau berkontribusi pada mitigasi dan adaptasi perubahan iklim.

Mengembangkan dan memperbaiki kebijakan dan prosedur kredit dengan mengintegrasikan risiko lingkungan, sosial dan tata kelola.

Meningkatkan kapasitas dan kapabilitas internal untuk melaksanakan keuangan berkelanjutan.



Rencana Aksi Keuangan Berkelanjutan

Tahun 2018 menjadi salah satu tonggak penting bagi BCA dalam upaya menciptakan keuangan berkelanjutan. BCA telah mencanangkan Rencana Aksi Keuangan Berkelanjutan (RAKB) periode 2019-2023 dan program prioritas untuk 2019 yang telah diserahkan kepada Otoritas Jasa Keuangan (OJK) pada November 2018.

RAKB memberikan arahan strategis bagi BCA dalam mengembangkan portofolio pembiayaan untuk kegiatan usaha berkelanjutan dan perubahan-perubahan yang akan dilakukan BCA terhadap proses bisnis dan manajemen risiko yang relevan dalam rangka mengintegrasikan pengelolaan risiko Lingkungan, Sosial, dan Tata Kelola (LST) dalam kegiatan usaha bank.

Sebelum ini, BCA mengambil peran sebagai salah satu perintis keuangan berkelanjutan yang digagas oleh Otoritas Jasa Keuangan melalui "First Movers on Sustainable Banking" pada kurun waktu 2015-2017, yang dikembangkan menjadi Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) pada Mei 2018. Pembentukan IKBI merupakan wujud nyata komitmen perbankan Indonesia dalam menerapkan praktik keuangan berkelanjutan yang inklusif pada sektor jasa keuangan. *Platform* IKBI ini bersifat terbuka untuk industri jasa keuangan bank dan non-bank, emiten, dan sektor industri relevan lainnya.

Dalam melaksanakan keuangan berkelanjutan BCA telah menerapkan prinsip pengurangan dan penggunaan kembali sumber daya alam untuk meminimalkan dampak negatif terhadap lingkungan pada kegiatan operasional. Melalui prinsip ini, pelaksanaan keuangan berkelanjutan di BCA menjadi paripurna dari sisi portofolio, kebijakan dan prosedur serta aktivitas perbankan yang selaras dengan pembangunan berkelanjutan.

Ikhtisar Keberlanjutan 2018

Dalam konsep keuangan berkelanjutan, bank mengedepankan keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup.

19+ Juta
Jumlah Rekening

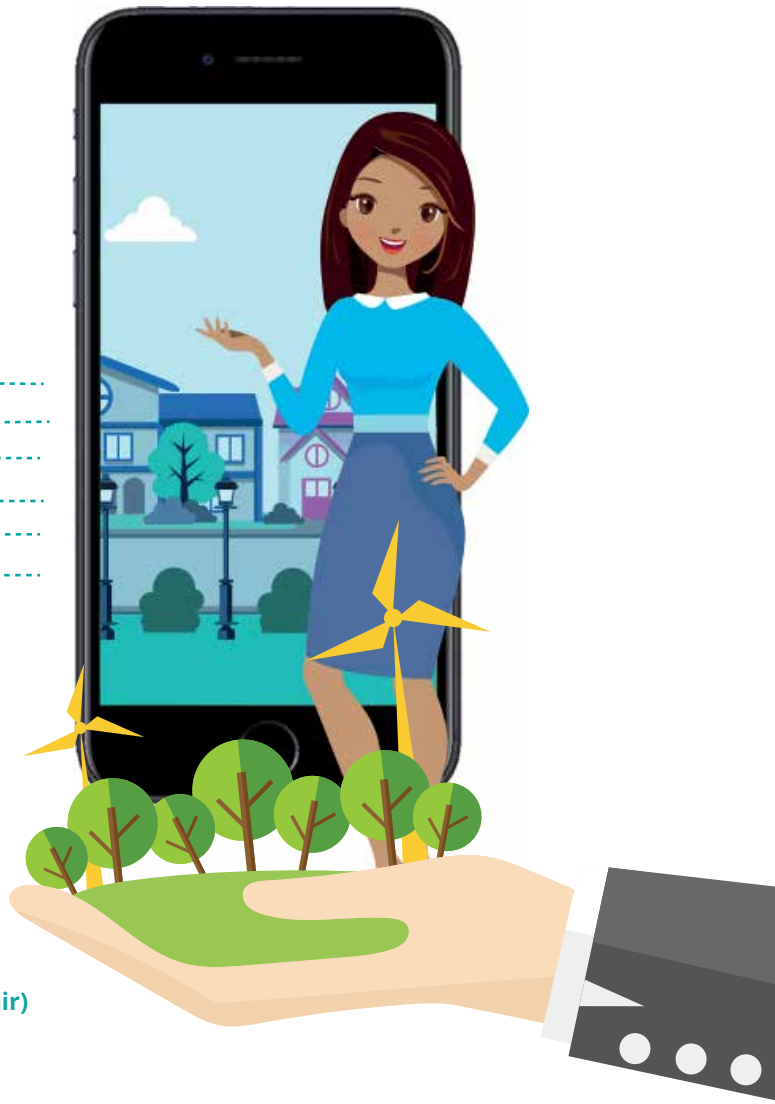
4,63
Indeks *Customer Engagement*
(Skala: 5)

60,4%
Karyawan Perempuan

Rp6,9 triliun
Pajak yang Dibayarkan

72.954
Penerima Manfaat Edukasi Literasi Keuangan

9,2%
(Selama 3 tahun terakhir)
Pengurangan Konsumsi Kertas



Indeks Keberlanjutan

KEHATI

BCA menerima *certificate as a constituent of sustainable investment* (SRI) Kehati Index. Indeks SRI Kehati mengacu pada kriteria *Sustainable and Responsible Investment*. Perusahaan dalam indeks ini dipertimbangkan telah memiliki kepedulian lingkungan, tata kelola perusahaan, keterlibatan masyarakat, sumber daya manusia, hak asasi manusia, dan perilaku bisnis dengan etika bisnis yang diterima di tingkat internasional.

MSCI Indonesia ESG Leaders

Indeks yang memperhitungkan paparan kinerja LST/ESG dengan *peer*-nya di pasar modal Indonesia.

BCA adalah peringkat-1 dalam daftar 10 Konstituen Utama MSCI Indonesia LST/ESG Leaders per 31 Januari 2019.

FTSE4Good ASEAN 5 Indeks

Merupakan indeks yang dipilih dan dipilah secara transparan dan ditetapkan berdasarkan kriteria lingkungan, sosial dan tata kelola (LST/ESG) di pasar modal ASEAN.

BCA berada di peringkat-4 dalam daftar 10 Konstituen Utama pada 31 Januari 2019.

Masyarakat

Rp 27,81 triliun
Pembiayaan Berkelanjutan (KUBL, Non UMKM)

Bisnis

Rp 25,9 triliun
Laba Bersih

4,0%
Return on Asset

Karyawan

24.941
Jumlah Karyawan

207.513
Hari Pelatihan

Tanggung Jawab Sosial dan Lingkungan

629
Penerima Beasiswa Bakti BCA

482
Peserta Program Pendidikan Non Gelar

4.190
Peserta Magang Bakti BCA

17
Sekolah Binaan Bakti BCA

12
Desa Binaan

Lingkungan

1,96%
Pengurangan Intensitas Listrik di Menara BCA, Wisma Asia II dan Wisma Pondok Indah

ASPEK EKONOMI

Sepanjang 2018 BCA mencapai pertumbuhan neraca yang sehat

1,1% YoY

Jumlah Kantor Bank Dalam Negeri

2016	1.211
2017	1.235
2018	1.249

11,7% YoY

Jumlah Rekening Nasabah (Rp juta)

2016	15,583
2017	17,048
2018	19,040

10,9% YoY

Laba Bersih (Rp Triliun)

2016	20,6
2017	23,3
2018	25,9

15,1% YoY

Penyaluran Kredit (Rp Triliun)

2016	415,9
2017	467,5
2018	538,1

8,4% YoY

Dana Pihak Ketiga (Rp juta)

2016	530.134
2017	581.115
2018	629.812

12,2% YoY

Penyaluran KUR (Rp miliar)

2016	N/A
2017	103,5
2018	116,2

27,6% YoY

Penyaluran Kredit UMKM (Rp Triliun)

2016	48,2
2017	55,7
2018	71,1

42,3% YoY

Pembiayaan Infrastruktur (Rp Triliun)

2016	22,5
2017	30,5
2018	43,4

23,53% YoY

Pembiayaan Berkelanjutan (KUBL, Non UMKM) (Rp Triliun)

2016	18,88
2017	22,51
2018	27,81

Pelibatan Pihak Lokal Berkaitan dengan Keuangan Berkelanjutan

Kegiatan	Mitra
Pelatihan dan Peningkatan Kapasitas	Otoritas Jasa Keuangan, Inisiatif Keuangan Berkelanjutan Indonesia, dan institusi lainnya
Strategi dan Rencana Aksi	Inisiatif Keuangan Berkelanjutan Indonesia, WWF Indonesia, Konsultan Keberlanjutan
Pemberdayaan Masyarakat	UNICEF, PMI, Perdami dan institusi lainnya
Tujuan Pembangunan Berkelanjutan	SDG Indonesia One yang di prakarsai oleh Kementerian Keuangan RI dan institusi lainnya

Ikhtisar Kinerja Aspek Ekonomi

Uraian	Satuan	2018	2017	2016
Pendapatan Operasional Bank	Rp triliun	63,0	57,0	53,8
Laba Bersih Bank	Rp triliun	25,9	23,3	20,6
Kinerja Aspek Ekonomi terkait Keberlanjutan				
Nominal produk dan/atau jasa yang memenuhi kriteria kegiatan usaha berkelanjutan (KUBL, Non UMKM)	Rp triliun	27,81	22,51	18,88
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio	%	5,17	4,81	4,54
Kinerja Keuangan Inklusif				
Perkembangan Laku BCA				
a. Jumlah Agen	Orang	1.722	362	280
b. Jumlah Nasabah	Orang	55.979	17.231	10.206

ASPEK LINGKUNGAN

BCA melakukan upaya efisiensi sumber daya alam di kantor-kantor bank

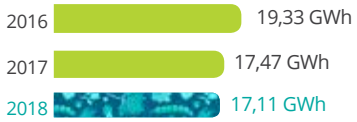
Meningkatkan kinerja lingkungan pengelolaan gedung dengan *smart office*, penggunaan lampu dan peralatan hemat energi dan air

36

Kantor bank yang menerapkan *Green Office*

Turun **1,96 %** yoy

Pengurangan pemakaian listrik di Menara BCA, Wisma Asia II dan Wisma Pondok Indah



Digitalisasi proses internal dan layanan keuangan sehingga dapat mengurangi emisi dan penggunaan material

BCA konsisten mendukung pelestarian keanekaragaman hayati di Indonesia melalui kegiatan Bakti BCA

6 ekor

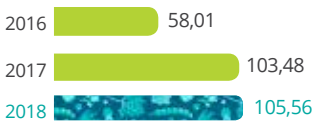
Reintroduksi orangutan di Kalimantan

7.500

Bibit *mangrove* ditanam di Sumatera, Jawa, dan Kalimantan

105,56 Miliar Rupiah

Bakti BCA



Ikhtisar Kinerja Lingkungan

Uraian	Satuan	2018	2017	2016
Pemakaian Listrik Menara BCA, WA II, WPI	kWh	17.114.118	17.456.672	19.332.116
Pemakaian Air	m^3	45.168	53.404	56.597
Penggunaan Kertas	Rim	35.630	37.577	41.340
Investasi CSR Lingkungan	Rp juta	1.107	688	745

ASPEK SOSIAL

Sumber Daya Manusia kami mengembangkan dan memperkuat karakter kompetensi untuk mencapai aspirasi BCA

Jumlah Karyawan

2016	25.073
2017	25.439
2018	24.941

24.941
Karyawan

Karyawan Perempuan

2016	14.855
2017	15.259
2018	15.068

15.068
Karyawan Perempuan

Jumlah Hari Pelatihan

2016	387.775
2017	192.424
2018	207.513

207.513
Hari Pelatihan

Biaya Pelatihan (Rp juta)

2016	242.987
2017	255.000
2018	273.279

273.279
Biaya Pelatihan (juta rupiah)

Bakti BCA untuk masyarakat pendekatan jangka panjang, bersifat pemberdayaan, dan bertujuan meningkatkan nilai francais perusahaan

167
Jumlah lulusan pendidikan non gelar

2016	151
2017	157
2018	167

± 15.570
Jumlah pasien klinik binaan

2016	12.758
2017	15.036
2018	15.570

Rp 504 Miliar Rupiah
Donasi untuk penanaman *mangrove* melalui program Newstree WWF Indonesia

2016	445
2017	463
2018	504

Ikhtisar Kinerja Sosial

Uraian	Satuan	2018	2017	2016
Jumlah Peserta Pelatihan	Orang	60.448	56.830	63.460
Biaya Pelatihan dan Pendidikan karyawan	Rp juta	273.279	255.000	242.987
Jumlah Agen Laku BCA	Orang	1.722	362	280
Jumlah Simpanan Nasabah Laku BCA	Rp miliar	4,9	1,2	0,8
Jumlah Peserta Edukasi Literasi Keuangan	orang	72.954	89.266	60.837
Investasi Bakti BCA	Rp miliar	105,6	103,5	58

Tentang Laporan Keberlanjutan BCA

[102-52]

Laporan Keberlanjutan BCA tahun 2018 menyajikan informasi tentang kinerja keberlanjutan BCA yang terkait *Profit-Planet-People* melengkapi Laporan Tahunan yang terbit berbarengan dengan laporan ini. Laporan ini ditujukan bagi pemangku kepentingan BCA untuk mengetahui kinerja dan pendekatan yang dilakukan oleh BCA dalam mengelola tanggung jawab perusahaan dan pelaksanaan keuangan berkelanjutan di Indonesia.

BCA menerbitkan laporan keberlanjutan setiap tahun bagi pemangku kepentingan terutama untuk informasi kinerja yang bersifat non-finansial namun signifikan bagi keberlanjutan usaha BCA. Sebagai salah satu bank terbesar di Indonesia, BCA memberikan kontribusi dalam pencapaian Tujuan Pembangunan Berkelanjutan dan menyukseskan program pembangunan melalui portofolio pembiayaan yang meningkat setiap tahun, secara langsung BCA juga turut serta membangun komunitas melalui Bakti BCA dengan tujuan meningkatkan kesejahteraan masyarakat sebagaimana akan dipaparkan dalam pembahasan selanjutnya.

Referensi Pelaporan

[102-54][102-56]

Laporan ini dipersiapkan mengikuti ketentuan 'in-accordance' dalam Global Reporting Initiatives Sustainability Reporting Standards (GRI Standards) dan Pengungkapan Sektor Layanan Keuangan (FSSD). Opsi yang dipilih dalam laporan ini adalah opsi 'inti', untuk topik-topik yang material.

Pada laporan keberlanjutan 2017, BCA mulai melaporkan isi laporan sesuai dengan Lampiran-II Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

BCA belum melakukan *external assurance* pada Laporan Keberlanjutan 2018 ini.

Lingkup Batasan Pelaporan

[102-9][102-10]
[102-48][102-49][102-50][102-51]

Laporan Keberlanjutan BCA 2018 memuat informasi kebijakan dan kinerja berkelanjutan BCA dalam rentang waktu antara 1 Januari hingga 31 Desember 2018. Laporan keberlanjutan BCA 2017 diterbitkan pada April 2018 dan dapat diperoleh di *website* www.bca.co.id.

Laporan kinerja finansial mencakup bisnis BCA dan entitas anak sedangkan untuk data dan informasi non-finansial termasuk pengelolaan tanggung jawab sosial dan lingkungan hanya mencakup aktivitas dan kinerja dari Bank saja, kecuali jika diindikasikan lain.

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, jasa teknologi informasi, jasa konsultasi dan jasa lainnya. BCA tidak menggunakan jasa pihak eksternal untuk proses bisnis inti.

Dalam penyajian laporan ini, tidak terdapat data maupun informasi yang disajikan kembali dari laporan sebelumnya dan tidak terdapat perubahan metode dan lingkup batasan penyajian data dan informasi dalam laporan keberlanjutan ini dibandingkan dengan lingkup batasan sebelumnya.

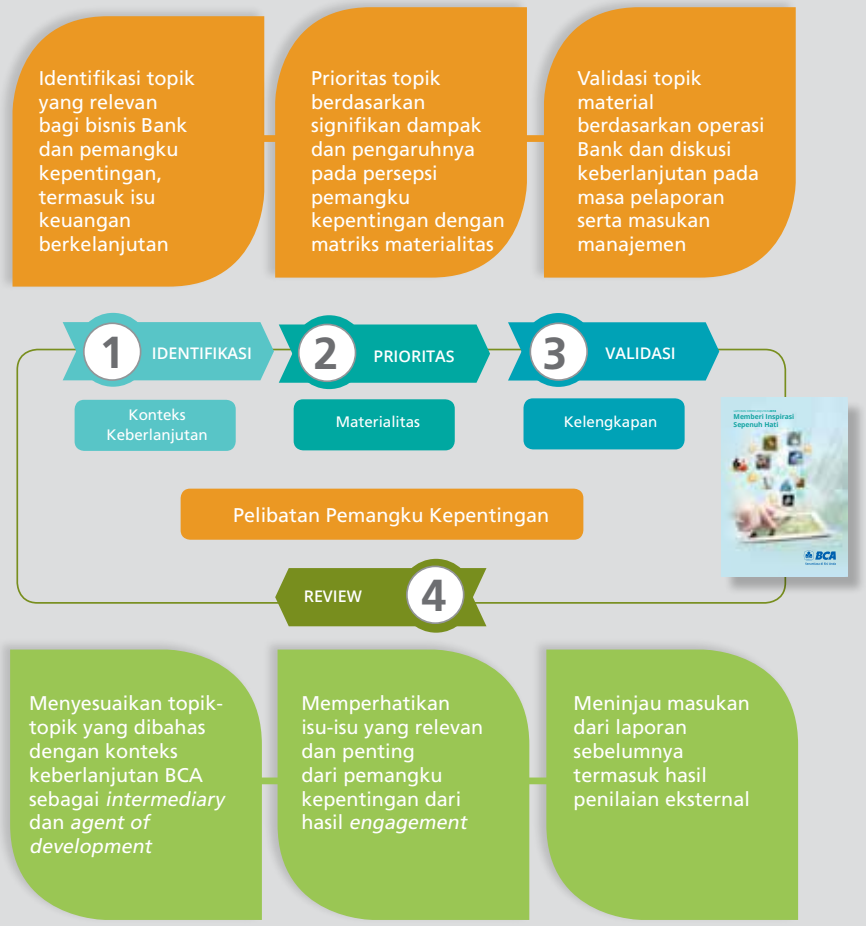
Topik Keberlanjutan dalam Laporan Ini

[102-46][102-49]

Laporan keberlanjutan ini menyajikan bahasan-bahasan keberlanjutan yang material bagi BCA yang mencakup kebijakan, inisiatif, kegiatan, pencapaian dan tantangan yang dihadapi selama tahun pelaporan. Pada setiap bahasan terdapat satu atau lebih topik keberlanjutan berdasarkan Standar GRI.

Untuk memilih bahasan dalam laporan ini, BCA melakukan tahapan-tahapan untuk memilih topik keberlanjutan yang material yang berdampak signifikan dan penting bagi persepsi pemangku kepentingan. Langkah-langkah penetapan topik yang material mengikuti panduan dalam Standar GRI yang digambarkan sebagai berikut.

Topik Keberlanjutan dalam Laporan Ini



Topik material yang disajikan dalam laporan ini adalah topik-topik yang BCA pertimbangkan memiliki dampak keberlanjutan yang signifikan dan merupakan isu penting bagi pemangku kepentingan.

Topik-topik yang material yang disajikan dalam laporan ini sama dengan yang disajikan dalam laporan tahun 2017, karena masih relevan dan tepat dengan operasi BCA tahun 2018. Diagram berikut ini menggambarkan pemilihan topik-topik yang material yang kami sajikan di dalam Laporan ini.

Matriks Materialitas Bahasan Keberlanjutan

Daftar Topik Material dan Batasannya [102-47]

		Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
1.	Layanan yang bertanggung jawab	Pelabelan Produk dan Jasa		V		V		
		Privasi Pelanggan		V		V		

Mengapa Topik ini Material
[103-1]
Produk dan layanan keuangan yang disediakan BCA harus memenuhi peraturan dan persyaratan yang terkait dan Bank bertanggung jawab untuk memastikan bahwa produk dan layanan yang dijual adalah sesuai dengan kebutuhan masing-masing pelanggan, dilakukan secara adil dan transparan serta menyediakan akses layanan informasi yang melayani pelanggan setiap waktu.

Bank juga bertanggung jawab untuk menjaga keamanan dan kerahasiaan data nasabah sesuai ketentuan peraturan perundangan untuk mencegah terjadinya *fraud* maupun penyalahgunaan data nasabah untuk kepentingan atau tanpa persetujuan nasabah.

Layanan yang bertanggung jawab erat kaitannya dengan risiko kepatuhan dan risiko reputasi Bank.

2. **Pengembangan Keuangan Inklusif**

Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
Masyarakat Setempat		V	V	V		
Pelabelan Produk dan Jasa	V			V		

Edukasi Literasi Keuangan dan Perbankan Inklusif

Mengapa Topik ini Material
[103-1]
Berdasarkan Otoritas Jasa Keuangan, inklusi keuangan di Indonesia sudah mencapai 63% dari total populasi pada tahun 2017. Masih terdapat peluang untuk meningkatkan layanan keuangan yang bertanggung jawab kepada masyarakat terutama di pelosok-pelosok yang belum terjangkau kantor-kantor Bank.

Pemerintah menargetkan inklusi keuangan sebesar 75% pada tahun 2019 yang dicapai melalui inisiatif Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif (LAKU PANDAI) dan edukasi literasi keuangan termasuk kepada anak-anak usia sekolah untuk menumbuhkan semangat menabung lewat produk Simpanan Pelajar (SimPel dan SimPel iB). Inklusi dan kecakapan keuangan diperlukan untuk memeratakan kesempatan dan keadilan kepada masyarakat untuk meningkatkan kesejahteraan dengan dibantu produk dan layanan keuangan yang berkelanjutan.

3. **Menuju Perbankan Berkelanjutan**

Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
Portofolio Produk		V		V	V	
Kinerja Ekonomi					V	
Dampak Ekonomi Tidak Langsung		V	V	V	V	

Mengapa Topik ini Material
[103-1]
Sejalan dengan komitmen internasional yang telah menjadi agenda pembangunan oleh Pemerintah yaitu mencapai Tujuan Pembangunan Berkelanjutan dan upaya untuk melakukan mitigasi dan adaptasi perubahan iklim, peran serta semua sektor amat diperlukan salah satunya dalam bentuk pembiayaan. Sebagai industri jasa keuangan BCA harus terlibat di dalamnya sebagai lembaga yang menyediakan pembiayaan untuk tujuan tersebut. Pembiayaan yang dimaksud adalah pembiayaan untuk kegiatan usaha yang berkelanjutan.

Kewajiban untuk menyediakan portofolio pembiayaan untuk kegiatan usaha yang berkelanjutan telah diatur oleh Otoritas Jasa Keuangan untuk memenuhi ketentuan keuangan berkelanjutan mulai tahun 2019 dan seterusnya sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan POJK Nomor 60/POJK.04/2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (*Green Bond*).

Pengendalian dampak lingkungan dan sosial secara tidak langsung menjadi bagian dari rentang pengaruh bank dalam penyaluran kredit kepada nasabah. Sejalan dengan penerapan peraturan penyaluran kredit dan pelaksanaan keuangan berkelanjutan, Bank mengintegrasikan risiko lingkungan sebagai bagian dari manajemen risiko secara keseluruhan.

Dalam pelaksanaan keuangan berkelanjutan, Bank harus mengintegrasikan risiko lingkungan, sosial, dan tata kelola (LST) ke dalam manajemen risiko yang dituangkan dalam kebijakan, prosedur, pemantauan, dan evaluasi.

4. **Mencegah Kejahatan Keuangan**

Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
Anti Korupsi	V	V	V	V	V	V

Mengapa Topik ini Material
[103-1]
Kejahatan keuangan atau *fraud* menjadi perhatian utama pemangku kepentingan regulator dan nasabah. Dengan meningkatnya transaksi keuangan dan kegiatan ekonomi, sosial dan politik membuka peluang *fraud* semakin besar. Sebagai lembaga keuangan, Bank diharuskan menerapkan prinsip kehati-hatian dan pencegahan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

Bank tidak hanya berpotensi untuk mengalami kerugian akibat *fraud* tetapi bisa terdampak sistemik yang diakibatkan oleh *fraud*, selain meningkatkan risiko kredit dan operasional, *fraud* akan sangat memengaruhi risiko reputasi dan kepercayaan masyarakat terhadap integritas Bank.

5. **Mengembangkan Karyawan BCA Perlindungan dan Kesetaraan**

Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
Pelatihan dan Pendidikan Ketenagakerjaan	V					
Kesehatan dan Keselamatan Kerja	V					
Keberagaman dan Kesempatan Setara	V					

Mengapa Topik ini Material
[103-1]
Sumber Daya Manusia (SDM) memiliki peran kunci dalam upaya Bank untuk mencapai aspirasinya. Pengembangan bisnis membutuhkan SDM yang mencukupi dan kompetensi yang memadai. SDM juga harus mampu memanfaatkan teknologi dengan berkembangnya Industry 4.0 dimana peran teknologi dan ekosistem digital akan semakin mendominasi produk dan layanan keuangan sehingga Bank harus menyesuaikan kemampuan SDM melalui pendidikan dan pelatihan yang memadai.

BCA sendiri memiliki tantangan demografi karyawan dalam jangka menengah untuk memenuhi kesenjangan jumlah dan kompetensi karyawan termasuk kebutuhan talenta di masa depan yang harus dipersiapkan sedari sekarang, sehingga dapat mendukug pertumbuhan bisnis sesuai dengan yang diharapkan.

Pemenuhan harapan karyawan tidak saja meliputi kepastian pekerjaan dan perlindungan hak karyawan tetapi juga mempromosikan kesetaraan di tempat kerja. Perusahaan harus memberikan peluang yang sama kepada semua karyawan untuk mencapai prestasi terbaiknya dan menjadi tempat kerja yang inklusif.

6. **Bakti BCA Memberdayakan Masyarakat**

Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
Masyarakat Setempat			V	V		

Mengapa Topik ini Material
[103-1]
Sebagai korporasi yang bertanggung jawab, dunia usaha diharapkan terlibat dalam meningkatkan kesejahteraan masyarakat melalui program tanggung jawab sosial dan lingkungan atau Corporate Social Responsibility (CSR). Lebih dari itu, sektor swasta juga memiliki peran penting dalam rangka pencapaian Tujuan Pembangunan Berkelanjutan baik secara tidak langsung melalui produk dan jasa maupun secara langsung melalui kegiatan CSR.

CSR melalui pemberdayaan masyarakat dalam kegiatan ekonomi bisa menjadi peluang bagi Bank. Karena itu, jika kegiatan ekonomi masyarakat yang tadinya unbankable bisa menjadi bankable seiring dengan pembinaan dari pemangku kepentingan yang relevan.

7. **Mendukung Pelestarian Lingkungan**

Topik berdasarkan Standar GRI	Karyawan	Nasabah	Masyarakat dan Lingkungan Sekitar	Regulator	Investor	Pemasok
Material	V		V			
Energi	V		V			

Mengapa Topik ini Material
[103-1]
Walaupun aktivitas, produk dan layanan perbankan tidak berdampak langsung terhadap lingkungan secara signifikan, Bank memiliki *leverage* berupa besarnya jumlah karyawan dan operasi perbankan yang bisa diatur melalui kebijakan dan prosedur sehingga penggunaan sumber daya alam dapat dikelola secara efisien dan dampak pencemaran dapat dikurangi, termasuk di sini adalah pemanfaatan listrik, air, dan kertas.

Pengelolaan lingkungan dalam operasional perbankan adalah salah satu pelaksanaan prinsip keuangan berkelanjutan untuk memastikan produk dan layanan keuangan yang berkelanjutan dihasilkan dari proses operasi yang berkelanjutan. Selain itu pemakaian sumber daya alam yang efisien memberikan kontribusi penurunan operasi perbankan.

Pengendalian dampak lingkungan secara tidak langsung menjadi bagian dari rentang pengaruh bank dalam penyaluran kredit yang harus dikelola. Sejalan dengan penerapan peraturan penyaluran kredit dan pelaksanaan keuangan berkelanjutan, Bank mengintegrasikan risiko lingkungan sebagai bagian dari manajemen risiko secara keseluruhan.

PROFIL SINGKAT BCA

Berdiri pada tahun 1957, PT Bank Central Asia Tbk (BCA) saat ini merupakan salah satu bank swasta nasional terbesar di Indonesia. Dengan keunggulannya di bidang perbankan transaksi, BCA melayani beragam segmen nasabah, baik individu maupun nasabah 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 19 juta rekening nasabah dengan didukung oleh 24.941 karyawan melalui jaringan transaksi yang nyaman, aman dan andal, yang juga memungkinkan Bank untuk menawarkan layanan yang 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 yang terdiversifikasi ke segmen korporasi, komersial & UKM dan konsumer. Kualitas portofolio kredit yang sehat dipertahankan melalui penerapan manajemen risiko yang *prudent*.

Guna melengkapi lini bisnis inti, BCA memberikan solusi keuangan menyeluruh bagi para nasabah melalui 8 perusahaan anak yang bergerak pada 6 lini bisnis yaitu pembiayaan kendaraan bermotor melalui BCA Finance dan CS Finance, Asuransi melalui BCA insurance dan BCA Life, sekuritas melalui BCA Sekuritas, perbankan syariah melalui BCA Syariah, *remittance* melalui BCA Finance Ltd., dan perusahaan modal ventura di bidang tekfin dan industri finansial melalui Central Capital Ventura (CCV) yang baru dibentuk pada 2017.

Menjaga kepercayaan dan memberikan solusi perbankan terbaik bagi kebutuhan finansial para nasabah merupakan suatu kehormatan dan kebanggaan bagi BCA. Oleh karena itu, BCA berkomitmen untuk terus mengembangkan bisnisnya guna menopang kebutuhan perbankan nasabah dan memberi kontribusi bagi masyarakat, dengan selalu "Senantiasa di Sisi Nasabah dan Masyarakat Indonesia."

Rekening Nasabah
19+ Juta

Cabang
1.249

ATM
17.778

Karyawan
24.941

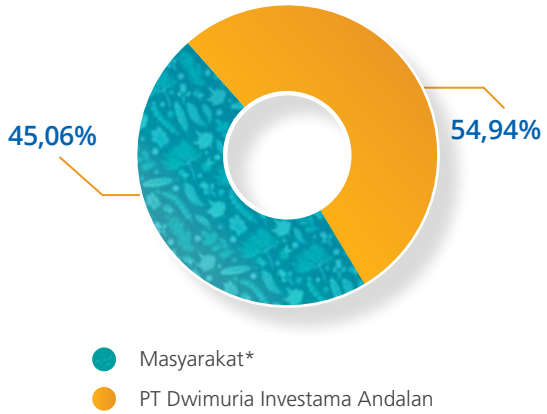
VISI

Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian 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.**

Identitas BCA

Nama Perusahaan [102-1]	PT Bank Central Asia Tbk
Bidang Usaha [102-7]	Bank Umum
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]	Komposisi Kepemilikan Saham (%)  * Pada komposisi saham yang dimiliki masyarakat, sebesar 2,49% dimiliki oleh pihak yang terafiliasi dengan PT Dwimuria Investama Andalan dan sebesar 1,76% dimiliki oleh Bapak Anthony Salim. Selain itu, Dewan Komisaris dan Direksi memiliki 0,19% saham Perseroan.
Dasar Hukum Pendirian [102-5]	Perseroan didirikan pada tahun 1955 dengan nama "N.V. Perseroan Dagang dan Industrie Semarang Knitting Factory". Nama Perseroan telah diubah beberapa kali, terakhir berdasarkan Akta No. 144 tertanggal 21 Mei 1974 yang dibuat di hadapan Wargio Suhardjo, S.H., Pengganti Notaris Ridwan Suselo, nama Perseroan telah diubah menjadi "PT Bank Central Asia".
Pasar yang Dilayani [102-4][102-6]	Sektor dan jenis nasabah terlayani: Individu, Korporasi, Usaha Kecil Menengah (UKM).
Kontak [102-3]	Informasi lebih lanjut maupun saran dan pertanyaan atas Laporan ini, Anda dapat menghubungi: Sekretariat Perusahaan Biro 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

Skala Organisasi [102-7] [FS67]

Produk dan Layanan			2018	2017
Perbankan Cabang	Dana Pihak Ketiga	Giro	166.822	151.250
		Tabungan	316.182	292.416
		Deposito	146.808	137.449
	Portofolio Kredit Komersial & UKM	Komersial	112.060	98.735
		Usaha Kecil Menengah	68.778	65.925
Perbankan Korporasi	Portofolio Kredit Korporasi	Valuta Asing	26.661	23.392
		Rupiah	186.695	153.885
Perbankan Individu	Portofolio Kredit Konsumer	Kartu Kredit	12.893	11.528
		Kredit Kendaraan Bermotor	39.998	38.302
		Kredit Pemilikan Rumah	87.902	73.026
Perbankan Tresuri	Portofolio Tresuri	Instrumen Bank Indonesia	46.731	54.011
		Obligasi Pemerintah	58.315	70.621
		Surat Berharga Lainnya	42.024	37.819

Inisiatif Eksternal dan Sertifikasi [102-12]

	Cakupan	Badan Sertifikasi
ISO 9001:2008 Sistem Manajemen Mutu	Network Data Center	SGS Indonesia
ISO 9001:2015 Sistem Manajemen Mutu	Network Data Center dan IT Quality Assurance	SAI Global
ISO/IEC 27001:2013 untuk Sistem Manajemen Keamanan Informasi (*Information Security Management System*)	Network Data Center	SGS Indonesia
Insiatif Keuangan Berkelanjutan Indonesia	Lembaga Jasa Keuangan di Indonesia	Pendiri
SDG Indonesia One	Multi-stakeholder Platform for Financing SDGs di Indonesia	Anggota

Keanggotaan Perusahaan dalam Asosiasi Industri [102-13]

Organisasi atau Asosiasi
Asosiasi Bank Kustodian Indonesia (ABKI)
Asosiasi Pengelola Reksa Dana Indonesia (APRDI)
ACI Financial Market Association (ACI FMA)
Asia Pacific Loan Market Association (APLMA)
Asosiasi Sistem Pembayaran Indonesia (ASPI)
European ATM Security Team (EAST)
Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)
Ikatan Bankir Indonesia (IBI)
Indonesian Contact Center Association (ICCA)
The Institute of Internal Auditors (IIA) Indonesia Chapter
Ikatan Komite Audit Indonesia (IKAI)
International Monetary Conference (IMC)
Certified Information System Audition - Information Systems Audit & Control Association (CISA-ISACA)
Perhimpunan Bank Nasional (Perbanas)
Securities Investor Protection Fund (SIPF)

Entitas yang Dicakup dalam Laporan Tahunan [102-45]

Nama Entitas Anak	Persentase Kepemilikan Saham BCA Pada Entitas Anak	Bidang Usaha
PT BCA Finance	99,576%	Pembiayaan investasi, pembiayaan modal kerja, pembiayaan multiguna, sewa operasi, kegiatan pembiayaan lain berdasarkan persetujuan instansi yang berwenang
BCA Finance Limited	100%	*Remittance* dan *money lending*
PT Bank BCA Syariah	99,999%	Perbankan Syariah
PT BCA Sekuritas	90%	Perantara perdagangan efek dan penjamin emisi efek
PT Central Santosa Finance (CS Finance)	75%	Pembiayaan investasi, pembiayaan modal kerja, pembiayaan multiguna, sewa operasi, kegiatan pembiayaan lain berdasarkan persetujuan instansi yang berwenang
PT Asuransi Umum BCA (BCA Insurance)	75%	Asuransi umum atau kerugian
PT Asuransi Jiwa BCA (BCA Life)	90%	Asuransi jiwa
PT Central Capital Ventura (CCV)	99,999%	Perusahaan modal ventura

Produk dan Layanan

Per 31 Desember 2018

Produk dan Layanan	Keterangan
Produk Simpanan	Tahapan
	Tahapan Xpresi
	Tahapan Gold
	Tahapan Berjangka
	Tahapan Berjangka SiMuda
	Tapres
	Simpanan Pelajar
	TabunganKu
	Laku
	BCA Dollar
	Deposito Berjangka
	Giro
Layanan Transaksi Perbankan	Safe Deposit Box
	Transfer
	Remittance
	Collection dan Kliring
	Bank Notes
	Travellers' Cheque
	Virtual Account
	Sub Account
	Payment
	Auto Debit
	Payroll Services
	Cash Pick Up
	Modul Penerimaan Negara Generasi 2 (MPN G2)
	Jasa Kustodian
	Business Debit Card (BDC)
	Payment Gateway
Perbankan Elektronik	ATM BCA (multifungsi, non tunai dan ATM setor tarik)
	EDC BCA
	Debit BCA
	Tunai BCA
	Flazz
	Autoprint
	EDCBIZZ
	Internet Banking
	KlikBCA Individu - untuk kebutuhan nasabah individu
	KlikBCA Bisnis - untuk kebutuhan bisnis
	KlikBCA Bisnis Integrated Solution - memiliki fitur lebih komprehensif dari KlikBCA Bisnis, contohnya untuk layanan supply chain
	Mobile Banking (m-BCA)
	BCA KlikPay
	Call Center (Halo BCA)
	Phone Banking (BCA by Phone Business dan BCA by Phone Priority)
	SMS Top Up
	BCA Mobile
	SMS BCA
	Info SMS/Email
	e-Billing (pembayaran pajak lokal: PPN, PPh, dan lainnya)

Produk dan Layanan	Keterangan
Perbankan Elektronik (lanjutan)	Sakuku
	Duitt
	VIRA chatbot
	Video Banking
	CS Digital
	eBranch
	API BCA
	OneKlik
	Host to Host (H2H) ERP Integration
	MPOS (aplikasi untuk transaksi non tunai bagi *merchant*)
	eService
Layanan Cash Management	Payable Management / Disbursement
	Receivable Management / Collection (termasuk B2B & B2C)
	Liquidity Management
Kartu Kredit	BCA Card
	BCA Mastercard
	BCA VISA
	BCA AMEX
Produk Bancassurance	Regular Premium Unit Link
	Maxi Infinite Link Assurance
	Maxi Protection
	Maxi Syariah
	Provisa Platinum Syariah
	Provisa Max Assurance
	Single Premium Unit Link
	Provisa Signature Assurance
	Health Protection
	Hospital 100% Refundable
	Bima Proteksi Kesehatanku
	Optima Health Protection
	Optima Cancer Protection
	Optima Medical Care
	Proteksi Penyakit Kritis Maksima (PRIMA)
	Life Protection
	BCA Life Heritage Protection
	b-SAVE Accident Protection
	BCA Life Proteksi Hidupku
	BCA Life Proteksi Jiwa Optima
	Life Protection 100% Refundable
	Corporate Solutions
	Program Pensiun DPLK
	Health Corporate Insurance
	Life Corporate Insurance
	Asuransi Umum
	Asuransi Kebakaran
	Asuransi Property All Risks (PAR)
	Asuransi Kendaraan Bermotor
	Travel Insurance
Produk Investasi Reksa Dana	Reksa Dana Pasar Uang
	- Bahana Dana Likuid
	- Bahana Dana Kas Maxima

Produk dan Layanan	Keterangan
Produk Investasi Reksa Dana (lanjutan)	- Danareksa Gebyar Dana Likuid
	- First State Indonesian Money Market Fund*
	- Schroder Dana Likuid
	Reksa Dana Terproteksi
	- Batavia Proteksi Gebyar III
	- Batavia Proteksi Gebyar V
	- Batavia Proteksi Gebyar VI
	- Batavia Proteksi Gebyar VII
	- Batavia Proteksi Gebyar VIII
	Reksa Dana Pendapatan Tetap IDR
	- Bahana Pendapatan Tetap Makara Prima
	- Batavia Dana Obligasi Ultima
	- BNP Paribas Prima II
	- Danareksa Gebyar Indonesia II
	- Eastspring Investments Yield Discovery
	- Nikko Gebyar Indonesia Dua
	- Panin Gebyar Indonesia II
	- Schroder Dana Mantap Plus II
	- Schroder Prestasi Gebyar Indonesia II
	Reksa Dana Pendapatan Tetap USD
	- BNP Paribas Prima USD
	- Schroder USD Bond Fund
	Reksa Dana Campuran
	- BNP Paribas Spektra*
	- Schroder Dana Terpadu II
	- Schroder Syariah Balanced Fund
	Reksa Dana Saham IDR
	- Ashmore Dana Ekuitas Nusantara
	- Ashmore Dana Progresif Nusantara
	- Batavia Dana Saham
	- Batavia Dana Saham Optimal
	- BNP Paribas Ekuitas
	- BNP Paribas Pesona
	- BNP Paribas Pesona Syariah
	- Danareksa Mawar Konsumer 10
	- Eastspring Investments Value Discovery
	- First State IndoEquity Sectoral Fund*
	- Schroder 90 Plus Equity Fund
	- Schroder Dana Istimewa
	- Schroder Dana Prestasi
	- Schroder Dana Prestasi Plus
	Reksa Dana Saham USD
	- BNP Paribas Cakra Syariah USD
	- Schroder Global Sharia Equity Fund (USD)
Produk Investasi Tresuri	Surat Berharga Negara
	Surat Utang Negara
	Obligasi Negara Ritel (ORI)
	Savings Bond Retail (SBR)
	Obligasi Negara Fixed Rate (FR)
	Obligasi Negara Valas (INDON)
	Surat Berharga Syariah Negara
	Sukuk Negara Ritel (SR)

Produk dan Layanan	Keterangan
Produk Investasi Tresuri (lanjutan)	Sukuk Tabungan (ST)
	Project Based Sukuk (PBS)
	Obligasi Negara Valas Syariah (INDOIS)
	Sertifikat Bank Indonesia (SBI)
	Surat Berharga Bank Indonesia (SBBI) Valas
	Deposito Berjangka Money Market (DBMM)
Fasilitas Kredit	Kredit Pemilikan Rumah
	Kredit Kendaraan Bermotor
	Kredit Modal Kerja
	Kredit Sindikasi
	Kredit Ekspor
	Trust Receipt
	Kredit Investasi
	Distributor Financing
	Supplier Financing
	Dealer Financing
	Warehouse Financing
	Showroom Financing
	Investment Financing
	Personal Loan
	Business Personal Loan
Standby LC / Bank Garansi	Advance Payment Guarantee
	Bid Guarantee
	Counter Guarantee
	Custom Guarantee (P4BM)
	Direct Pay Guarantee
	Financial Guarantee
	Maintenance Guarantee
	Payment Guarantee
	Performance Guarantee
Pembiayaan Ekspor-Impor (Trade Finance)	Inward Documentary Collection
	LC Confirmation
	LC Discounting
	LC Forfaiting
	LC Issuance
	LC Negotiation
	Letter of Guarantee
	Outward Documentary Collection
	Pre-Export Financing (Export Loan)
	Trust Receipt
Surat Kredit Berdokumen Dalam Negeri (SKBDN / Local LC)	Letter of Guarantee
	SKBDN Discounting
	SKBDN Forfaiting
	SKBDN Issuance
	Trust Receipt
Fasilitas Valuta Asing	Today
	Tom
	Spot
	Forward
	Swap
	Cross Currency Swap
	Interest Rate Swap
	Call Spread Option

* Produk reksa dana ini tidak ditawarkan lagi kepada nasabah, namun BCA tetap menerima pencairan reksa dana tersebut.

Sambutan Presiden Direktur

BCA memiliki komitmen dan terus bekerja sama dengan pelaku bisnis, regulator dan semua pemangku kepentingan untuk mengembangkan program-program berkelanjutan.

Jahja Setiaatmadja
Presiden Direktur

Para pemangku kepentingan yang kami hormati,

Sebagai salah satu bank swasta terbesar di Indonesia, BCA mendukung pengembangan pembangunan berkelanjutan yang telah menjadi program pemerintah melalui penerapan keuangan berkelanjutan. Dalam konsep keuangan berkelanjutan, bank mengedepankan keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup.

Peran dunia perbankan antara lain dapat dilakukan melalui kebijakan pembiayaan proyek yang mempunyai perhatian terhadap peningkatan kualitas lingkungan hidup. BCA adalah salah satu bank yang terlibat dalam proyek rintisan "First Movers on Sustainable Banking" sejak tahun 2015 dan diteruskan dengan membentuk "Inisiatif Keuangan Berkelanjutan Indonesia" bersama

tujuh bank nasional, Otoritas Jasa Keuangan, dan WWF-Indonesia.

Mengacu pada kerangka tersebut, BCA berkomitmen menerapkan prinsip keuangan berkelanjutan dalam operasional keseharian. Salah satu implementasinya adalah meningkatkan porsi pembiayaan industri yang menetapkan konsep ramah lingkungan. BCA antusias mendanai usaha produk ramah lingkungan, konservasi energi, dan pertanian organik.

Dampak Pembiayaan untuk Pembangunan Berkelanjutan

Sebagaimana kita ketahui, pada September 2015 dalam Sidang Umum PBB para pemimpin dunia telah menyepakati untuk mencapai tujuan bersama: 'Tujuan Pembangunan Berkelanjutan' yang disebut juga Tujuan Global atau Sustainable Development Goals (SDGs). Tujuan Global ini diadopsi Pemerintah sebagai bagian program pembangunan, dan merupakan komitmen universal untuk mengakhiri kemiskinan, melindungi bumi serta memastikan agar semua orang dapat menikmati perdamaian dan kesejahteraan.

BCA memiliki peran dalam pembiayaan berkelanjutan terutama melalui penyaluran kredit kepada nasabah, yang pada gilirannya akan dipergunakan untuk kegiatan ekonomi, sosial, maupun pengelolaan lingkungan seperti yang telah dilakukan melalui portofolio pembiayaan berkelanjutan.

BCA pada tahun 2018 telah menyalurkan kredit yang mencapai Rp538,1 triliun atau naik sebesar 15 persen dibandingkan tahun sebelumnya. Sebagai bagian dari aktivitas penyaluran kredit, salah satu penggerak pertumbuhan tersebut adalah pembiayaan infrastruktur yang merupakan salah satu bukti komitmen BCA dalam mendukung pembangunan nasional.

Portofolio kredit BCA tahun 2018 yang digolongkan ke dalam pembiayaan berkelanjutan untuk kegiatan usaha berwawasan lingkungan untuk segmen korporasi dan komersial adalah sebesar Rp27,81 triliun. Angka ini meningkat 23,53 persen dari tahun sebelumnya, yaitu sebesar Rp22,51 triliun. Sedangkan untuk segmen usaha mikro kecil dan menengah (UMKM) yang berhubungan dengan perekonomian inklusif adalah sebesar Rp71,12 triliun. Angka ini meningkat 27,6% dari tahun sebelumnya, yaitu sebesar Rp55,7 triliun.

Penyaluran kredit di atas dilakukan dengan tetap memperhatikan beberapa hal, termasuk kelayakan kredit dengan mempertimbangkan faktor pengelolaan lingkungan, sosial dan ekonomi yang berkesinambungan. Portofolio tersebut telah memiliki sertifikasi khusus untuk kategori Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan Berkelanjutan Perkebunan kelapa sawit atau pengolahan minyak kelapa sawit bersertifikasi *Indonesia Sustainable Palm Oil* (ISPO) dan/atau *Roundtable on Sustainable Palm Oil* (RSPO), serta perusahaan pengolahan hutan/kayu bersertifikat Forest Stewardship Council (FSC).

Sebuah inisiatif penting juga telah dilakukan oleh Kementerian Keuangan pada Oktober 2018 dengan menginisiasi 'SDG Indonesia One' yang merupakan *platform* kerja sama pendanaan yang terintegrasi untuk mendukung pembangunan infrastruktur yang berorientasi terhadap pencapaian SDGs di Indonesia. Dalam inisiatif ini, BCA berkomitmen untuk mendukung pembangunan infrastruktur seperti air bersih dan sanitasi, termasuk pemulihan pasca bencana.

Dalam kerangka keuangan berkelanjutan ini pula, BCA berkomitmen mendukung program pembangunan melalui pembiayaan yang inklusif dengan penyaluran kredit pada segmen UMKM sebesar Rp68,78 miliar dan menyalurkan Kredit Usaha Rakyat (KUR) sebesar Rp24,6 miliar. Direksi berpendapat UMKM dan kredit KUR merupakan segmen penting.

Selain melalui produk keuangan, BCA juga berkontribusi dalam pembangunan berkelanjutan secara langsung melalui kegiatan *Corporate Social Responsibility* (CSR) di bawah naungan Bakti BCA yang merupakan kegiatan pemberdayaan masyarakat di bidang budaya, kesehatan, lingkungan, olahraga, empati, serta pemberdayaan desa binaan yang berbasis komunitas.

Mengelola Risiko Lingkungan, Sosial dan Tata Kelola

BCA telah memulai upaya untuk mengintegrasikan risiko lingkungan, sosial, dan tata kelola atau ESG dalam penyaluran kredit dan aktivitas perbankan. Integrasi risiko ESG merupakan bagian dari pelaksanaan keuangan berkelanjutan sebagai perwujudan tanggung jawab BCA terhadap kegiatan yang dibiayainya.

BCA telah menerapkan aturan dasar dalam penyaluran kredit yaitu kepatuhan pada perijinan lingkungan dan tidak membiayai kegiatan perusahaan yang memperoleh penilaian hitam atau merah dalam Program Pemeringkatan Kinerja Perusahaan (PROPER) oleh Kementerian Lingkungan Hidup dan Kehutanan. Kami juga mendorong nasabah agribisnis untuk mendapatkan sertifikasi keberlanjutan yang relevan dengan bidang usaha mereka.

Peluang dan Tantangan melaksanakan Keuangan Berkelanjutan

Sejak pertengahan 2017, Otoritas Jasa Keuangan (OJK) menerbitkan peraturan tentang pentingnya melaksanakan Keuangan Berkelanjutan, yaitu dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial dan lingkungan hidup.

Sehubungan dengan hal tersebut, BCA memiliki peran mendasar di tengah masyarakat dengan melaksanakan fungsi *intermediary* yaitu menginvestasikan modal atau dana dari nasabah, dalam bentuk pembiayaan kepada individu dan bisnis untuk mendapatkan manfaat yang sesuai dengan risiko.

Industri jasa keuangan telah berubah dengan sangat cepat hanya dalam beberapa tahun terakhir. Nasabah-nasabah baru BCA memiliki kebutuhan dan keinginan yang berbeda dengan generasi yang sebelumnya, ragam produk dan layanan yang diperlukan menjadi semakin kompleks, disertai dengan berkembangnya industri teknologi menjadi *platform* baru untuk melakukan transaksi keuangan.

Meskipun demikian, kami masih mencermati bahwa sebagian masyarakat Indonesia belum mendapatkan layanan keuangan formal. Walaupun kondisi layanan ini berangsur membaik namun sebaran layanan digital masih terpusat di kota-kota besar. Dengan demikian, menyediakan layanan yang inklusif bagi semua orang menjadi tantangan terbesar kami. Oleh karena itu, BCA terus menerus melakukan pendekatan yang berbeda untuk segmen ini, dan kami telah memulainya dengan menjalin kemitraan untuk memperluas layanan LAKU BCA, suatu produk simpanan yang merupakan Layanan Keuangan Tanpa Kantor dalam rangka Keuangan Inklusif, dengan mitra-mitra baru untuk menambah portofolio pembiayaan UKM terutama di sektor produktif.

Perlahan tapi pasti, portofolio LAKU BCA terus meningkat. Pada 2016 BCA baru memiliki 280 orang Agen LAKU BCA , dan dalam kurun waktu 3 tahun agen bertambah menjadi lebih dari 1.700 orang dengan total *outstanding* tabungan LAKU mencapai Rp4,9 miliar dengan hampir 56 ribu orang nasabah. Ke depan, BCA akan memperluas akses keuangan dasar ke wilayah lain dan memperdalam layanan keuangan yang sesuai dengan segmen ini.

BCA memandang bahwa integrasi yang berkelanjutan ke dalam fungsi *intermediary* dapat menjadi sebuah peluang maupun tantangan. Untuk internal, BCA melakukan peningkatan kapasitas dan kapabilitas bank untuk menilai aspek dan risiko ESG serta memperdalam peluang-peluang yang bisa dikembangkan. BCA memiliki komitmen dan terus bekerja sama dengan pelaku bisnis, regulator dan semua pemangku kepentingan untuk mengembangkan program-program keuangan berkelanjutan di Indonesia.

Pencapaian Penting Keberlanjutan

BCA menerapkan tata kelola perusahaan yang baik dan terus melakukan penyempurnaan kualitas penerapan tata kelola perusahaan yang mengacu pada ketentuan nasional dan internasional, di antaranya peraturan Otoritas Jasa Keuangan, Bank Indonesia, ASEAN Corporate Governance Scorecard dan berdasarkan praktik-praktik terbaik di industri perbankan. Pada tahun 2018 hasil penilaian sendiri atas pelaksanaan tata kelola perusahaan masuk ke kategori Peringkat I atau "Sangat Baik". Penerapan tata kelola yang baik juga diapresiasi oleh pemangku kepentingan. BCA dianugerahi penghargaan "Top 50 Emiten dengan Kapitalisasi Pasar Terbesar" dalam ajang The 10th IICD Corporate Governance Award 2018.

Sepanjang waktu BCA berupaya untuk merawat kepercayaan masyarakat dengan terus hadir di tengah masyarakat Indonesia dan tak pernah berhenti menawarkan beragam inovasi teknologi yang memudahkan nasabah dalam bertransaksi secara praktis, aman, dan nyaman. Prestasi BCA menguasai pangsa pasar dan menjadi bank pilihan masyarakat

menuai dua penghargaan sekaligus, yakni "Bank Terbaik di Indonesia" dan "Bank Asia Terbaik" untuk ketiga kalinya dalam ajang Finance Asia Country Awards for Achievement 2018 di Hong Kong.

Di dalam negeri, kami juga memperoleh apresiasi penghargaan Paritrana Award dari Kementerian Koordinator Bidang Pembangunan Manusia dan Kebudayaan RI dan Badan Pengelolaan Jaminan Sosial (BPJS) Ketenagakerjaan karena keberhasilan dan konsistensi kami dalam menerapkan pelaksanaan jaminan sosial ketenagakerjaan sebagai pelaksanaan *responsible employer* di Indonesia.

Penghargaan demi penghargaan yang kami terima bukanlah menjadi tujuan, melainkan pemacu semangat bagi seluruh manajemen dan karyawan BCA untuk menjadi lebih baik, memberi lebih baik, dan melayani lebih baik sambil mengedepankan penerapan tata kelola dan kehati-hatian.

BCA menerapkan Rencana Aksi Keuangan Berkelanjutan

BCA mendukung penerapan keuangan berkelanjutan dengan menyediakan produk pembiayaan yang ditujukan untuk membiayai pembangunan berkelanjutan, ekonomi yang rendah karbon, dan pertumbuhan ekonomi yang inklusif. Kami juga menginginkan agar aktivitas, produk, dan jasa yang disediakan BCA mengintegrasikan pengelolaan aspek lingkungan, sosial, dan tata kelola sesuai dengan tingkat risiko yang kami hadapi.

Pada 2019 mendatang BCA akan menerapkan keuangan berkelanjutan sepenuhnya sesuai dengan perencanaan yang kami susun dalam Rencana Aksi Keuangan Berkelanjutan 2019-2023 (RAKB).

Di dalamnya BCA akan melakukan tiga inisiatif utama yaitu: menambah portofolio pembiayaan kegiatan usaha berwawasan lingkungan untuk segmen korporasi dan komersial; mengembangkan pembiayaan untuk segmen UKM termasuk membiayai kegiatan UKM yang berhubungan dengan perekonomian yang inklusif dan berwawasan lingkungan; serta upaya mitigasi dan adaptasi perubahan iklim. Dalam RAKB, BCA juga akan mengembangkan dan memperbaiki integrasi ESG ke dalam kebijakan dan prosedur kredit, serta meningkatkan kapasitas dan kapabilitas internal untuk melaksanakan keuangan berkelanjutan.

Selama lebih dari 60 tahun, BCA mampu beradaptasi dengan dinamika perekonomian dan terus belajar untuk menjadi lebih baik termasuk saat memasuki fase baru ini, yaitu layanan keuangan berkelanjutan. Kami berharap adanya kolaborasi dan kemitraan yang lebih mendalam untuk menciptakan nilai tambah bagi nasabah, investor, lingkungan, dan perubahan sosial, pada saat sekarang dan yang akan datang, dalam upaya mencapai kesejahteraan bersama.

Jakarta, Maret 2019

Jahja Setiaatmadja
Presiden Direktur

MEMBANGUN TATA KELOLA DAN PELIBATAN PEMANGKU KEPENTINGAN

Peringkat 1
Hasil Penilaian GCG dengan *Self Assesment*

6.125
Peserta e-learning Kode Etik Bankir

370
Peserta pelatihan Keuangan Berkelanjutan

"Tata Kelola Perusahaan yang Baik merupakan prasyarat keuangan berkelanjutan dan pertumbuhan yang sehat untuk jangka panjang"

27 Tata Kelola Perseroan
40 Penerapan Manajemen Risiko
48 Tantangan Penerapan Keuangan Berkelanjutan
49 Keterlibatan Pemangku Kepentingan

Selama lebih dari 60 tahun, BCA terus tumbuh secara berkelanjutan mengembangkan produk dan jasa keuangan bagi masyarakat yang dapat memberikan nilai tambah ekonomi bagi pemegang saham. Untuk mencapai tujuan tersebut dibutuhkan tata kelola perusahaan yang mampu beradaptasi terhadap peluang dan tantangan ekonomi, sosial dan lingkungan. BCA yakin penerapan *Good Corporate Governance* (GCG) yang efektif akan mengakomodasi kebutuhan dan harapan pemangku kepentingan, selaras dengan peraturan dan perundang-undangan yang berlaku, serta patuh pada norma-norma bisnis.

Dalam perkembangan selanjutnya, industri jasa keuangan diharapkan terlibat aktif untuk mencapai Tujuan Pembangunan Berkelanjutan dan tantangan perubahan iklim melalui portofolio produk dan layanan keuangan. Termasuk dalam upaya ini adalah mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) ke dalam proses bisnis bank.

Tata Kelola Perseroan

Penerapan tata kelola perusahaan yang baik secara konsisten dan berkesinambungan penting untuk dilakukan dalam rangka memelihara kepercayaan para pemegang saham dan para pemangku kepentingan. Hal ini sejalan dengan meningkatnya risiko bisnis dan tantangan yang dihadapi industri perbankan.

Tujuan penerapan GCG di BCA adalah:

a. Mendukung visi dan misi Perseroan
b. Memberikan manfaat dan nilai tambah bagi para pemegang saham dan para pemangku kepentingan.
c. Mempertahankan dan meningkatkan kelangsungan usaha yang sehat dan kompetitif dalam jangka panjang.
d. Meningkatkan kepercayaan para investor kepada BCA.

Komitmen Penerapan Tata Kelola BCA

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

Berdasarkan pertimbangan tersebut, BCA 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.

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

Perseroan telah memiliki perangkat yang lengkap untuk menerapkan tata kelola perusahaan, baik untuk pengelolaan bank maupun perusahaan di dalam kelompok usaha.

PERANGKAT TATA KELOLA	PENERAPAN DI BCA	
Arahan Strategis	Visi, Misi & Tata Nilai Perusahaan	V
Organisasi	Struktur Tata Kelola	V
	Piagam Direksi	V
	Piagam Dewan Komisaris	V
	Piagam Komite Audit	V
	Piagam Komite Pemantau Risiko	V
	Piagam Audit Internal	V
Kebijakan Implementasi	Kode Etik	V
	Pedoman Tata Kelola	V
	Pedoman Tata Kelola Terintegrasi	V
	Kebijakan Transaksi Afiliasi & Benturan Kepentingan	V
	Kebijakan Anti Gratifikasi	V
	Kebijakan Komunikasi	V
	Kebijakan Pengadaan	V
	Kebijakan Dasar Manajemen Risiko	V
	Kebijakan WBS	V
	Kebijakan *Insider Trading*	V
	Kebijakan Dividen	V
Pelaporan	Laporan Tata Kelola	V
	Laporan Pelaksanaan Tata Kelola Terintegrasi	V
	Laporan Transaksi Afiliasi & Benturan Kepentingan	V
	Hasil Penilaian Sendiri (*Self Assessment*)	V

A. Struktur Tata Kelola

BCA telah memiliki struktur tata kelola perusahaan yang terdiri atas organ-organ Perseroan yang sesuai dengan kebutuhan kegiatan usaha dan persyaratan peraturan perundangan.

RAPAT UMUM PEMEGANG SAHAM

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

RUPS memiliki kewenangan eksklusif yang tidak diberikan kepada Direksi dan Dewan Komisaris sebagaimana yang diatur dalam anggaran dasar perusahaan 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 serta memberikan nasihat kepada Direksi. Dewan Komisaris juga bertugas untuk memastikan terselenggaranya pelaksanaan prinsip-prinsip GCG dalam setiap kegiatan usaha BCA pada seluruh tingkatan atau jenjang organisasi BCA. Dewan Komisaris melaksanakan tugas dan tanggung jawabnya secara independen.

DIREKSI

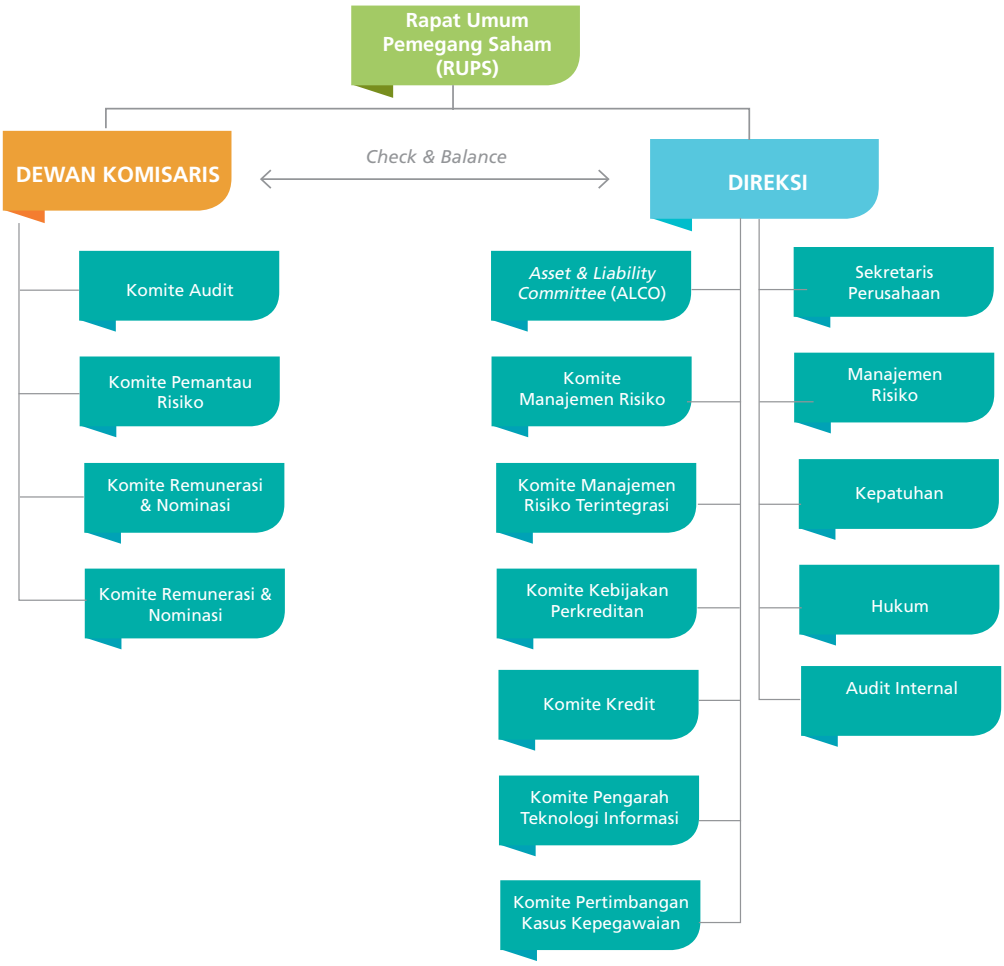
Direksi merupakan organ perusahaan yang memiliki tugas pokok melakukan pengurusan untuk kepentingan dan tujuan perusahaan sesuai dengan maksud dan tujuan perusahaan berdasarkan ketentuan anggaran dasar dan peraturan perundang-undangan yang berlaku.

Pemilihan Dewan Komisaris dan Direksi

Calon anggota Dewan Komisaris dan Direksi direkomendasikan oleh Komite Remunerasi dan Nominasi kepada Dewan Komisaris untuk kemudian diajukan kepada RUPS. RUPS mengangkat anggota Dewan Komisaris maupun Direksi, dengan memperhatikan rekomendasi dari Dewan Komisaris. Seluruh anggota Dewan Komisaris dan Direksi harus lulus *fit and proper test* serta memperoleh surat persetujuan dari OJK dan Bank Indonesia.

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

Struktur Tata Kelola BCA



60%

Komposisi Komisaris Independen

1 orang

Direktur Independen

KOMITE	FUNGSI POKOK
KOMITE DEWAN KOMISARIS	
Komite Audit Komite Audit BCA dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris. Fungsinya adalah membantu Dewan Komisaris dalam rangka 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 serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.	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 laporan keuangan. 2. Dalam melaksanakan tugas pada butir 1 dan guna memberi rekomendasi kepada Dewan komisaris, Komite Audit melakukan pemantauan dan evaluasi terhadap: a. Pelaksanaan Divisi Audit Internal (DAI). b. Kesesuaian pelaksanaan audit oleh Kantor Akuntan Publik dengan Standar Audit yang berlaku. c. Kesesuaian Laporan Keuangan dengan Standar Akuntansi yang berlaku. d. 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 perundangan-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	FUNGSI POKOK
Komite Pemantau Risiko Komite Pemantau Risiko (KPR) dibentuk dengan tujuan membantu Dewan Komisaris dalam melaksanakan tanggung jawab pengawasan risiko sesuai dengan peraturan yang berlaku.	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.	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 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	FUNGSI POKOK
Komite Tata Kelola Terintegrasi Komite Tata Kelola Terintegrasi (KTKT) dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris sebagai Entitas Utama dalam Konglomerasi Keuangan. Komite Tata Kelola Terintegrasi dibentuk dengan tujuan membantu Dewan Komisaris BCA dalam melakukan pengawasan atas penerapan Tata Kelola Terintegrasi.	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) adalah salah satu komite tetap di bawah Direksi dengan misi mencapai tingkat profitabilitas BCA yang optimal serta risiko likuiditas, suku bunga, dan valuta asing yang terkendali, melalui penetapan kebijakan dan strategi aset dan liabilitas.	1. 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. 2. Menetapkan dan mengevaluasi kebijakan dan strategi yang berkaitan dengan risiko pasar, yaitu risiko suku bunga dan risiko valuta asing. 3. Menetapkan dan mengevaluasi kebijakan dan strategi harga untuk produk-produk dana, pinjaman, dan rekening antar kantor. 4. Menetapkan dan mengevaluasi kebijakan dan strategi dalam penataan portofolio investasi. 5. 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 dibentuk untuk memastikan bahwa kerangka kerja manajemen risiko telah memberikan perlindungan yang memadai terhadap seluruh risiko BCA.	1. Menyusun kebijakan, strategi, dan pedoman penerapan manajemen risiko. 2. Menyempurnakan pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan proses dan sistem manajemen risiko yang efektif. 3. 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 BCA dan anak perusahaan secara terintegrasi.	1. Penyusunan kebijakan manajemen risiko terintegrasi. 2. Perbaikan atau penyempurnaan kebijakan manajemen risiko terintegrasi berdasarkan hasil evaluasi pelaksanaan.
Komite Kebijakan Perkreditan Komite Kebijakan Perkreditan (KKP) dibentuk untuk mengarahkan pemberian kredit melalui perumusan kebijakan perkreditan dalam rangka pencapaian target perkreditan yang *prudent*.	1. Membantu Direksi dalam merumuskan kebijakan perkreditan, terutama yang berkaitan dengan prinsip kehati-hatian dalam perkreditan. 2. Memantau dan mengevaluasi penerapan kebijakan perkreditan agar dapat dilaksanakan secara konsisten dan konsekuen. 3. Melakukan kajian berkala terhadap Kebijakan Dasar Perkreditan Bank (KDPB) Perseroan. 4. Memantau perkembangan dan kondisi portofolio perkreditan. 5. Memberikan saran dan langkah perbaikan atas hasil pemantauan dan evaluasi yang telah dijalankan.

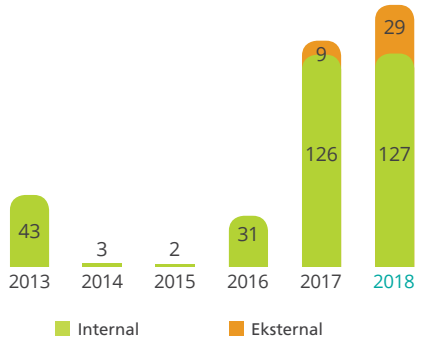
KOMITE	FUNGSI POKOK
Komite Kredit Komite Kredit dibentuk untuk membantu Direksi dalam mengevaluasi dan/atau memberikan keputusan kredit sesuai batas wewenang yang ditetapkan Direksi sebagaimana diatur dalam Anggaran Dasar BCA dengan memperhatikan pengembangan bisnis tanpa meninggalkan prinsip kehati-hatian. Komite Kredit terdiri dari Komite Kredit Korporasi dan Komite Kredit Komersial.	1. Memberikan pengarahan apabila perlu dilakukan analisis kredit yang lebih mendalam dan komprehensif. 2. Memberikan keputusan atau rekomendasi atas rancangan keputusan kredit yang diajukan oleh pemberi rekomendasi/pengusul yang terkait dengan: a. Debitur-debitur besar; b. Industri yang spesifik; c. Permintaan khusus dari Direksi. 3. 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 strategi BCA. Selain itu, KPTI juga memiliki misi untuk meningkatkan keunggulan bersaing BCA melalui pemanfaatan teknologi informasi yang tepat guna.	1. Mengkaji dan merekomendasikan rencana strategis teknologi informasi agar sejalan dengan rencana bisnis Perseroan. 2. Melakukan evaluasi secara berkala atas dukungan teknologi informasi pada kegiatan usaha Perseroan. 3. Memastikan investasi teknologi informasi memberikan nilai tambah kepada Perseroan.
Komite Pertimbangan Kasus Kepegawaian Pembentukan Komite Pertimbangan Kasus Kepegawaian (KPKK) dilandasi oleh 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.	1. Menelaah kasus tindak pelanggaran dan/atau kejahatan oleh karyawan yang memerlukan keputusan Direksi untuk tindak lanjut penyelesaiannya. 2. Memberikan pertimbangan kepada Direksi di dalam menentukan tindak lanjut penyelesaian atas kasus pelanggaran dan/atau kejahatan tersebut, yang meliputi pengenaan sanksi, pembenahan sistem dan pembenahan prosedur operasional serta pemrosesan kasus secara hukum jika diperlukan. 3. Secara berkala menelaah penyelesaian kasus pelanggaran dan/atau kejahatan yang diputuskan oleh Kepala Kantor Cabang Utama dan Kepala Kantor Wilayah. 4. Memberikan saran dan pengarahan (jika diperlukan) kepada cabang dan wilayah dalam menangani kasus pelanggaran dan/atau kejahatan.

Pengembangan Kompetensi Keuangan Berkelanjutan

Dalam penerapan keuangan berkelanjutan, BCA mengikutsertakan karyawan yang pekerjaannya terkait untuk mengikuti pelatihan dan sosialisasi yang diselenggarakan oleh Otoritas Jasa Keuangan dan lembaga-lembaga yang terkait dengan pelaksanaan keuangan berkelanjutan di Indonesia.

Penguatan kapasitas juga dilakukan dengan keikutsertaan BCA sejak 2015 dalam pilot project yang digagas oleh OJK dalam inisiatif 'First Movers on Sustainable Banking' yang berisikan kegiatan pelatihan dan sosialisasi keuangan berkelanjutan bersama tujuh bank lainnya dan kini telah bertransformasi menjadi Inisiatif Keuangan Berkelanjutan Indonesia sampai sekarang. Sejak 2017, BCA telah mengembangkan modul-modul keuangan berkelanjutan yang disesuaikan dengan kebutuhan dan bisnis Bank untuk dipergunakan dalam pelatihan internal.

Peserta Pelatihan Keuangan Berkelanjutan



Susunan Dewan Komisaris dan Direksi BCA serta Kedudukannya dalam Komite Perseroan per 31 Desember 2018

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
7	Eugene Keith Galbraith	Wakil Presiden Direktur	-	-	-	-	Anggota
8	Armand Wahyudi Hartono	Wakil Presiden Direktur	-	-	-	-	Anggota
10	Suwignyo Budiman	Direktur	-	-	-	-	Anggota
11	Tan Ho Hien/Subur/ Subur Tan	Direktur (merangkap Direktur Kepatuhan)	-	-	-	-	Anggota
12	Henry Koenaifi	Direktur	-	-	-	-	Anggota
14	Erwan Yuris Ang	Direktur Independen	-	-	-	-	Anggota
15	Rudy Susanto	Direktur	-	-	-	-	Anggota
16	Lianawaty Suwono	Direktur					-
17	Santoso	Direktur					Anggota
18	Inawaty Handoyo	Direktur					Anggota
19	Vera Eve Lim	Direktur					Anggota

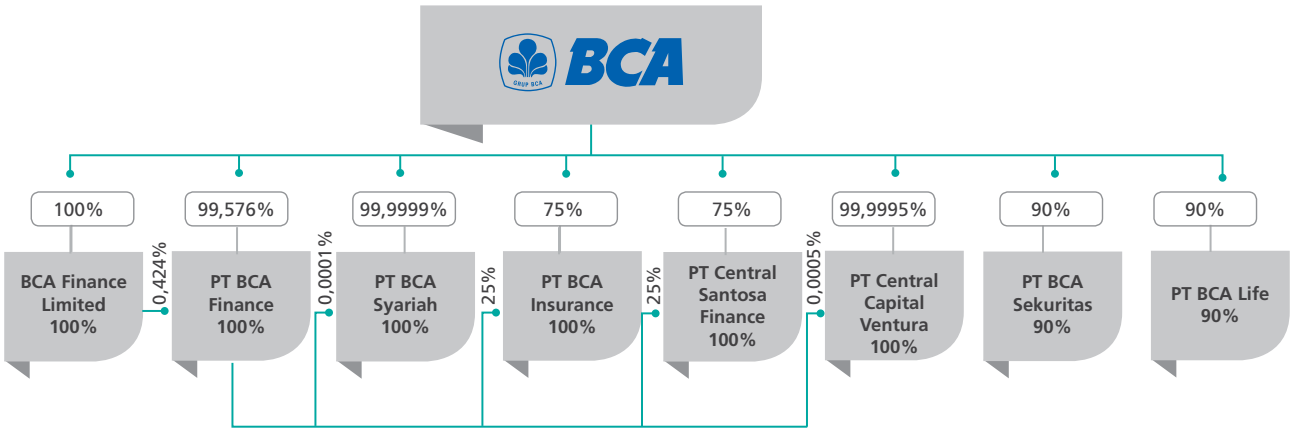
Keterangan:
* Ketua Komite Kredit Komersial adalah Kepala Grup Analisa Risiko Kredit
** Ketua Komite Pertimbangan Kasus Kepegawaian adalah Kepala Divisi Human Capital Management

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	Anggota*	-	-	-
Anggota	Anggota	Anggota	Anggota*	-	-	-
Anggota	Anggota	-	Anggota	-	Ketua	-
Anggota	Anggota	Anggota	Anggota	-	-	-
Ketua	Ketua	Anggota	Anggota	Anggota	Anggota	-
Anggota	Anggota	Anggota	Anggota	Anggota	-	-
Anggota	Anggota	-	Anggota	-	Anggota	-
Anggota	Anggota	Anggota	Anggota*	-	-	-
Anggota	Anggota	-	Anggota	-		
Anggota	Anggota	Anggota	Anggota	-		
Anggota	Anggota	Anggota	Ketua*	Anggota		
Anggota	Anggota	-	Anggota	-		

* Anggota Tetap

Penerapan Tata Kelola Terintegrasi

Perseroan melakukan pengkajian risiko 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.
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, dan hasil Tata Kelola Terintegrasi pada masing-masing faktor menunjukkan bahwa penilaian pada Semester I dan II 2018 dikategorikan **"Peringkat I" ("Sangat Baik").**

Penjelasan lebih lengkap mengenai Tata Kelola Perusahaan Terintegrasi dan dapat dibaca di Laporan Tahunan BCA 2018 bagian Tata Kelola Perusahaan.

B. Implementasi

BCA berkomitmen untuk terus meningkatkan implementasi prinsip-prinsip GCG sesuai dengan ketentuan peraturan perundangan di Indonesia, menjadi pedoman praktik penerapan tata kelola perusahaan yang baik di Perseroan. Lebih dari itu Perseroan menerapkan perkembangan praktik terbaik (*best practices*) termasuk ASEAN Corporate Governance Scorecard.

Penerapan 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 harus berlandaskan pada lima prinsip dasar, yaitu: transparansi, akuntabilitas, pertanggungjawaban, independensi, dan kewajaran.

PRINSIP	PENERAPAN DI BCA
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 principles)* 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.

Internalisasi

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

a) Pernyataan Komitmen Penerapan Tata Kelola Perusahaan yang Baik

Setiap tahun Perseroan mewajibkan karyawan eselon 1 sampai dengan eselon 5 untuk menandatangani Pengungkapan Tahunan yang memuat komitmen penerapan prinsip-prinsip tata kelola perusahaan yang baik sesuai dengan ketentuan yang berlaku.

b) Sosialisasi Tata Nilai Perseroan

Penerapan prinsip tata kelola perusahaan yang baik tertanam dalam setiap tata nilai Perseroan, khususnya dalam nilai integritas dan selalu berusaha mencapai yang terbaik. Program-program internalisasi budaya tata nilai dilakukan untuk mendorong perilaku karyawan dalam mendukung implementasi tata nilai, tata kelola perusahaan yang baik, inovatif, sadar risiko, dan produktif.

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 satu divisi dalam kegiatan *Community of Practice* (COP), serta media lain termasuk 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 memberikan solusi keuangan. Di dalamnya terdapat SMART *Solution Reward Program* yang berfungsi sebagai evaluasi dan mendorong penerapan tata nilai Perseroan yang lebih kuat dan meningkatkan keterlibatan tim dan nasabah.

Sosialisasi Tata Kelola Perusahaan yang Baik

Sosialisasi Tata Kelola Perusahaan yang Baik dilaksanakan melalui:

(1) Sosialisasi Prinsip dan Implementasi Tata Kelola Perusahaan yang Baik (GCG)
Dilakukan melalui Buletin Tata Kelola Perusahaan yang menyajikan pemahaman, praktik serta informasi ketentuan terbaru tentang tata kelola perusahaan. Selain buletin, 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 kesadaran *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.

Sosialisasi *anti fraud* juga dilakukan melalui komik *anti fraud*, *slide* penerapan anti *fraud* dan sistem pengungkapan pelanggaran (*whistleblowing*) yang dapat diakses melalui portal internal MyBCA, video AFA, COP Penerapan Strategi *anti fraud,* serta pembelajaran berbasis elektronik yang wajib diikuti oleh seluruh karyawan.

Sosialisasi ini dilaksanakan agar setiap karyawan Perseroan dapat ikut berperan aktif dalam menerapkan budaya *anti fraud* sebagai salah satu upaya penerapan prinsip tata kelola, terutama prinsip akuntabilitas dan independensi sehingga tercipta kondisi lingkungan kerja yang kondusif dan bebas *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. Oleh karena itu, Perseroan aktif melakukan keterbukaan informasi melalui sosialisasi. Kebijakan sosialisasi ini 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, seluruh kebijakan di atas dapat diakses oleh karyawan di seluruh wilayah Indonesia melalui portal intranet MyBCA.

C. *Review* Implementasi

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

Pada 2018, Perseroan telah melakukan kajian terhadap implementasi tata kelola, antara lain melalui:

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

Implementasi tata kelola perusahaan adalah faktor penting dalam memelihara kepercayaan para pemegang saham dan para pemangku kepentingan terhadap Perseroan, terlebih lagi 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.

D. Penilaian Kinerja Tata Kelola Perusahaan

Internal Penilaian internal pelaksanaan tata kelola di lingkungan Perseroan dilakukan melalui mekanisme penilaian sendiri	Peringkat I *Self Assessment* Dengan kriteria Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bank Umum. Penerapan 5 (lima) prinsip dasar Tata Kelola yang diperiksa mandiri (*self assessment*) secara berkala meliputi 11 (sebelas) faktor penilaian.
Eksternal Penilaian penerapan tata kelola perusahaan yang baik pada Perseroan dilakukan secara sukarela oleh pihak eksternal yang independen	"*The Most Trusted Company*" ("Sangat Terpercaya ") Hasil penilaian CGPI oleh Indonesian Institute for Corporate Governance (IICG) bersama Majalah SWA. *Corporate Governance Perception Index* (CGPI) 2018 dinilai dari pemenuhan aspek dan indikator penilaian yang meliputi Struktur Tata Kelola, Proses Tata Kelola, dan Hasil Tata Kelola
	"*Best Right of Shareholders*" & "*Top 50 The Biggest Market Capitalization Public Listed Companies*" oleh *Indonesian Institute for Corporate Directorship* (IICD). *ASEAN Corporate Governance (CG) Scorecard* yang digunakan oleh *Institute of Directors* lainnya di beberapa negara ASEAN yang memuat prinsip-prinsip tata kelola perusahaan yang diterbitkan *Organization for Economic Cooperation and Development* (OECD) digunakan sebagai acuan penilaian.

Penerapan Manajemen Risiko

BCA menerapkan Kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu yang dituangkan dalam Kebijakan Dasar Manajemen Risiko (KDMR). BCA juga menerapkan manajemen risiko terintegrasi sesuai ketentuan perundangan yang didukung sistem informasi manajemen risiko. [102-11]

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

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko dan sistem pengendalian internal di BCA dengan dukungan Komite Manajemen Risiko (KMR). KMR membahas permasalahan risiko secara keseluruhan dan merekomendasikan kebijakan kepada Direksi serta Komite lain yang bertugas untuk menangani risiko secara lebih spesifik yaitu: Komite Kebijakan Perkreditan, Komite Kredit serta Komite Aset dan Liabilitas.

Penerapan manajemen risiko dan sistem pengendalian internal BCA 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.

Penjelasan lebih lengkap mengenai Tata Kelola Perusahaan dan Penerapan Manajemen Risiko dapat dibaca di Laporan Tahunan BCA 2018 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.

JENIS RISIKO	PENGELOLAAN DI BCA
Risiko Kredit	• Organisasi perkreditan terus disempurnakan dengan mengacu pada *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 *prudential banking principles* dan *international best practices.*
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. GWM ini terdiri atas GWM Primer dan GWM *Loan to Funding Ratio* (LFR) dalam bentuk: giro Rupiah pada Bank Indonesia; GWM Sekunder berupa: Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), dan Surat Berharga Negara (SBN) serta GWM valuta asing dalam bentuk giro valuta asing pada Bank Indonesia.
Risiko Operasional	• Untuk mengelola, melakukan mitigasi dan meminimalkan risiko operasional Perseroan memiliki *Operational Risk Management Framework*, dan telah mengimplementasikan *Operational Risk Management Information System* (ORMIS). • Untuk memastikan Perseroan dapat melayani transaksi perbankan yang berlangsung 24 (dua puluh empat) jam sehari tanpa gangguan, Perseroan menjalankan 2 (dua) *data center* secara redundansi yang dirancang untuk memastikan kelangsungan usaha apabila terjadi kegagalan sistem pada salah satu di antara dua lokasi *data center* 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 stratejik 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 stratejik 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 secara triwulanan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

JENIS RISIKO	PENGELOLAAN DI BCA
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 teknik, dominasi risiko asuransi terhadap keseluruhan lini usaha, bauran risiko produk dan jenis manfaat, serta 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.

Dalam rangka pengendalian risiko, BCA menerapkan kerangka Dasar Manajemen Risiko (*Risk Management Framework*) secara terpadu yang dituangkan dalam Kebijakan Dasar Manajemen Risiko (KDMR). Kerangka tersebut digunakan sebagai sarana dalam penetapan strategi, organisasi, kebijakan dan pedoman, serta infrastruktur Perseroan sehingga dapat dipastikan bahwa semua risiko yang dihadapi Perseroan dapat diidentifikasi, diukur, dipantau, dikendalikan dan dilaporkan dengan baik.

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 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.

Penerapan Prinsip Kehati-hatian

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

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 tersebut 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 tahun 2018 adalah sebagai berikut:

- Melaporkan secara berkala pelaksanaan APU dan PPT kepada Direksi dan Dewan Komisaris.
- Memantau transaksi keuangan mencurigakan.
- Mengkoordinasikan pelaksanaan pengkinian data nasabah melalui penyusunan target dan pemantauan realisasi terhadap target.
- Melakukan *review* atas rencana produk dan aktivitas baru untuk memastikan telah memperhatikan peraturan APU dan PPT.
- Memfilter nasabah dan transaksi terkait Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal (DPPSP) yang diterbitkan oleh otoritas berwenang.
- Melakukan uji kepatuhan atas penerapan APU dan PPT di kantor cabang bekerja sama dengan Pengawas Internal Cabang.

PENERAPAN MANAJEMEN RISIKO LST/ESG [102-11]

Dalam penyelenggaraan produk dan layanan keuangan, BCA telah menerapkan prinsip-prinsip keuangan yang berkelanjutan yang mengintegrasikan risiko Lingkungan, Sosial dan Tata Kelola (LST/ESG).

Sebagai kebijakan dasar, BCA tidak memberikan pembiayaan kepada pelaku usaha yang tidak sesuai dengan prinsip-prinsip keberlanjutan. Penyaluran pembiayaan BCA 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.

BCA telah mengembangkan sistem pemeringkat risiko debitur atau *Internal Credit Risk Rating/Scoring System*. Pemberian peringkat risiko kepada setiap debitur menjadi suatu masukan yang berharga karena dapat membantu pejabat yang berwenang dalam memutuskan suatu usulan kredit dengan lebih baik dan tepat. Dalam kebijakan dan prosedur kredit, BCA telah menetapkan persyaratan sebagai berikut:

- BCA tidak memberikan kredit kepada kegiatan usaha yang termasuk dalam kategori dilarang atau melanggar peraturan.
- BCA tidak memberikan kredit kepada kegiatan usaha yang mendapatkan peringkat Hitam dan Merah berdasarkan audit Program Penilaian Peringkat Kinerja Perusahaan (PROPER) yang dilakukan oleh Kementerian Lingkungan Hidup dan Kehutanan.
- BCA mensyaratkan calon debitur memenuhi peraturan perundangan yang terkait dengan lingkungan hidup sesuai dengan jenis dan skala dampak kegiatan usaha yang akan dibiayai. Termasuk di sini adalah Ijin Lingkungan yang disertai:
  - Dokumen AMDAL (Analisis Mengenai Dampak Lingkungan) atau Pemantauan Lingkungan)
  - UKL/UPL (Upaya Pengelolaan Lingkungan/ Upaya Pemantauan Lingkungan)
- BCA tidak memberikan kredit kepada kegiatan usaha yang mendapatkan peringkat Hitam dan Merah berdasarkan hasil audit PROPER (Program Penilaian Peringkat Kerja) dari Kementerian Lingkungan Hidup dan Kehutanan.

Dengan penerapan prinsip kehati-hatian, manajemen risiko termasuk risiko LST/ESG, BCA mendapatkan perhatian dari pemangku kepentingan termasuk investor. BCA merupakan salah satu perusahaan yang termasuk dalam indeks keberlanjutan yang memuat kinerja LST/ESG relatif terhadap kinerja bisnis secara keseluruhan, yaitu:

- Melakukan *compliance review* ke 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 *classroom*, *e-learning* maupun *video conference.*
- Melakukan pengembangan materi pelatihan Penerapan APU dan PPT.
- Mengembangkan dan mengimplementasikan *risk and compliance awareness program* untuk cabang melalui kerja sama dengan Satuan Kerja Manajemen Risiko.

Etika dan Integritas

Kode Etik Perseroan merupakan acuan bagi insan Perseroan dalam mengambil keputusan dan bertindak atau bekerja secara profesional dan mencapai standar integritas tertinggi; termasuk seandainya standar tersebut tidak tercakup dalam hukum dan perundang-undangan yang berlaku di Indonesia. Pelanggaran terhadap Kode Etik Bankir BCA dapat dikenakan sanksi sesuai ketentuan yang berlaku.

BCA menetapkan panduan Kode Etik BCA yang berlaku di seluruh BCA meliputi Dewan Komisaris, Direksi, dan karyawan yang dituangkan dalam Manual GCG BCA. Kode Etik BCA, ditetapkan berdasarkan Surat Keputusan Direksi No.778/SK/DIR/95, dan merupakan pedoman berperilaku baik di dalam maupun di luar pekerjaan.

Selain kode etik, Direksi juga menerbitkan ketentuan mengenai pedoman untuk karyawan BCA dalam berhubungan dengan nasabah, rekanan, maupun dengan sesama karyawan dalam SK No.219/SK/DIR/2003 tanggal 10 November 2003. Prinsip-prinsip utama dalam Kode Etik Perseroan adalah:

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

[102-16]

Pokok-pokok Kode Etik Bankir BCA

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 mebina keharmonisan lingkungan kerja dan persaingan yang sehat.
7. Tidak menyalahgunakan jabatan dan wewenang untuk kepentingan pribadi maupun keluarganya.
8. Tidak melakukan perbuatan tercela yang dapat merugikan citra profesi maupun citra Perseroan pada umumnya.
9. Menjauhkan diri dari segala bentuk perjudian atau tindakan spekulatif.
10. Senantiasa meningkatkan pengetahuan dan wawasan dengan mengikuti perkembangan industri perbankan khususnya dan dunia usaha pada umumnya.

Penegakan Kode Etik

Ketentuan dan Kode Etik bersifat mengikat dan harus dipahami serta dilaksanakan secara sungguh-sungguh oleh seluruh jajaran Perseroan dalam rangka mendukung pelaksanaan prinsip-prinsip tata kelola perusahaan yang baik.

Pelanggaran atau ketidakpatuhan terhadap Kode Etik Perseroan dapat dikenakan sanksi sesuai dengan jenis dan keseriusan pelanggaran yang terjadi serta evaluasi menyeluruh atas individu yang melakukan pelanggaran.

Nihil

Pelanggaran signifikan atas Kode Etik Perseroan selama 2018.

Sosialisasi

Berdasarkan Surat Keputusan Direksi No.778/SK/DIR/1995 Perihal Kode Etik Bankir Perseroan, Kode Etik Bankir Perseroan berlaku bagi anggota Dewan Komisaris, anggota Direksi, dan karyawan Perseroan. Berbagai cara 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 *Whistleblowing System* 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 MyBCA, Pedoman Tata Kelola Perusahaan Bab Kode Etik Perseroan dan *website* Perseroan Bagian Tata Kelola Perusahaan.
3. Sosialisasi terkait pembahasan kode etik, misalkan tentang rahasia bank, rahasia jabatan, *fraud*, dan lainnya dilakukan melalui *sharing session* di tiap-tiap Divisi/Satuan Kerja di Perseroan.
4. Perseroan juga melakukan sosialisasi kode etik melalui *e-learning*. Pelatihan kode etik bankir Perseroan pada tahun 2018 telah mencakup 6.125 pegawai baik secara *e-learning* maupun *in-class.*

Kode Etik yang Berhubungan dengan Vendor

Dalam melakukan pelaksanaan tugas pekerjaannya yang berhubungan dengan vendor, seorang karyawan harus memperhatikan Kode Etik yang berhubungan dengan vendor, yaitu:

1. Dalam melaksanakan tugasnya harus menjaga nama baik dan reputasi Perseroan, antara lain termasuk namun tidak terbatas pada:
   a. Menjaga penampilan diri dan bertindak sesuai etika dan tata krama yang baik (tindakan maupun ucapan).
   b. Tidak melakukan kompromi yang berlebihan dalam melakukan pra-kualifikasi vendor dan verifikasi atas tagihan dari vendor.
   c. Menghindari pertemuan-pertemuan yang akan memengaruhi atau dipersepsikan dapat memengaruhi keputusan dalam tugas dan pekerjaannya.
2. Harus menghindari situasi di mana perilaku vendor dapat memberikan keuntungan pribadi dan/atau menimbulkan kerugian bagi Perseroan.
3. Harus menjaga kerahasiaan informasi Perseroan maupun vendor yang didapat dalam menjalankan tugasnya dan tidak memanfaatkannya untuk kepentingan pribadi.
4. Secara proaktif memberikan keterangan kepada manajemen atau pihak berwenang jika memiliki hubungan keluarga atau afiliasi dengan pihak vendor yang berpotensi dapat memengaruhi objektivitas dalam melaksanakan pekerjaan.
5. Tidak boleh mengambil keuntungan atas kesalahan vendor.
6. Tidak meminta atau menerima segala bentuk uang/hadiah/bingkisan/fasilitas jasa serta tidak mengikatkan diri pada transaksi hutang piutang.
7. Wajib mengembalikan semua pemberian dalam bentuk uang/hadiah/bingkisan/fasilitas jasa sesuai ketentuan yang berlaku dan dapat membuktikan pengembalian tersebut dengan surat yang ditandatangani oleh Pemimpin Unit Kerja dan Tanda Terima Pengembalian Barang.
8. Selalu mencegah adanya benturan kepentingan dalam berhubungan dengan vendor.

Penerapan Strategi *Anti Fraud*

Fraud merupakan penyimpangan yang sangat memengaruhi risiko kredit Bank, dampak akibat *fraud* tidak saja berupa kerugian aktual tetapi juga kerugian agregat yaitu kerugian aktual dan potensi kerugian yang mungkin terjadi. Pada skala tertentu, *fraud* bisa menimbulkan risiko sistemik yang bisa merusak kepercayaan publik kepada Bank. [103-1]

Pendekatan BCA [103-2]

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.

Perseroan berkomitmen mencegah terjadinya *fraud* dengan menerapkan sistem pengendalian *fraud* yang

dijalankan secara efektif dan berkesinambungan. Sistem pengendalian *fraud* ini mengarahkan Perseroan dalam menentukan langkah-langkah untuk mencegah, mendeteksi, investigasi, dan memantau atas kejadian *fraud.*

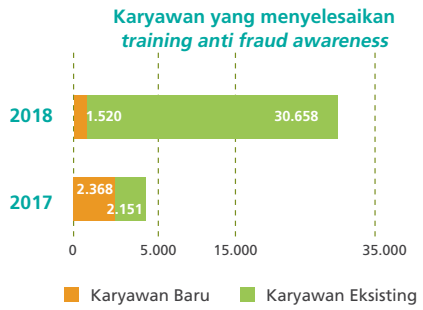
Upaya *anti fraud* yang dilakukan Perseroan mencakup:

1. **Program *Employee Awareness***
   Meningkatkan kesadaran dan kewaspadaan karyawan terhadap risiko tindakan *fraud* dan menumbuhkan budaya anti *fraud* di lingkungan internal melalui *anti fraud statement*, *training*/ sosialisasi di kelas pendidikan karyawan baru atau rapat koordinasi serta forum tingkat nasional ataupun regional. Sosialisasi juga dilakukan melalui *e-learning.* Pada tahun 2018 sebanyak 30.402 karyawan *existing* dan 987 karyawan baru telah melakukan pelatihan *anti fraud awareness* baik secara *e-learning* maupun *in-class.*
2. **Identifikasi Kerawanan**
   Pejabat bank mengidentifikasi kerawanan atau potensi terjadinya *fraud* di unit kerja yang menjadi tanggung jawabnya.
3. ***Know Your Employee***
   Menyempurnakan kebijakan sumber daya manusia terkait penerapan *know your employee* yang dimulai dari proses rekrutmen hingga karyawan *exsisting* yang ada di unit kerja.
4. **Peningkatan Efektivitas Supervisi**
   Proses supervisi merupakan hal yang sangat penting dalam mencegah terjadinya *fraud.* Dengan supervisi yang baik maka setiap upaya *fraud* dapat diketahui dan dicegah sedini mungkin.

Sosialisasi *anti fraud*

Sosialisasi *anti fraud* melalui:

- Komik *anti fraud*
- Slide penerapan *anti fraud* dan
- Sistem pengungkapan pelanggaran (*whistleblowing*) yang dapat diunduh karyawan pada portal internal myBCA
- COP Penerapan Strategi *anti fraud* [205-2]



Mencegah Kejahatan Keuangan

BCA mendukung aktif upaya Pemerintah untuk memberantas korupsi dan kejahatan keuangan terutama untuk mencegah penyalahgunaan layanan keuangan untuk tujuan yang merugikan. Upaya pencegahan kejahatan keuangan dimulai sejak awal dengan menerapkan prosedur *Know Your Customer* dan *Know Your Employee* sesuai dengan aturan perbankan.

BCA telah memiliki dan menerapkan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT). Untuk membantu mengidentifikasi transaksi keuangan yang mencurigakan, BCA memiliki kebijakan, prosedur, dan aplikasi yang terus dikembangkan untuk memantau dan mengidentifikasi transaksi nasabah yang dapat memudahkan analisis dan menerapkan manajemen risiko terjadinya pelanggaran APU/PPT.

Kejahatan keuangan dapat terjadi dalam bentuk penipuan yang merugikan nasabah. Edukasi kepada nasabah merupakan salah satu upaya preventif untuk mencegah terjadinya kesalahan penjualan produk maupun penipuan transaksi atau berbagai bentuk *fraud* lainnya. Untuk itu, BCA aktif mengembangkan berbagai program edukasi terkait keamanan bertransaksi saat menggunakan solusi perbankan BCA melalui berbagai kanal media edukasi.

Ke dalam, BCA menerapkan strategi anti *fraud* untuk mencegah terjadinya kejahatan keuangan. Strategi anti *fraud* ini mengarahkan Bank dalam menentukan langkah-langkah untuk mencegah, mendeteksi, investigasi, dan memantau kejadian *fraud.*

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

Whistleblowing System

Whistleblowing system dipergunakan internal Perseroan untuk melaporkan *fraud,* pelanggaran hukum, Perjanjian Kerja Bersama Perseroan, kode etik, kebijakan internal Perseroan lainnya, dan atau benturan kepentingan yang dilakukan di internal Perseroan. Pengaduan harus didasari itikad baik dan bukan merupakan suatu keluhan pribadi ataupun didasari kehendak buruk/fitnah.

Penerapan *whistleblowing system* di Perseroan bertujuan untuk:

- Membangun kesadaran *stakeholder* (karyawan, nasabah, dan lainnya) untuk melaporkan tindakan *fraud* 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*). [102-17]

Rekapitulasi Pelaporan *Whistleblowing System*

Rekapitulasi pelaporan yang masuk melalui *Whistleblowing System* disampaikan kepada Direksi secara periodik. Sampai dengan 31 Desember 2018 terdapat 23 (dua puluh tiga) pengaduan yang masuk ke *Whistleblowing System* dengan status sebagai berikut:

Status	Jumlah			Keterangan
	2018	2017	2016	
Open (masih diproses)	0	0	0	Sedang dalam proses investigasi
Closed (sudah selesai)	23	17	65	Status 2018 (kasus): • Terbukti (2) • Tidak terbukti (2) • Bersifat informasi / keluhan nasabah (13) • Data tidak lengkap dan pelapor belum / tidak bisa memberikan informasi tambahan yang diminta (6)

TANTANGAN PENERAPAN KEUANGAN BERKELANJUTAN

Penerapan keuangan berkelanjutan telah memasuki babak baru dengan diterbitkannya Peraturan OJK Nomor 51/ POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik (POJK-51) yang juga didukung POJK Nomor 60/POJK.04/2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan (*Green Bond*). Keduanya menjadi dasar untuk penerapan keuangan.

Secara kualitatif peluang dan tantangan yang dihadapi BCA dalam penerapan keuangan berkelanjutan adalah:

1. Indonesia memiliki peluang besar untuk menyerap pembiayaan dalam rangka mencapai Tujuan Pembangunan Berkelanjutan dan kegiatan usaha yang berkaitan dengan mitigasi dan adaptasi perubahan iklim termasuk di sektor pertanian berkelanjutan, transportasi dan energi dan sektor-sektor lainnya.
2. Kesamaan persepsi di antara pemangku kepentingan mengenai konsep, prinsip, aturan dan pelaksanaan keuangan berkelanjutan.
3. Pengetahuan dan keterampilan teknis Lembaga Jasa Keuangan atas kegiatan usaha yang berkelanjutan yang relevan untuk dikembangkan di Indonesia sesuai dengan segmentasi pasar termasuk menilai risiko dan kelayakannya.
4. Pengetahuan tentang penerapan manajemen risiko LST yang sesuai dengan situasi dan kebutuhan spesifik Indonesia yang juga dituangkan dalam kebijakan dan prosedur manajemen risiko.
   [102-15]

KETERLIBATAN PEMANGKU KEPENTINGAN

Pemangku Kepentingan Perseroan adalah pihak-pihak yang memengaruhi keberlanjutan Perseroan secara signifikan, karena berhubungan dengan kegiatan usaha. Pendekatan yang dilakukan BCA dalam pelibatan pemangku kepentingan dirancang untuk dapat memperoleh masukan yang berharga secara terus menerus atas produk dan layanan keuangan BCA serta meningkatkan pemahaman Perseroan tentang harapan pemangku kepentingan, termasuk dalam pengelolaan keberlanjutan.

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

Nasabah dan Klien	Masukan, keluhan dan permintaan informasi mengenai produk dan layanan perbankan dapat diakses setiap waktu melalui HaloBCA dan kanal-kanal informasi. Harapan pelanggan diperoleh dari survei kepuasan pelanggan dan interaksi yang dilakukan cabang.
Investor	Kinerja finansial dan pelaksanaan strategi perusahaan dijelaskan pada paparan publik dan laporan-laporan yang diterbitkan dan rapat umum pemegang saham tahunan.
Regulator (Otoritas Jasa Keuangan dan Bank Indonesia)	Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola perusahaan yang baik dibahas dalam rapat dan diskusi dengan regulator saat diperlukan.
Komunitas Masyarakat	Program pemberdayaan melalui kegiatan CSR diselenggarakan berdasarkan jadwal pelaksanaan program Bakti BCA.
Media	Informasi dan data perusahaan, antara lain mengenai finansial perusahaan, produk dan aksi korporasi disampaikan saat diperlukan melalui rilis media dan laporan perusahaan.
Karyawan	Hubungan industrial dan hal-hal yang terkait dengan kesejahteraan, hak dan kewajiban pekerja dilakukan melalui beberapa sarana komunikasi atau pertemuan.

[102-10][102-43][102-44]

Kinerja Keberlanjutan: EKONOMI

"Dalam penyediaan pembiayaan untuk keuangan berkelanjutan, BCA terus menambah portofolio pembiayaan bagi segmen korporasi dan komersial yang dimanfaatkan untuk kegiatan usaha berkelanjutan."

51 Membangun Budaya Keberlanjutan

54 Kinerja Ekonomi

62 Evaluasi Kinerja Usaha BCA

64 Ikhtisar Data Keuangan Penting

MEMBANGUN BUDAYA KEBERLANJUTAN

BCA berkomitmen menerapkan prinsip Keuangan Berkelanjutan yang mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST/ESG) dalam keseharian operasional BCA. Inisiatif keuangan berkelanjutan ini telah dituangkan dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang memuat Rencana periode 2019-2023.

Keberlanjutan dalam Visi dan Misi Perseroan

Untuk membangun budaya keberlanjutan, dimulai dari visi keberlanjutan yaitu untuk berperan sebagai pilar penting perekonomian Indonesia, yang diwujudkan dengan menerapkan prinsip pembangunan berkelanjutan. Misi Perseroan untuk membangun institusi yang unggul di bidang perbankan dalam rangka memenuhi beragam kebutuhan mencakup produk pembiayaan untuk pembangunan berkelanjutan dan layanan keuangan yang inklusif. Hal itu direalisasikan secara konsisten oleh BCA dalam bentuk pembiayaan berkelanjutan, UMKM dan LAKU BCA.

Pada misi untuk meningkatkan nilai *franchise* dan *stakeholders*, BCA berkomitmen untuk menjalankan peran dalam perekonomian Indonesia dalam kerangka pembangunan berkelanjutan, dengan menyeimbangkan tujuan bisnis dan pengelolaan LST/ESG dengan prinsip kehati-hatian.

Kebijakan

Dalam penyelenggaraan produk dan layanan keuangan, BCA menerapkan prinsip keuangan berkelanjutan dalam kebijakan kredit yang mencakup proses pendekatan pada calon debitur, pengolahan kredit, sampai administrasi dan pemantauan kredit. Prosedur kredit juga mensyaratkan adanya ijin lingkungan yang relevan dan berlaku sesuai dengan jenis kegiatan usahanya.

Dalam rangka menerapkan RAKB, BCA melakukan penyesuaian dalam keseluruhan proses pemberian kredit untuk menerapkan prinsip keuangan yang berkelanjutan. BCA memasukkan faktor LST/ESG dalam tinjauan proposal kredit.

Dalam menerapkan keuangan berkelanjutan, BCA menggunakan prinsip keuangan berkelanjutan seperti yang diatur dalam POJK-51 tahun 2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Tujuan program penerapan Keuangan Berkelanjutan

- Memastikan tersedianya pembiayaan berkelanjutan pada nasabah UMKM dan Non UMKM termasuk untuk kegiatan usaha berwawasan lingkungan
- Meningkatkan kompetensi dan keterampilan internal untuk menerapkan keuangan berkelanjutan di BCA
- Mengintegrasikan aspek lingkungan, sosial, dan tata kelola (LST) dalam kegiatan operasional bank

	Prinsip Keuangan Berkelanjutan	Pendekatan BCA
a.	Prinsip investasi bertanggung jawab	BCA menyediakan produk dan layanan keuangan untuk kegiatan usaha yang berwawasan lingkungan dan inklusif melalui pembiayaan korporasi dan UMKM.
b.	Prinsip Strategi dan Praktik Bisnis Berkelanjutan	Strategi bisnis BCA diselaraskan dengan keberlanjutan jangka panjang melalui visi menjadi 'Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia.' Strategi pengembangan usaha mencakup pengembangan produk dan layanan keuangan termasuk pembiayaan pembangunan dan layanan keuangan yang inklusif. Praktik bisnis berkelanjutan dilaksanakan antara lain dengan penerapan *Go Green* di kantor bank dan menerapkan aspek LST sebagai salah satu prasyarat penilaian kredit kepada nasabah. Pengembangan program tanggung jawab sosial Bakti BCA diarahkan menjadi program jangka panjang yang memanfaatkan kompetensi inti BCA sehingga dapat meningkatkan kemandirian ekonomi masyarakat.
c.	Prinsip pengelolaan risiko sosial dan lingkungan hidup	BCA memastikan risiko sosial dan lingkungan hidup dikelola sesuai peraturan perundangan melalui evaluasi yang dilakukan kepada debitur.
d.	Prinsip tata kelola	Aspek sosial dan lingkungan hidup diintegrasikan ke dalam tata kelola BCA dengan menyesuaikan kebijakan, prosedur, tugas dan tanggung jawab personil yang relevan.
e.	Prinsip komunikasi yang informatif	Komunikasi kepada pemangku kepentingan dilakukan melalui berbagai media termasuk menerbitkan laporan keberlanjutan sejak 2015.
f.	Prinsip inklusif	BCA menyediakan produk dan layanan keuangan yang inklusif antara lain, dengan memanfaatkan teknologi digital untuk menjangkau lebih banyak penduduk dengan produk Laku BCA, Sakuku, DUITT dan SimPel. Fasilitas kredit untuk segmen bawah disediakan melalui program Kredit Usaha Rakyat (KUR) dan kredit UMKM.
g.	Prinsip pengembangan sektor unggulan prioritas	Porsi signifikan pembiayaan selama 3 tahun terakhir sejalan dengan kebutuhan pembangunan yang dilaksanakan Pemerintah, yaitu pembiayaan infrastruktur termasuk jalan, rel kereta, dan ketenagalistrikan.
h.	Prinsip koordinasi dan kolaborasi	Agar upaya pencapaian tujuan pembangunan berkelanjutan dapat dilaksanakan secara efektif dan tepat sasaran, BCA dengan koordinasi Pemerintah terlibat dalam *SDG Indonesia One* dan inisiatif keuangan berkelanjutan Indonesia.

Proses

BCA memasukkan faktor LST dalam analisa proposal kredit dan menentukan *credit risk rating* untuk menentukan kelayakan kredit debitur. Pembiayaan kredit menjadi prioritas BCA dalam rangka mengembangkan produk dan layanan ramah lingkungan.

Berdasarkan prosedur kredit, BCA melakukan penerapan manajemen risiko LST dalam siklus kredit, mulai dari analisis kelayakan sampai dengan *monitoring* yang dilakukan selama pembiayaan. Risiko LST atas pembiayaan terutama berdampak pada risiko operasional dan risiko reputasi Perseroan. Sebagai tindak lanjutnya, unit terkait akan melakukan mitigasi

risiko sesuai dengan Kebijakan Dasar Manajemen Risiko. Selain melakukan pengelolaan risiko LST pada produk perbankan, BCA mengelola aspek lingkungan dan sosial kegiatan operasional dengan mendorong karyawan dan manajemen BCA menerapkan prinsip *Reuse, Reduce,* dan *Recycle* dalam aktivitas operasional sehari-hari.

Sumber Daya Manusia

BCA membentuk kelompok kerja khusus untuk mempersiapkan dan menerapkan keuangan berkelanjutan secara efektif yang melibatkan unit-unit terkait termasuk unit kerja Bisnis, unit kerja Analisa Risiko Kredit, unit kerja Manajemen Risiko, *Corporate Secretary* dan unit kerja Kepatuhan. Pada saat ini, BCA telah melakukan kajian penerapan keuangan berkelanjutan terhadap organisasi yang ada dan melakukan penyesuaian deskripsi pekerjaan.

370 Orang

Pelatihan
Keuangan Berkelanjutan

Proses integrasi faktor LST dan prinsip keuangan berkelanjutan ke dalam bisnis BCA telah dimulai sejak 2013 dengan membangun kapasitas internal ke unit-unit terkait dan kantor-kantor cabang melalui pelatihan seputar keuangan berkelanjutan serta meninjau dan menyusun kebijakan internal yang akan digunakan untuk penerapan keuangan berkelanjutan.

BCA mengikutsertakan karyawan dari unit kerja terkait dengan penyaluran kredit, pengawasan, perencanaan, dan manajemen risiko dalam pelatihan dan kegiatan pengembangan kapasitas. Pelatihan tersebut diselenggarakan oleh Otoritas Jasa Keuangan, WWF-Indonesia, program "*First Movers on Sustainable Banking*" 2015-2017, dan "Inisiatif Keuangan Berkelanjutan Indonesia". Sejak 2017 Perseroan mulai melakukan *in-house training* kepada lebih banyak karyawan.

Hingga 2018, sebanyak 370 orang karyawan BCA telah mengikuti pelatihan keuangan berkelanjutan yang diselenggarakan internal maupun eksternal.

Produk Keuangan Berkelanjutan

BCA berkomitmen meningkatkan porsi pembiayaan pada Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan pada sektor Usaha Mikro, Kecil, dan Menengah (UMKM) dalam jangka panjang. Perseroan menargetkan pertumbuhan portofolio pembiayaan berkelanjutan sama dengan pertumbuhan kredit secara keseluruhan.

Berdasarkan POJK-51 tahun 2017, yang dikategorikan sebagai pembiayaan berkelanjutan oleh BCA adalah produk pembiayaan atau kredit KUBL untuk segmen komersial dan korporasi, serta pembiayaan segmen UMKM. Kegiatan yang dibiayai adalah kegiatan yang berdampak pada adaptasi atau mitigasi perubahan iklim seperti: produk energi terbarukan, efisiensi energi, dan pertanian organik, sejalan dengan pertumbuhan bisnis dan kelayakan kredit bisnis terkait.

Portofolio

Setiap tahun, portofolio BCA untuk produk pembiayaan berkelanjutan selalu meningkat. Termasuk dalam portofolio ini adalah pembiayaan pada sektor perkebunan yang telah tersertifikasi keberlanjutan. Pada periode 2018 terdapat 47 nasabah yang menerapkan dan tersertifikasi sebagai kebun sawit lestari berdasarkan *Roundtable on Sustainable Palm Oil* (RSPO) maupun *Indonesia Sustainable Palm Oil* (ISPO), sedangkan perusahaan pengolahan hutan/kayu harus memiliki sertifikat Forest Stewardship Council (FSC).

KINERJA EKONOMI

Sejak diadopsi dalam Sidang Umum Persatuan Bangsa-Bangsa (PBB) pada September 2015, Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs) atau yang disebut Tujuan Global menjadi tujuan bersama pada tahun 2030. Tujuan SDGs antara lain mengentaskan kemiskinan, melindungi lingkungan dan memastikan semua orang dapat menikmati perdamaian dan kesejahteraan di seluruh belahan bumi.

Di Indonesia, Tujuan Global menjadi bagian dari agenda pembangunan nasional yang menjadi bagian dari Rencana Pembangunan Jangka Menengah Nasional (RJPMN). Hal tersebut dikukuhkan dalam Peraturan Presiden Nomor 59 tahun 2017 tentang Pelaksanaan Pencapaian Pembangunan Berkelanjutan.

Tantangan Pembiayaan

Salah satu tantangan terbesar untuk mencapai Tujuan Global adalah pembiayaan untuk pembangunan berkelanjutan. Biaya yang diperlukan untuk mengatasi tantangan iklim mencapai USD81 miliar untuk rentang waktu tahun 2015-2020 atau USD16,2 miliar per tahun. Sedangkan dana yang mampu dialokasikan oleh Pemerintah baru senilai USD55,1 miliar untuk kurun waktu lima tahun tersebut, sehingga masih terdapat kekurangan pembiayaan. (*Third National Communication* tahun 2017).

Di sinilah sektor swasta diharapkan hadir melalui inovasi instrumen pembiayaan yang dapat dimanfaatkan untuk pembangunan. Untuk mendukung pembiayaan yang dibutuhkan agar mencapai tujuan pembangunan berkelanjutan, Pemerintah melalui Otoritas Jasa Keuangan telah memulai inisiatif Keuangan Berkelanjutan sejak 2014 dengan menerbitkan dua peraturan. Pertama, Peraturan OJK (POJK) No. 51 tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan kedua, Peraturan OJK (POJK) No. 60 tahun 2017 tentang Penerbitan dan Persyaratan Efek Bersifat Utang Berwawasan Lingkungan. Keduanya merupakan aturan formal yang memberi ruang bagi pengembangan keuangan berkelanjutan di Indonesia yang bertujuan untuk memastikan tersedianya pembiayaan untuk pembangunan berkelanjutan serta pembiayaan untuk mitigasi dan adaptasi untuk menghadapi perubahan iklim serta integrasi risiko lingkungan, sosial, dan tata kelola ke dalam industri jasa keuangan. [103-1]

Pendekatan BCA [103-2]

Sejalan dengan visi BCA untuk berperan sebagai pilar penting perekonomian Indonesia, BCA harus berkontribusi bagi tercapainya pembangunan berkelanjutan melalui kompetensi inti dalam jasa keuangan. BCA memiliki modal yang memadai untuk membiayai kegiatan usaha di berbagai segmen. BCA menyediakan fasilitasi pembiayaan terutama untuk pembangunan infrastruktur yang merupakan program prioritas Pemerintah.

BCA juga mendukung pembiayaan untuk pembangunan berkelanjutan dengan menyediakan kredit bagi masyarakat terutama segmen usaha mikro, kecil dan menengah (UMKM) serta menyalurkan Kredit Usaha Rakyat (KUR). Dengan kredit UMKM diharapkan dapat meningkatkan kegiatan ekonomi dan meningkatkan taraf hidup masyarakat dan mengentaskan kemiskinan. Sedangkan akses terhadap KUR akan menyebabkan tumbuhnya usaha rakyat kecil, karena kredit ini diperuntukkan bagi usaha rakyat yang layak (*feasible*) tetapi belum *bankable*. Untuk melaksanakan seluruh komitmen ini, BCA akan mengembangkan kemitraan dengan Pemerintah, dunia usaha, dan mengikutsertakan masyarakat.

SDG Indonesia One

Pada 5 Oktober 2018, Kementerian Keuangan meluncurkan SDG Indonesia One yang merupakan *platform* kerja sama pendanaan yang terintegrasi untuk mendukung pembangunan infrastruktur untuk mencapai Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals* – SGDs) di Indonesia.

SDG Indonesia One merupakan *platfom blended finance* yang memuat fasilitas pengembangan proyek (*development facility*), fasilitas mitigasi risiko (*de-risking facility*), fasilitas pembiayaan (*financing facility*) dan fasilitas investasi (*equity fund*). Besarnya dukungan dari para mitra pada saat peluncuran tercatat lebih dari USD2,3 miliar (sekitar Rp34,5 triliun) yang diharapkan terus bertambah.

BCA merupakan salah satu bank yang memberikan komitmen fasilitas pembiayaan bagi SDG Indonesia One yang nantinya dapat dimanfaatkan untuk proyek-proyek infrastruktur yang berorientasi terhadap pencapaian SDGs. Prioritas utama SDGs meliputi sektor kesehatan, pendidikan, energi terbarukan dan infrastruktur (transportasi, air dan manajemen sampah). [102-12]

Dalam waktu dekat *platform* yang dikelola oleh PT Sarana Multi Infrastruktur, BUMN di bawah Kementerian Keuangan, akan dimanfaatkan untuk mendukung upaya Pemerintah dalam menangani rekonstruksi dan rehabilitasi di daerah bencana, seperti Palu, Sigi, Donggala, dan Lombok bersama dengan para mitra yang secara khusus menaruh perhatian pada upaya-upaya penanganan bencana.

Sepanjang tahun 2018, BCA telah menyalurkan kredit kepada segmen UMKM sebesar Rp71,12 triliun atau mencapai 13,22% dari total kredit, dan meningkat 27,6% dibandingkan tahun sebelumnya.

Portofolio Keuangan Berkelanjutan

BCA mengambil peran penting dalam pembiayaan pembangunan di Indonesia dengan menyediakan dana untuk kegiatan usaha dan konsumsi serta mendorong pertumbuhan ekonomi melalui investasi, pembiayaan dan layanan keuangan. Pembiayaan yang diberikan industri jasa keuangan bisa memberikan dampak positif maupun dampak negatif.

Dampak positif akan terjadi jika penggunaan pembiayaan sesuai dengan peraturan perundangan sehingga dapat memberikan nilai tambah ekonomi baik secara langsung maupun tidak langsung. Sebaliknya pembiayaan yang dipergunakan secara tidak bijak dapat menyebabkan kerusakan lingkungan, menimbulkan konflik sosial maupun persoalan tata kelola yang merugikan pemangku kepentingan. Apabila hal ini terjadi, baik nasabah maupun bank terpapar dampak negatif karena risiko yang harus diantisipasi semakin bertambah.

Untuk meningkatkan manfaat pembiayaan dalam pembangunan, Bank harus mengimbangi dengan penerapan kebijakan dan prinsip kehati-hatian dalam penyalurannya agar tetap dalam koridor tata kelola dan keberlanjutan.

Dalam penyediaan pembiayaan untuk keuangan berkelanjutan, BCA terus menambah portofolio pembiayaan bagi segmen korporasi dan komersial yang dimanfaatkan untuk kegiatan usaha berkelanjutan. Portofolio BCA untuk pembiayaan kegiatan usaha untuk (KUBL, Non UMKM) pada tahun 2018 mencapai Rp27,81 triliun meningkat dari sebelumnya Rp22,51 triliun. Kegiatan usaha berkelanjutan adalah proyek/kegiatan/produk/jasa yang memenuhi prinsip Keuangan Berkelanjutan dan termasuk dalam kriteria proyek/kegiatan/produk/jasa berkelanjutan yang memuat kegiatan untuk meningkatkan efisiensi dan efektivitas sumber daya alam, mitigasi, dan adaptasi perubahan iklim.

BCA mendukung target Pemerintah terkait perubahan iklim dengan menyediakan pembiayaan sindikasi transportasi berbasis rel. BCA menyalurkan kredit sindikasi kepada PT Kereta Api Indonesia (KAI) pada awal tahun 2018 untuk proyek *Light Rail Transit* terintegrasi di wilayah Jakarta, Bogor, Depok, dan Bekasi. Sebelumnya, BCA menyediakan pembiayaan untuk kereta api Bandara Soetta dan pembangunan beberapa pembangkit listrik dari energi terbarukan yang lebih rendah karbon. [103-2]

Pembiayaan pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan [103-3]

Uraian	Satuan	2018	2017	2016
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (KUBL, Non UMKM)	Rp Triliun	27,81	22,51	18,88
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (KUBL, Non UMKM)	%	5,17	4,81	4,54

Pembiayaan Energi Baru Terbarukan

Energi merupakan salah satu infrastruktur penting untuk mempercepat pelaksanaan dan pemerataan hasil pembangunan. Salah satu tantangan energi adalah pemerataan akses energi dalam hal ini listrik kepada masyarakat terutama di wilayah pelosok. Sementara itu, Indonesia kaya dengan sumber energi baru terbarukan (EBT) seperti tenaga bayu, air, panas bumi, sinar matahari, dan lainnya. Potensi EBT menurut Dirjen EBTKE mencapai lebih dari 441 GigaWatt sedangkan pemanfaatannya baru sekitar 2% pada 2017.

BCA mendukung pencapaian target Pemerintah dalam mengoptimalkan EBT sebesar 23% pada 2030, melalui pembiayaan pembangunan pembangkit listrik EBT salah satunya yang bersumber dari tenaga air. BCA sudah menyediakan pembiayaan PLTMH sejak 2012 untuk delapan Pembangkit Listrik Tenaga Mini Hidro (PLTMH) dan satu Pembangkit Listrik Tenaga Air (PLTA).

Pembangkit Listrik Tenaga Mini Hidro (PLTMH)	Pembangkit Listrik Tenaga Air (PLTA)
1. Desa Bentek, Lombok Utara - Nusa Tenggara Barat	1. Kabupaten Nagan Raya – Nanggroe Aceh Darussalam
2. Desa Kapundutan & Desa Batar Kulon, Lebak Barang - Pekalongan Jawa Tengah	
3. Desa Buntu Turunan, Simalungun - Sumatera Utara	
4. Desa Tassililu, Sinjai - Sulawesi Selatan	
5. Desa Curug Luhur, Sukabumi Jawa Barat	
6. Desa Jorong Kec. Hilir Gumanti, Solok - Padang Sumatera Barat	
7. Desa Semangka - Lampung Barat	
8. Desa Manalu Dolok, Tapanuli Utara - Sumatera Utara	

[203-1]

Pemanfaatan EBT untuk pembangkit listrik memasok kebutuhan energi yang ramah lingkungan dan memeratakan akses energi bagi masyarakat, misalnya di Aceh dan Lampung yang rasio elektrifikasinya baru 91,27% (2017) untuk mencapai target 97,4% pada 2019. PLTMH yang dibangun di pelosok juga membantu kegiatan ekonomi masyarakat seperti di tiga serangkai Gili di Lombok, Nusa Tenggara Barat.

Mendukung Usaha Mikro, Kecil, dan Menengah

Usaha Mikro Kecil dan Menengah (UMKM) merupakan salah satu motor penggerak perekonomian Indonesia. Jumlah pelaku UMKM diperkirakan mencapai 58,97 juta orang yang dapat menyerap 116,7 juta tenaga kerja dan memberikan kontribusi hingga 9,1% ke dalam Produk Domestik Bruto. (Bappenas, BPS, dan UNPF).

Dengan pertimbangan bahwa UMKM merupakan salah satu sektor unggulan dalam perekonomian, BCA terus berupaya untuk mendukung pengembangan UMKM melalui pembiayaan dan peningkatan kapasitas pelaku usaha. Diharapkan pelaku UMKM dapat tumbuh secara berkelanjutan dan mandiri. Sepanjang tahun 2018, BCA telah menyalurkan kredit kepada segmen UMKM sebesar Rp71,12 triliun atau mencapai 13,22% dari total kredit dan meningkat 27,6% dibandingkan tahun sebelumnya.

***Market share* kredit UMKM BCA mengalami kenaikan dari 6,45% di tahun 2017, menjadi 7,33% di tahun 2018. Pertumbuhan kredit UMKM BCA tumbuh di atas rata-rata pertumbuhan pasar.**

Kemitraan UMKM

Untuk mendorong pertumbuhan kredit sektor UMKM, BCA bekerja sama dengan lembaga-lembaga keuangan yang mempunyai reputasi baik dan memiliki akses kepada pelaku usaha UMKM dengan pola penyaluran kredit *Executing* maupun *Channeling*. Salah satu kerja sama yang terjalin pada 2018 adalah *channeling* dengan PT Aman Cermat Cepat (ACC), sebuah perusahaan *financial technology* berbasis digital yang menyediakan *platform* pendanaan kepada pedagang *voucher* Indosat. Jumlah maksimum kredit yang diberikan kepada debitur adalah Rp300 juta. Kerja sama lainnya adalah penyaluran kredit dengan pola Executing kepada BPR Lestari Bali sebesar Rp30 miliar, dimana dana tersebut akan kembali sebagai kredit kepada pelaku UMKM di Bali.

BCA juga mengambil peran sebagai Bank penyalur Kredit Usaha Rakyat (KUR) yang merupakan fasilitas kredit bagi UMKM dengan bunga yang disubsidi oleh Pemerintah. Pada tahun 2018, BCA menyalurkan KUR sebesar Rp116,2 miliar yang diberikan kepada 1.078 debitur dengan rincian KUR mikro sebesar Rp9,8 miliar (418 debitur) dan KUR kecil sebesar Rp106,3 miliar (660 debitur).

Selain itu, BCA menawarkan KUR ke beberapa kegiatan produktif, antara lain sektor pertanian, peternakan, perkebunan, dan perikanan. Di Depok Jawa Barat, BCA menyalurkan pembiayaan melalui PT Widodo Makmur Unggas yang memungkinkan peternak ayam UMKM binaannya mendapatkan kredit modal kerja. Skema serupa diterapkan untuk menyalurkan KUR pada peternak sapi di beberapa wilayah di Jawa Timur yang dalam hal ini, BCA bermitra dengan PT Santosa Agrindo.

Proporsi penyaluran KUR untuk sektor produktif

Sektor Ekonomi	Jumlah Debitur	Pencapaian (Rp)
Pertanian	5	425.000.000
Peternakan	15	1.296.000.000
Perkebunan	122	3.443.000.000
Perikanan	21	1.105.000.000
Total	163	6.269.000.000

Total penyaluran KUR 2018

Rp116,2 miliar

Kenaikan penyaluran KUR 2017-2018

12,2 %

[203-1]

Turut Aktif mengembangkan UMKM

Untuk meraih sukses jangka panjang, UMKM tidak hanya membutuhkan pembiayaan. Pelaku UMKM harus memiliki kemampuan untuk berinovasi sesuai kebutuhan konsumen. Untuk itu, BCA memfasilitasi peningkatan kapasitas dengan menyelenggarakan *workshop* bagi pelaku usaha untuk belajar dan bertukar pikiran dengan para pakar bisnis.

BCA memfasilitasi seminar para pelaku UKM dengan topik Makro Ekonomi di Era Digital, *online marketing* dan *sharing session*. BCA juga mengajak peserta *workshop* mengikuti *tour* ke *warehouse* dan melihat secara langsung kegiatan *supply chain* blibli.com. Melalui kegiatan ini BCA mengharapkan para pelaku UMKM di Indonesia dapat menciptakan produk-produk unggulan yang mampu bersaing di dalam dan luar negeri.

WORKSHOP UMKM

- Satu Peluang Sejuta Kebahagiaan di 5 kota
- Seminar ekonomi digital dan wirausaha "jaman now" di 2 kota

7 Kota

Bandung, Padang, Surabaya, Solo, Malang, Makassar, dan Samarinda

Peserta Workshop UMKM

634

Pelaku UMKM

Narasumber dari:
Blibli.com, Payment MOKA dan Yuswohady, pakar *marketing* dan *branding* serta BCA

Jahe Emprit Unggul Menambah Pendapatan Petani

Sektor pertanian banyak menyerap tenaga kerja di Indonesia yaitu hingga mencapai 31,86 persen yakni sekitar 39,68 juta orang (BPS, 2017). Pertanian juga merupakan sektor penting karena berkaitan dengan ketahanan pangan nasional. Potensi komoditas pertanian di Indonesia sangat besar untuk dikembangkan, inilah yang menjadi bisnis utama nasabah BCA yaitu PT Haldin Pasific Semesta (Haldin). Perusahaan banyak melibatkan petani jahe emprit, yang ekstraknya merupakan komoditas ekspor unggulan.

BCA bersinergi dan bermitra dengan PT Azma Agro Nusantara (Azma) untuk membina kelompok petani. Petani didampingi untuk membudidayakan jahe emprit sesuai kebutuhan Haldin. BCA melalui program Bakti BCA mengembangkan program pembinaan kepada kelompok petani dan penyaluran Kredit Usaha Rakyat (KUR). Implementasi Program melibatkan tiga cabang BCA yaitu KCU Tegal, Kudus, dan Pemalang.

Diawali dengan demplot seluas 5 hektar di Jepara, pada April 2018 para petani mulai menanam jahe emprit dengan teknik pertanian organik dengan pembinaan dari Azma mulai dari penanaman, pemeliharaan, hingga penyemaian bibit. Dalam dua kali penanaman, BCA berhasil menyalurkan KUR kepada 114 petani dengan total penyaluran lebih dari Rp2,8 miliar.

Nilai tambah program budidaya jahe emprit unggul ini adalah pemanfaatan lahan tidur dan pekarangan untuk komoditas pertanian. Program ini juga membuka peluang bisnis baru antara lain pembuatan pupuk organik dan pembuatan *polybag* yang melibatkan perempuan di desa sekitarnya. Inisiatif ini menjadi pendekatan BCA mensinergikan penerapan keuangan berkelanjutan, penyaluran KUR untuk kegiatan produktif, dan kegiatan CSR.

BCA mendukung pembiayaan proyek infrastruktur.

Pembiayaan Proyek Infrastruktur

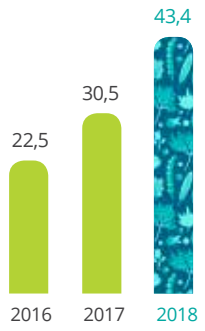
Sebagai lembaga intermediasi, dukungan BCA terhadap pembangunan dilakukan melalui penyediaan layanan transaksi perbankan yang aman, nyaman dan andal. BCA menyediakan jaringan *multi-channel*, yang terdiri dari jaringan cabang dan perbankan elektronik, untuk memberikan keleluasaan bagi nasabah dalam melakukan transaksi perbankan.

Dana yang terkumpul dari masyarakat dialokasikan untuk pembiayaan, di antaranya untuk pembiayaan pembangunan infrastruktur. Selama beberapa tahun terakhir seiring dengan giatnya pembangunan infrastruktur, portofolio pembiayaan infrastruktur BCA selalu meningkat.

Sepanjang tahun 2018, BCA bersama beberapa bank nasional memberikan komitmen pembiayaan pembangunan 8 ruas jalan tol melalui sindikasi. BCA juga menjadi salah satu bank dalam sindikasi membiayai pembangunan gardu induk dan transmisi di regional Jawa bagian tengah yang merupakan bagian dari program kelistrikan 35.000 MW senilai Rp1,1 triliun serta sindikasi pembiayaan untuk *capital expenditure* PLN selama 2018 di mana partisipasi BCA sebesar Rp2,5 triliun.

BCA meyakini dengan partisipasi swasta dalam pembiayaan proyek akan memungkinkan tersedianya infrastruktur dasar seperti energi dan transportasi yang berkeadilan dan pada gilirannya dapat meningkatkan kegiatan ekonomi dan sosial masyarakat.

Portofolio Pembiayaan Infrastruktur (Rp triliun) [203-1]



Evaluasi Kinerja Usaha BCA [103-3]

Sebagai institusi perbankan yang senantiasa hadir di tengah-tengah masyarakat Indonesia, BCA tak pernah berhenti menawarkan beragam inovasi layanan dan produk, sebagai upaya untuk memberikan kemudahan bagi nasabah dalam bertransaksi secara cepat, aman, dan tepat. Dengan misi untuk membangun institusi yang unggul di bidang penyelesaian pembayaran dan solusi keuangan bagi nasabah bisnis dan perseorangan, BCA berhasil melalui tahun 2018 dengan kinerja yang lebih baik daripada tahun sebelumnya di tengah kondisi pertumbuhan ekonomi dan risiko global yang terus bergejolak.

Performa BCA ditunjukkan, antara lain dengan pertumbuhan kredit dan dana pihak ketiga di tengah kondisi bisnis sektor perbankan yang semakin kompetitif. BCA dan entitas anak perusahaan memberikan posisi neraca yang tumbuh sehat dengan portofolio kredit meningkat 15,1% menjadi Rp538 triliun.

Kepercayaan nasabah pada BCA mendukung kenaikan dana giro dan tabungan (CASA). Per akhir Desember 2018, CASA BCA naik sebesar 8,9% menjadi Rp483,0 triliun. CASA tetap merupakan porsi utama dari dana pihak ketiga yaitu sebesar 76,7% pada akhir 2018.

Dengan selalu menjaga kehati-hatian, rasio kredit bermasalah (NPL) berada pada level 1,4%, yaitu dalam tingkat toleransi risiko yang masih dapat diterima. Rasio cadangan terhadap kredit bermasalah (*loan loss coverage*) tercatat sebesar 178,7%. BCA mempertahankan posisi likuiditas dan permodalan yang sehat dengan rasio kredit terhadap pendanaan (LFR) sebesar 81,6%. Rasio kecukupan modal (CAR) sebesar 23,4% per 31 Desember 2018. BCA menutup tahun 2018 dengan peningkatan laba bersih sebesar 10,9% menjadi Rp25,9 triliun.

Portofolio Pembiayaan Berkelanjutan (KUBL, Non UMKM) [103-3]

		2018	2017	2016
Portofolio Pembiayaan Berkelanjutan (KUBL, Non UMKM)	Rp triliun	27,81	22,51	18,88
Pembiayaan Berkelanjutan berdasarkan segmen (KUBL, Non UMKM)				
• Energi Terbarukan	Rp triliun	2,34	2,12	1,51
• Efisiensi Energi	Rp triliun	1,59	1,78	3,02
• Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	Rp triliun	16,53	13,18	10,20
• Transportasi Ramah Lingkungan	Rp triliun	1,47	0,59	0,34
• Pengelolaan Air dan Air Limbah yang Berkelanjutan	Rp triliun	1,04	0,01	0,02
• Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient)	Rp triliun	1,86	1,82	0,71
• Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	Rp triliun	2,98	3,01	3,08
Pembiayaan Kegiatan Usaha Berwawasan Lingkungan berdasarkan sektor				
• Korporasi	Rp triliun	26,86	21,65	18,07
• Komersial	Rp triliun	0,95	0,86	0,81
Portofolio kredit UMKM	Rp triliun	71,1	55,7	48,2
Portofolio Pembiayaan Infrastruktur	Rp triliun	43,4	30,5	22,5
Pembiayaan Infrastruktur berdasarkan sektor				
• Jalan Tol	Rp miliar	15.239	10.180	5.432
• Ketenagalistrikan	Rp miliar	18.476	15.412	11.654
• Kereta Api	Rp miliar	4.592	2.161	3.205
• Telekomunikasi	Rp miliar	2.972	1.782	1.433
• Bandara dan Pelabuhan	Rp miliar	1.000	1.000	1.000
• Air minum dan sanitasi	Rp miliar	1.094	15	21

Ikhtisar Data Keuangan Penting

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

(dalam miliar Rupiah)	2018	2017	2016	2015	2014
Posisi Keuangan					
Total Aset	**824.788**	**750.320**	**676.739**	**594.373**	**553.156**
Total Aset Produktif	734.401	672.235	604.049	527.407	483.945
Kredit yang diberikan - bruto	538.100	467.509	415.896	387.643	346.563
Kredit yang diberikan - bersih	524.531	454.265	403.391	378.616	339.859
Efek-efek (termasuk Efek-efek yang Dibeli dengan Janji Dijual Kembali)	118.385	140.873	112.135	52.521	98.589
Penempatan pada Bank Indonesia dan Bank-bank Lain	31.682	18.969	35.364	56.259	12.020
Total Liabilitas[1]	**673.035**	**618.918**	**564.024**	**504.748**	**477.430**
Dana Pihak Ketiga[2]	629.812	581.115	530.134	473.666	447.906
CASA	483.004	443.666	408.205	360.261	336.412
Giro	166.822	151.250	137.853	115.653	107.419
Tabungan	316.182	292.416	270.352	244.608	228.993
Deposito	146.808	137.449	121.929	113.405	111.494
Pinjaman yang diterima dan Simpanan dari Bank Lain	8.588	8.799	7.690	5.899	6.835
Efek-efek Utang yang Diterbitkan[3]	240	610	2.332	2.821	2.504
Obligasi Subordinasi	500	-	-	-	-
Total Ekuitas	**151.753**	**131.402**	**112.715**	**89.625**	**75.726**
Penghasilan Komprehensif					
Pendapatan Operasional	63.034	56.982	53.779	47.876	41.373
Pendapatan Bunga Bersih	45.291	41.827	40.079	35.869	32.027
Pendapatan Operasional selain Bunga	17.743	15.155	13.700	12.007	9.346
Beban Penyisihan Kerugian Penurunan Nilai Aset Keuangan	(2.676)	(2.633)	(4.561)	(3.505)	(2.239)
Beban Operasional	(27.651)	(25.190)	(23.379)	(21.714)	(18.393)
Laba Sebelum Pajak Penghasilan	32.707	29.159	25.839	22.657	20.741
Laba Bersih	**25.852**	**23.321**	**20.632**	**18.036**	**16.512**
Pendapatan / (Beban) Komprehensif Lainnya	910	755	6.772	(344)	(147)
Total Laba Komprehensif	**26.762**	**24.076**	**27.404**	**17.692**	**16.365**
Laba Bersih yang dapat diatribusikan kepada:					
Pemilik Entitas Induk	**25.855**	**23.310**	**20.606**	**18.019**	**16.486**
Kepentingan Non-Pengendali	(3)	11	26	17	26
Laba Komprehensif yang dapat diatribusikan kepada:					
Pemilik Entitas Induk	**26.766**	**24.064**	**27.378**	**17.674**	**16.339**
Kepentingan Non-Pengendali	(4)	12	26	18	26
Laba Bersih per Saham (dalam Rupiah penuh)	**1.049**	**945**	**836**	**731**	**669**

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

1. Termasuk dana syirkah temporer sebesar Rp4.596 miliar di tahun 2018, Rp3.978 miliar di tahun 2017, Rp3.467 miliar di tahun 2016, Rp2.802 miliar di tahun 2015, dan Rp 1.952 miliar di tahun 2014.
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, entitas anak BCA yang bergerak di bidang pembiayaan kendaraan bermotor roda empat.

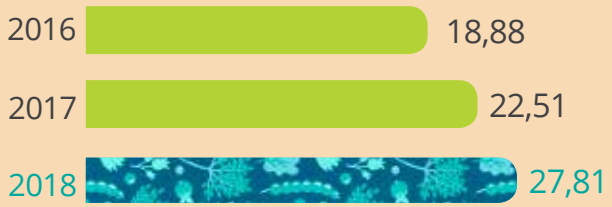
	2018	2017	2016	2015	2014
Rasio Keuangan[4]					
Permodalan					
Rasio Kecukupan Modal (*Capital Adequacy Ratio* - CAR)[5]	23,4%	23,1%	21,9%	18,7%	16,9%
CAR *Tier* 1	22,4%	22,1%	21,0%	17,8%	16,0%
CAR *Tier* 2	1,0%	1,0%	0,9%	0,9%	0,9%
Aset Tetap Terhadap Modal	19,4%	19,8%	22,4%	18,6%	21,2%
Kualitas Aset					
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	0,9%	0,9%	0,8%	0,6%	0,5%
Aset Produktif Bermasalah terhadap Total Aset Produktif	1,1%	1,1%	1,1%	0,7%	0,6%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	1,9%	2,1%	2,3%	2,0%	1,6%
Rasio Kredit Bermasalah (*Non-Performing Loans* - NPL) - bruto[6]	1,4%	1,5%	1,3%	0,7%	0,6%
Rasio Kredit Bermasalah (*Non-Performing Loans* - NPL) - bersih	0,4%	0,4%	0,3%	0,2%	0,2%
Rentabilitas					
Tingkat Pengembalian atas Aset (*Return on Asset* - ROA)[7]	4,0%	3,9%	4,0%	3,8%	3,9%
Tingkat Pengembalian atas Ekuitas (*Return on Equity* - ROE)[8]	18,8%	19,2%	20,5%	21,9%	25,5%
Marjin Bunga Bersih (*Net Interest Margin* - NIM)[9]	6,1%	6,2%	6,8%	6,7%	6,5%
Rasio Efisiensi Biaya (*Cost Efficiency Ratio* - CER)	44,3%	44,4%	43,9%	46,5%	44,2%
Beban Operasional terhadap Pendapatan Operasional (BOPO)	58,2%	58,6%	60,4%	63,2%	62,4%
Likuiditas					
Rasio Kredit terhadap Dana Pihak Ketiga (*Loan to Deposit Ratio* - LDR)[10]	81,6%	78,2%	77,1%	81,1%	76,8%
Rasio CASA terhadap Dana Pihak Ketiga	76,7%	76,3%	77,0%	76,1%	75,1%
Rasio Liabilitas terhadap Ekuitas	454,2%	479,3%	507,5%	570,4%	635,8%
Rasio Liabilitas terhadap Aset	82,0%	82,7%	83,5%	85,1%	86,4%
Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio* - LCR)[11]	278,2%	353,0%	391,3%	363,3%	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	6,6%	7,0%	7,3%	7,5%	8,4%
b. GWM Valuta Asing	8,4%	8,5%	8,5%	9,1%	8,6%
Posisi Devisa Neto (PDN)	0,5%	0,5%	0,2%	0,4%	0,6%
Indikator Utama Lainnya					
Jumlah Rekening (dalam ribuan)	19.040	17.048	15.583	14.129	13.370
Jumlah Cabang[12]	1.249	1.235	1.211	1.182	1.111
Jumlah ATM	17.778	17.658	17.207	17.081	16.694
Jumlah Kartu ATM (dalam ribuan)	17.594	15.767	14.402	13.090	12.429
Jumlah Kartu Kredit (dalam ribuan)	3.609	3.296	2.983	2.748	2.583

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.
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.

MENDUKUNG PEMBANGUNAN MELALUI PEMBIAYAAN

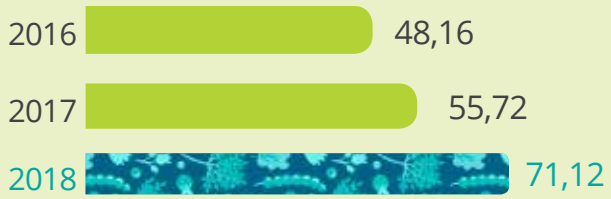
Pembiayaan Berkelanjutan sesuai dengan POJK 51 tahun 2017

Portofolio Pembiayaan Berkelanjutan (KUBL, Non UMKM) (Rp Triliun)



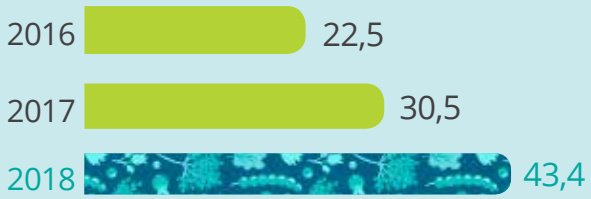
Dukungan bagi Usaha Mikro Kecil dan Menengah

Portofolio Kredit Segmen UMKM (Rp Triliun)



Pembiayaan Infrastruktur

Pembiayaan Infrastruktur (Rp Triliun)



"Satu Peluang Sejuta Kebahagiaan" dan #LevelUpBizGuide

27,6%
Kenaikan Portofolio UKM (YoY)

Rp 116,2 miliar
Total Penyaluran KUR 2018

12,2%
Kenaikan Penyaluran KUR (YoY)

7 Kota
Tempat Pelaksanaan *Workshop*

814
Pelaku UMKM Peserta *Workshop*

MANFAAT BERKELANJUTAN BAGI PEMANGKU KEPENTINGAN

Sebagai Lembaga jasa keuangan, kontribusi utama BCA ke dalam ekonomi adalah melalui penyaluran kredit yang dimanfaatkan untuk meningkatkan kinerja kegiatan ekonomi. Kontribusi lainnya adalah manfaat dari kegiatan bank yang didistribusikan melalui penyerapan tenaga kerja, pembelian barang dan jasa, pembayaran pajak hingga investasi sosial yang dilakukan melalui program CSR. [201-1]

Visi BCA adalah menjadi Bank pilihan utama andalan masyarakat, yang berperan sebagai pilar penting perekonomian Indonesia.

Nasabah

Rp 538,1 triliun
Penyaluran kredit

19+ Juta
Jumlah Rekening Nasabah

Rp 43,4 triliun
Pembiayaan Infrastruktur

Rp 116,2 miliar
Penyaluran KUR

Karyawan

Rp 273.279 miliar
Biaya Pelatihan

24.941 Orang
Pegawai BCA

Investor

Rp 2,1 triliun
Dividen interim yang di bayarkan pada tahun buku 2018

Rp 6,3 triliun
Dividen final yang di bayarkan pada tahun buku 2017

Bisnis Pemasok

Rp 2,6 triliun
Investasi belanja barang modal pada tahun 2018

Kontribusi bagi Negara

Rp 6,9 triliun
Pembayaran pajak dan retribusi

Masyarakat

Rp 105,56 miliar
Investasi sosial untuk program CSR (Bank BCA)

Kinerja Keberlanjutan:
SOSIAL

"Pada aspek sosial, BCA mengelola dan melindungi pemangku kepentingannya terutama nasabah, karyawan, dan masyarakat Indonesia pada umumnya."

2,67 juta
Jam *Training* Karyawan

3.000
Siswa Peserta Edukasi Literasi Keuangan

69 Komitmen Menyediakan Produk dan Jasa yang Setara

71 Ketenagakerjaan

79 Masyarakat

102 Desa Wisata Binaan BCA

Komitmen Menyediakan Produk dan Jasa yang Setara

Untuk mewujudkan visi menjadi bank pilihan utama andalan masyarakat yang berperan sebagai pilar utama dalam perekonomian dan memberikan layanan finansial terbaik bagi seluruh nasabah Indonesia, BCA berkomitmen menjaga dan meningkatkan kepercayaan masyarakat, nasabah, mitra bisnis, dan regulator.

Pendekatan BCA [103-2]

Komitmen BCA kepada nasabah tertuang pada salah satu tata nilai BCA, yaitu fokus pada nasabah. Upaya BCA untuk menjaga kepercayaan nasabah tercermin antara lain pada komitmen dalam melaksanakan tanggung jawab kepada nasabah. BCA berkomitmen untuk "Senantiasa di Sisi Anda" dengan memberikan solusi perbankan yang sesuai dengan kebutuhan nasabah dan masyarakat. BCA senantiasa memperhatikan perlindungan dan keamanan nasabah, serta dilaksanakan secara konsisten dan berkesinambungan.

Layanan Pelanggan

BCA menyediakan sarana informasi solusi perbankan secara jelas, akurat dan terkini bagi masyarakat. Untuk memastikan informasi yang tepat diterima oleh nasabah, petugas BCA senantiasa mendapatkan pembekalan dan pembaharuan *product knowledge* terkait beragam solusi perbankan BCA.

Sosialisasi solusi perbankan dimaksudkan agar nasabah dapat memahami sepenuhnya suatu produk keuangan, serta hak dan kewajiban setiap pihak yang melekat pada jasa perbankan yang dipasarkan. BCA tidak meminta nasabah untuk menggunakan atau membeli produk yang tidak dibutuhkan.

Selain dari petugas BCA, informasi solusi perbankan dapat diperoleh melalui beragam kanal digital. Nasabah juga dapat memperoleh informasi melalui layanan *call center* HaloBCA. Seiring dengan kebutuhan nasabah, pada tahun 2018 Halo BCA bertransformasi dari sebuah *contact center* menjadi Sentra Layanan Digital BCA.

Sebagai sentra layanan, Halo BCA tidak hanya menyediakan informasi dan menangani keluhan nasabah, namun juga mengembangkan inovasi layanan digital BCA. Pada tahun 2017, BCA memperkenalkan VIRA yaitu teknologi baru *virtual assistant chat banking*. Vira dikembangkan dengan menggunakan teknologi *Artificial Intelligence* (AI). Selain *chat*, nasabah bisa melakukan beragam transaksi perbankan.

VIRA melengkapi layanan informasi pelanggan yang telah dimiliki BCA. Berbagai sarana informasi yang dapat dipergunakan nasabah, antara lain brosur, media sosial, layanan digital melalui *video banking* dan *video call* HaloBCA.

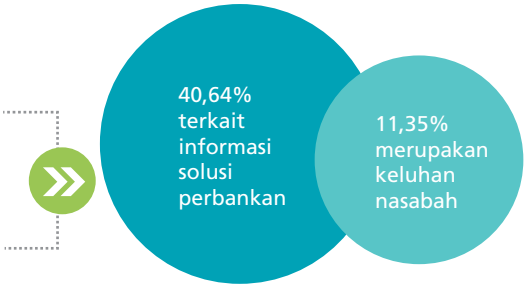
Layanan pelanggan juga mencakup penanganan keluhan nasabah. Proses penanganan pengaduan nasabah diterima dan dikelola secara cepat dan akurat. BCA memberikan perhatian serius kepada setiap masukan dan keluhan nasabah. Hal ini merupakan umpan balik untuk meningkatkan layanan prima bagi nasabah. BCA menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Bank Indonesia tentang pengaduan nasabah dan mediasi perbankan.

Nasabah dapat menyampaikan keluhan ke HaloBCA atau cabang melalui telepon, *e-mail, twitter,* Halo BCA Chat, *video call, video banking*. BCA berkomitmen untuk menindaklanjuti keluhan nasabah dengan cepat.

Kanal Informasi Produk dan Media Edukasi Nasabah

HaloBCA

16,6+ juta panggilan
487+ ribu e-mail
260+ ribu *mentions*
61 surat pembaca



98,23%
diselesaikan sesuai dengan *service level*

Sitecore Experience Award 2018

Most Innovative User Experience
BCA menjadi pemenang dari wilayah Asia dalam kompetisi tahunan internasional Sitecore Experience Awards yang diselenggarakan di bulan November 2018

Penghargaan untuk HaloBCA

60 Penghargaan Nasional

46 Penghargaan Internasional

Ketenagakerjaan

Perbaikan tiada henti merupakan kunci untuk menyediakan produk dan layanan yang dibutuhkan nasabah. Kami berupaya secara konsisten untuk mengembangkan dan mengelola berbagai program dan pelatihan untuk membekali para karyawan dengan keahlian dan penguatan karakter sehingga BCA mampu melakukan penyempurnaan yang berkesinambungan.

Sumber daya manusia yang kompeten dan termotivasi merupakan faktor kritis untuk kesuksesan BCA. Oleh karena itu, kepada karyawan diberikan kesempatan untuk mengembangkan kemampuan dirinya dan kesempatan untuk mengisi jenjang karier yang sesuai dengan kebutuhan Bank.

Sesuai dengan *tagline* kami "Senantiasa di Sisi Anda", BCA berupaya untuk memberikan pelayanan yang terbaik kepada nasabah. Seiring dengan perkembangan teknologi dan gaya hidup, kebutuhan dan keinginan nasabah semakin beragam dan kompleks, sehingga dibutuhkan sumber daya manusia (SDM) yang mampu menerjemahkan kebutuhan tersebut menjadi solusi yang bermanfaat.

Bank membutuhkan lebih banyak sumber daya manusia yang memiliki keterampilan dan keahlian untuk mengembangkan produk dan layanan digital dan meningkatkan layanan bagi nasabah setianya. Pemenuhan kebutuhan sumber daya manusia yang spesifik ini juga bersamaan dengan keperluan BCA untuk melakukan regenerasi dalam 3-5 tahun mendatang, sebagai akibat dari *zero growth* yang terjadi pada satu dekade lalu. [103-2]

Pendekatan BCA [103-2]

BCA berkomitmen untuk menjadi perusahaan pilihan para pencari kerja (*employer of choice*) dengan cara menciptakan lingkungan kerja yang nyaman dan melakukan perbaikan berkelanjutan sebagai *value proposition* BCA. Untuk mencapai prestasi yang optimum, seseorang membutuhkan lingkungan dan dukungan dari orang di sekitarnya. Di sini BCA mendorong kerja sama tim, saling menghormati serta mencontoh dari para *leader*. Kenyamanan bekerja juga dipengaruhi oleh kepastian dan penghargaan, yang dapat menjadi salah satu pendorong motivasi bagi insan BCA untuk lebih maju.

Pernyataan Kesetaraan

Kebijakan dasar BCA dalam pengelolaan sumber daya manusia adalah memberikan kesempatan yang sama bagi setiap karyawan tanpa memandang suku, agama, ras, golongan, dan gender. Untuk itu, kebijakan perusahaan dalam penempatan karyawan senantiasa ditekankan kepada kinerja dan kompetensi individu yang bersangkutan.[103]

Tumbuh Bersama *Millennials*

BCA terus melakukan rekrutmen untuk mengejar regenerasi sumber daya manusia agar bisa mengikuti pertumbuhan bisnis. Kini sekitar 46% karyawan BCA merupakan Gen Y yang melek teknologi dan media digital. Hal tersebut kami tanggapi dengan mengembangkan *platform* interaksi digital untuk pelatihan dan interaksi antar karyawan.

Selain itu, BCA juga mendorong kolaborasi karyawan dari berbagai unit kerja dan jenjang yang berbeda dengan 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 pertukaran budaya dan pola pikir dalam tim sehingga membuat setiap orang termotivasi untuk berprestasi.

Learning untuk *Millennials*

Jumlah karyawan BCA terus meningkat dan kini sebanyak 46% karyawan adalah golongan Gen Y yang sangat melek teknologi. Di BCA kami menciptakan budaya digitalisasi melalui berbagai pendekatan, termasuk dalam proses pembelajaran.

Digitalisasi Pembelajaran
- *e-learning*
- *mobile learning*
- konten *gamification*, video, dan YouTube

Digitalisasi Layan SDM
- MyChat
- MyGuide
- MyMedical
- MyStatus
- MyLearning
- MyTransaction
- MyContacts

BCA Library Management System (BLIMS)
- Aplikasi perpustakaan digital
- Memiliki 20.776 anggota
- Memiliki 1.656 judul buku umum dan koleksi BCA, 21 judul koran, dan 14 judul majalah dengan total jumlah eksemplar lebih dari 6.000 eksemplar.

Karyawan BCA

60,4 %
Karyawan Perempuan

43,8 %
Berusia <35 tahun

Karyawan

Inklusif

Kesempatan yang sama dan setara diberikan kepada setiap individu untuk bergabung dan berkarier bersama kami. Setiap tahun BCA merekrut kandidat karyawan dari hampir semua wilayah di Indonesia

Statistik Rekrutmen

Keberagaman Gender

Sebagai sebuah bank, kesetaraan gender adalah hal yang dijunjung tinggi. Kesempatan untuk berkembang yang diberikan kepada perempuan sama luasnya seperti koleganya yang laki-laki

Perempuan di BCA

32% Eksekutif termasuk Dewan Komisaris dan Direksi adalah Perempuan
53% Manajer adalah Perempuan
65% Karyawan Staf adalah Perempuan
[405-1]

Rekrutmen

Untuk memenuhi kebutuhan SDM, Perseroan memberikan kesempatan bagi masyarakat di sekitar kantor cabang/wilayah. Rekrutmen dilakukan dengan mempertimbangkan kompetensi, kebutuhan, dan kesesuaian kompetensi dan kebutuhan perusahaan.

Informasi rekrutmen seputar lowongan beberapa media interaksi pekerjaan, dapat di peroleh melalui, antara lain karir.bca.co.id, akun media sosial, dan *job fair.* Pelamar yang memenuhi persyaratan akan mengikuti proses seleksi lebih lanjut sesuai dengan ketentuan BCA.

Sejak tahun 2016, BCA membuka program khusus '*Bankers Programs*' bagi *management trainee* untuk memperoleh pengetahuan perbankan secara menyeluruh, pengalaman *on the job training* diberbagai unit kerja di BCA, serta kesempatan untuk terlibat langsung dalam menangani suatu proyek. Para peserta yang potensial akan menempati berbagai posisi manajerial di BCA.

Melalui berbagai program rekrutmen, pada tahun 2018 BCA telah merekrut 833 karyawan baru dan menerima 4.190 orang untuk magang sebagai *teller* dan *customer service* melalui program Magang Bakti BCA.

Pendidikan dan Pelatihan

Mayoritas pembelajaran dikelola oleh BCA *Learning Institute*, Sentul, Bogor dan diberikan kepada karyawan baru, *trainee*, maupun karyawan tetap. BCA mengembangkan berbagai program pelatihan antara lain pelatihan dalam kelas maupun *e-learning*. BCA meningkatkan kualitas metode pembelajaran dengan *blended & experiential learning* yang menggabungkan materi pembelajaran dengan praktik di tempat kerja seperti *on job training, coaching,* dan *mentoring*.

Metode *on the job training* belajar juga telah dikembangkan menjadi interaktif dengan pengayaan *video learning, video conference,* dan *gamification* yang terus berkembang, agar mampu menarik lebih banyak peserta di luar kota-kota besar.

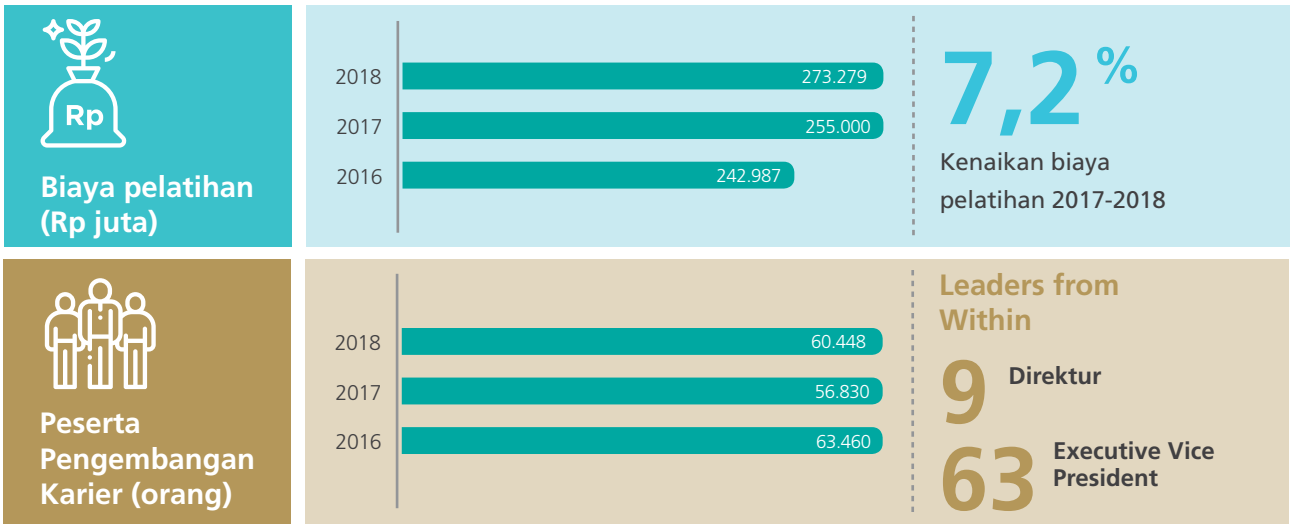
Selain pelatihan dan pendidikan yang berorientasi pada industri perbankan, BCA juga menekankan pada pengembangan *soft skills* yang sama pentingnya dengan peningkatan keterampilan teknis. Termasuk di dalam program ini adalah topik-topik di bidang kepemimpinan, pengembangan kepribadian, maupun praktik *coaching*.

Keberlanjutan Kepemimpinan

Setiap karyawan BCA memiliki hak atas arah dan pengembangan karier yang jelas dan terencana disesuaikan dengan kualitas pencapaian target kinerja individu dan unit kerja. Unit kerja bersama Divisi Human Capital Management menggunakan sistem panel untuk mengidentifikasi talenta di setiap unit kerja terkait. Hal ini akan mendukung proses perancangan program pengembangan individu karyawan, suksesi, dan penempatan.

Regenerasi kepemimpinan adalah salah satu tantangan dalam keberlangsungan BCA, karena dalam jangka pendek banyak karyawan senior yang akan pensiun. Untuk itu BCA melaksanakan program akselerasi, di mana talenta terpilih diberikan program pengembangan selama dua tahun, lebih singkat jika dibandingkan dengan skema normal yang membutuhkan waktu tiga tahun. Dalam hal ini, BCA selalu mengutamakan sumber daya internal yang dipersiapkan melalui berbagai program kepemimpinan. Jika sumber daya internal tidak tersedia, talenta dari luar akan direkrut dengan tetap memperhatikan kesesuaian dengan budaya dan nilai-nilai BCA.

Meningkatkan Kompetensi



BCA – Bank Inovasi

BCA membangun budaya inovasi yang berasal dari ide dan observasi karyawan untuk proses bisnis internal dan meningkatkan kepuasan pelanggan. Budaya pembelajaran dikembangkan secara formal dengan proses belajar mandiri, antara lain dalam *Community of Practice* (COP), sebagai sarana karyawan untuk berbagi pengetahuan dan keahlian. Sedangkan bagi jajaran pimpinan terdapat Forum COP yang kerap mengundang pembicara dengan keahlian tertentu untuk membahas isu-isu strategis terkini. COP merupakan bagian dari inisiatif *knowledge management* di BCA yang telah dilakukan sejak 2009.

Kaizen juga diterapkan di BCA yang menjadi tanggung jawab setiap *leader.* Setiap unit kerja harus mengajukan beberapa proyek *Kaizen* setiap tahun.

Setiap tahun BCA juga menyelenggarakan BCA *Innovation Awards* (BIA) yang merupakan kompetisi *continuous improvement* (Kaizen) yang idenya diperoleh melalui COP. Pada BIA tahun 2018, dari 1.906 karyawan terkumpul 798 proyek inovasi yang memenuhi kriteria. Figur ini naik dibandingkan tahun sebelumnya, yaitu dari 681 proyek.

Perlindungan dan Kesetaraan

BCA berkomitmen untuk memberikan perlindungan bagi karyawan di tempat kerja. BCA mengeluarkan beberapa kebijakan yang bertujuan untuk menjamin hak-hak dan norma ketenagakerjaan setiap karyawan, yaitu:

a. **Transparansi kebijakan Perseroan yang bersifat strategis di bidang kepegawaian.**
Karyawan dapat mengakses berbagai kebijakan kepegawaian, seperti sistem perekrutan, promosi, maupun remunerasi secara *online*.

b. **Keterbukaan informasi bagi karyawan.**
Terdapat beragam sarana komunikasi internal antara lain korespondensi resmi berupa surat edaran, *e-mail broadcast*, majalah internal BCA (InfoBCA versi cetak maupun digital), layanan telepon Halo SDM, COP *(Community of Practice)*, dan beragam sarana lainnya. BCA juga mengembangkan sarana komunikasi melalui akun Facebook "Semua Beres", media berbagi video (*MyVideo*), dan beragam sarana lain.

BCA juga telah mengembangkan aplikasi *HC Inspire* yang memberikan kemudahan kepada karyawan dengan fitur *MyChat, MyGuide, MyMedical, MyStatus, MyLearning, MyTransaction, MyContacts*.

c. **Serikat Pekerja**
Serikat pekerja hadir sejak tahun 2000. Serikat pekerja dikelola secara mandiri oleh karyawan dan difasilitasi oleh perusahaan. Serikat pekerja merupakan mitra strategis manajemen dalam membina hubungan industrial yang baik dan harmonis, sehingga tercipta iklim kerja dan meningkatkan produktivitas yang optimal.

Perusahaan memberikan kebebasan sepenuhnya kepada karyawan untuk bergabung dalam serikat pekerja sesuai dengan peraturan perundangan yang berlaku.

d. **Perjanjian Kerja Bersama**
Perjanjian Kerja Bersama (PKB) dibuat dan ditinjau ulang oleh manajemen dan serikat pekerja setiap dua tahun sekali. PKB menjadi dasar untuk mengembangkan hubungan industrial yang kondusif dan produktif.

Pada tahun 2019, manajemen dan serikat pekerja BCA telah memperoleh kesepakatan baru untuk memberlakukan PKB periode 2019-2021.

100% karyawan tetap BCA terlindung hak dan kewajibannya melalui PKB ini. [102-41]

100 %
Karyawan Terikat Perjanjian Kerja Bersama

78,77 %
Karyawan Anggota Serikat Pekerja (per 31 Agustus 2018)

6
Serikat Pekerja di lingkungan BCA

e. **Keselamatan dan Kesehatan Kerja**

BCA memberikan perhatian lebih dalam rangka menciptakan keselamatan kerja di lingkungan kantor BCA melalui pengembangan dan penataan ruang kerja, yang termasuk di antaranya:

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

BCA mengembangkan dan menerapkan *Business Continuity Plan* (BCP) BCA yang merupakan bagian dari mitigasi risiko. Pengelolaan aspek ini dikoordinasikan oleh Satuan Kerja Manajemen Risiko di kantor pusat bersama kantor-kantor wilayah hingga ke seluruh kantor cabang BCA di Indonesia.

Untuk menjaga *awareness* dan keterampilan tentang Kesehatan dan Keselamatan Kerja (K3), setiap karyawan menerima sosialisasi, pelatihan, dan *drill* setiap tahun. Beberapa pelatihan, dan termasuk latihan evakuasi gedung tinggi, kebakaran, bencana alam, dan gempa bumi sudah dilakukan di kantor wilayah dan kantor cabang. Peringatan dini juga diberikan kepada karyawan melalui aplikasi Android untuk meningkatkan kewaspadaan dan mencegah terjadinya kecelakaan. [103-2]

Mulai tahun 2014, BCA melakukan penilaian internal pada kantor wilayah dan kantor cabang terhadap kriteria kesiapan dan tanggap keadaan darurat ini. Hasilnya dipergunakan sebagai acuan setiap kantor bank untuk melakukan perbaikan di tempat kerja.

Di bidang kesehatan terdapat program kesehatan bagi karyawan yang meliputi fasilitas, asuransi, dan edukasi kesehatan. Fasilitas kesehatan yang diberikan BCA kepada karyawan, antara lain vaksinasi, rawat inap, rawat jalan, persalinan, kacamata, perawatan gigi, pemeriksaan laboratorium, *medical check up*, dan *pap smear*.

BCA memfasilitasi karyawan dan keluarganya untuk menjadi peserta BPJS Kesehatan. Untuk itu, BCA membuka pendaftaran BPJS Kesehatan secara kolektif bagi karyawan beserta anggota keluarga maksimal lima orang, termasuk karyawan yang bersangkutan. BCA aktif mensosialisasikan pola hidup sehat (*health awareness*) antara lain melalui berbagai Seminar Kesehatan.

Dengan pendekatan yang menyeluruh dalam pengelolaan keselamatan dan kesehatan kerja, selama tahun 2018 tidak terjadi kasus kecelakaan kerja di lingkungan Perusahaan. [403-2]

f. **Mekanisme Pengaduan Masalah Ketenagakerjaan**

BCA berkomitmen untuk menjaga komunikasi dengan karyawan, melalui beberapa sarana, salah satunya adalah Halo SDM (66900) yang dapat dihubungi karyawan untuk mendapatkan informasi tentang ketenagakerjaan atau hubungan industrial. Sarana ini dapat diakses melalui jaringan telepon internal BCA dengan jaminan kerahasiaan data dan informasi penelepon.

Remunerasi dan *Work Life Balance*

Pengembangan Sumber Daya Manusia dilakukan secara berkelanjutan yang diimbangi dengan peningkatan kesejahteraan karyawan sebagai sarana untuk menumbuhkan rasa kenyamanan dan kebanggaan karyawan kepada BCA.

Perbandingan Gaji Karyawan Baru Jenjang Terendah dibandingkan Upah Minimum Regional

1,45 : 1

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

Selain berupa gaji dan tunjangan, BCA memberikan bonus ekstra berupa saham BCA dalam rangka meningkatkan rasa kepemilikan karyawan terhadap perusahaan. Saham diberikan kepada karyawan tetap berdasarkan kinerja di periode tertentu. [401-2]

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

Menjelang purna bakti, BCA menyelenggarakan program persiapan bagi karyawan yang memasuki usia pensiun yaitu melalui pelatihan yang berkaitan dengan kesehatan, manajemen keuangan, pelatihan keterampilan dan lain-lain.

Evaluasi Pengelolaan Karyawan [103-3]

BCA menyadari untuk memberikan pelayanan yang terbaik bagi nasabah, diperlukan karyawan yang *engage* terlebih dahulu dengan anggota tim, antar tim, dan dengan perusahaan. Oleh karena itu BCA fokus mengembangkan budaya kerja yang positif di tim internal BCA melalui program *Team Engagement (*TE).

BCA mengembangkan program TE bersama Gallup sejak tahun 2011. Prosesnya diawali dengan survei internal kemudian melakukan *improvement* dan evaluasi program dengan menggunakan *scorecard*. TE membantu karyawan BCA untuk lebih cepat *engage* dengan lingkungan kerjanya sehingga merasa nyaman bekerja di BCA dan pada gilirannya menjadi lebih produktif.

Engagement yang kuat, pengembangan kompetensi, budaya berbasis kinerja, kesempatan karier, yang diimbangi dengan *work life balance* menjadikan karyawan BCA sebagai tim yang solid, berkomitmen, dan berprestasi. Tingkat *turnover* karyawan terjaga dan perusahaan dapat berkonsentrasi pada pertumbuhan.

Konseling

Layanan konseling membantu karyawan menemukan solusi atas masalah dalam kehidupan pribadi. BCA juga menyelenggarakan pelatihan kesejahteraan keluarga, seperti perawatan dan pembinaan anak.

Day Care BCA

Sejak 2010, BCA menyelenggarakan Program Day Care di beberapa kantor bank. Program diperuntukkan bagi anak karyawan usia sekolah dasar dan berlangsung setelah masa libur hari raya Idul Fitri.

Biaya Pegawai

Rp 12.143 Miliar

Dalam bentuk gaji, tunjangan, dan lain-lain

Opsi saham untuk karyawan

11.395.172 Lembar

Dengan harga Rp23.158,38 per lembar saham
Harga Pembelian Rata-rata

Penghargaan Pengelolaan SDM

Penghargaan bagi BCA dalam pengelolaan SDM juga datang dari pihak eksternal. Atas konsistensi pengelolaan human capital yang sejalan dengan strategi bisnis, BCA memperoleh tiga penghargaan di ajang *HR Excellence Award* 2018 yaitu *Recruitment Strategy Rating* A, *Learning & Development Strategy Rating A,* dan *Retention Strategy Rating* A.

HR Excellence Award adalah ajang penghargaan yang diselenggarakan oleh Majalah SWA bekerja sama dengan Lembaga Manajemen Fakultas Ekonomi Universitas Indonesia (LM FE-UI) sejak 2008.

Survei *Team Engagement*
(Skala 5)

Turnover Karyawan
(%)

Gallup Global Percentile

Masyarakat

BCA menjalankan tanggung jawab sosial dan lingkungan (CSR) sebagai bentuk perwujudan misi perseroan yaitu dalam rangka meningkatkan nilai *franchise* dan *stakeholder*. Pada saat yang sama, BCA juga mengintegrasikan misi literasi keuangan ke dalam program CSR, khususnya melalui pilar Solusi Cerdas.

Keikutsertaan sektor korporasi sangat dibutuhkan dalam upaya meningkatkan taraf hidup masyarakat terutama mereka yang kurang beruntung atau *under privileged*, karena Pemerintah memiliki keterbatasan baik akses maupun pendanaan.

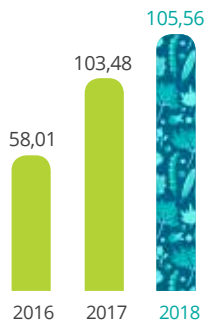
Pendekatan BCA [103-2]

BCA memiliki program CSR dengan nama Bakti BCA yang memiliki tiga inisiatif sosial, yaitu Solusi Cerdas di bidang pendidikan; Solusi Sinergi di bidang budaya, kesehatan, olah raga, dan empati; serta Solusi Bisnis Unggul. Bakti BCA, merupakan salah satu peran langsung untuk mendukung upaya mencapai Tujuan Pembangunan Berkelanjutan selain dari produk dan layanan keuangan BCA. (lihat di halaman 20-21)

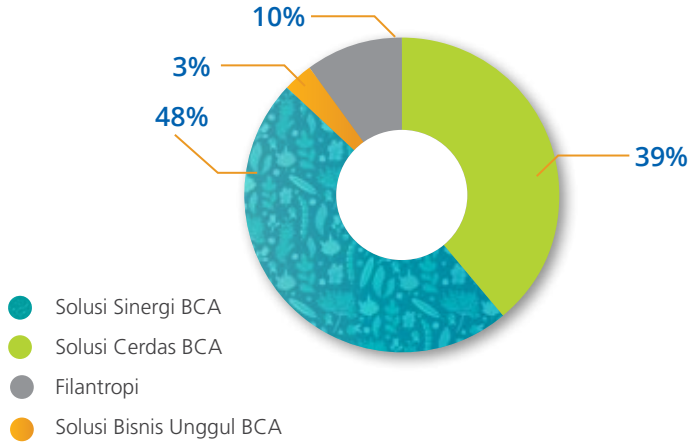
Bersama-sama dengan mitra, BCA berupaya untuk memperluas manfaat bagi pemangku kepentingan dengan mengoptimalkan penggunaan sumber daya, jejaring dan keahlian BCA.

Mengingat pentingnya CSR, Bakti BCA dikelola dan dikembangkan oleh satuan kerja CSR BCA yang setara dengan divisi. Satuan kerja ini dipimpin oleh pejabat *Executive Vice President* CSR yang bertugas untuk mengembangkan, melaksanakan, dan mengkoordinasikan pelaksanaan CSR BCA. Dibentuknya divisi khusus ini membuat pengembangan CSR menjadi lebih fokus dan terarah, sehingga dapat memperlihatkan fungsinya sebagai pelaksanaan salah satu pilar keuangan berkelanjutan yang diterapkan oleh BCA. [103-3]

Penyaluran Dana Bakti BCA (Rp miliar)



Alokasi Penyaluran Dana CSR



Edukasi Literasi Keuangan

Edukasi literasi keuangan merupakan salah satu kegiatan dalam Solusi Cerdas BCA yang ditujukan untuk meningkatkan pemahaman masyarakat terhadap prinsip pengelolaan keuangan. Dalam setiap kegiatan Bakti BCA, literasi keuangan menjadi salah satu agenda dengan berbagai bentuk. Dengan pemahaman keuangan yang merata di seluruh lapisan masyarakat maka inklusi keuangan dapat dicapai.

Program Literasi Keuangan 2018

3.000 Siswa Sekolah Peserta Literasi Keuangan

500 orang Peserta Simolek Literasi Keuangan

90.000+ Peserta literasi keuangan

3.800 Pekerja Migran

BCA aktif mendukung program literasi keuangan. Sebagai upaya meningkatkan indeks literasi dan inklusi keuangan masyarakat Indonesia.

Selama 2018, BCA telah melaksanakan beberapa program literasi keuangan, antara lain:

- **Edukasi Literasi Keuangan dengan Mobil Literasi Keuangan (SiMOLEK) yang diprakarsai OJK (Otoritas Jasa Keuangan).** BCA mendukung program SiMOLEK OJK, berupa edukasi di Samarinda, Tasikmalaya, Bandar Lampung, Medan, Bandung, Denpasar, Semarang, dan Jakarta. Peserta edukasi berasal dari berbagai kalangan, seperti pedagang, pengusaha UMKM, karyawan swasta, PNS, hingga dosen dan mahasiswa. Bagi peserta yang memiliki UKM, diajarkan cara mengelola uang usaha yang dipisahkan dari keuangan pribadi. Tujuan kegiatan ini adalah meningkatkan indeks literasi dan inklusi keuangan di wilayah yang infrastrukturnya relatif belum terlalu maju.

- **Edukasi Literasi Keuangan kepada Pekerja Migran Indonesia (PMI).** BCA bekerja sama dengan OJK, KJRI Hongkong, Badan Nasional Penempatan dan Perlindungan Tenaga Kerja Indonesia (BNP2TKI) dan lembaga jasa keuangan lainnya menyelenggarakan edukasi mengenai pengelolaan keuangan dan produk/jasa keuangan kepada pekerja migran Indonesia. Dalam kegiatan ini juga dilakukan edukasi *entrepreneurship*. Pada 2018, kegiatan ini dihadiri oleh 3.800 peserta.

- **Edukasi Literasi Keuangan kepada Pelajar.** Edukasi keuangan harus dilakukan sejak dini. Untuk itu, BCA menyelenggarakan program edukasi literasi keuangan kepada pelajar. Kegiatan edukasi antara lain berupa pelatihan, simulasi menabung, dan *edutainment*.

  Pada 2018, edukasi diberikan kepada siswa beberapa sekolah, termasuk sekolah Binaan Bakti BCA. Kegiatan dilakukan di SDN Taktakan 1 dan SDN Taktakan 2 di Serang, Banten; SDN 7 Gadingrejo, Lampung; SDN Ponjong 1, SDN Ponjong 2, SDN Banyubening, SDN Candibaru 2, SDN 3 Semanu, dan SDN Kwangen di Yogyakarta; serta di SD YPK Klawana, SDN Inpres 26, dan SDN 12 Kabupaten Sorong. Dengan kegiatan ini, anak-anak diharapkan dapat memperoleh pengetahuan sederhana tentang keuangan, seperti pengelolaan uang saku. Anak-anak juga dapat belajar menabung melalui produk SimPel/SimPel IB.

  Edukasi literasi keuangan yang kreatif juga disampaikan melalui pagelaran wayang kulit, pada Agustus 2018, yang menceritakan pentingnya menabung uang dan juga menabung amal dengan

judul Laku Bijak Resi Subali, yang dipentaskan secara apik oleh dalang Sujiwo Tejo di hadapan siswa SMP dan SMA di Gunung Kidul, Yogyakarta.

Kegiatan dilengkapi dengan *mini expo* produk keuangan perbankan yang dikemas dalam bentuk *edutainment* serta pengenalan budaya wayang di Serang, Lampung, dan Yogyakarta. Kegiatan ini diikuti 3.000 siswa SMPN dan SMAN.

Apa Kata Mereka

Ibu Nurhidayati
Ibu Rumah Tangga, Desa Sumber Giri, Ponjing, Gunung Kidul

"Literasi Keuangan sangat penting bagi ibu rumah tangga seperti saya. Semakin masyarakat tahu cara mengelola keuangan keluarga, tahu manfaat produk dan jasa keuangan, akan semakin besar transaksi keuangan yang dapat diciptakan. Pada akhirnya, akan menggerakkan roda perekonomian."

Apa Kata Mereka

Erna Kusmawati
Agen LAKU, Dusun Grogol, Nambuhan, Grobogan

"Saya senang mengikuti kegiatan literasi keuangan yang diadakan BCA. Selain bisa bertemu banyak orang, kita disadarkan kembali mengenai pentingnya menabung. Dengan menyisihkan sebagian uang secara rutin, kita bisa meningkatkan kesejahteraan keluarga di masa depan."

- **Edukasi Literasi Keuangan kepada Keluarga Pekerja Migran Indonesia (Saba Desa)**
  BCA mengajarkan program pengelolaan keuangan, pengetahuan produk/jasa keuangan, dan sosialisasi program Fire Cash BCA, FIRe (*Financial Institution Remittance*) Cash (Tunai) kepada keluarga PMI/ masyarakat di daerah kantong PMI. Kegiatan 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 di Lapangan Campurdarat, Tulungagung, Jawa Timur. Setiap kegiatan Saba Desa dihadiri oleh sekitar 800 hingga 1.200 pengunjung.

- **Edukasi Literasi Keuangan dalam rangka Peningkatan Produk LAKU BCA.**
  BCA melakukan pelatihan pengelolaan keuangan dan fungsi tabungan kepada ibu rumah tangga, pengusaha UKM, petani, dan karyawan untuk memajukan program *financial literacy*. Para peserta diberi pemahaman perbedaan utang konsumtif dan produktif. Selama periode 2018, kegiatan dilaksanakan di wilayah Jawa Barat (Kuningan, Ciamis, Cirebon, Majalengka, Tasikmalaya) dan Jawa Tengah (Demak, Kudus, Jepara, Grobogan, Wonogiri) DI Yogyakarta (Gunung Kidul). Program literasi keuangan ini diikuti 91.425 orang.

"BCA akan terus berupaya dalam meningkatkan literasi keuangan di Indonesia, khususnya wilayah-wilayah yang masih memiliki tingkat literasi keuangan yang minim. Kami juga berharap kegiatan ini dapat memotivasi para siswa sebagai generasi muda untuk memiliki kebiasaan positif untuk menabung yang dimulai sejak kecil"

Cyrillus Harinowo - Komisaris Independen BCA

Bakti BCA dan Tujuan Pembangunan Berkelanjutan

Tujuan Pembangunan Berkelanjutan Persatuan Bangsa Bangsa (SDGs) telah menjadi agenda bagi semua pemangku kepentingan untuk saling bekerja sama sesuai dengan kontribusinya masing-masing. Terdapat 17 Tujuan Global yang menjadi agenda yang hendak dicapai secara global pada tahun 2030 mendatang. Sebagai lembaga jasa keuangan, BCA memberikan kontribusi tidak langsung bagi pencapaian Tujuan Global ini melalui penyaluran pembiayaan dan program Bakti BCA. BCA ingin berperan dalam mencapai seluruh Tujuan Global tersebut, dan pada saat ini setidaknya sebanyak 12 Tujuan Global terkait langsung dengan dampak dari aktivitas, produk dan jasa yang disediakan BCA.

Inisiatif BCA	Tujuan Global yang Terdampak
Pembiayaan Produk pembiayaan BCA mencakup penyaluran kredit komersial, pembiayaan proyek dan penyaluran kredit bagi UMKM dan layanan keuangan yang inklusif	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Laku BCA dan SimPel Produk *branchless banking* berupa *basic saving account* melalui Agen Laku BCA tanpa harus datang ke kantor Bank yang memudahkan masyarakat. SImPel adalah *basic saving account* khusus untuk pelajar yang membangun budaya gemar dan disiplin menabung serta edukasi literasi keuangan. Keduanya mendorong keuangan inklusif di Indonesia.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Bakti BCA Kegiatan tanggung jawab sosial dan lingkungan secara langsung yang menyentuh penerima manfaat di bidang pendidikan, kesehatan, dan pemberdayaan yang diintegrasikan dengan edukasi literasi keuangan	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Sumber Daya Manusia BCA menjadi tempat kerja pilihan yang memberikan kesempatan yang setara termasuk bagi perempuan dan kesempatan bagi putra-putri terbaik di Indonesia	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Green Bank Inisiatif BCA untuk mengurangi dampak lingkungan dengan daur pakai kertas, *video conference*, dan *smart building*, dan layanan digital bagi nasabah serta berkontribusi pada pelestarian keanekaragaman hayati.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Kemitraan Pembangunan Berkelanjutan Berkontribusi aktif bersama bisnis dan entitas lokal dan nasional dalam *blended finance* melalui SDG Indonesia One untuk pembiayaan infrastruktur SDGs. Berkolaborasi dengan institusi perbankan lainnya dalam Inisiatif Keuangan Berkelanjutan Indonesia sebagai media interaksi untuk penerapan keuangan berkelanjutan di Indonesia.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY

	Tautan
	Halaman 56-61
	Halaman 121-122
	Halaman 79-103
	Halaman 71-78 dan 85-89
	Halaman 105-113
	Halaman 7 dan 55

Solusi Cerdas BCA

Literasi keuangan pada kegiatan Day Care BCA.

Pendidikan merupakan salah satu sarana utama untuk mengembangkan sumber daya manusia yang berkualitas. Pendidikan berkontribusi bagi kemajuan dan pembangunan Indonesia. BCA secara berkesinambungan mengembangkan program kegiatan sosial untuk dapat berkontribusi dalam pengembangan pendidikan bagi generasi muda Indonesia. Program tersebut dikembangkan melalui Solusi Cerdas di bawah payung Bakti BCA. Dalam jangka panjang, diharapkan program ini dapat berkontribusi dalam upaya peningkatan kualitas dan daya saing sumber daya manusia Indonesia, terutama generasi muda.

Beberapa program Solusi Cerdas yang dikembangkan BCA, antara lain:

1. Program Pendidikan Akuntansi (PPA)
2. Program Pendidikan Teknik Informatika (PPTI) Non-Gelar
3. Program Magang Bakti BCA
4. Sekolah Binaan Bakti BCA
5. Beasiswa Bakti BCA
6. Kemitraan Pendidikan
7. Edukasi Literasi Keuangan.

[413-1]

Program Pendidikan Non-Gelar

BCA memiliki dua Program Pendidikan Non-Gelar yaitu Program Pendidikan Akuntansi (PPA) dan Pendidikan Teknik Informatika (PPTI). Kedua program ini ditujukan untuk lulusan berprestasi SMA, SMK atau sederajat yang terkendala finansial. Peserta program PPA dan PPTI juga berasal dari luar pulau Jawa dengan berbagai latar belakang.

PPA dan PPTI dikelola oleh *Learning and Development Division* BCA dengan materi pembelajaran yang sangat spesifik di bidang perbankan. Peserta pendidikan juga mendapat pembekalan *soft skill* seperti kepemimpinan, kerja sama, dan perencanaan keuangan. Dalam pelaksanaannya, BCA bekerja sama dengan dosen dari perguruan tinggi terkemuka agar lulusan program ini berkualitas tinggi, baik dari sisi akademis maupun karakter. Selain kegiatan di dalam kelas, siswa juga berkesempatan melakukan magang di BCA.

Program Pendidikan Non-Gelar

Seleksi

Tes masuk bagi calon peserta lulusan berprestasi dari SMA, SMK atau sederajat yang terkendala finansial

Pembelajaran

Dilakukan selama 30 bulan dengan sistem gugur, dibina oleh dosen dari perguruan tinggi terkemuka. Peserta didik juga memperoleh fasilitas belajar dan uang saku dari BCA

Kelulusan

Lulusan PPA dan PPTI dapat mengisi posisi yang dibutuhkan di BCA tanpa ikatan kerja. Memiliki kesempatan untuk meneruskan ke jenjang S1.

1.450 orang

PPA berdiri tahun 1996, alumni pertama tahun 1999

PPTI berdiri tahun 2013, alumni pertama tahun 2016

70,6% Perempuan

29,4% Laki-laki

Magang Bakti BCA

Sebagai upaya untuk berpartisipasi dalam meningkatkan kualitas sumber daya manusia Indonesia, khususnya generasi muda, BCA mengembangkan program Magang Bakti BCA. Program mulai dikembangkan sejak 2002. Program ditujukan bagi lulusan SMA hingga Sarjana. Hanya peminat yang lolos proses seleksi yang dapat mengikuti program Magang Bakti BCA.

Selama program berjalan, peserta Program Magang Bakti BCA akan mendapatkan pembekalan dan pelatihan di bidang operasional perbankan. Beberapa materi pembekalan tersebut, antara lain menghitung dan menyortir uang, mengidentifikasi keaslian mata uang Rupiah, keterampilan sebagai *teller/CSO*, pengetahuan tentang produk BCA, simulasi *mini banking* dan kerahasiaan bank, dan lain sebagainya.

Setiap peserta akan berkesempatan menimba pengalaman sebagai CSO (*Customer Service Officer*) atau *teller*. Diharapkan pengalaman yang diperoleh melalui program ini dapat bermanfaat bagi peserta jika di kemudian hari terjun di dunia kerja.

Jumlah peserta yang mengikuti program Magang Bakti BCA selama 2018 mencapai 4.190 orang, meningkat dari jumlah peserta tahun 2017, yaitu 3.766 orang.

Beasiswa Bakti BCA

Sejak tahun 1999 BCA menyelenggarakan program Beasiswa Bakti BCA untuk jenjang pendidikan Strata-1 bagi mahasiswa terpilih yang memiliki kendala finansial dalam membiayai kuliahnya. Berbeda dengan program beasiswa lainnya, penerima beasiswa diikutsertakan dalam kegiatan peningkatan kemampuan *soft skill* yang dibutuhkan saat berkuliah dan persiapan memasuki dunia bekerja.

Penerima Beasiswa Bakti BCA akan mengikuti kegiatan *mentoring*, pelatihan *leadership, sharing session* dari BCA dan *entrepreneurship*. Melalui program pengembangan diri ini mereka diharapkan, dapat lebih mengenal dan mengembangkan potensi diri, untuk mencapai performa optimal.

Selama tahun 2018, BCA memfasilitasi pembekalan *soft skill* kepada penerima beasiswa Bakti BCA, antara lain pelatihan mengenai kepemimpinan di Universitas Sam Ratulangi, Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Institut Teknologi Bandung, Universitas Padjadjaran, Universitas Diponegoro, Universitas Hasanuddin, Universitas Indonesia, Institut Teknologi Bandung, Universitas Cendrawasih, Universitas Gadjah Mada, Universitas Mulawarman, Universitas Sriwijaya, Universitas Brawijaya, Universitas Udayana, Institut Pertanian Bogor dan Universitas Sumatera Utara. Sebelumnya, penerima beasiswa Bakti BCA juga berkesempatan mendapatkan *mentoring* dari manajemen BCA.

Peserta dan Lulusan Program Solusi Cerdas BCA

Program		2018	2018	2018
PPA	Jumlah Peserta	376	378	378
	Alumni	134	128	122
	Bergabung ke BCA	133	129	122
PPTI	Jumlah Peserta	106	99	89
	Alumni	33	28	29
	Bergabung ke BCA	33	26	29
Magang Bakti BCA	Jumlah Peserta	4.190	3.766	3.721
Beasiswa Bakti BCA	Penerima	629	637	588

16
Mitra Perguruan Tinggi Negeri

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, Universitas Cendrawasih.

BCA juga bekerja sama dengan beberapa lembaga lain dalam menyalurkan beasiswa. Pada tahun 2018, BCA bermitra dengan Universitas Sanata Dharma untuk mahasiswa dari Indonesia Timur, Yayasan Karya Salemba Empat (KSE), Beasiswa Skripsi dan Tugas Akhir (BEST) untuk mahasiswa Universitas Indonesia, dan Institut Koperasi Indonesia (Ikopin).

Mendorong Perubahan Generasi Mendatang

Pada tahun 2016 Indonesia merupakan pengguna internet terbesar ke-4 di Asia, setelah Cina, India dan Jepang (internetworldstats.com). Diperkirakan pada 2020, 45% pengguna internet dari total 480 juta di Asia Tenggara ada di Indonesia dari sekitar 88 juta pengguna yang ada pada 2016. Tingginya angka ini belum berarti menjadi keunggulan karena indeks pembangunan teknologi informasi dan komunikasi (IP-TIK) di Indonesia baru sebesar 4,34 masih berada di urutan 111 dari 176 negara menurut International Telecommunication Union (ITU).

BCA turut aktif untuk mendukung peningkatan kualitas sumber daya manusia (SDM) antara lain, menjadi narasumber kuliah umum di Universitas Padjadjaran dan Institut Teknologi Harapan Bangsa (ITHB) Bandung. Dalam kuliah umum tersebut, BCA menjelaskan bagaimana teknologi dapat mempermudah dan memenuhi kebutuhan nasabah yang terus berkembang, sebagaimana dilakukan BCA dengan aplikasi digital, Virtual Assistant Chat Banking (VIRA), e-Branch dan lain sebagainya.

Sesi berbagi pengetahuan yang aplikatif bagi mahasiswa akan membuka wawasan mereka untuk menggali potensi pengembangan di masa depan. Sehingga generasi muda Indonesia tidak saja melek aplikasi teknologi tetapi juga menjadi penggagas inovasi yang tepat.

Selain Kuliah Umum, BCA menyelenggarakan pelatihan kepemimpinan bagi mahasiswa berprestasi penerima Beasiswa Bakti BCA. Pelatihan kepemimpinan difasilitasi oleh mitra Unison dan MIC Transformer yang diselenggarakan selama 2 hari. Mahasiswa menerima bekal dan motivasi mengenai membangun karakter yang berintegritas serta persiapan menuju dunia kerja juga mengikuti *mentoring* sebagai sarana pengembangan diri melalui *sharing* dari manajemen BCA serta sarana interaksi antara penerima beasiswa.

Sekolah Binaan Bakti BCA

BCA mulai mengembangkan program Sekolah Binaan Bakti BCA pada tahun 2000, di tiga provinsi yaitu Yogyakarta, Lampung, dan Serang bagi sekolah terpilih yang berpotensi untuk berkembang namun berada di wilayah ekonomi lemah. Bentuk pengembangan yang dilakukan adalah pengembangan infrastruktur pendidikan, pengembangan kompetensi guru serta konsultasi Rancangan Pelaksanaan Pembelajaran, Supervisi dan Evaluasi kepada guru dan pengembangan kompetensi siswa.

Melalui program ini, BCA dapat berpartisipasi dalam upaya meningkatkan kualitas pendidikan, antara lain melalui sekolah dasar, menengah, dan atas. Hingga tahun 2018, jumlah Sekolah Binaan Bakti BCA sebanyak 17, Guru Binaan sekitar 530, dan Siswa Binaan sekitar 8.671.

Yogyakarta

SDN Banyubening
SDN 2 Candi Baru
SDN Kwangan
SDN1 Panjong
SDN 2 Panjong
SDN 3 Semanu
SMPN 1 Karangmojo
SMPN 1 Panjong
SMPN 1 Semanu
SMAN 1 Karangmojo

Lampung

SDN 7 Gadingrejo
SMPN 1 Gadingrejo
SMAN 1 Gadingrejo

Banten

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

17 Sekolah Binaan Bakti BCA

530 Guru Binaan

8.671 Siswa Binaan

Apa Kata Mereka

Gregor Henneka
Chief Private Fundraising and Partnership UNICEF Indonesia

"Ketika bicara tentang pendidikan, kita biasanya berpikir mengenai sekolah. Namun hasil penelitian menunjukkan bahwa periode terpenting pada pengembangan otak anak terjadi di usia 0 hingga 6 tahun. Inilah mengapa UNICEF memiliki fokus yang besar pada Pengembangan Anak Usia Dini (PAUD). Terima kasih berkat dukungan BCA, kini kami dapat menjalankan program PAUD yang berdampak besar di Kabupaten Sorong dan Raja Ampat untuk tahun yang ketiga.

Pendekatan *holistic* integratif yang kami lakukan pada program PAUD ini tidak hanya menitikberatkan pada pendidikan tetapi juga pada faktor-faktor penting lainnya pada pengembangan anak, seperti nutrisi, kesehatan, dan perlindungan anak – sehingga anak-anak tidak hanya mendapatkan manfaat stimulasi bagi perkembangan otak dan sosialnya, tetapi juga dapat tumbuh sehat dan merasa aman.

UNICEF sangat percaya dengan kekuatan kemitraan dan upaya kolaborasi dalam memastikan setiap anak mendapatkan kesempatan yang sama untuk tumbuh sehat, mendapatkan pendidikan dan terlindungi. Kami bangga memiliki BCA sebagai mitra yang memiliki kesamaan visi bahwa investasi terpenting yang dapat kita lalukan adalah investasi untuk generasi masa depan. Program-program ini tidak mungkin dapat terlaksana tanpa kontribusi BCA. Atas nama anak-anak yang mendapatkan manfaat dari program-program tersebut, kami mengucapkan terima kasih."

Apa Kata Mereka

Siti Zumrotul Arifah
Kepala Sekolah SMAN 1 Karangmojo, Gunung Kidul, Yogyakarta

"Selama bekerja sama dengan BCA, kami banyak mendapatkan bantuan yang dapat digunakan untuk meningkatkan kualitas dan layanan pembelajaran dan penilaian. Dengan bantuan buku setiap tahun ajaran dan bantuan komputer di perpustakaan, menjadikan perpustakaan SMA Negeri 1 Karangmojo sebagai perpustakaan digital pertama di Kabupaten Gunung Kidul.

Hal ini memotivasi sekolah untuk meningkatkan kualitas perpustakaan, baik dari segi fisik, layanan, dan koleksi buku yang dimiliki sehingga perpustakaan sekolah bisa terakreditasi."

Apa Kata Mereka

Dea Ayu Ninda Asyifa
Kelas XI SMAN 1 Karangmojo

"Di program Beasiswa Bakti BCA, saya mendapatkan banyak sekali ilmu, tak hanya teori tapi melalui aksi. Selain mendapatkan pembelajaran pengelolaan keuangan. Berkat Bakti BCA, saya sempat mengikuti program Ekspedisi Bhinneka Bagi Bangsa di Jatiluhur, Jawa Barat bersama teman dari SMKM 2 Ponjong, kami mewakili DI Yogyakarta. Dalam program tersebut, saya bertemu teman dari berbagai daerah, termasuk Papua.

Baru kali ini saya berjumpa langsung dan berinteraksi dengan teman-teman dari Papua. Saya banyak memperoleh manfaat dari program tersebut. Kami belajar mengenai toleransi, kerja sama, cinta Indonesia, keberagaman, dan sebagainya. Terima kasih BCA atas beasiswa yang diberikan dan dipercayakan kepada saya."

Kemitraan dengan Lembaga Pendidikan

Masih dalam rangka turut aktif meningkatkan kualitas pendidikan di Indonesia, BCA bekerja sama dengan Lembaga atau perguruan tinggi, antara lain dalam pengembangan sarana dan prasarana, narasumber pada kuliah umum. Program ini dilaksanakan secara berkesinambungan di antaranya:

- Bekerja sama dengan Universitas Indonesia, BCA turut mendukung berbagai kegiatan, seperti Bedah Kampus, seminar, hingga pengiriman delegasi mahasiswa Universitas Indonesia ke berbagai kegiatan di luar negeri.
- Bekerja sama dengan Institut Pertanian Bogor, BCA turut mendukung pengiriman mahasiswa untuk mengikuti kegiatan di luar negeri.
- Bekerja sama dengan Institut Teknologi Bandung, BCA turut mendukung program Kuliah Kerja Nyata (KKN) dan Studi Ekskursi, serta pelatihan *soft skill* kepada staf lembaga kemahasiswaan mengenai karakteristik generasi dan *generation gap*, *learning evolution*, mengajar generasi inovatif, dan membangun layanan prima.
- Bekerja sama dengan Universitas Diponegoro, Semarang, BCA memfasilitasi sarana Bloomberg di Fakultas Ekonomi dan Bisnis (FEB).
- Kerja sama BCA dengan Universitas Gadjah Mada, antara lain:
  - Sejak tahun 2015, BCA menjadi sponsor dalam pengembangan laboratorium perbankan di Fakultas Ekonomi & Bisnis (FEB) Universitas Gadjah Mada, perbaikan gedung perpustakaan Universitas Gadjah Mada, pengadaan fasilitas ruangan program pendidikan musik Universitas Gadjah Mada.
  - Dukungan program vokasi, antara lain dalam pengembangan *mini banking* di Fakultas Ekonomi dan Bisnis (FEB) dan *fintech academy* Universitas Gadjah Mada.
- Bekerja sama dengan United Nations Children's Fund (UNICEF), BCA aktif berpartisipasi dalam Program Anak Usia Dini Holistik Integratif (PAUD HI). Program ini dikoordinasikan oleh UNICEF. Dengan terlibat dalam program ini, BCA sekaligus menunjukkan dukungan pada program pemerintah. Bersama UNICEF, BCA juga menyerahkan donasi buku pendukung belajar, buku panduan guru mengajar, dan alat peraga edukasi untuk PAUD di Kabupaten Sorong dan Raja Ampat, provinsi Papua Barat.
- Direksi dan top manajemen BCA juga aktif menjadi pembicara pada kuliah umum di beberapa perguruan tinggi, antara lain di Institut Teknologi Harapan Bangsa, Universitas Padjadjaran; Universitas Bunda Mulia.

Solusi Sinergi BCA

Pagelaran Wayang Kulit semalam suntuk bersama dalang Ki Manteb Soedharsono di BCA KCU Semarang.

Solusi Sinergi BCA adalah sarana BCA untuk mempromosikan bidang budaya, kesehatan, lingkungan, olahraga, dan empati bagi masyarakat. Dalam melaksanakan program Bakti BCA pada pilar ini, kami bekerja sama dengan lembaga-lembaga yang memiliki kredibilitas dan kompetensi yang sesuai dengan sifat dan tujuan program.

Bakti BCA di bidang Budaya

Sejak tahun 2012, BCA aktif mengembangkan program BCA untuk Wayang Indonesia. Wayang adalah salah satu warisan budaya Indonesia yang diakui UNESCO. BCA untuk Wayang Indonesia diimplementasikan dalam berbagai kegiatan terutama bagi generasi muda. Alasannya adalah generasi muda praktis lahir dan tumbuh di lingkungan yang relatif kurang bersentuhan dengan wayang, sedangkan nilai-nilai teladan dan kelestarian wayang Indonesia akan berada di tangan mereka. Implementasi kegiatan ini diwujudkan antara lain dalam program:

- **Wayang for Student**
  Program edukasi wayang kepada generasi muda di berbagai kota. Wayang for Student dilaksanakan secara berkesinambungan, melanjutkan berbagai bentuk pelaksanaan program yang telah dilaksanakan sebelum tahun 2018.

Selama periode 2018, sebanyak 4.028 siswa SMP hingga SMA ikut dalam program "Wayang for Student". Kegiatan ini dilaksanakan di empat tempat, yaitu Bandung (diikuti 1.504 peserta), Semarang (diikuti 780 pelajar), Jakarta (744 pelajar dan guru) dan Yogyakarta (1.000 peserta). BCA juga menyelenggarakan "Wayang Day" untuk tingkat SD. Kegiatan diikuti sekitar 200 siswa SD di Bogor.

Pada Mei 2018, BCA menggelar Focus Group Discussion (FGD) "Wayang for Student" bersama para penggiat dan seniman seni wayang, siswa, dan guru. Kegiatan bertujuan menggali pandangan mengenai *platform* dan strategi yang tepat untuk dapat lebih mengakrabkan wayang kepada generasi muda.

Pada bulan November 2018, BCA kembali bekerja sama dengan Asia Wangi untuk mengenalkan wayang kepada anak-anak Sekolah Dasar melalui program "Wayang Day". Kegiatan ini meliputi lomba mewarnai wayang di atas wayang kertas, serta menampilkan pertunjukan wayang untuk mengenalkan wayang kepada peserta. Acara bertempat di BCA KCU Bogor. Pada kesempatan ini, turut dilakukan kegiatan literasi keuangan berupa ajakan menabung.

- **Edukasi Budaya**
  Pada Februari 2018, dalam rangka HUT BCA ke-61, BCA Kanwil II bekerja sama dengan Paguyuban Karyawan BCA Pecinta Wayang Indonesia (Asia Wangi) mengadakan Gelar Seni Budaya di Kantor Cabang Utama (KCU) Semarang. Ditampilkan Pagelaran Wayang Kulit dengan dalang Ki Mantep Soedharsono, mengambil lakon "Saptaarga Binangun". Dalam kesempatan ini, Asia Wangi turut menampilkan tari Sembrama Laksmi yang melambangkan empat tata nilai BCA.

  BCA bekerja sama dengan Asia Wangi membagikan buku-buku bertema Wayang kepada beberapa sekolah dan universitas di beberapa wilayah di Indonesia melalui kegiatan Gerakan Buku Wayang untuk Indonesia, yang dilaksanakan pada bulan Juli 2018. Selain membagikan buku, BCA juga menggelar seminar dan pertunjukan Wayang Topeng Malang, yang diisi oleh narasumber-narasumber berpengalaman di bidang Seni dan Budaya. Diharapkan melalui kegiatan ini, BCA dapat membantu menambah minat dan akses pengetahuan mengenai wayang kepada pendidik serta generasi muda.

Bakti BCA di bidang Kesehatan

Sebagai upaya berkontribusi dalam aspek kesehatan, BCA menjalin kerja sama dengan beberapa lembaga dalam memfasilitasi layanan kesehatan, khususnya bagi masyarakat yang memerlukan. Pada tahun 2018, kegiatan yang telah dilaksanakan di antaranya:

- **Operasi Katarak**
  Terhitung sejak 2001, BCA bekerja sama dengan Seksi Penanggulangan Buta Katarak Persatuan Dokter Spesialis Mata Indonesia (SPBK Perdami) melaksanakan layanan operasi katarak untuk masyarakat yang kurang mampu, tanpa dikenakan biaya.

  Selama tahun 2018, operasi katarak dilakukan kepada 574 pasien. Operasi dilaksanakan di 6 tempat, antara lain RSAU dr. M. Hassan Toto Lanud Atang Sendjaja Bogor (72 pasien), RS Mata Prima Vision (47 pasien), RS Colombia Medan (70 pasien), Pulau Enggano Bengkulu (36 pasien), RSUD Tais Bengkulu (80 pasien), RSUD Morotai Maluku (127 pasien). Selain itu, BCA kembali bekerja sama dengan Kick Andy Foundation menyelenggarkan operasi katarak. Selain itu, sebagai kesinambungan program tahun sebelumnya, BCA kembali bekerja sama dengan Kick Andy *Foundation* menyelenggarakan operasi katarak di RS Elim Rante Pao Sulawesi Selatan (109 pasien) dan RSUD Siwa Sulawesi Selatan (33 pasien).

  Pada tahun 2018, BCA juga menyerahkan bantuan dua mikroskop kepada SPBK Perdami Pengurus Pusat dan satu unit mikroskop kepada Perdami DKI Jakarta. Total donasi yang diberikan kepada SPBK Perdami yaitu sebesar Rp1,315 miliar rupiah. Sebelumnya, pada akhir tahun 2017, BCA menyerahkan bantuan satu unit *Phacoemulsification Cataract Machine Intuitiv AMO* dan tiga set alat pendukung operasi katarak senilai Rp659,5 juta rupiah kepada Perdami DKI Jakarta.

  Melalui implementasi program ini, diharapkan BCA dapat mendukung program pemerintah untuk menurunkan angka kebutaan akibat katarak serta mendukung inisiatif *The Right to Sight* yang digagas oleh *World Health Organization* (WHO).

- **Pengobatan Gratis**
  BCA bekerja sama dengan Klinik Bakti Medika dan Praktek Dokter Duri Utara memfasilitasi layanan kesehatan berkualitas dengan biaya terjangkau. Melalui program tersebut, diharapkan fasilitas kesehatan berkualitas dapat dinikmati oleh masyarakat yang relatif kurang mampu. Beberapa layanan kesehatan yang diberikan antara lain tindakan medis dan konsultasi layanan Keluarga Berencana (KB).

Pada tahun 2018, sebanyak 15.570 pasien telah menerima pelayanan kesehatan. Praktik Dokter Duri utara telah menerima pasien sebanyak 11.383 orang. Sementara itu, Klinik Bakti Medika memberikan pelayanan kepada 4.187 pasien.

Selain itu, pada tahun 2018 dukungan BCA di bidang kesehatan diberikan dalam bentuk pengobatan dan pemberian kacamata gratis di berbagai daerah, antara lain:

- Praktik Dokter Duri Utara dan Klinik Bakti Medika
- Gemah Sumilir Pekalongan
- Desa Wisata Wayang Wukirsari
- Wirawisata Goa Pindul
- Desa Wisata Pentingsari
- Desa Wisata Tamansari.

- **Donor Darah Bakti BCA**
  Donor Darah Bakti BCA telah dilaksanakan sejak November 1990. Dalam Pelaksanaan, BCA bekerja sama dengan Palang Merah Indonesia (PMI). Kegiatan dilangsungkan sebanyak empat kali dalam setahun. Kegiatan tidak hanya di Jakarta, namun juga di kantor wilayah atau cabang BCA. Pada 2018, kantong donor darah yang berhasil dikumpulkan berjumlah 2.631 kantong darah. BCA juga menyerahkan bantuan berupa empat set *Blood Scale & Mixer*.

  Pada tahun 2017, BCA dianugerahi Rekor MURI sebagai Bank Swasta Nasional Pertama yang Melaksanakan Kegiatan Donor Darah ke-100. Bersamaan dengan hal tersebut, BCA turut memberikan bantuan berupa satu unit kendaraan operasional kepada UTD PMI Jakarta yang secara simbolis telah dilakukan pada 3 November 2017 silam. Bantuan ini diharapkan dapat membantu UTD DKI Jakarta untuk menjangkau kebutuhan darah di wilayah DKI Jakarta dan sekitarnya.

- **Edukasi Kesehatan**
  Selain aktif mendukung pengadaan fasilitas kesehatan, BCA turut menyelenggarakan edukasi kesehatan yang ditujukan untuk generasi muda Indonesia. Pada tahun 2018, edukasi kesehatan disampaikan kepada hampir 700 pelajar dari SD Negeri 1, SD Negeri 2, SD Negeri 4, SD Negeri 5 serta MI Sunan Giri di Desa Tamansari. Melalui kegiatan ini, diharapkan dapat meningkatkan kesadaran masyarakat terhadap kesehatan sebagai upaya preventif dan penambahan wawasan.

- **Lain-lain.**
  Hingga tahun 2018 BCA memberikan dukungan baik dalam bentuk donasi maupun sponsor kepada berbagai lembaga kesehatan, antara lain Kampanye Peduli Alzheimer (Yayasan Alzheimer/ALZI), Penuntasan TBC, dan sebagainya.

Apa Kata Mereka

dr. Endang Pratiwi
Kepala Bidang Pengadaan Darah, Unit Donor Darah PMI DKI Jakarta

"Kegiatan Donor Darah yang dilakukan secara rutin di BCA, salah satunya di Kantor Pusat, sangat membantu kami dalam pemenuhan stok darah untuk pelayanan transfusi darah di Provinsi DKI Jakarta.

Di akhir tahun ini, kami sangat berterima kasih kepada BCA yang telah mendonasikan alat *blood mixer and scale* untuk mobil unit PMI. Alat tersebut sangat krusial dalam proses penyiapan darah yang aman dan berkualitas. Kami berharap, BCA dapat terus dan senantiasa mendukung upaya UDD PMI DKI Jakarta dalam pemenuhan stok darah dan menghasilkan darah yang aman dan berkualitas untuk pasien."

Apa Kata Mereka

dr. Umar Mardianto, SpM(K)
Ketua SPBK PERDAMI Pusat

"Kami telah bekerja sama dengan BCA untuk kegiatan Bakti Sosial Operasi Katarak di banyak wilayah Indonesia, bahkan sampai ke daerah terpencil sejak tahun 2011. Kondisi geografis Indonesia yang beragam dan keterbatasan dokter spesialis mata, sering menjadi kendala bagi masyarakat untuk mendapatkan pelayanan kesehatan, khususnya operasi katarak. Namun, bersama BCA, kami dapat mencapai daerah terpencil, sekalipun medannya sulit.

Pada setiap penderita katarak dalam satu keluarga, terutama dengan tajam penglihatan yang masuk kategori buta, menyebabkan satu anggota keluarga usia produktif yang harus menjaga – menjadi tidak produktif. Hal ini akan berefek pada gangguan stabilitas ekonomi di keluarga tersebut. Setelah menjalani operasi katarak dan dapat melihat kembali, pasien dapat merawat diri sendiri dan satu anggota keluarga tersebut dapat kembali produktif sehingga ekonomi keluarga juga akan terbantu.

Sementara itu, adanya pembatasan jumlah operasi katarak di seluruh Rumah Sakit yang ditanggung oleh Badan Penyelenggara Jaminan Sosial (BPJS) Kesehatan dapat berakibat pada *Cataract Surgical Rate* (CSR) dan meningkatnya antrian atau penumpukan jumlah penderita katarak yang memerlukan operasi katarak.

Tak bisa dipungkiri, kegiatan Bakti Sosial Operasi Katarak yang dilakukan bersama BCA telah membantu meningkatkan *Cataract Surgical Rate* (CSR) yang menjadi tolak ukur dalam upaya pemberantasan buta katarak. Kegiatan ini tentunya telah membantu menurunkan angka kebutaan di Indonesia, dan pada akhirnya membantu pencapaian Vision 2020."

Air Bersih untuk Gunungkidul

Terjadinya bencana kekeringan yang melanda wilayah Gunung Kidul pada bulan Juni 2018 lalu memicu BCA untuk membantu dan menyediakan air bersih melalui sumur bor senilai Rp300 juta. Donasi yang terkumpul digunakan untuk pembangunan dua sumur bor baru untuk meningkatkan pelayanan air bersih dan memenuhi berbagai kebutuhan masyarakat.

Selain mengatasi kekeringan yang memengaruhi 4 desa dari 11 kecamatan di Kabupaten Gunung Kidul, tersedianya air bersih diharapkan dapat mendukung kegiatan ekonomi masyarakat melalui pariwisata. Gunung Kidul merupakan salah satu potensi wisata bagi wisatawan lokal maupun mancanegara, karena memiliki 13 situs *geopark* yang telah masuk jaringan *geopark* Gunung Sewu dan telah ditetapkan UNESCO menjadi bentuk keunikan dari Gunung Kidul.

Kegiatan BCA untuk meningkatkan akses dan kualitas kesehatan masyarakat

574 Pasien operasi katarak gratis pada 2018

6 Lokasi operasi katarak gratis

3 bantuan mikroskop

2 Klinik Bakti BCA

15.570 Pasien Klinik BCA 2018

11.383 Pasien Klinik Duri Utara

4.187 Pasien Klinik Bakti Medika

2.631 Kantong darah terkumpul pada 2018

1990 Donor Darah pertama kali diadakan di BCA

101 Kegiatan Donor Darah sejak 1990

Bakti BCA Empati

Pada tahun 2018, BCA memberikan dukungan untuk wilayah Asmat senilai Rp250 juta, meliputi penanganan KLB Campak dan Gizi Buruk. BCA mendonasikan bantuan senilai Rp175 juta, serta melalui aksi sosial karyawan BCA senilai Rp311 juta untuk korban bencana Lombok. Bantuan tidak hanya untuk memenuhi kebutuhan pokok, namun juga digunakan untuk pembangunan Aula Sahabat Lombok sebagai fasilitas tempat melakukan aktivitas sehari-hari. Bagi korban bencana Palu, BCA bekerja sama dengan BCA Syariah menyerahkan bantuan senilai lebih dari Rp1 miliar, serta aksi sosial karyawan BCA senilai lebih dari Rp300 juta.

Selain itu, BCA turut aktif memberikan bantuan bagi masyarakat di berbagai wilayah lain yang terkena musibah bencana alam. Pada tahun 2018, Donasi diberikan untuk Pidie Aceh, Gunung Kidul, Sinabung, serta korban bencana gempa tsunami Selat Sunda. BCA juga memberikan donasi untuk mendukung pembangunan 2 (dua) sumur bor, di Gunung Kidul. Inisiatif dimaksudkan sebagai dukungan dalam upaya penyediaan air bersih serta mengatasi kebutuhan air, khususnya pada saat musim kemarau.

BCA dan BCA Syariah memberikan bantuan kepada warga yang terkena dampak tsunami dan gempa bumi di Palu dan Donggala pada 28 September 2018. Pasca gempa bumi di Lombok Nusa Tenggara Barat, BCA membangun Aula Sahabat Lombok di Dusun Orong Kopang Kabupaten Lombok Utara yang diresmikan pada 26 November 2018.

Tenun Ikat, *Indonesian Legacy into the Spotlight*

Indonesia memiliki ragam kekayaan wastra nusantara, salah satunya tenun ikat yang unik, rumit namun memesona. Kekayaan ini merupakan buah karya kreatif masyarakat yang diwariskan turun temurun dari generasi ke generasi.

Ciri khas tenun inilah yang menginspirasi BCA untuk menjadikan tenun ikat Troso sebagai seragam baru karyawan mulai 2018. BCA menggandeng Didiet Maulana dari IKAT Indonesia untuk merancang seragam yang juga menjadi identitas Perusahaan sekaligus memberdayakan perajin tenun ikat.

Pada 9 Juli 2018, setelah proses selama 2 tahun, karyawan BCA serentak memakai seragam baru dengan aksen tenun Troso, berwarna biru dan kuning dengan motif cengkeh yang menggambarkan identitas BCA. Peluncurannya dilakukan melalui acara Kafe BCA yang bertajuk "Tenun Ikat, Indonesian Legacy into the spotlight" menampilkan direksi BCA Jahja Setiatmadja, Lianawaty Suwono, Vera Eve Lim, desainer busana ikat Didiet Maulana dan ekonom A.Prasetyantoko.

Selain menunjukkan identitas sebagai bank nasional, dengan tenun BCA ingin memberikan makna lebih dalam dari sebuah seragam. Diharapkan hal tersebut dapat mendorong loyalitas, dedikasi dan kebanggaan karyawan. BCA berharap dapat menginspirasi institusi lainnya untuk melestarikan budaya secara berkelanjutan dengan menciptakan kebutuhan massal yang akan menghidupkan ekonomi kreatif di Indonesia secara jangka panjang.

Setiap karyawan sekaligus menjadi *fashion ambassador* tenun ikat, karena mereka memperoleh pengetahuan tentang pembuatan, cara pemakaian, dan cara pemeliharaannya sehingga mereka bisa mengedukasi nasabah dan mendorong ketertarikan lebih banyak masyarakat.

Desa Troso terletak 15 km dari kota Jepara, Jawa Tengah. Daerah tersebut dikenal sebagai salah satu sentra penghasil tenun.

Beberapa waktu lalu desa ini cenderung sepi karena kebanyakan anak muda lebih memilih bekerja di pabrik garmen daripada menjadi penenun yang merupakan kegiatan turun temurun. Kain tenun Troso memang berharga mahal. Sebab, pembuatan kain tenun membutuhkan waktu 3-4 hari untuk menenun sepanjang 1 meter atau sebulan untuk menyelesaikan selembar kain.

Tapi kondisi ini berubah ketika BCA menggerakkan warga desa itu untuk menyelesaikan pesanan kain tenun Troso untuk dijadikan seragam.

45.000 meter
Kain tenun Troso untuk seragam BCA

2 tahun
Mulai dari proses kreatif hingga pembuatan seragam

2.500 penenun
Pewarnaan yang digunakan secara manual sehingga tidak ada dua seragam yang sama persis warnanya

Solusi Bisnis Unggul BCA

Solusi Bisnis Unggul BCA adalah program yang menitikberatkan pada pemberdayaan masyarakat melalui kegiatan ekonomi agar masyarakat mampu bertumbuh dan mencapai kemajuan secara mandiri. Sasaran program ini adalah UMKM dan kegiatan ekonomi berbasis komunitas termasuk kegiatan ekonomi kreatif.

Salah satu fokus pemberdayaan masyarakat adalah melalui pariwisata yang merupakan sektor unggulan untuk meningkatkan pertumbuhan ekonomi. Sektor pariwisata menempati peringkat ke empat penyumbang devisa nasional, yaitu sebesar 9,3% dan berkontribusi signifikan pada PDB nasional (Menteri Pariwisata, Arif Yahya – Oktober 2017). Pemerintah mengharapkan agar PDB sektor pariwisata mencapai 8% pada 2019 dari yang sebelumnya hanya 4% pada 2015.

Melihat potensi ini, salah satu kegiatan pemberdayaan masyarakat yang dilaksanakan BCA adalah pengembangan desa-desa wisata binaan dengan keunggulannya masing-masing. BCA bekerja dengan komunitas untuk memfasilitasi dalam menumbuhkembangkan potensi wisata di setiap desa. Bentuk fasilitasi yang diberikan antara lain peningkatan kualitas SDM pengurus atau pengelola desa binaan.

1. **Desa Wisata Wirawisata Goa Pindul**
   BCA bekerja sama dengan Paguyuban Wirawisata Gelaran II dalam mendukung pengembangan Desa Wirawisata Goa Pindul di Desa Bejiharjo, Kecamatan Karangmojo, Gunung Kidul, Yogyakarta. Paguyuban Wirawisata Gelaran II merupakan komunitas yang diprakarsai oleh karang taruna desa Bejiharjo. Kemitraan bertujuan mengembangkan Wirawisata Goa Pindul, yaitu destinasi wisata berupa goa dengan sebuah sungai yang dapat dilintasi sepanjang 350 meter dan selebar 5 meter. Pengembangan desa wisata tersebut diharapkan dapat memberdayakan masyarakat setempat, melalui pembukaan lapangan pekerjaan dan lapangan usaha.

   Dukungan kepada karang taruna Desa Bejiharjo disesuaikan dengan kompetensi dan keunggulan BCA, yaitu berupa antara lain:
   - Beragam pelatihan pengembangan kapasitas SDM, berupa pelatihan *soft skill* pengelolaan wisata, seperti Pelatihan *Golden Heart Leadership* dan Pelatihan *Creative Selling Skills*.
   - Bantuan pengembangan sarana wisata berupa renovasi sarana dan prasarana pendukung, seperti perbaikan saluran air, renovasi toilet, mushola, dan perapihan jalan menuju objek wisata.

2. **Desa Wisata Pentingsari**
   Desa Wisata Pentingsari menjadi salah satu desa binaan BCA sejak tahun 2014. Desa Wisata Pentingsari (Dewi Peri) yang terletak di lereng Gunung Merapi, Kecamatan Cangkringan, Kabupaten Sleman, Yogyakarta. Potensi wisata yang dimiliki oleh Dewi Peri adalah yaitu sebagai desa wisata alam, wisata budaya, dan pertanian. Salah satu atraksi wisata yang ditawarkan adalah *live in*, yaitu kesempatan mengalami kehidupan di pedesaan secara langsung dengan tinggal bersama penduduk.

   Pendampingan BCA mencakup pengelolaan sumber daya manusia dan pengembangan sarana dan prasarana. Setelah membangun kantor sekretariat desa, standardisasi fasilitas *homestay*, perbaikan dan pembangunan joglo untuk menerima tamu, pada tahun 2018 BCA membantu renovasi toilet bagi kaum *difable* dan membangun gerbang 'selamat datang'.

   Dalam pengembangan sumber daya manusia, BCA menyediakan program pelatihan. Pada tahun 2018, BCA memfasilitasi beberapa pelatihan, antara lain *creative selling skill*, *leadership* bagi segenap pengurus desa, komunikasi dan kepemimpinan terkait regenerasi pengurus, serta *refreshment* standardisasi *homestay* bagi seluruh pemilik *homestay*. Dalam jangka panjang, diharapkan program pelatihan dapat meningkatkan kualitas pelayanan dan pendapatan warga desa.

3. **Desa Wisata Wukirsari**

   Desa Wukirsari terletak di Kecamatan Imogiri, Yogyakarta. Kawasan ini dikenal dengan seni *tatah sungging* (kerajinan kulit), yang berupa wayang kulit serta kerajinan kulit lainnya. Desa Wukirsari telah menjadi destinasi pembelajaran kesenian untuk turis lokal maupun mancanegara.

   BCA memberikan pendampingan di Desa Wisata Wukirsari sejak tahun 2015. Dalam perkembangannya, Wukirsari tidak sekedar mahir membuat dan memasarkan produk wayang. Saat ini, Wukirsari telah mampu menyediakan jasa edukasi budaya dalam rangka pelestarian wayang tradisional bagi generasi muda. Untuk itu, pada tahun 2018, Desa Wisata Wukirsari berkolaborasi dengan program BCA '*Wayang for Student*' mengembangkan program pelatihan dan pementasan wayang bagi siswa-siswa beberapa sekolah.

   Sebagai dukungan bagi kemajuan UMKM, BCA memfasilitasi beberapa pelatihan, antara lain *creative selling skill* bagi tim pemasaran desa, serta *Golden Heart Leadership* sebagai pembekalan pengurus inti. BCA juga melibatkan pelaku UMKM Wukirsari pada beberapa pameran, seperti Pekan Raya Jakarta dan *Indonesia Knowledge Forum* (IKF) di Jakarta.

   BCA mendukung kegiatan renovasi ruang pertunjukan Wayang, sebagai sarana pelestarian budaya wayang di Indonesia. Sebagai kelanjutannya, pada tahun 2018 BCA membantu untuk menyempurnakan ruang pertunjukan Wayang.

4. **Desa Wisata Gemah Sumilir**

   Desa Wisata Gemah Sumilir memiliki potensi wisata sebagai salah satu sentra batik yang menawarkan sarana edukasi dan riset batik. Desa ini terletak di Kajen, Kabupaten Pekalongan, Jawa Tengah.

   Sejak tahun 2016, BCA memberikan pendampingan, antara lain dengan memfasilitasi pengembangan *soft skill* pengurus desa wisata maupun donasi pengembangan sarana dan prasarana.

   Pelatihan yang diselenggarakan BCA di tahun 2018, antara lain pelatihan membangun layanan yang profesional, *leadership*, *creative selling skill* dalam rangka pengembangan UMKM Batik Pekalongan. BCA juga memberikan kesempatan bagi UMKM anggota Koperasi Gemah Sumilir untuk memasarkan produk batik dalam pameran seperti PRJ, *Indonesia Knowledge Forum & Expo*, dan berbagai pameran lain di beberapa kota.

5. **Dusun Kopi Sirap-Gunung Kelir**

   Kelir adalah nama gunung di Kabupaten Semarang, Jawa Tengah. Di lereng gunung inilah, puluhan hektar tanaman kopi dibudidayakan oleh petani desa. Di Dusun Sirap, Kecamatan Jambu, terdapat warung kopi bernama *Warung Ndeso Doesoen Kopi Sirap* yang didirikan oleh anak-anak petani kopi.

   Dusun Kopi Sirap-Gunung Kelir menawarkan wisata kuliner kopi sebagai hasil alam desa dengan tema "*Ngopi Asyik di Alam Indah Doesoen Kopi Sirap*". Wisatawan dapat memperoleh pengetahuan mengenai budi daya, pengolahan, dan penyajian kopi. Selain itu, tersedia berbagai macam jenis kopi dengan ciri khas masing-masing, yang dapat dinikmati pengunjung sambil menikmati keindahan alam yang asri dan nyaman.

   Pada tahun 2018, BCA memberikan pembinaan dan pendampingan, antara lain berupa *refreshment* layanan prima, pelatihan *creative selling skill,* standardisasi layanan dan *branding*, serta bantuan infrastruktur rumah kopi dan perlengkapannya. BCA juga memberikan kurasi paket desa wisata dari Desa Pentingsari.

6. **Desa Wisata Tamansari**
   Desa Wisata Tamansari berlokasi di lereng Gunung Ijen, Kecamatan Licin, Kabupaten Banyuwangi. Sebagai destinasi wisata, Desa Tamansari menonjolkan pengalaman hidup di pedesaan seperti bertani; berkebun kopi, cengkeh, dan cokelat; serta menambang belerang. Selain itu, desa ini juga terkenal dengan kekayaan flora dan fauna serta kebudayaan setempat berupa Tari Gandrung. Pendampingan BCA bagi desa ini dilakukan sejak tahun 2015.

   Tahun 2018 BCA memberikan pelatihan *leadership*, pelatihan *creative selling skill,* pelatihan membatik, dan bantuan pendukung sarana dan prasarana seperti pembangunan tangga permanen menuju Sendang Seruni, penambahan toilet bagi pengunjung Sendang Seruni dan Gapura Sendang Seruni.

7. **Desa Wisata Pucak Tinggan, Badung, Bali**
   Desa Wisata Pucak Tinggan (Dewi Cakti) terletak di Desa Pelaga, Kecamatan Petang, Kabupaten Badung, Bali. Pucak Tinggan dikenal sebagai salah satu tujuan wisata religi bagi umat Hindu, khususnya Kharisma Pura Pucak Mangu. Selain Pura Pucak Mangu, pesona alam dan budaya Tinggan memiliki daya tarik tersendiri. Pelatihan layanan prima bagi pengurus Desa Wisata Pucak Tinggan, Plaga, Kabupaten Badung, Bali telah dilaksanakan BCA sejak tahun 2016. Wisatawan dapat lebih mengenal tentang alam, lingkungan hidup, pengolahan hasil pertanian dan perkebunan, serta kesenian setempat. Wisatawan juga dapat melakukan *tracking* mengelilingi area Pucak Tinggan.

   Hingga tahun 2018, BCA memberikan pelatihan Membangun Standar Layanan Prima dan *Golden Heart Leadership*. BCA memfasilitasi uji coba layanan, sebagai sarana bagi para pengurus mendapatkan *review* dan evaluasi dari kacamata pengunjung.

   Dalam rangka melengkapi sarana layanan wisata, BCA memberikan bantuan berupa papan informasi, papan nama setiap lokasi wisata, papan petunjuk arah, pembangunan toilet di area *tracking*, serta perapihan taman.

8. **Gunong Lumut**
   Kawasan hutan lindung Gunong Lumut memiliki potensi berupa kekayaan flora Belitung Timur yang tersebar di kawasan seluas 42.000 hektar, dengan puncak tertinggi 1.210 mdpl. Pada ketinggian 70 meter sebelum mencapai puncak gunung, wisatawan dapat menemukan berbagai jenis lumut yang terhampar pada permukaan tanah, batu dan pepohonan. Selain itu, pengunjung juga dapat menemukan berbagai jenis anggrek.

   Sejak tahun 2018, Gunong Lumut menjadi desa binaan BCA. Sebagai langkah awal, BCA memberikan pembekalan dan pelatihan kepada para pengurus, antara lain:

   - Pelatihan Layanan Prima dan Standar Layanan: diharapkan pengurus mendapatkan pengetahuan mengenai industri pariwisata, keterampilan berkomunikasi dan layanan.

   - Pelatihan *Golden Heart Leadership*: sebagai pembekalan para *leader* dan calon *leader* agar lebih memahami fungsi dan peran *leader*, hingga efektivitas memimpin anggota tim melalui perilaku inspiratif.

   Sebagai upaya standardisasi layanan wisata, BCA membantu renovasi atap pondok.

9. **Bukit Peramun**
   Nama Bukit Peramun berasal dari banyaknya tanaman lokal yang sering diramu oleh masyarakat menjadi obat-obatan. Desa ini terletak pada ketinggian 129 mdpl di wilayah Belitung Barat. Kekayaan flora dan fauna, dikembangkan dalam berbagai lokasi *spot* foto, antara lain berupa rumah *hobbit*, jembatan cinta, batu kembar, dan mobil terbang. Bukit Peramun juga dikenal sebagai desa berbasis digital, karena keberhasilan pengurus desa dalam mengaplikasikan sistem *QR Code* untuk memperkenalkan jenis dan manfaat tanaman

di bukit Peramun, dan *Virtual Guide* dalam 2 bahasa yaitu Bahasa Indonesia dan *English*.

BCA mulai melakukan pendampingan pada tahun 2018. Sebagai langkah awal, BCA memfasilitasi beberapa pelatihan, seperti Layanan Prima, Standar Layanan, *Creative Selling Skill*, dan *Golden Heart Leadership*. Dalam rangka menunjang sarana dan prasarana, BCA memberikan donasi pengembangan mushola, *digital information system*, tugu/prasasti, dan lain-lain.

10. Wisata Aik Rusa' Berehun, Terong

Wisata Aik Rusa' Berehun, Terong dikenal sebagai desa kreatif atas keberhasilannya mengubah kawasan bekas galian tambang yang terbengkalai menjadi salah satu destinasi wisata di Belitung Barat. Di desa ini, pengunjung dapat menikmati makanan khas Belitung yang lebih dikenal dengan nama Bedulang, wisata air, *homestay, camping ground,* serta melihat pemandangan di Bukit Tebalu, kawasan *mangrove*, dan perkebunan sayur.

Mulai tahun 2018, Wisata Aik Rusa Berehun, Terong menjadi desa binaan BCA. Sebagai langkah awal, BCA memberikan pembekalan kepada para pengurus. Program yang dikembangkan berupa pelatihan, antara lain Layanan Prima dan Standar Layanan, *Creative Selling Skill*, *Golden Heart Leadership.* Untuk lebih memaksimalkan potensi yang ada, BCA turut membantu donasi pembangunan dapur demo masak, *selfie spot*, jembatan dan lain-lain.

11. Kampung Adat Minangkabau Sijunjung

Salah satu aset wisata yang ditawarkan Kampung Adat Minangkabau Sijunjung adalah Rumah Gadang (rumah adat Minang) yang masih dipertahankan oleh penduduk desa. Uniknya penduduk sekitar rumah adat berasal dari beragam suku. Pengunjung dapat mengenal secara langsung kebudayaan Minangkabau yang masih dilestarikan oleh penduduk desa.

Hingga saat ini, BCA memberikan dukungan berupa pelatihan *soft skill* untuk pengurus desa binaan berupa pelatihan Layanan Prima dan *Refreshment* Layanan Prima. BCA memberikan bantuan sarana dan prasarana, seperti alat kebersihan, perlengkapan bagi 15 rumah adat. Selain itu, BCA juga memberikan dukungan pengembangan sarana promosi seperti produksi video desa wisata dan donasi kegiatan olahraga bola voli memperebutkan piala Kemenpora RI yang dilaksanakan di kampung adat.

12. Desa Silokek

Desa Silokek telah ditetapkan menjadi kawasan *geopark* nasional. Panorama yang eksotik, warisan geologi, serta keanekaragaman flora dan fauna adalah kekayaan kawasan ini. Gua *stalagtit* dan *stalagmit* menjadi keindahan alam yang ditawarkan sebagai atraksi wisata. Selain itu, masih terdapat air terjun, pantai pasir putih, serta peninggalan sejarah zaman pendudukan Jepang berupa lokomotif uap yang bisa menarik wisatawan.

BCA mengembangkan program pelatihan *soft skill* untuk pengurus desa wisata serta bantuan sarana dan prasarana wisata seperti perlengkapan susur Goa di antaranya *helm*, senter kepala dan sepatu bot serta perlengkapan kebersihan seperti tempat sampah beroda. Selain itu, BCA juga memberikan bantuan produksi video pariwisata Silokek dan donasi kegiatan olahraga Sepak Takraw memperebutkan piala Kemenpora RI yang dilaksanakan di Pasir Putih, Silokek.

Bentuk Donasi Lain

Sebagai kesinambungan program BCA dalam pengembangan seni dan budaya Indonesia, BCA juga aktif mendukung beberapa organisasi yang memiliki dedikasi dan integritas dalam pengembangan budaya bangsa, baik dalam bentuk donasi maupun *sponsorship*. Organisasi yang bekerja sama dengan BCA di antaranya adalah Persatuan Pedalangan Indonesia (Pepadi), Unima Indonesia, dan Teater Wayang Indonesia (Senawangi).

Desa Wisata Binaan BCA

SUMATERA BARAT

DESA SILOKEK
Wisata Arung Jeram, Wisata *Geopark*, Kereta Uap Peninggalan Belanda.

KAMPUNG ADAT SIJUNJUNG
Wisata Kampung & Rumah Adat, Tenun Padang, Seni Tari dan *Homestay*.

BANGKA BELITUNG

WISATA AIK RUSA' BEREHUN, BELITUNG BARAT
Wisata Air, Mencari Kremis, Agrowisata, Makan Bedulang, *Homestay, Camping Ground*, Menganyam dan *Cat Camping*.

BUKIT PERAMUN, BELITUNG BARAT
Wisata Alam, Pengamatan *tarsius*, Wisata Edukasi, Fasilitas QR Code, Kuliner Bedulang, Selfie Spot, Batu Kembar, Menanam dan Adopsi Pohon, Geowisata.

GUNONG LUMUT, BELITUNG TIMUR
Tracking Gunong Lumut, Aneka Lumut, Aneka Anggrek Hutan, *Selfie Spot*.

JAWA TENGAH

DESA WISATA GEMAH SUMILIR, PEKALONGAN
Edukasi Batik, Praktik Membatik, Praktik Menenun.

DUSUN KOPI SIRAP, GUNUNG KELIR, SEMARANG
Pengolahan Biji Kopi/Produksi, Pembibitan Tanaman Kopi.

BALI

DESA WISATA PUCAK TINGGAN
Trekking, Atraksi Seni & Budaya, Pengolahan Kopi Tradisional, Budidaya Lebah Madu, Pengolahan Gula Aren, Keripik Talas, Edukasi Biogas, *Camping Ground*.

12 Desa Wisata Binaan

Bertambah dari 7 desa pada tahun 2016

6 Provinsi

Lokasi desa-desa wisata binaan

DAERAH ISTIMEWA YOGYAKARTA

DESA WIRAWISATA GOA PINDUL
Eksplorasi Goa Pindul, Goa Sri Oyot, Goa Kristal, Goa Sriti, *Team Building/ Outbond, Homestay*, Kuliner, Transportasi.

DESA WISATA PENTINGSARI
Paket Live-in, Wisata Alam, *Homestay, Trekking, Outbond*, Belajar Gamelan, Membuat Wayang Suket, Edukasi Batik, Atraksi Seni Budaya.

DESA WISATA WUKIRSARI
Edukasi Wayang, Pertunjukan Wayang, Eksplor Kampung Wayang, Belajar Gamelan, *Homestay*.

JAWA TIMUR

DESA WISATA TAMANSARI
Trekking Perkebunan & Pertanian, Pengolahan Kopi, Sendratari Gandrung, Wisata Alam, Jelajah Kawah Ijen, *Homestay*.

Apa Kata Mereka

Iswandi
Pengelola Wisata Aik Rusa' Berehun, Belitung Barat

"Adanya kerja sama pengembangan desa wisata binaan dengan BCA, kami merasa terbantu. Di satu sisi, ada penguatan SDM Pariwisata yang dapat meningkatkan mutu pelayanan Wisata Aik Rusa' Berehun. Hal tersebut tentu saja menambah motivasi serta wawasan dalam pengembangan program wisata yang kami tawarkan. Selain itu, di sisi lain, kami juga mendapatkan bantuan pembangunan fisik sarana dan prasarana wisata untuk standardisasi pariwisata di Wisata Aik Rusa' Berehun. Kami harap, pembinaan dan pendampingan yang dilakukan dapat dilaksanakan secara berkelanjutan untuk kemajuan program desa wisata."

Apa Kata Mereka

Adie Darmawan
Ketua Komunitas ARSEL, Bukit Peramun, Belitung Barat

"Sejak dilakukannya pelatihan oleh BCA, kami mendapatkan pengetahuan/wawasan baru tentang pelayanan usaha wisata. Bantuan dari BCA meringankan kesulitan kami dalam mengembangkan Bukit Peramun, terutama dalam hal sarana dan prasarana wisata. Selain itu, kami juga mendapatkan pengalaman tak terlupakan saat diberangkatkan oleh BCA ke luar daerah untuk saling berbagi ilmu dengan desa wisata lain. Pada kesempatan tersebut, kami dapat bertemu dengan sesama pengelola desa wisata, saling berbagi pengalaman dan saling memotivasi, dan mendapatkan acuan untuk mengelola desa wisata kami."

Kinerja Keberlanjutan:
LINGKUNGAN

"Upaya untuk meminimalkan dampak lingkungan juga diterapkan dengan mengintegrasikan prinsip pelestarian lingkungan pada solusi perbankan bagi nasabah."

350 MWh
Pengurangan pemakaian listrik di Menara BCA, Wisma Asia II dan Wisma Pondok Indah

34
Kantor Bank menerapkan Green Office

105 Pendekatan BCA
106 Biaya Lingkungan
107 Penggunaan Material
107 Penggunaan Energi
109 Penghematan Air
111 Bakti BCA Di Bidang Lingkungan Hidup
113 Evaluasi Kinerja Lingkungan

BCA berkomitmen untuk mengelola operasi perbankan secara bertanggung jawab dan mematuhi peraturan lingkungan yang berlaku. Komitmen ini untuk memastikan semua pihak berupaya untuk menjaga keberlanjutan bisnis.

BCA berupaya untuk memitigasi dampak negatif dari kegiatan operasional dengan menerapkan praktik-praktik terbaik dalam pengelolaan energi, transportasi, penggunaan kertas, dan pemakaian air di tempat kerja. [103-1]

PENDEKATAN BCA [103-2]

Upaya untuk meminimalkan dampak lingkungan juga diterapkan dengan mengintegrasikan prinsip pelestarian lingkungan pada solusi perbankan bagi nasabah, termasuk dengan mendorong penggunaan produk dan layanan digital.

BCA melakukan inisiatif untuk meminimalkan penggunaan bahan-bahan yang menimbulkan pencemaran. Kegiatan ini dikoordinasikan oleh Divisi Logistik dan Gedung (DLOG). Dalam pelaksanaan perannya DLOG mengembangkan, memantau, dan mengevaluasi pemakaian sumber daya alam dan emisi dari kegiatan operasional bank.

BCA mendorong keterlibatan seluruh karyawan dalam gerakan *Go Green* karena BCA menyadari bahwa keberhasilan program ramah lingkungan tidak dapat di lepaskan dari keterlibatan karyawan.

Pendekatan BCA

Media Informasi Kampanye Green Office

- Portal mybca
- Grup Facebook Semua Beres (*closed group* untuk karyawan BCA)
- Community of Practice (COP)
- Communication management
- Televisi display
- Majalah infobca

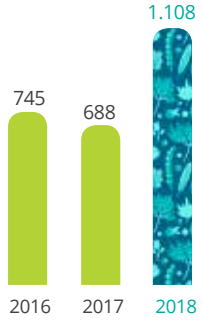
Contoh Keterlibatan Karyawan

- Mematikan lampu penerangan ruang saat istirahat siang.
- Menggunakan tumbler
- Mencetak dengan kertas bolak balik (2 sisi)
- Meminjam buku dari perpustakaan digital (BLIMS)
- dan lain-lain.

Biaya Lingkungan

Selain pengelolaan lingkungan di kegiatan operasional perbankan, BCA berkontribusi dalam pelestarian lingkungan hidup melalui program CSR pada Pilar Lingkungan yang dikelola satuan kerja CSR BCA.

Penyaluran Dana CSR Lingkungan (Rp juta)



Materi Komunikasi Green Office.

Penggunaan Material

Kantor yang menggunakan lebih sedikit kertas (*less paper office*) adalah upaya jangka panjang yang dilakukan BCA untuk mengurangi pemakaian kertas cetak untuk keperluan sirkulasi informasi internal dan eksternal. Pendekatan utama yang di lakukan untuk inisiatif ini adalah dengan menggunakan berbagai *platform* komunikasi digital.

Dalam proses internal, BCA memanfaatkan surel, portal intranet myBCA, aplikasi sistem pencari dokumen, *e-Filing, Enterprise Backoffice Integration* (EBI), *e-Approval*, dan *Manager Self Service/Employee Self Service* (MSSESS) yang melayani berbagai kebutuhan karyawan BCA. 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. Jika diperlukan, kegiatan pencetakan diatur dengan *printer pooling* dan aturan penggunaan kertas bolak-balik.

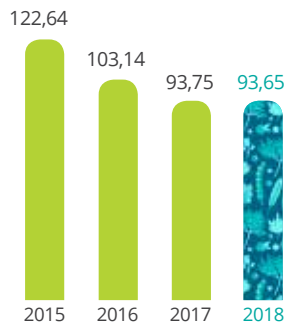
Dengan meningkatkan pemanfaatan komunikasi melalui berbagai kanal media sosial, BCA dapat mengurangi kebutuhan barang cetakan seperti brosur dan *flier* produk BCA. [103-2]

Penggunaan Energi

Sejak 2011, BCA mulai melakukan retrofit penerangan dengan menggunakan lampu LED. Peralihan ke lampu LED dilakukan secara berkesinambungan dan disesuaikan dengan kegiatan perawatan utilitas gedung atau pengembangan gedung baru.

Optimalisasi penerangan mulai dilakukan di Gedung *Landmark* - Pluit dengan menggunakan sensor gerak & cahaya. Sensor tersebut mampu mengindentifikasi ruangan yang tidak terpakai sehingga dapat menghemat energi. Lampu akan otomatis menyala ketika seseorang memasuki ruangan dengan intensitas cahaya lampu yang tepat. Konsumsi energi paling signifikan di gedung adalah pendingin ruangan. Oleh karena itu, BCA mulai melakukan upaya efisiensi energi menggunakan teknologi *inverter* dan sistem *Variable Refrigerant Volume* yang memungkinkan pemakaian pendingin udara dipergunakan berdasarkan kebutuhan masing-masing ruangan. [103-2]

Pemakaian Kertas A4 (ton ekivalen) [301-1]

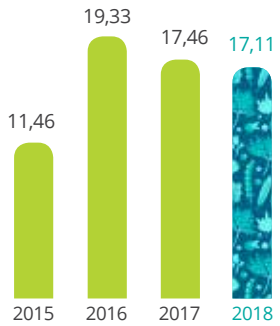


9,2%

Pengurangan Pemakaian Kertas HVS 2015-2018

BCA mulai mencoba pemanfaatan energi surya secara langsung untuk penerangan di *basement*. Dengan pemanfaatan energi surya diharapkan dapat meningkatkan efisiensi energi di gedung BCA. Saat ini, BCA sudah menggunakan *video conference* sebagai sarana komunikasi antar kantor cabang, kantor wilayah, dan kantor pusat di seluruh Indonesia. BCA juga menerapkan sistem penggunaan kendaraan secara bersama antar lokasi kantor, yaitu *shuttle* dan *car pooling*. Inisiatif ini berdampak pada pengurangan konsumsi BBM.

Pemakaian Listrik (GWh)* [302-1]



11,47%

Pengurangan pemakaian listrik di Menara BCA, Wisma Asia II dan Wisma Pondok Indah 2016-2018

*Data 2015 mencakup Wisma Asia II dan Wisma Pondok Indah, data 2016 ditambah Menara BCA, data 2018 ditambah Landmark Pluit.

Solusi Gedung Pintar

BCA berinisiatif menerapkan solusi gedung pintar dengan *Building Management System* (BMS). Teknologi otomatisasi ini dapat mengelola energi untuk peralatan pengatur udara, penerangan, dan pengoperasian pompa-pompa.

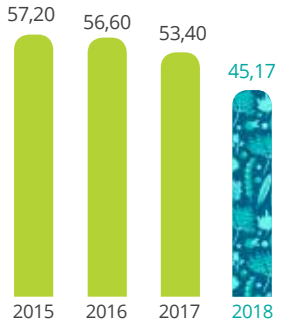
BCA juga telah merencanakan gedung baru yang menggunakan desain fasad kaca *double glass* yang bisa menurunkan konsumsi energi pendingin ruangan, sehingga dapat menghemat energi dan ramah lingkungan. Gedung KCU Landmark Pluit telah menerapkan *Building Automation System* untuk meningkatkan efisiensi energi.

Penghematan Air

BCA secara terus menerus mengampanyekan efisiensi penggunaan air kepada setiap karyawan. Walaupun air sebagian besar dipergunakan untuk keperluan internal namun BCA berkewajiban merawat sumber-sumber air agar akses dan kelestariannya terjaga. Terdapat bermacam-macam sumber air yang dimanfaatkan BCA, yaitu pasokan PDAM dan air tanah, bergantung dari lokasi dan ketersediaan akses air bersih di mana kantor bank beroperasi.

Efisiensi air dilakukan dengan perawatan instalasi air, penggunaan keran hemat air, *eco-washer*, dan kampanye hemat air. Di beberapa gedung yang dilengkapi dengan Instalasi Pengolah Air Limbah (IPAL) domestik, BCA memanfaatkan air olahan dari IPAL untuk kebutuhan *non-hygine* seperti penyiraman tanaman. Sistem ini telah terapkan di kantor BCA Pondok Indah dan KCU Bintaro. [103-2]

Pengambilan Air* (ribuan m³) [303-1]



20,19%

Pengurangan pengambilan air PDAM di Menara BCA, Wisma Asia II dan Wisma Pondok Indah 2015-2018

* Pengambilan air dari PDAM, tidak termasuk air tanah. Data 2015 mencakup Wisma Asia II, Wisma Pondok Indah, data 2016 ditambah Menara BCA, data 2018 ditambah Landmark Pluit.

Gedung-gedung baru dan eksisting yang menerapkan *Green Office*

2016	2017	2018
1 Kantor Cabang Utama	7 Kantor Cabang Utama	2 Kantor Cabang Utama
11 Kantor Cabang Pembantu	9 Kantor Cabang Pembantu	4 Kantor Cabang Pembantu

Perbankan Digital

Produk dan layanan keuangan digital BCA diharapkan dapat mengurangi jejak lingkungan. Hal yang paling mendasar dari layanan digital adalah mereduksi kunjungan Nasabah ke kantor-kantor bank, sehingga dapat mengurangi pemakaian BBM, mencegah pencemaran udara, pemakaian kertas dan menghemat waktu secara signifikan.

Layanan digital seperti *e-statement* dan sejenisnya menghilangkan keperluan pemakaian kertas dan transportasi untuk pengiriman, dan pada akhirnya mengurangi sampah. BCA melihat upaya ini seharusnya terus didorong tanpa mengurangi kualitas layanan, privasi nasabah, dan prinsip kehati-hatian.

Sejalan dengan perkembangan gaya hidup dan tersedianya akses internet yang lebih luas, perkembangan transaksi digital tercatat sebesar 98% pada September 2018, sedangkan transaksi yang dilakukan di kantor cabang hanya sebesar 2%. Meskipun demikian, secara nilai transaksi, transaksi di cabang mencapai 54% dari total nilai transaksi di BCA.

myBCA

Solusi perbankan dalam bentuk gerai digital myBCA di pusat perbelanjaan memungkinkan layanan perbankan secara elektronik, ramah pengguna, dan swalayan.

11

Lokasi kantor bank* yang dilengkapi dengan sarana Video Banking myBCA
myBCA Kota Kasablanka
myBCA Central Park
myBCA Emporium Pluit
myBCA Bintaro Xchange
myBCA Ciputra World Surabaya
myBCA Grand City
myBCA Learning Center Sentul
KCP Hybrid Summarecon Mal Serpong
KCP Hybrid Gandaria
KCU Hybrid Thamrin
KK Hybrid Sekolah Vokasi UGM

Bakti BCA di Bidang Lingkungan Hidup

Indonesia adalah negara yang memiliki keanekaragaman hayati yang luar biasa. Kekayaannya meliputi 15,5% total flora dan 10% fauna dunia menurut data *Indonesian Biodiversity Strategy and Action Plan* (IBSAP) 2015-2020 yang disusun oleh Bappenas, Kementerian Lingkungan Hidup dan Kehutanan, dan LIPI.

Keanekaragaman hayati (Kehati) tidak hanya berkaitan dengan ekosistem dan pelestarian flora dan fauna tetapi juga menyimpan potensi nilai ekonomi. Kementerian Koordinator (Kemenko) Bidang Perekonomian memperhitungkan potensi ekonomi sumber daya genetik yang berasal dari keanekaragaman hayati mencapai USD19,4 miliar atau 1,9% PDB. (Kemenko Perekonomian, 2018)

Namun demikian kekayaan potensi tersebut bukan tanpa ancaman. Kelestarian flora dan fauna endemis Indonesia terdesak kegiatan manusia seperti deforestasi dan kerusakan lingkungan termasuk perubahan iklim. Mengingat pentingnya sumber daya keanekaragaman hayati bagi kehidupan, BCA berkontribusi untuk kegiatan konservasi flora dan fauna di Indonesia.

- **Pelepasliaran Orangutan**
  Sebagai upaya berkontribusi pada pelestarian fauna Indonesia, BCA memberikan dukungan berupa donasi dana kepada Borneo Orangutan Survival Foundation (BOSF). Tahun 2018, BCA bersama dengan BOSF melaksanakan pelepasliaran 6 orangutan dari Pusat Rehabilitasi Orangutan di Samboja Lestari (BOS Samboja Lestari) ke Hutan Kehje Sewen di Kabupaten Kutai Timur. Orangutan (*pongo abelii, pongo tapanuliensis, dan pongo pygmaeus*) merupakan satwa liar yang dilindungi. Orangutan berfungsi penting dalam ekosistem hutan, terutama sebagai spesies payung. Saat ini, populasi orangutan di Kalimantan diperkirakan sekitar 57.000 ekor. Akibat alih fungsi lahan hutan, penebangan liar, kebakaran hutan, perburuan, dan perdagangan satwa liar menyebabkan populasi orangutan semakin menyusut. Hal tersebut mendasari BOS *Foundation* melakukan upaya penyelamatan, rehabilitasi, dan pelepasliaran (reintroduksi) orangutan, didukung upaya konservasi habitat orangutan.

Selain pelepasliaran, BCA dan BOSF melakukan Edukasi Konservasi Orangutan. Melalui program Orangutan *Goes to School*, sebanyak 10 sekolah di Samboja menerima informasi mengenai pentingnya upaya konservasi orangutan dan habitatnya. Program *Public Awareness & Publicity* juga dijalankan dengan pencetakan kartu Flazz desain khusus dan penayangan video mengenai konservasi orangutan di *big screen* Menara BCA dalam rangka menyambut Hari Orangutan Internasional.

Pada tahun 2018, BCA menyerahkan donasi kepada BOSF sebesar Rp319,6 juta. Pada Agustus 2017 yang lalu, BCA menyerahkan donasi senilai Rp200 juta. Pada tahun 2017, BCA mendukung kegiatan pelepasliaran orangutan dari Pusat Rehabilitasi Orangutan di Nyaru Menteng ke Taman Nasional Bukit Baka Bukit Raya (TNBBBR), Kalimantan Tengah.

Dukungan BCA pada BOSF dilakukan secara berkelanjutan. BCA telah mendukung kegiatan BOSF dalam pelestarian habitat satwa yang dilindungi sejak tahun 2012.

Apa Kata Mereka

Jamartin Sihite
CEO Borneo Orangutan Survival Foundation (BOSF)

"Sejauh ini, kami telah merasakan berbagai manfaat dari kerja sama dengan bakti BCA, salah satunya kegiatan pelepasliaran yang terjamin dilakukan secara teratur. Kami merasakan kerja sama yang baik dalam menambah wawasan serta kepedulian masyarakat mengenai keuangan serta upaya konservasi orangutan dan habitatnya, khususnya pelajar sekolah di sekitar wilayah kerja BOSF.

Di masa depan, kami sangat berharap kerja sama dan bantuan ini terus berlanjut. Dengan penerapan program ini, diharapkan dapat menjadi inspirasi bagi lembaga keuangan lain untuk berpartisipasi mendukung upaya pelestarian satwa liar, terutama orangutan dan habitatnya."

- **Pelestarian Lingkungan**

  Pada tahun 2018, pelestarian lingkungan diupayakan oleh BCA melalui beberapa rangkaian program. BCA kembali mendukung program NEWtrees yang diprakarsai oleh WWF Indonesia.

  Untuk itu, BCA turut melaksanakan penanaman *mangrove* di kawasan Taman Nasional Ujung Kulon. Bersama WWF Indonesia BCA mengajak masyarakat sekitar untuk terlibat aktif dalam pembibitan, perawatan, penanaman hingga pemantauan pertumbuhan pohon *mangrove* yang diharapkan tidak hanya memberikan dampak positif kepada lingkungan tetapi lebih lanjut dapat menciptakan rasa memiliki dan mata pencaharian alternatif bagi masyarakat. Total dana yang diberikan yaitu sebesar Rp504 juta.

  Upaya penanaman *mangrove* yang dilakukan BCA tersebut merupakan tindak lanjut dari penanaman yang sudah terlaksana sebelumnya di berbagai lokasi seperti kawasan Ekowisata *Mangrove* Pantai Indah Kapuk Jakarta, Blanakan Subang, Tanggamus Lampung, Muara Kali Opak Yogyakarta, Teluk Lamong Surabaya, Lam Ujong Aceh Besar, Bengkayang Kalimantan Barat, Muara Gembong Jawa Barat, Wringin Putih Banyuwangi, dan juga Pejarakan Bali. Dengan total 18 ribu bibit pohon mangrove yang sudah ditanam, diperkirakan 36,84 ton/ha CO2 akan diserap dalam kurun waktu 10 tahun setelah penanaman dan akan memperbaiki berbagai habibat di wilayah pesisir. Hingga akhir tahun 2018, BCA bersama WWF telah menanam 7.500 bibit *mangrove*.

  Selain hal tersebut, pada tahun 2018 BCA kembali mendukung program konservasi penyu melalui Banyuwangi *Sea Turtle Foundation* (BSTF). Program ini meliputi pelepasliaran tukik pada program Selamatkan & Lestarikan Aku. Melalui kegiatan ini, sebanyak 100 sarang penyu diselamatkan. Program ini juga mencakup edukasi konservasi penyu yang ditujukan kepada pelajar, nelayan, dan masyarakat sekitar Banyuwangi. Edukasi tersebut diberikan sekitar 150 siswa-siswi Sekolah Menengah Pertama Negeri (SMPN) 1, sekitar 150 siswa-siswi Sekolah Dasar Negeri (SDN), serta sekitar 125 orang nelayan dan masyarakat setempat.

  BCA bekerja sama dengan Yayasan *Crab Ball* Mangrove Indonesia, menyelenggarakan kegiatan pelestarian *mangrove* dan Pemberdayaan Masyarakat melalui budi daya kepiting sistem *Crab-ball* di Desa Langensari, Blanakan, Subang,

Fakta Kehati Indonesia

23% ekosistem *mangrove* dunia berada di Indonesia dengan hampir **3,5 juta ha**

6 dari tujuh spesies yang ada di dunia dapat ditemukan di Indonesia

Hampir **150.000 orang utan** punah di Kalimantan dalam kurun waktu **16 tahun**

Hanya ada **68 ekor Badak Jawa** di TN Ujung Kulon

Jawa Barat. Kegiatan pembinaan berupa bantuan pembelian 1.000 unit alat budi daya kepiting *Crab-ball*, perangkat pendukung budi daya kepiting, bibit kepiting dan pakan. Selain itu, BCA memfasilitasi operasional kegiatan, pelatihan dan pendampingan intensif selama 1 (satu) kali masa panen yakni 3 (tiga) bulan. Sebagian dana hasil penjualan panen budi daya kepiting sistem *Crab-ball* akan disisihkan untuk pelestarian *mangrove*. Dana digunakan untuk pembelian bibit *mangrove*, penanaman dan pemeliharaan *mangrove* di kawasan *mangrove* desa tersebut.

Evaluasi Kinerja Lingkungan [103-3]

Pada saat ini BCA belum menetapkan metrik target yang berkaitan dengan pengelolaan lingkungan. Namun demikian, BCA menginginkan agar setiap kegiatan usaha dilakukan secara efisien. Efisiensi yang dilakukan BCA pada aspek lingkungan, termasuk energi, air, kertas dan lain-lain secara tidak langsung memengaruhi efisiensi berupa penurunan beban operasional bank.

Cost Efficiency Ratio (CER)

2016	2017	2018
43,9%	44,4%	44,3%

TANGGUNG JAWAB PENGEMBANGAN PRODUK DAN JASA KEUANGAN BERKELANJUTAN

"BCA tidak pernah berhenti untuk terus meningkatkan kualitas layanan dan produk demi menjadi bank yang lebih baik dengan melakukan inovasi"

"Best Data Governance in Banking Digital Services" Penghargaan dari Asosiasi Big Data Indonesia & AI."

1.722
Agen LAKU BCA

114 Tanggung Jawab Pengembangan Produk dan Jasa Keuangan Berkelanjutan

116 Inovasi dan Pengembangan Produk dan Jasa

120 Manfaat Layanan Keuangan Inklusif

122 Survei Kepuasan Pelanggan

123 Informasi Pendukung

124 Indeks isi Standar GRI

127 Referensi POJK 51

Tanggung Jawab Pengembangan Produk dan Jasa Keuangan Berkelanjutan

Sebagai *agent of trust,* bank memiliki risiko yang melekat pada produk dan layanan yang disediakan bagi masyarakat. Perkembangan teknologi yang bersamaan dengan semakin beragamnya produk-produk perbankan menambah paparan risiko penyalahgunaan produk dan layanan keuangan yang dapat mengurangi kepercayaan pemangku kepentingan.

Sebagai lembaga yang mengandalkan kepercayaan masyarakat, BCA harus mengelola bisnis secara bertanggung jawab sebagai bagian dari manajemen risiko dan reputasi. Dengan tingkat kepercayaan yang tinggi, nasabah atau masyarakat akan terus menyimpan dana dan menggunakan layanan perbankan yang disediakan. Sehingga, bank dapat menyalurkan dana tersebut untuk menggerakkan perekonomian bangsa. [103-1]

PENDEKATAN BCA [103-2]

BCA tidak pernah berhenti untuk terus meningkatkan kualitas layanan dan produk demi menjadi bank yang lebih baik dengan melakukan inovasi. Bagi BCA inovasi bukan soal kekinian dan kecanggihan, roh dari inovasi adalah memberikan manfaat dan nilai tambah bagi seluruh masyarakat Indonesia dan berkontribusi bagi perekonomian nasional. Prinsip ini pula yang mendasari layanan keuangan digital yang dibangun untuk mendukung layanan solusi perbankan *multi-channel* yang terintegrasi.

Bersamaan dengan pengembangan produk dan layanan perbankan, BCA fokus untuk menjaga prinsip kehati-hatian dan pelaksanaan kepatuhan, berpartisipasi dalam mencegah kejahatan keuangan serta mengembangkan keuangan berkelanjutan.

Layanan keuangan yang bertanggung jawab tidak terlepas dari aspek perlindungan nasabah sejak memperkenalkan produk dan layanan keuangan, tetapi juga pada tahap pelayanan pelanggan hingga perlindungan keamanan data nasabah.

Sebagai bagian dari komitmen BCA untuk menjadi bank yang bertanggung jawab, BCA menyelenggarakan program edukasi literasi keuangan serta menyediakan layanan keuangan inklusif.

BCA Nilai sebuah *Brand*

Komitmen BCA kepada nasabah sejak dahulu tetap sama yaitu perhatian terhadap kualitas layanan yang cermat, tepat, dan akurat. *Service quality* menjadi salah satu prioritas BCA dalam pengembangan layanan kepada nasabah setia.

Perbaikan dan inovasi berkelanjutan sesuai kebutuhan nasabah dan perkembangan teknologi terus dilakukan. BCA aktif mengembangkan dan mendorong layanan *digital banking* yang inovatif agar nasabah dapat menikmati solusi perbankan secara cepat, mudah, aman, dan nyaman.

Konsistensi BCA untuk meningkatkan kualitas layanan telah membuahkan apresiasi dari nasabah dan meningkatkan bisnis secara keseluruhan. Pada 2018, BCA menjadi satu-satunya perusahaan Indonesia yang masuk dalam daftar BrandZ Top 100 Most Valuable Global Brands. Selama 4 tahun berturut-turut, BCA meraih BrandZ Top 50 Most Valuable Indonesian Brands pada peringkat pertama.

Berdasarkan survei Millward Brown yang merupakan riset dengan mengombinasikan nilai finansial yang diciptakan oleh sebuah *brand* dan kontribusi *brand*.

USD 12,7 miliar

Nilai Brand BCA, tumbuh 20,2% dari USD10,53 miliar pada 2017

#99

Peringkat Global Top 100 BrandZ, satu-satunya brand asal Indonesia

#1

Peringkat BrandZ Top 50 Most Valuable Indonesia Brands 2018, untuk keempat kalinya

Inovasi dan Pengembangan Produk dan Jasa

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, sejalan dengan tata nilai yang ditanamkan BCA "Kerjasama Tim, Fokus Pada Nasabah, Berusaha Mencapai yang Terbaik, dan Integritas." [103-2]

Layanan Keuangan Digital

BCA terus mengembangkan produk dan layanan keuangan untuk memenuhi kebutuhan finansial nasabah yang sejalan dengan perkembangan tren digital terkini seperti dalam bentuk *internet banking, mobile banking* dan layanan keuangan berbasis teknologi aplikasi. BCA telah dan akan terus mengembangkan serangkaian produk digital yang lengkap, dapat diandalkan dengan segmentasi nasabah yang tepat.

Untuk gaya hidup *milennials* yang aktif, BCA menyediakan aplikasi Sakuku yang merupakan produk uang elektronik berbasiskan aplikasi ponsel pintar, menggantikan kartu debit, yang juga bisa digunakan oleh non nasabah. Sakuku memungkinkan kemudahan melakukan transaksi perbankan sehari-hari seperti pembayaran, isi pulsa, *split* belanja hingga tarik tunai. Sejak peluncurannya aplikasi Sakuku sudah diunduh lebih dari 500 ribu kali di *platform* Android.

BCA melakukan langkah inovatif untuk segmen korporasi dan UKM. BCA mengembangkan *Applications Program Interface* (API). API BCA dibuat untuk memenuhi kebutuhan pelaku *financial technology* akan layanan transaksi perbankan yang mudah dengan mengintegrasikan situs maupun aplikasi mereka dengan sistem transaksi perbankan BCA.

BCA Berdayakan UMKM dan Koperasi

BCA melalui Koperasi Karyawan Mitra Sejahtera BCA Bandung dan KCU Bandung bekerja sama dengan *Co-op Mart Community* mendukung pemberdayaan petani dan elektronifikasi melalui pembukaan rekening dan penyediaan mesin rekam data elektronik (EDC). Dengan demikian, anggota *Co-op Mart* khususnya pengusaha UMKM dan petani di Jawa Barat dapat memenuhi kriteria *bankable*.

Co-op Mart adalah ikon koperasi yang diinisiasi Koperasi Nasional bagi pelaku koperasi dan UKM yang ingin maju dan berkembang menembus pasar yang lebih tinggi, disajikan dengan format *minimarket* di mana pemilik adalah pelanggan, atau pelanggan adalah pemilik.

BCA juga memfasilitasi nasabah serta mitra kerja BCA, untuk menambah wawasan melalui *workshop*. Sejak 2011, BCA menyelenggarakan acara tahunan Indonesia *Knowledge Forum* (IKF). Pada tahun 2018, Forum IKF

VII bertajuk *Fostering Innovation and Creating Value Through Digital Transformation*, diselenggarakan 9-10 Oktober 2018 dan menghadirkan kurang lebih 20 pembicara inspiratif dari beragam industri. Pada kesempatan itu para peserta forum saling berbagi ilmu pengetahuan dan pengalamannya dalam membangun inovasi dan memperkuat sebuah nilai transformasi digital.

BCA secara konsisten terus memperkuat layanan digital untuk memenuhi kebutuhan nasabah. Pada tahun 2018, BCA memperkenalkan layanan transaksi *transfer* berteknologi *Quick Response* (QR), dengan nama Code QRku. Solusi perbankan ini melengkapi fitur BCA *Mobile* dan Sakuku.

Keamanan Data dan Privasi Nasabah

Dalam pengembangan produk dan layanan digital, BCA tetap mengutamakan mitigasi risiko. Hal ini dilakukan untuk perlindungan konsumen terutama *operational risk* dan *compliance risk* serta privasi nasabah. Secara alami, BCA memperbarui dan melakukan pengkinian layanan digital termasuk fitur-fitur pengamanannya. Sejak tahun 2016, GSIT (*Group Strategic Information Technology*) telah menerima sertifikasi ISO/IEC 27001:2013 untuk Sistem Manajemen Keamanan Informasi (*Information Security Management System*) pada *Data Center Network Services* dan *Data Center Operation Services*.

Dalam hal pengelolaan data, BCA memperoleh penghargaan *"Best Data Governance in Banking Digital Services"* dari Asosiasi *Big Data* Indonesia & AI (ABDI) dalam gelaran DataGovAI *Summit, Expo & Awards* 2018.

Selama periode pelaporan tidak terdapat kasus signifikan yang dilaporkan sebagai pelanggaran atas keamanan data dan privasi nasabah. [418-1]

Evaluasi Produk

Sebelum menerbitkan produk atau layanan keuangan, BCA melakukan evaluasi terhadap setiap rencana produk dan aktivitas baru untuk memastikan bahwa produk atau aktivitas baru tersebut telah memenuhi ketentuan yang berlaku, termasuk tinjauan risiko.

Sesuai dengan peraturan perundangan, 100% produk dan layanan keuangan yang diterbitkan BCA telah dievaluasi mencakup seluruh risiko termasuk keamanan pelanggan. Selama masa pelaporan, Seluruh solusi perbankan yang diluncurkan BCA telah melalui serangkaian prosedur dan BCA tidak melakukan penghentian atau penarikan produk keuangan dari masyarakat.

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. [103-3][FS6]

Akses Layanan Keuangan

(Per Desember 2018)

19+ Juta Total Rekening	**17.778** Total ATM	**1.249** Total Kantor Cabang
RATUSAN RIBU Total Mesin EDC	**156 Juta** Total Transaksi Cabang	**2.030 Juta** Total Transaksi ATM
1.932 Juta Total Transaksi Mobile Banking	**2.263 Juta** Total Transaksi Internet Banking	**14.866 Triliun** Total Nilai Transaksi Cabang (Rp)
2.303 Triliun Total Nilai Transaksi ATM (Rp)	**1.389 Triliun** Total Nilai Transaksi Mobile Banking (Rp)	**9.107 Triliun** Total Nilai Transaksi Internet Banking (Rp)

Walaupun perbankan digital terus berkembang, BCA tetap mengembangkan layanan konvensionalnya dengan memperluas ekspansi kantor cabang untuk nasabah setianya. Walau transaksi cabang hanya sebesar **2%**, namun nilai transaksi di kantor cabang masih mencapai **54%** dari total nilai transaksi sebesar **Rp27.664,7 triliun** sedangkan nilai transaksi secara digital sebesar **Rp12.798,6 triliun.**

Gerbang Pembayaran Nasional

Pada 2018 Pemerintah menerapkan sistem Gerbang Pembayaran Nasional (GPN) di Indonesia yang menyatukan semua gerbang pembayaran perbankan nasional menjadi satu. Dengan GPN, nasabah tak perlu mencari mesin transaksi yang sama dengan bank penerbit kartu dan biaya transaksi antar bank menjadi lebih murah dibandingkan selama ini yang memanfaatkan jasa dari luar negeri. Lebih luas lagi sistem pembayaran bisa semakin efisien karena adanya sharing infrastruktur antar bank di Indonesia dan mendorong kemandirian sistem pembayaran nasional.

Menandai dukungan dan partisipasi untuk menyukseskan GPN ini, pada Mei 2018 BCA meluncurkan Kartu Paspor BCA GPN. BCA sudah menyediakan tiga jenis kartu, yakni kartu debit BCA, BCA Platinum debit, dan BCA Gold debit. Kartu GPN berteknologi *chip* milik BCA juga berlaku di mesin bank lain.

Manfaat Layanan Keuangan Inklusif

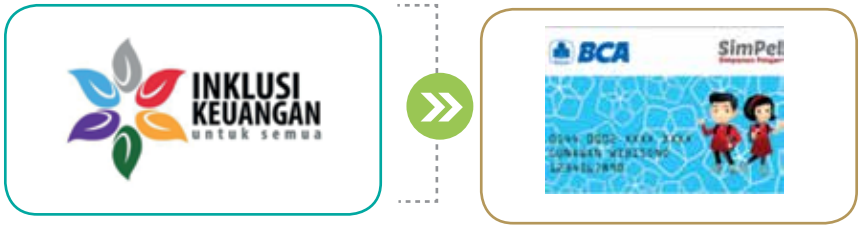
BCA menyediakan dua produk *Branchless Banking* yaitu LAKU BCA yang merupakan produk *Basic Saving Account* dan DUITT yang berbasis uang elektronik. Penyediaan layanan LAKU BCA dan DUITT dilakukan melalui kerja sama dengan pihak lain (agen) dan didukung dengan penggunaan sarana teknologi informasi.

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). Program LAKU Pandai merupakan upaya untuk memfasilitasi dan mendekatkan masyarakat dengan layanan perbankan, sehingga masyarakat memiliki akses yang memadai terhadap berbagai layanan dan transaksi keuangan.

LAKU BCA merupakan rekening tabungan perorangan, dengan persyaratan yang mudah dipenuhi. Transaksi LAKU BCA dilakukan di agen yang berlokasi di sekitar area masyarakat dan bukan bertransaksi di kantor bank. Fitur LAKU BCA, antara lain pembukaan dan penutupan rekening, setoran dan tarikan tunai, *inquiry* mutasi rekening, serta cek saldo.

DUITT atau DUIT Telepon adalah layanan sistem pembayaran dan keuangan bekerja sama dengan pihak ketiga (agen) serta menggunakan sarana *Electronic Data Capture* (EDC) untuk bertransaksi. Berbeda dengan LAKU BCA, DUITT bukan merupakan simpanan sehingga tidak dijamin oleh Lembaga Penjamin Simpanan (LPS), saldo maksimum 5 juta rupiah 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. [103-2]

Simpanan Pelajar



Untuk segmen pelajar, BCA meluncurkan produk Simpanan Pelajar yaitu SimPel dan Simpel iB bagi pelajar pada 25 Oktober 2016. SimPel ditujukan bagi pelajar PAUD, SD, SMP dan SMA yang berusia di bawah umur 17 tahun dan belum memiliki KTP.

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.

SimPel dan SimPel iB adalah pelaksanaan Perpres Strategi Nasional Keuangan Inklusif yang diselenggarakan oleh OJK dan industri jasa keuangan. Tujuan Simpanan Pelajar adalah menumbuh kembangkan minat menabung pada para siswa.

ATM Wicara untuk Penyandang Disabilitas Netra

Selain produk-produk keuangan inklusif, BCA menyediakan layanan keuangan yang inklusif bagi penyandang 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:

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

Program Laku Pandai

Laku Pandai disingkat dari Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif menyediakan produk-produk keuangan yang sederhana, mudah dipahami, dan sesuai dengan kebutuhan masyarakat yang belum dapat menjangkau layanan keuangan.

1.722
Agen
LAKU BCA

LAKU BCA

Menabung Semudah Tersenyum

Transaksi tidak hanya bisa dilakukan lewat agen, namun juga melalui ponsel. Cukup mengakses *141#, pilih BCA, lalu pilih produk LAKU/DUITT untuk pengecekan saldo dan mutasi.

55.979
LAKU BCA
Nasabah

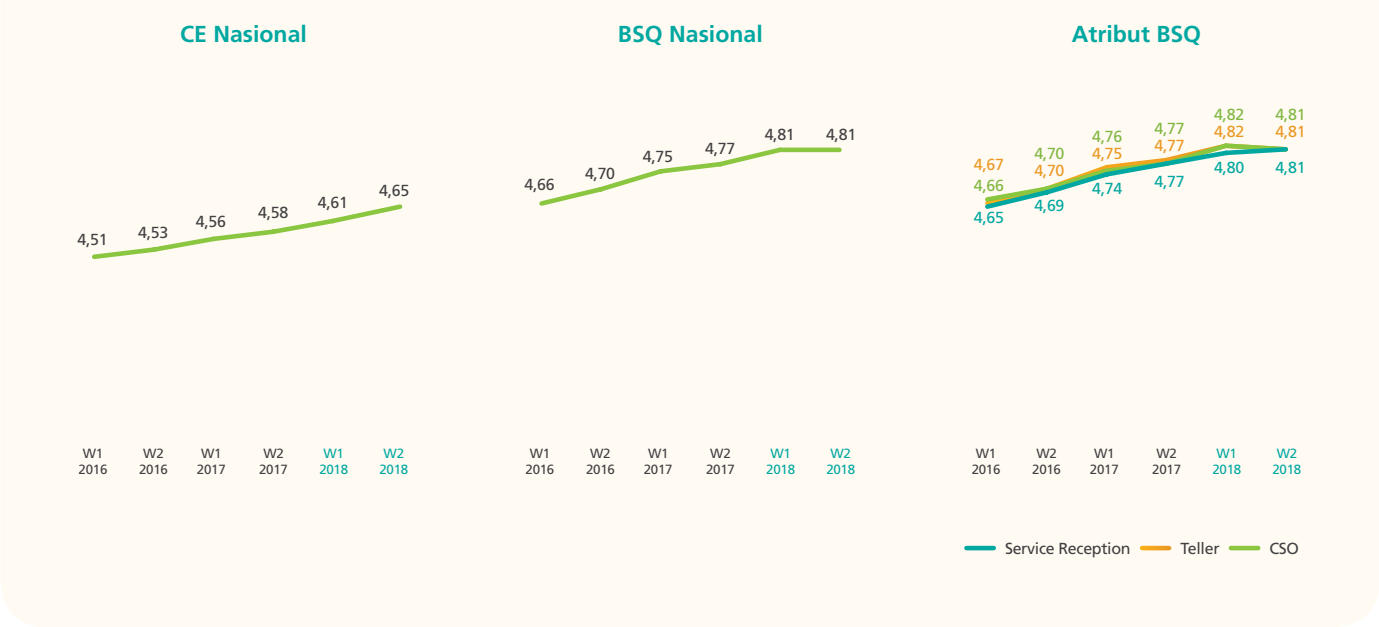
Survei Kepuasan Pelanggan [103-3]

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



Informasi Pendukung

PROFIL KARYAWAN

A. BERDASARKAN STATUS

Status Karyawan	2018		2017		2016	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Tetap	9.418	14.504	9.664	14.679	9.654	14.163
Tidak Tetap (termasuk kontrak, percobaan, *trainee*)	485	557	516	580	564	692
Total berdasarkan gender	9.903	15.061	10.180	15.259	10.218	14.855
TOTAL		24.964		25.439		25.073

B. BERDASARKAN MASA KERJA

Masa Kerja	2018		2017		2016	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 1 Tahun	510	667	671	1.041	1.862	893
> 1 - 5	2.262	4.705	2.247	4.801	2.846	1.514
> 5 - 10	928	1.698	685	1.117	609	431
> 10 - 15	327	446	268	353	613	324
> 15 - 20	600	1.112	706	1.230	3.735	2.312
> 20	5.246	6.440	5.603	6.717	4.303	4.540

C. BERDASARKAN JENJANG PENDIDIKAN

Pendidikan	2018		2017		2016	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
SMA (atau kurang dari)	2.380	1.977	2.688	2.180	3.075	2.324
Diploma (D1-D4)	571	1.427	642	1.609	745	1.795
S1	6.449	11.294	6.396	11.124	5.773	9.558
S2	469	369	450	345	418	290
S3	4	1	4	1	3	1

D. BERDASARKAN JENJANG JABATAN

Jenjang Jabatan	2018		2017		2016	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Eksekutif	57	27	62	27	53	19
Manager	2.066	2.280	2.017	2.152	1.909	1.931
Staf	6.746	12.584	6.950	13.044	6.577	11.971
Non Staf	1.004	177	1.151	36	1.475	47

E. BERDASARKAN RENTANG USIA

Rentang Usia	2018		2017		2016	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
<25 tahun	953	1.787	1.082	2.305	881	2.079
> 25 - 30	1.969	4.159	1.848	3.858	1.395	2.671
> 30 - 35	804	1.256	676	953	516	695
> 35 - 40	415	788	525	1.070	791	1.644
> 40 - 45	1.258	2.454	1.498	2.780	1.938	3.133
> 45 - 50	2.429	2.946	2.605	2.824	2.674	2.611
> 50	2.045	1.678	1.946	1.469	1.819	1.135

Indeks Isi Standar GRI

Laporan Keberlanjutan SR BCA 2017 disusun 'sesuai dengan' Standar GRI dengan opsi 'inti'. Laporan ini mengacu pada informasi yang diungkapkan untuk umum dalam Laporan Tahunan BCA 2018.

Menggunakan Standar GRI 2016

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102-49	Perubahan dalam Pelaporan	11
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102-52	Siklus Pelaporan	Tahunan
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	b. Penerapan Keuangan Berkelanjutan, paling sedikit meliputi:	
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	1) Pengelolaan risiko atas penerapan keuangan berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup;	24
	2) Pemanfaatan peluang dan prospek usaha; dan	24
	3) Penjelasan situasi eksternal ekonomi, sosial, dan lingkungan hidup yang berpotensi mempengaruhi keberlanjutan LJK, emiten, dan perusahaan publik.	25
5	Tata kelola keberlanjutan memuat:	
	a. Uraian mengenai tugas bagi Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.	30-33
	b. Penjelasan mengenai pengembangan kompetensi yang dilaksanakan terhadap anggota Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan.	33
	c. Penjelasan mengenai prosedur LJK, Emiten, dan Perusahaan Publik dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan Lingkungan Hidup, termasuk peran Direksi dan Dewan Komisaris dalam mengelola, melakukan telaah berkala, dan meninjau efektivitas proses manajemen risiko LJK, Emiten, dan Perusahaan Publik.	30-33
	d. Penjelasan mengenai pemangku kepentingan yang meliputi:	
	1) Keterlibatan pemangku kepentingan berdasarkan hasil penilaian (*assessment*) manajemen, RUPS, surat keputusan atau lainnya; dan	49
	2) Pendekatan yang digunakan LJK, Emiten, dan Perusahaan Publik dalam melibatkan pemangku kepentingan dalam penerapan Keuangan Berkelanjutan, antara lain dalam bentuk dialog, survei, dan seminar.	49
	e. Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan.	48
6	Kinerja keberlanjutan paling sedikit memuat:	
	a. Penjelasan mengenai kegiatan membangun budaya keberlanjutan di internal LJK, Emiten, dan Perusahaan Publik.	51
	b. Uraian mengenai kinerja ekonomi dalam 3 (tiga) tahun terakhir meliputi:	54-67
	1) Perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi dalam hal Laporan Keberlanjutan disusun secara terpisah dengan Laporan Tahunan; dan	63-65
	2) Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan.	63-65
	c. Kinerja sosial dalam 3 (tiga) tahun terakhir:	68-103
	1) Komitmen LJK, Emiten, atau Perusahaan Publik untuk memberikan layanan atas produk dan/atau jasa yang setara kepada konsumen.	69
	2) Ketenagakerjaan, paling sedikit memuat:	
	a. Pernyataan kesetaraan kesempatan bekerja dan ada atau tidaknya tenaga kerja paksa dan tenaga kerja anak;	71
	b. Persentase remunerasi pegawai tetap di tingkat terendah terhadap upah minimum regional;	76-77
	c. Lingkungan bekerja yang layak dan aman; dan	76
	d. Pelatihan dan pengembangan kemampuan pegawai.	73-74

No	Laporan Keberlanjutan memuat informasi mengenai:	Halaman
	3) Masyarakat, paling sedikit memuat:	
	a. Informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap masyarakat sekitar termasuk literasi dan inklusi keuangan;	80, 81-103
	b. Mekanisme pengaduan masyarakat serta jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti; dan	69
	c. TJSL yang dapat dikaitkan dengan dukungan pada tujuan pembangunan berkelanjutan meliputi jenis dan capaian kegiatan program pemberdayaan masyarakat	82-83
	d. Kinerja Lingkungan Hidup bagi LJK, Emiten, dan Perusahaan Publik, paling sedikit memuat:	105-113
	1) Biaya Lingkungan Hidup yang Dikeluarkan;	106
	2) Uraian Mengenai Penggunaan Material yang Ramah Lingkungan, Misalnya Penggunaan Jenis Material Daur Ulang; dan	107
	3) Uraian Mengenai Penggunaan Energi, Paling Sedikit Memuat:	
	a. Jumlah dan intensitas energi yang digunakan; dan	108
	b. Upaya dan pencapaian efisiensi energi yang dilakukan termasuk penggunaan sumber energi terbarukan;	107-108
	e. Tanggung jawab pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan	114-123
	1) Inovasi dan pengembangan Produk dan/atau Jasa	117
	2) Jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya bagi pelanggan	118
	3) Dampak positif dan dampak negatif yang ditimbulkan dari Produk dan/atau Jasa dan proses distribusi, serta mitigasi yang dilakukan untuk menanggulangi dampak negatif	118
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2018 Sustainability Report

To Inspire Wholeheartedly

GRUP BCA

BCA

Always by your side

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To Inspire Wholeheartedly

BCA has been wholeheartedly present in and growing with the community for more than 60 years, providing safe, convenient and reliable banking services for our customers. BCA continues to work hard in order to better understand the demands of our customers and to provide the best solutions for all necessities, so as to evolve together with our customers.

BCA operates its business by always adhering to the norms and the rules that apply in every line of business. BCA is also actively engaged in social development, environmental preservation and is one of the founding pioneers in implementing sustainable governance in the Indonesian banking industry.

With its vision of developing the very best products for the people and a reputation as the Bank they can fully rely on, working as an important pillar of the Indonesian economy BCA will continue to be wholeheartedly present and grow with the community in order to provide the maximum benefits and to inspire all stakeholders.

SUSTAINABLE FINANCE

BCA Sustainability Strategies

Sustainability Vision

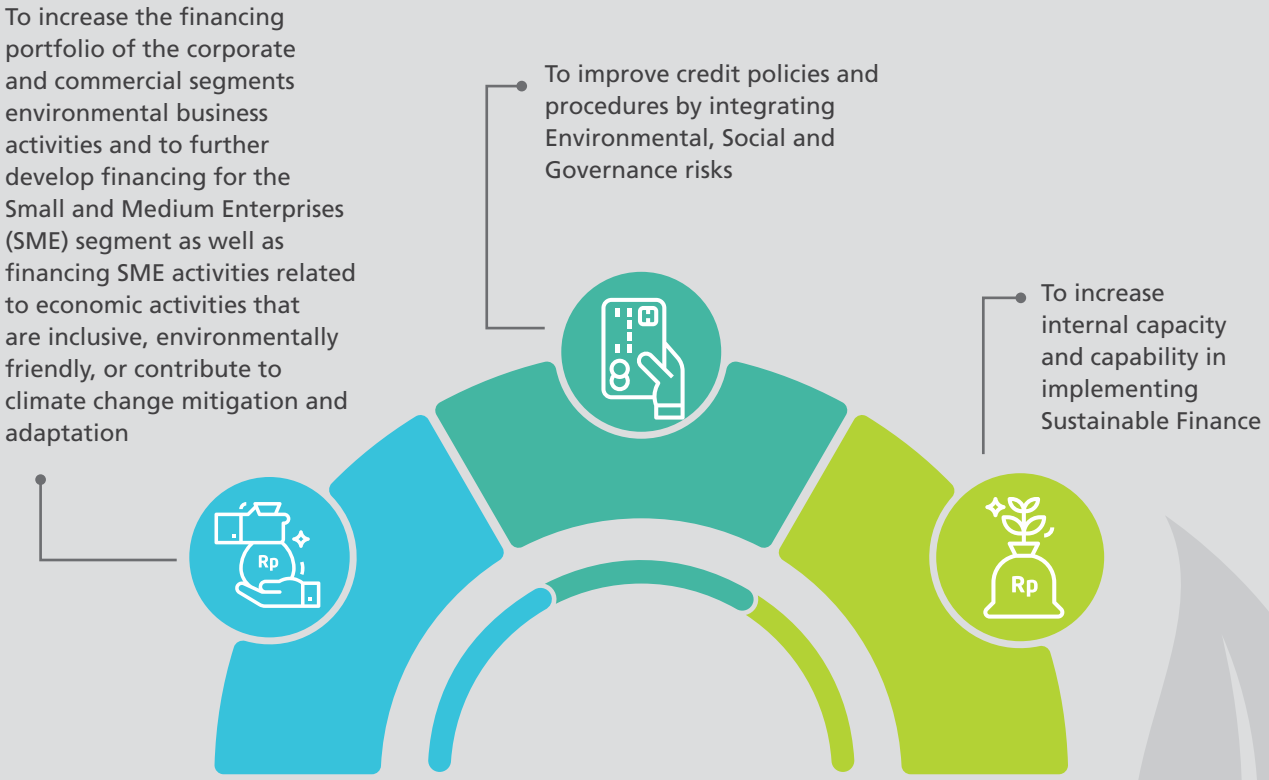
Sustainability forms an integral part of BCA's commitment to realizing the Company's Vision, which is to be known as 'the bank of choice and a community who serves as a major pillar of the Indonesian economy'. In realizing this vision, BCA has developed work programs based on the following missions:

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

BCA's Sustainability mission is reflected in "to be a major pillar of the Indonesian economy", which entails BCA being supportive of Indonesia's economic growth that applies the principles of Sustainable Development.

The meaning of Sustainable Finance for BCA is to provide inclusive financial solutions including Sustainable Financing and inclusive financial services, as well as to implement Sustainable and Systematic Financial values in a systematic and comprehensive manner continuously while also providing financial services based on the principles of Sustainable Financial in order to increase value for stakeholders.

BCA's commitment for the Sustainable Financial Action Plan 2019-2023



Sustainable Financial Action Plan

2018 marked one of the very important milestones for BCA in its efforts to create Sustainable Finance. BCA launched the Long-term Sustainable Financial Action Plan (RAKB) for the 2019-2023 period, and priority program for 2019, which was submitted to the Financial Services Authority (OJK) in November 2018.

RAKB provides strategic direction for BCA in developing financing portfolios for sustainable business activities and the changes that must be implemented by the Bank towards the relevant business processes and Risk Management in order to integrate the management of Environmental, Social and Governance (ESG) risks in the Bank's business activities.

Prior to this, BCA played a role as one of the pioneers of Sustainable Finance initiated by the Financial Services Authority through "First Movers regarding Designable Banking" throughout 2015-2017, which was developed into the Indonesian Sustainable Financial Initiative (IKBI) in May 2018.

The establishment of IKBI was a concrete manifestation of Indonesia's banking commitment in implementing Sustainable Financial practices that are inclusive in the financial services sector. This IKBI platform is open to the financial services industry of banks and non-banks, issuers, and other relevant industrial sectors.

In implementing Sustainable Finance BCA has applied the principle of reducing and reusing natural resources in order to minimize any negative impacts on the environment due to our operational activities. Through this principle, the implementation of Sustainable Finance at BCA is a complete portfolio, policies and procedures as well as banking activities that are in line with Sustainable Development.

2018 Sustainability Highlights [102-15]

In the concept of sustainable finance, banks prioritize any form of financial service integrating economic, social, and environmental interests.

19+ Million
Number of Accounts

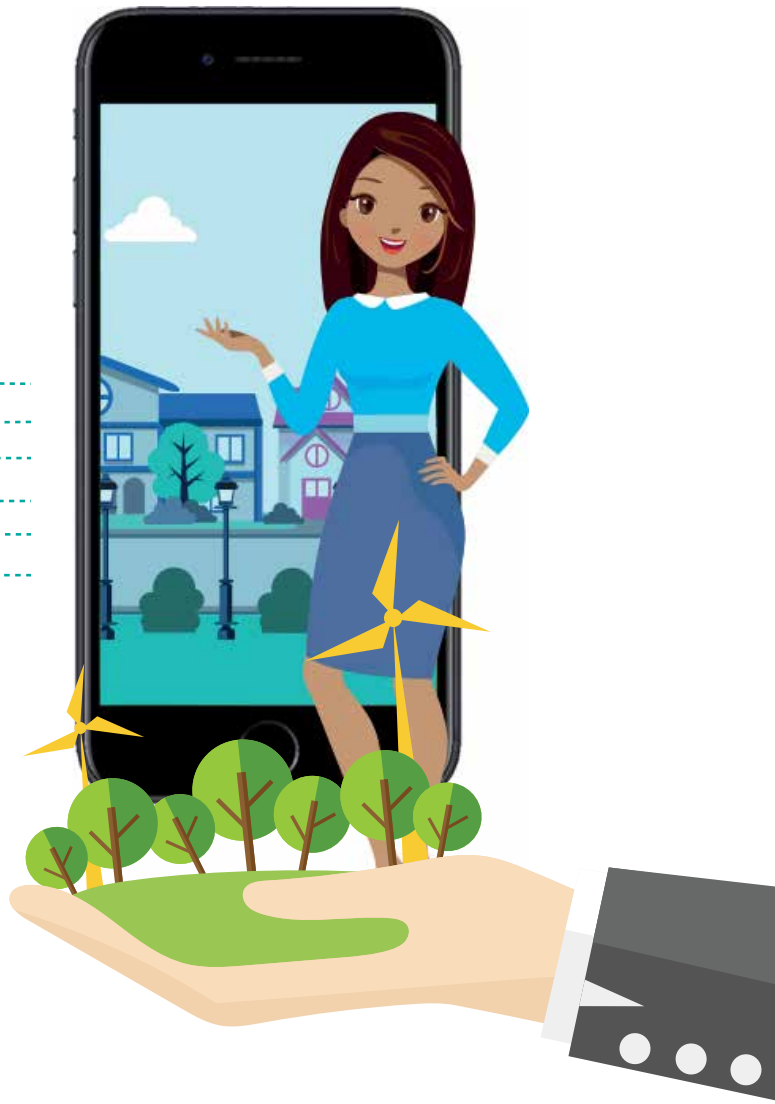
4.63
Index Customer Engagement
(Scale: 5)

60.4%
Female Employees

Rp6.9 trillion
Paid taxes

72,954
Financial literacy beneficiaries

9.2%
(for the last 3 years)
decreased in paper consumption



Sustainable Index

Biodiversity (Kehati)

KEHATI

The SRI Kehati Index refers to the Sustainable and Responsible Investment criteria. Companies in this index are considered to have Environmental Concerns, Corporate Governance, Community Involvement, Human Resources, Human Rights, and Business Behavior with Business Ethics that are accepted at the international level.

BCA received Certificate as a Constituent of Sustainable Investment (SRI) Kehati Index.

MSCI Indonesia ESG Leaders

MSCI

This index considers ESG performance exposure with its peers in the Indonesian Capital Market.

BCA was ranked 1st in the list of 10 MSCI Indonesian ESG Leaders Main Constituents as of January 31, 2019.

FTSE4Good ASEAN 5 Index

FTSE Russell

It is an index chosen and sorted out transparently and determined based on Environmental, Social and Governance criteria (ESG) in the ASEAN Capital Market.

BCA was ranked 4th in the list of 10 Main Constituents on January 31, 2019.

Community

Rp 27.81 trillion

Sustainable Financing (KUBL, Non MSME)

Business

Rp 25.9 trillion

Net Profit

4.0%

Return on Asset

Employee

24,941

Number of Employees

207,513

Training Days

Social and Environmental Responsibility

629
Bakti BCA Scholarship Recipients

482
Participants of Non-degree Education Program

4,190
Bakti BCA Internship Participants

17
Bakti BCA Schools Assisted

12
Assisted Tourism Villages

Environment

1.96%

Electricity Intencity Reduce in Menara BCA, Wisma Asia II, and Wisma Pondok Indah

ECONOMIC ASPECT

BCA achieved positive balanced sheet growth throughout 2018

Number of Branches

1.1% YoY

2016	1,211
2017	1,235
2018	1,249

Number of Accounts (Rp million)

11.7% YoY

2016	15.583
2017	17.048
2018	19.040

Net Profit (Rp trillion)

10.9% YoY

2016	20.6
2017	23.3
2018	25.9

Total Loans (Rp trillion)

15.1% YoY

2016	415.9
2017	467.5
2018	538.1

Third Party Funds (Rp million)

8.4% YoY

2016	530,134
2017	581,115
2018	629,812

KUR Loans (Rp billion)

12.2% YoY

2016	N/A
2017	103.5
2018	116.2

MSME Loans (Rp trillion)

27.6% YoY

2016	48.2
2017	55.7
2018	71.1

Infrastructure Financing (Rp trillion)

42.3% YoY

2016	22.5
2017	30.5
2018	43.4

Sustainable Financing (Rp trillion)

23.53% YoY

2016	18.88
2017	22.51
2018	27.81

Local Community Involvement for Sustainable Financing

Activities	Partners
Training and capacity building	The Financial Services Authority (OJK), the Indonesia Sustainable Finance Initiative, and other institutions
Strategy and action planning	Indonesian Sustainable Finance Initiative, WWF Indonesia, Sustainability Consultant
Community Empowerment	UNICEF, PMI, Perdami, consultants and other institutions
Sustainable Development Goals	SDG Indonesia One initiated by Ministry of Finance of Republic of Indonesia and other institutions

Overview of Economic Aspect Performance

Description	Unit	2018	2017	2016
Operating Income	Rp trillion	63.0	57.0	53.8
Net Profit	Rp trillion	25.9	23.3	20.6
Economic performance regarding Sustainable Financing				
Nominal products and/or services that meet sustainable business criteria (KUBL, Non MSME)	Rp trillion	27.81	22.51	18.88
Percentage of the Sustainable Financing portfolio to the total portfolio	%	5.17	4.81	4.54
Financial Inclusion Performance				
Laku BCA Distribution				
a. Number of Agents	Person	1,722	362	280
b. Number of Customers	Person	55,979	17,231	10,206

ENVIRONMENTAL ASPECTS

BCA has conducted several activities in its offices in order to support energy efficiency

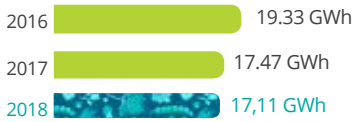
To improve the performance of building management through the utilization of a Smart Office System, replacing every lamp and maximizing the use of energy-saving equipment

36

Offices that implement the Green Office principle

decrease **1.96 % yoy**

Reducing the consumption of electricity in Menara BCA, Wisma Asia II and Wisma Pondok Indah



Digitalization of internal services and financial services so as to reduce material use and at the end also minimize emissions

BCA through Bakti BCA activities consistently supports the preservation of biodiversity in Indonesia

6 orangutans

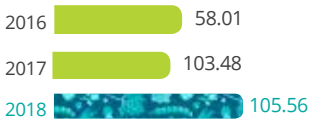
Release of orangutans in Kalimantan

7,500

mangrove seeds planted in Sumatera, Java, and Kalimantan

105.56 billion Rupiah

Bakti BCA



Summary of Environmental Performance

Description	Unit	2018	2017	2016
Electricity Use at BCA Tower, WA II, WPI	kWh	17,114,118	17,456,672	19,332,116
Water Consumption	m^3	45,168	53,404	56,597
Paper Consumption	Rim	35,630	37,577	41,340
Investment in Environmental CSR	Rp million	1,107	688	745

SOCIAL ASPECT

Our Human Resources develop and strengthen the characters and competencies in order to achieve BCA's aspirations

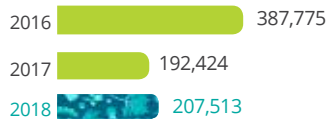
Number of Employees

24,941
Employees

Female Employees

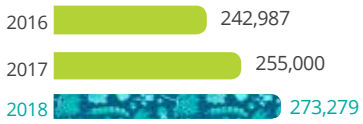
15,068
Female Employees

Number of Training Days



207,513
Training Days

Training Expenses (Rp million)



273,279
Training Expenses (million Rupiah)

Bakti BCA for the community is a long-term, empowering approach, with a particular aim of increasing the value of the Company's franchise

167
Graduates of Non-Degree Education

± 15,570
Number of fostered clinic's patients

504 billion Rupiah
Donation through WWF Indonesia Newstree for mangrove plantation

Summary of Social Performance

Description	Unit	2018	2017	2016
Number of training participants	Person	60,448	56,830	63,460
Employees Education and Training Fees	Rp million	273,279	255,000	242,987
Number of Laku BCA Agents	Person	1,722	362	280
Amount of Laku BCA customers savings	Rp billion	4.9	1.2	0.8
Number of financial literacy educational programs	Person	72,954	89,266	60,837
Bakti BCA Investment	Rp billion	105.6	103.5	58

About BCA's Sustainability Report [102-52]

The 2018 BCA Sustainability Report presents information regarding BCA's sustainability performance related to Profit-Planet-People completing the Annual Report, which is published along with this report. This report is intended for BCA stakeholders discover the details related to the performance and approach taken by the Banks in managing our Corporate Social Responsibility and the implementation of Sustainable Finance across Indonesia.

BCA publishes Sustainability Reports every year for stakeholders, especially concerning the non-financial performance information that is significant for the sustainability of BCA's business. As one of the largest financial services industries in Indonesia, BCA contributes significantly to the achievement of the Sustainable Development Goals and the success of development programs through a financing portfolio that has been increasing every year, BCA directly participates in building communities through Bakti BCA with the aim of improving community welfare that will be presented in the next discussion.

Reporting Reference [102-54][102-56]

This report was prepared following the 'in-accordance' provisions in the Global Reporting Initiatives Sustainability Reporting Standards (GRI Standards) and Disclosures of the Financial Services Sector (FSSD). The option adopted in this report is the 'core' option, for material topics.

In the 2017 Sustainability Report, BCA began reporting the contents of the report in accordance with Annex-II of the Financial Services Authority Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies.

BCA has not conducted any external assurance in this 2018 Sustainability Report.

Scope of Reporting Limits

[102-9][102-10]
[102-48][102-49][102-50][102-51]

The 2018 BCA Sustainability Report contains information regarding BCA's ongoing policies and performance from 1 January to 31 December 2018. The BCA 2017 Sustainability Report was published in April 2018 and can be accessed on the Company's website: www.bca.co.id.

The financial performance report covers the business of BCA and its subsidiaries, while non-financial data and information including the management of Social and Environmental Responsibilities only covers the activities and performance of the Bank, unless stated otherwise.

The banking business process operated by BCA utilizes various suppliers of goods and services, mainly to support banking operations, including service for stationery and office supplies, Information Technology services, consulting services and other services. The Bank does not use the services of external parties for core business processes.

In the presentation of this report, there is no data or information that has been restated from the previous report and there is no change in method, for limitation of scope, there is a presentation of data and information in this Sustainability Report compared to the previous limitation scope.

Sustainability Topics in this Report

[102-46][102-49]

This Sustainability Report presents material regarding sustainability discussions for BCA that cover policies, initiatives, activities, achievements and challenges that have been confronted throughout the reporting year. In each discussion there are one or more sustainability topics based on the GRI Standard.

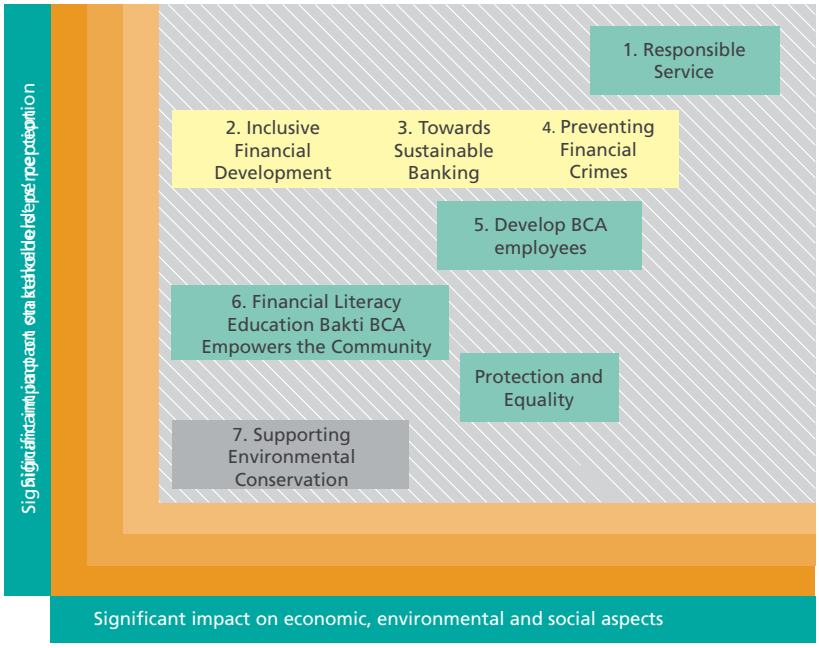
In selecting the discussions for this report, BCA chooses material sustainability topics that have significant and important impacts on stakeholder perceptions. The steps taken in determining material topics are based on the guidelines in the GRI Standard, as described below:

Sustainable topic in this Sustainability Report

Material topics presented in this report are topics that we consider to have significant sustainability impacts and are important issues for stakeholders.

The material topics presented in this report are the same as those presented in the 2017 report, since they are still relevant and appropriate in addressing BCA operations in 2018. The following diagram illustrates the selection of material topics that we have presented in this Report.

Sustainability Discussion Materiality Matrix



List of material topics and its limitations [102-47]

		Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
1.	Responsible Service	Labelling of Products and Services		V		V		
		Customer's Privacy		V		V		

Why this is a Material Topic
[103-1]
Financial products and services provided by BCA must meet the relevant regulations and requirements and the Bank is responsible for ensuring that the products and services sold are in accordance with the expectations of each customer, performed fairly and transparently, and provides access to information services and customer services at all times.

The Bank is also responsible for maintaining the security and confidentiality of customer data in accordance with regulatory provisions in order to prevent fraud and the misuse of customer data for the benefit of others or without customer consent.

Providing a responsible service is closely related to Compliance Risk and the Bank's Reputation Risk.

2.		Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
	Financial Inclusion Development	Local community		V	V	V		
	Financial Literacy and Inclusive Banking Education	Products and Services' Labelling	V			V		

Why this is a Material Topic
[103-1]
Based on the Financial Services Authority 's report, financial inclusion in Indonesia has achieved 63% of the total population in 2017. There are still opportunities to improve the financial services that are accountable to the community, especially in remote areas that have not been reached by the Bank's offices.

The government is targeting financial inclusion of 75% by 2019 through the Office of Financial Services initiative in the framework of Inclusive Finance (LAKU PANDAI) and financial literacy education including school-age children to foster a spirit of saving through Student Employment products (SimPel and SimPel iB). Inclusion and financial skills are required to equalize opportunities and independence for the community to improve their welfare through the help of Sustainable Financial products and services.

3.		Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
	Towards Sustainable Banking	Product Portfolio		V		V	V	
		Economy Performance					V	
		Indirect Economic Impact		V	V	V	V	

Why this is a Material Topic
[103-1]
In line with the international commitments that have become a development agenda by the Government, which is targeting the achievement of Sustainable Development Goals and efforts to mitigate and adapt to climate change, the participation of all sectors is required, one of which is in the form of financing. As a financial services industry, BCA must be involved as an institution that provides funding for this purpose. The financing in question is financing for sustainable business activities.

The obligation to provide a financing portfolio for sustainable business activities has been regulated by the Financial Services Authority in order to meet the provisions of Sustainable Finance beginning in 2019 and so on as stipulated in the Financial Services Authority Regulation No. 51 / POJK.03 / 2017 concerning Sustainable Financial Implementation for Financial Service Institutions, Issuers and Public Companies and POJK Number 60 / POJK.04 / 2017 concerning Issuance and Requirements for Debt Securities with Environmental Insights (Green Bond).

Control of Environmental and Social impacts indirectly becomes part of the range of influence of banks in lending to customers. This is in line with the implementation of regulations for lending and Sustainable Financial implementation, the Bank integrates the Environmental Risk as part of its overall Risk Management. In implementing Sustainable Finance, the Bank must integrate Environmental, Social and Governance (ESG) risks into Risk Management as outlined in policies, procedures, monitoring and evaluation.

4. **Prevent Financial Crime**

Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
Anti-Corruption	V	V	V	V	V	V

Why this is a Material Topic
[103-1]
Financial crime or fraud is the main concern of regulators and customer stakeholders. With the increase in financial transactions and economic, social and political activities, opportunities for fraud are increasing. As a financial institution, Banks are required to apply prudential principles and prevent Anti-Money Laundering and Prevention of Terrorism Funding.

The Bank does not only have the potential to experience losses due to fraud but can be systemically affected due to fraud. In addition to increasing credit and operational risk, fraud will greatly affect the risk of reputation and public trust in the integrity of the Bank.

5. **Develop BCA's Employees Protection and Equality**

Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
Training and Education Employment	V					
Occupational Health and Safety	V					
Diversity and Equal Opportunity	V					

Why this is a Material Topic
[103-1]
Human Resources (HR) plays a key role in the Bank's efforts to achieve its aspirations. Business continuity or sustainability requires adequate number and competence of Human Resources. HR must also be able to utilize technology with the development of the Industry 4.0 where the role of technology and digital ecosystems will increasingly dominate financial products and services so that banks must adapt their Human Resource capabilities through adequate education and training.

BCA itself has the challenge of demographic employees in the medium term to meet the gap in the number and competence of employees including future talent requirements that must be prepared starting from now, so as to support continued business growth as expected.

Meeting employee expectations not only covers job certainty and protects employee rights but also promotes equality in the workplace. Companies must provide equal opportunities to all employees to achieve their best performance and become an inclusive workplace.

6. **Bakti BCA Empowers Community**

Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
Local community			V	V		

Why this is a Material Topic
[103-1]
As a responsible institution, the business world is expected to be involved in improving the welfare of the community through Corporate Social Responsibility (CSR) programs as stipulated in the legislation. Moreover, the private sector also has an important role in the framework of achieving the Sustainable Development Goals both indirectly through products and services and directly through CSR activities.

CSR through community empowerment and economic activities can be a separate opportunity for the Bank because the community's unbankable economic activities can become bankable along with guidance from relevant stakeholders.

7. **Supporting Environmental Conservation**

Topic based on GRI Standard	Employee	Customer	Community and Neighbourhood	Regulator	Investor	Supplier
Material	V		V			
Energy	V		V			

Why this is a Material Topic
[103-1]
Although banking activities, products and services do not have a direct impact on the environment, the Bank has the leverage in the form of large numbers of employees and banking operations that can be managed through policies and procedures so that the use of natural resources can be managed efficiently and the impact of pollution can be reduced, included here is the use of electricity, water and paper.

Environmental management in banking operations is one of the principles of Sustainable Finance in order to ensure that Sustainable Financial products and services are generated from a continuous operation process. In addition, the efficient use of natural resources contributes to a decline in banking operations.

Control of environmental impacts indirectly becomes part of the bank's influence range in credit distribution that must be managed. In line with the implementation of regulations for lending and Sustainable Financial implementation, the Bank integrates Environmental Risk as part of its overall Risk Management.

BCA at A Glance

Established in 1957, PT Bank Central Asia Tbk (BCA) is the largest of the private banks in Indonesia. With its in transaction banking, BCA offers financial products and services to a wide range of customers, both individuals and businesses, through the network of all major cities across Indonesia.

For more than 60 years, BCA has served over 19 million number of accounts with the support of 24,941 employees through a convenient, secure and reliable transaction network, which also allows the Bank to offer quality services for its customers.

BCA's strength in transactional banking has enabled the Bank to secure stable low-cost funding in the form of transaction account funds, which are demand deposits and savings (CASA), this accounts for the major portion of BCA's Third Party Funds. BCA has actively disbursed loans across Indonesia with a diversified portfolio in the corporate, commercial & SME and consumer segments. The loan portfolio quality is maintained at a sound level through the application of prudent Risk Management.

To complement its core business line, BCA provides comprehensive financial solutions for customers through 8 subsidiaries engaged in 6 business lines, which are 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 companies in the field of technology and the financial industry through Central Capital Venture (CCV) which was established in 2017.

Maintaining trust and providing the best banking solutions for our customers' financial expectations is an honor and pride for BCA. Therefore, BCA is committed to continuously developing its business to support our customers' banking expectations and contribute to the community, being "always on the side of customers and Indonesian society."

Number of Accounts
19+ Million

Branch Offices
1,249

ATM
17,778

Employees
24,941

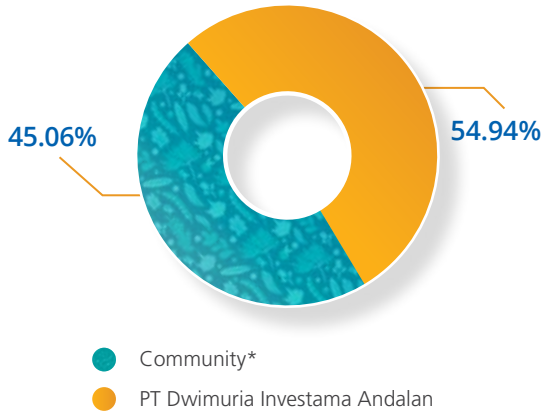
Vision

To be the bank of choice and a major pillar of the Indonesian economy. [102-16]

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.**

BCA Identity

Company Name [102-1]	PT Bank Central Asia Tbk
Scope of Business [102-7]	Commercial Bank
Head Office [102-3]	BCA Tower Grand Indonesia Jl. M.H. Thamrin No. 1 Jakarta 10310, Indonesia Tel. (62 21) 2358 8000 Fax. (62 21) 2358 8300
Significant State of Operation [102-4]	1 (one) Indonesia
Ownership [102-5]	Shareholders Composition (%)  * The composition of shares owned by the public is divided by 2.49% owned by parties affiliated with PT Dwimuria Investama Andalan and 1.76% owned by Mr. Anthony Salim. In addition, the Board of Commissioners and Directors has 0.19% of the Company's shares.
Legal Basis for Establishment [102-5]	The Company was founded in 1955 under the name of "N.V. Industry and Trading Company of Semarang Knitting Factory". The Company name has been changed several times, and most recently based on Deed No. 144 dated 21 May 1974 made in the presence of Wargio Suhardjo, S.H., Substitute of Notary Ridwan Suselo, was changed to "PT Bank Central Asia".
Served Market [102-4][102-6]	Sector and types of customers served: Individuals, Corporations, Small and Medium Enterprise (SME).
Contact [102-3]	For further information and suggestions and questions about this Report, you can contact: Corporate Secretariat Public Relations BCA Tower, 20th Floor Grand Indonesia Jl. M.H. Thamrin No. 1 Jakarta 10310 Phone. (62 21) 2358 8000 Fax. (62 21) 2358 8300 E-mail: humas@bca.co.id

Organization Scale [102-7] [FS67]

Products and Services			2018	2017
Branches Banking	Third Party Fund	Current Account	166,822	151,250
		Savings Account	316,182	292,416
		Deposits	146,808	137,449
	Commercial & SME Credit Portfolio	Commercial	112,060	98,735
		Small and Medium Enterprises	68,778	65,925
Corporate Banking	Foreign Exchange	Foreign Currency	26,661	23,392
		Rupiah	186,695	153,885
Individual Banking	Consumers Credit Portfolio	Credit Cards	12,893	11,528
		Vehicle Loans	39,998	38,302
		Housing Loans	87,902	73,026
Treasury Banking	Treasury Portfolio	Bank Indonesia Instruments	46,731	54,011
		Government Bonds	58,315	70,621
		Other Securities	42,024	37,819

External Initiative and Certification [102-12]

	Coverage	Certification Institution
ISO 9001:2008 Quality Management Systems	Network Data Center	SGS Indonesia
ISO 9001:2015 Quality Management Systems	Network Data Center and IT Quality Assurance	SAI Global
ISO/IEC 27001:2013: Information Technology – Security Techniques – Information Security Management Systems	Network Data Center	SGS Indonesia
Indonesian Sustainable Finance Initiative	Financial Services Institutions in Indonesia	Founder
SDG Indonesia One	Multi-stakeholder Platform for Financing SDGs in Indonesia	Member

Membership of the Company in Industry Associations [102-13]

Organization or Associations
Indonesian Custodian Bank Association
Indonesia Mutual Fund Management Association
ACI Financial Market Association
Asia Pacific Loan Market Association
Indonesian Payment System Association
European ATM Security Team
Communication Forum of Director of Banking Compliance
Government Bond Seller Association
Indonesian Banker Association
Indonesian Contact Center Association
The Institute of Internal Auditors (IA) Indonesia Chapter
Indonesian Institute of Audit Committee
International Monetary Conference
Certified Information System Audition – Information Systems Audits & Control Association
Indonesian Banks Association
Securities Investor Protection Fund

Entities Covered in the Annual Report [102-45]

Name of subsidiary	Shares Ownership	Business Scope
PT BCA Finance	99.576%	Investment financing, working capital financing, multipurpose financing, operating leases, other financing activities based on the approval of the authorized agency
BCA Finance Limited	100%	Remittance and money lending
PT Bank BCA Syariah	99.999%	Sharia Banking
PT BCA Sekuritas	90%	Brokers and securities underwriters
PT Central Santosa Finance (CS Finance)	75%	Investment financing, working capital financing, multipurpose financing, operating leases, other financing activities based on the approval of the authorized agency
PT Asuransi Umum BCA (BCA Insurance)	75%	General insurance or loss
PT Asuransi Jiwa BCA (BCA Life)	90%	Life Insurance
PT Central Capital Ventura (CCV)	99.9995%	Venture Capital Company

Products and Services [102-2]

As of 31 December 2018

Products and Services	Description
Deposits Accounts	Tahapan
	Tahapan Xpresi
	Tahapan Gold
	Tahapan Berjangka
	Tahapan Berjangka SiMuda
	Tapres
	Simpanan Pelajar
	TabunganKu
	Laku
	BCA Dollar
	Deposito Berjangka
	Giro
Transaction Banking Services	Safe Deposit Box
	Transfer
	Remittance
	Collection and Clearing
	Bank Notes
	Travellers' Cheque
	Virtual Account
	Sub Account
	Payment
	Auto Debit
	Payroll Services
	Cash Pick Up
	State Revenue Module Generation 2 (MPN G2)
	Custodian Services
	Business Debit Card (BDC)
	Payment Gateway
Electronic Banking	ATM BCA (multifunction, non cash and cash recycling machine)
	EDC BCA
	Debit BCA
	Tunai BCA
	Flazz
	Autoprint
	EDCBIZZ
	Internet Banking
	KlikBCA Individu - for individual customers needs
	KlikBCA Bisnis - for business needs
	KlikBCA Bisnis Integrated Solution - with a more comprehensive features than KlikBCA Bisnis, for example, to accomodate supply chain services
	Mobile Banking (m-BCA)
	BCA KlikPay
	Call Center (Halo BCA)
	Phone Banking (BCA by Phone Business and BCA by Phone Priority)
	SMS Top Up
	BCA Mobile
	SMS BCA
	Info SMS/Email
	e-Billing (local tax payment: PPN, PPh, and others)

Products and Services	Description
Electronic Banking (continued)	Sakuku
	Duitt
	VIRA chatbot
	Video Banking
	CS Digital
	eBranch
	API BCA
	OneKlik
	Host to Host (H2H) ERP Integration
	MPOS (applications for merchant non cash transactions)
	eService
Cash Management Services	Payable Management / Disbursement
	Receivable Management / Collection (including B2B & B2C)
	Liquidity Management
Credit Cards	BCA Card
	BCA Mastercard
	BCA VISA
	BCA AMEX
Bancassurance Products	Regular Premium Unit Link
	Maxi Infinite Link Assurance
	Maxi Protection
	Maxi Syariah
	Provisa Platinum Syariah
	Provisa Max Assurance
	Single Premium Unit Link
	Provisa Signature Assurance
	Health Protection
	Hospital 100% Refundable
	Bima Proteksi Kesehatanku
	Optima Health Protection
	Optima Cancer Protection
	Optima Medical Care
	Proteksi Penyakit Kritis Maksima (PRIMA)
	Life Protection
	BCA Life Heritage Protection
	b-SAVE Accident Protection
	BCA Life Proteksi Hidupku
	BCA Life Proteksi Jiwa Optima
	Life Protection 100% Refundable
	Corporate Solutions
	Program Pensiun DPLK
	Health Corporate Insurance
	Life Corporate Insurance
	General Insurance
	Fire Insurance
	Property All Risks Insurance (PAR)
	Vehicle Insurance
	Travel Insurance
Mutual Fund Investment Products	Money Market Mutual Fund
	- Bahana Dana Likuid
	- Bahana Dana Kas Maxima
	- Danareksa Gebyar Dana Likuid

Products and Services	Description
Mutual Fund Investment Products (continued)	- First State Indonesian Money Market Fund*
	- Schroder Dana Likuid
	Protected Mutual Fund
	- Batavia Proteksi Gebyar III
	- Batavia Proteksi Gebyar V
	- Batavia Proteksi Gebyar VI
	- Batavia Proteksi Gebyar VII
	- Batavia Proteksi Gebyar VIII
	Fixed Income Mutual Fund (IDR)
	- Bahana Pendapatan Tetap Makara Prima
	- Batavia Dana Obligasi Ultima
	- BNP Paribas Prima II
	- Danareksa Gebyar Indonesia II
	- Eastspring Investments Yield Discovery
	- Nikko Gebyar Indonesia Dua
	- Panin Gebyar Indonesia II
	- Schroder Dana Mantap Plus II
	- Schroder Prestasi Gebyar Indonesia II
	Fixed Income Mutual Fund (USD)
	- BNP Paribas Prima USD
	- Schroder USD Bond Fund
	Hybrid Mutual Fund
	- BNP Paribas Spektra*
	- Schroder Dana Terpadu II
	- Schroder Syariah Balanced Fund
	Equity Mutual Fund (IDR)
	- Ashmore Dana Ekuitas Nusantara
	- Ashmore Dana Progresif Nusantara
	- Batavia Dana Saham
	- Batavia Dana Saham Optimal
	- BNP Paribas Ekuitas
	- BNP Paribas Pesona
	- BNP Paribas Pesona Syariah
	- Danareksa Mawar Konsumer 10
	- Eastspring Investments Value Discovery
	- First State IndoEquity Sectoral Fund*
	- Schroder 90 Plus Equity Fund
	- Schroder Dana Istimewa
	- Schroder Dana Prestasi
	- Schroder Dana Prestasi Plus
	Equity Mutual Fund (USD)
	- BNP Paribas Cakra Syariah USD
	- Schroder Global Sharia Equity Fund (USD)
Treasury Investment Products	Surat Berharga Negara
	Conventional Government Securities
	Indonesian Retail Bond (ORI)
	Savings Bond Retail (SBR)
	Fixed Rate Government Bond (FR)
	Foreign Currency Government Bond (INDON)
	Surat Berharga Syariah Negara

Products and Services	Description
Treasury Investment Products (continued)	Sukuk Negara Ritel (SR)
	Sukuk Tabungan (ST)
	Project Based Sukuk (PBS)
	Obligasi Negara Valas Syariah (INDOIS)
	Certificates of Bank Indonesia (SBI)
	Bank Indonesia Forex Securities (SBBI)
	Money Market Time Deposit (DBMM)
Credit Facilities	Mortgage
	Vehicle Loan
	Working Capital Loan
	Syndication Loan
	Pre-Export Financing
	Trust Receipt
	Investment Loan
	Distributor Financing
	Supplier Financing
	Dealer Financing
	Warehouse Financing
	Showroom Financing
	Investment Financing
	Personal Loan
	Business Personal Loan
Standby LC / Bank Guarantees	Advance Payment Guarantee
	Bid Guarantee
	Counter Guarantee
	Custom Guarantee (P4BM)
	Direct Pay Guarantee
	Financial Guarantee
	Maintenance Guarantee
	Payment Guarantee
	Performance Guarantee
Export Import Facilities (Trade Finance)	Inward Documentary Collection
	LC Confirmation
	LC Discounting
	LC Forfaiting
	LC Issuance
	LC Negotiation
	Letter of Guarantee
	Outward Documentary Collection
	Pre-Export Financing (Export Loan)
	Trust Receipt
Local LC	Letter of Guarantee
	SKBDN Discounting
	SKBDN Forfaiting
	SKBDN Issuance
	Trust Receipt
Foreign Exchange Facilities	Today
	Tom
	Spot
	Forward
	Swap
	Cross Currency Swap
	Interest Rate Swap
	Call Spread Option

* While these mutual fund products are no longer on offer, BCA continue to accept redemption of the mutual funds by customers.

Message from the President Director

"BCA is committed to cooperating with businesses, regulators and all stakeholders to enhance sustainability."

Jahja Setiaatmadja
President Director

Esteemed stakeholders,

As one of the largest private banks in Indonesia, BCA supports the government's Sustainable Development Goals through the implementation of sustainable finance, always maintaining a balance between economic, social and environmental interests.

The banking sector may play a part by lending to projects that focus on environmental care. BCA has participated in the First Movers in Sustainable Banking pilot program since 2015, and continued its commitment by establishing the Sustainable Financing Initiative Indonesia with seven other national banks, the Financial Services Authority (OJK), and WWF Indonesia.

BCA refers to these programmes in integrating financial sustainability into its daily operations. One example of this is the Bank's commitment to increasing the allocation of its industrial financing portfolio to environmentally friendly projects. BCA is enthusiastic about funding these environmentally friendly business projects, including energy conservation and organic agriculture.

Impacts of Sustainable Development Financing

At the September 2015 United Nations General Assembly, world leaders agreed to a shared commitment - Sustainable Development Goals. This global objective has been adopted by the Indonesian government as part of its development program, and constitutes a universal commitment to ending poverty, protecting the natural world and ensuring peace and prosperity for all people.

BCA has an important role in sustainable financing, primarily as a source of credit for customers, which will in turn be used for economic, social and environmental activities, as seen through the Bank's sustainable financing portfolio.

In 2018, BCA had a total loan portfolio of Rp538.1 trillion, 15% higher than 2017, a portion of which was channeled into infrastructure development as part of the Bank's commitment to national development.

The Bank's loan portfolio in 2018, classified as sustainable financing for environmentally friendly business activities in the corporate and commercial segments, amounted to Rp27.81 trillion, a 23.53% increase on the previous year's Rp22.51 trillion. For economic inclusion efforts, the Bank disbursed Rp71.12 trillion in the micro, small and medium-sized (MSME) business segments. This was 27.7% higher than the Rp55.7 trillion lent in 2017.

The loan portfolio outlined above was provided with consideration to credit worthiness and a number of factors, including sustainable development in environmental, social and economic fields. The sustainable financing portfolio has been granted special certification for the Management of Living Natural Resources and Sustainable Plantations for palm oil and palm oil products certified under Indonesia Sustainable Palm Oil and/or the Roundtable on Sustainable Palm Oil, and Forest Stewardship Council certified businesses engaged in forestry.

In 2018, the Ministry of Finance initiated SDG Indonesia One, an integrated funding and work platform in support of infrastructure development in Indonesia, aligned with the Sustainable Development Goals. BCA is committed to facilitating this initiative by supporting development projects for clear water, sanitation and disaster recovery.

In the framework of sustainable financing, BCA supported development programs through Kredit Usaha Rakyat (KUR) loans of 24.6 billion. The Directors believe that these segments are important for the future of the nation.

In addition to sustainable finance products, BCA also contributes directly to sustainable development through its corporate social responsibility activities under the banner Bakti BCA, a range of programs dedicated to community enrichment in culture, health, environment, sport, empathy and through the empowerment of village communities.

Managing Environmental, Social and Governance Risk

BCA has begun efforts to integrate environmental, social and governance risks (ESG) in lending and banking activities. ESG risk integration is part of the implementation of sustainable finance and a manifestation of the Bank's responsibility for the activities it finances.

In lending, BCA has integrated rules in credit underwriting to be in compliance with the requirements of environmental permits and does not finance the activities of companies that obtain black or red valuations in the Corporate Performance Rating Program (PROPER) by the Ministry of Environment and Forestry. The Bank also encourages agribusiness customers to seek sustainability certification relevant to their line of business.

Opportunities and Challenges in Sustainable Financing
In mid 2017, the Financial Services Authority (OJK) issued a regulation on the importance of implementing sustainable finance, calling for the support of the whole financial services sector in creating sustainable economic growth by harmonising economic, social and environmental interests.

In this regard, BCA has a role in the community through its intermediary function, investing its capital and third party funds to finance individuals and businesses in line with the benefits and risk appetite.

The financial services industry has developed rapidly over the past few years. The Bank's new customers have different and more complex needs and desires than the previous generation, requiring a wide variety of products and services along with new platforms built upon the latest technological developments.

Nonetheless, BCA observes that some Indonesians have yet to receive formal financial services. Although the conditions have gradually improved, the distribution of digital services is still greatly concentrated in major cities. Thus, providing services that are inclusive of all people is the Bank's biggest challenge. Therefore, BCA continues to approach this segment differently, having already established a partnership to expand the LAKU BCA service, an inclusive savings product that grants users access to financial services without relying on the branch network. This allows BCA to bring new partners to the MSME credit portfolio, especially in the productive sector.

Slowly, but surely, the LAKU BCA portfolio continues to increase. In 2016, BCA had only 280 LAKU BCA agents, and, within, three years, this number increased to more than 1,700, with total outstanding LAKU savings of Rp4.9 billion and almost 56,000 customers. Going forward, BCA will expand this access to other regions and deepen the basic financial services available to this segment.

BCA sees that integrating sustainability into the intermediary function can be both an opportunity and a challenge. For internal purposes, BCA enhances the capacity and capability of the Bank to assess ESG risks and broaden the opportunities available to it. BCA is committed and continues to work with businesses, regulators and all stakeholders to develop sustainable financial programs in Indonesia.

Notable Achievements
BCA implements good corporate governance, and continues to improve the quality of its implementation that refers to national and international regulations, including from the OJK, Bank Indonesia, the ASEAN Corporate Governance Scorecard, and best practices in the banking industry. In 2018, the results of self-assessment on the implementation of good corporate governance attained the "Very Good" category. The application of good corporate governance is also appreciated by our stakeholders. BCA was awarded the Top 50 Issuer with the Largest Market Capitalization at the 10th IICD 2018 Corporate Governance Awards.

BCA continuously maintains public trust by being responsible in its activities and offers a variety of quality technological innovations that improves customer experience. In line with our vision – becoming a bank of choice for the community – the Bank earned two awards from Finance Asia: The Best Bank in Indonesia, and Best Asian Bank for the third time in 2018.

Domestically, we have also received appreciation through the Paritrana Award from the Coordinating Ministry of Human Development and Culture of Indonesia and the Social Security Management Agency (BPJS), because of our success and consistency in implementing the policies of labor social security as a responsible employer in Indonesia.

All appreciations for BCA's management and employees encourage us to be better, give better, and serve better, while implementing the principles of governance and prudence in the coming years.

Achievements in Sustainability

BCA supports the implementation of sustainable finance by providing financing for sustainable development, a low-carbon economy, and inclusive economic growth. The Bank also strives for the activities, products and services provided by BCA to integrate environmental, social and governance aspects in accordance with the risk.

In 2019, BCA will implement sustainable finance fully in accordance with the plan compiled in the 2019–2023 Sustainable Financial Action Plan (RAKB). BCA will carry out three main initiatives: increasing the financing portfolio of environmentally sound business activities for the corporate and commercial segments; developing financing for the MSME segment, including financing MSME activities related to an inclusive and environmentally sound economy; and climate change mitigation and adaptation efforts. In accordance with the RAKB, BCA will also develop and improve the integration of ESG into credit policies and procedures, and increase internal capacity and capabilities to better implement sustainable finance.

For more than 60 years, BCA has been able to adapt to the dynamics of the economy and continue to learn, and now enters a new phase – sustainable financial services. BCA hopes to increase collaborations and partnerships to create added value for customers, investors, the environment, and social change, now, and in the future, in an effort to achieve mutual prosperity.

Jakarta, March 2019

Jahja Setiaatmadja
President Director

BUILDING GOVERNANCE AND STAKEHOLDER ENGAGEMENT

1st Rank
GCG Rating Results with Self-Assessment

6,125
e-learning banker Code of Ethics participants

370
Sustainable Finance training participants

"Good Corporate Governance is a prerequisite for Sustainable Finance and healthy growth for the long term".

27 Corporate Governance
40 Implementation of Risk Management
48 The Challenge of Implementing Sustainable Finance
49 Stakeholders Engagement

For more than 60 years, BCA has been Sustainably Developing financial products and services for the public that provide an economically added value for the Shareholders. To achieve this objective, Good Corporate Governance is required to adapt to the ever-growing Economic, Social, and Environmental opportunities and challenges. BCA is certain that effective Good Corporate Governance (GCG) will accommodate the stakeholders' demands and expectations, which is in-line with the corresponding regulations and laws, as well as abiding by the business norms.

Into the future, the financial services industry is expected to be actively involved in achieving the Sustainable Development Goals and Climate Change challenges through its financial products and services portfolio. Inclusive to these efforts is to integrate the aspects of Environment, Social, and Governance (LST) to the banking business process.

Corporate Governance

The consistent implementation of Good Corporate Governance is important in order to maintain the trust of shareholders and stakeholders. This is in line with the increasing business risks and challenges facing the banking industry.

The purpose of implementing GCG in BCA are:

a. Support the Company's vision and mission.
b. Providing benefits and added value to shareholders and stakeholders.
c. Maintain and improve the sustainability of a healthy and competitive business in the long term.
d. Increasing investor's confidence in BCA.

BCA Corporate Governance Implementation Commitment

Implementation of Corporate Governance is an important factor in maintaining the trust of shareholders and stakeholders. This is necessarily important along with the increasing business risks and challenges faced by the banking industry. Through the application of the principles of GCG, BCA is expected to be able to maintain healthy and competitive business continuity.

In accordance to those considerations, BCA is committed to continuously improving its principles of Good Corporate Governance (GCG) implementation, which correspond to the stated laws and regulations and GCG's best practices, as well as the ASEAN Corporate Governance Scorecard.

The framework of Good Corporate Governance in the Company consists of structural governance as the foundation, the implementation as the manifestation of the principles, and the assessment of Good Corporate Governance as the parameter of its implementation.

These parameters are used by the corporations' bodies as an indicator for continuously creating improvements in implementing the principles of Good Corporate Governance.

GOVERNANCE INSTRUMENTS	IMPLEMENTATION IN BCA	
Strategic Direction	Company's Vision, Mission, and Values	V
Organization	Governance Structure	V
	Director Charter	V
	Board of Commissioners Charter	V
	Audit Committee Charter	V
	Risk Committee Monitoring Charter	V
	Internal Audit Charter	V
Policy Implementation	Code of Ethics	V
	Governance Guidelines	V
	Integrated Governance Guidelines	V
	Policies regarding Affiliated Transaction & Conflicts of Interest	V
	Policies regarding Anti-Gratification	V
	Policies regarding Communication	V
	Policies regarding Procurement	V
	Policies regarding Basic Risk Management	V
	Policies regarding WBS	V
	Policies regarding Insider Trading	V
	Policies regarding Dividends	V
Reporting	Governance Reporting	V
	Integrated Governance Reporting	V
	Affiliated Transaction & Conflicts of Interest Reporting	V
	Self-Assessment Results	V

A. Governance Structure

BCA implements a Corporate Governance structure consisting of corporation sections, which are suitable to its operational business and in compliance with all laws and regulations. [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

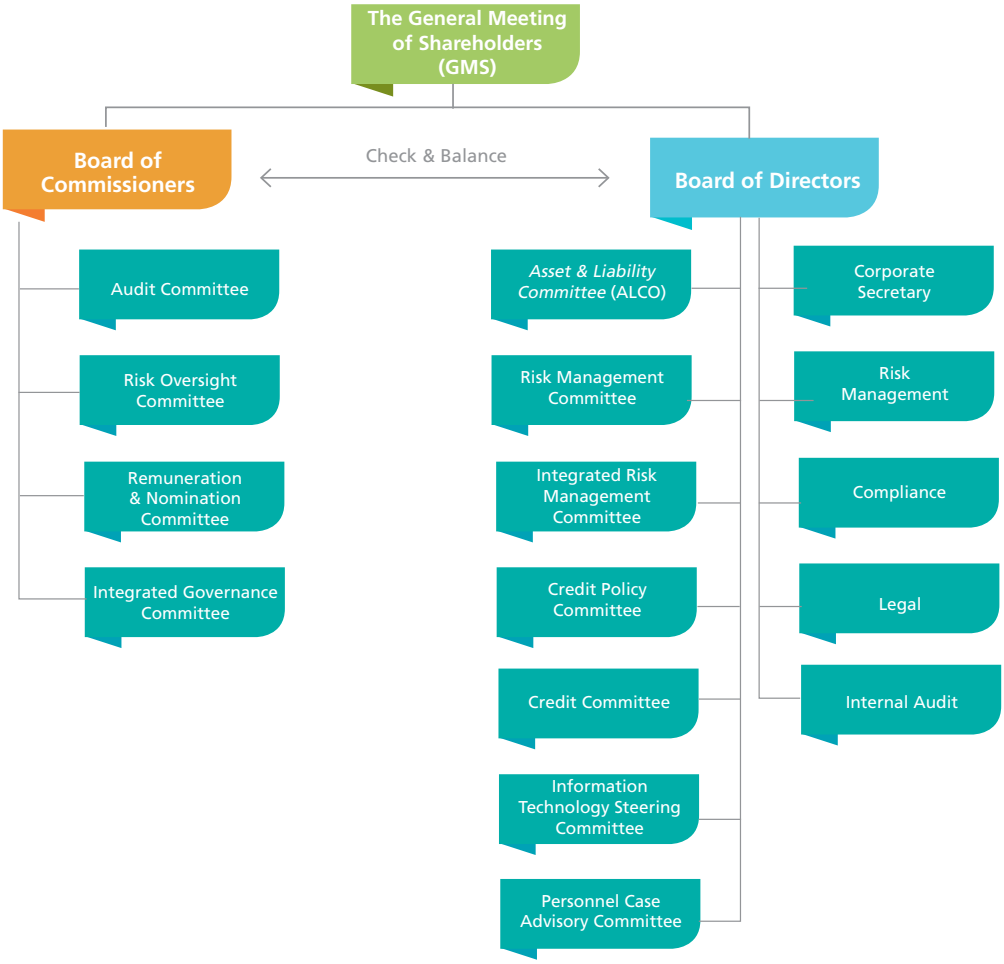
The Board of Directors is the Bank's organ that has the authority and full responsibility for the management of the Bank in the interest of the Bank in accordance with its purposes and objectives, as well as for representing the Bank both inside and outside the court as stipulated in the Articles of 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) and Bank Indonesia.

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]

BCA Governance Structure



60%
Composition of Independent Commissioners

1 Person
Independent Director

COMMITTEE	MAIN FUNCTION
COMMITTEES OF BOARD OF COMMISSIONERS	
Audit Committee The Audit Committee is formed by, and answers directly to, the Board of Commissioners. The purpose of the Audit Committee is to assist the Board of Commissioners to support the effectiveness of oversight/supervision duties and functions on matters related to financial reporting, internal control systems, performance of internal and external audit function, implementation of Good Corporate Governance (GCG), and compliance with applicable laws and regulations	1) Monitoring and evaluating the planning and implementation of audit activities as well as monitoring the follow-up actions of audit findings in order to assess the adequacy of internal controls, including the adequacy of financial reporting process. 2) To conduct duties as describe in point 1) and to provide and evaluate the following in order to carry out the above-stated duties and to provide recommendations to the Board of Commissioners, Audit Committee, and provide the oversight and evaluation to: a. The implementation of tasks by the Internal Audit Division. b. The adherence of the conduct of audit performed by Public Accountant Firm with the prevailing auditing standards. c. The adherence of financial statements to the prevailing Accounting Standards. d. Provision of independent opinion in the event of dissenting opinions between the Management and Public Accountant Firm for the service rendered. 3) Conducting follow-up actions made by the Board of Directors on the findings of Audit Internal Division, Public Accountant Firm, and supervision of results of Financial Services Authority (OJK) and Bank Indonesia. 4) Reviewing other financial information that will be issued by the Company to the public and/or authorities such as projections and other reports relating to the financial information of the Company. 5) Reviewing the Company's compliance with the laws and regulations in banking, capital markets, and other laws and regulations pertaining to the Company's business activities. 6) Providing recommendations based on the evaluation to the Board of Commissioners about the appointment, re-appointment, and dismissal or replacement the Public Accounting Office and/or Public Accountant that will audit financial report based on independency, scope of the assignment, and fee 7) Reviewing and reporting to the Board of Commissioners regarding complaints in relation to the accounting process and financial reporting of the Company. 8) Reviewing and providing advice to the Board of Commissioners in relation to potential conflict(s) of interest in the Company. 9) Reviewing and monitoring the implementation of effective and sustainable GCG practices. 10) Performing other tasks relevant to the functions of Audit Committee at the request of the Board of Commissioners. 11) Maintaining the confidentiality of documents, data and information of the Company.

COMMITTEE	MAIN FUNCTION
Risk Oversight Committee Risk Oversight Committee (ROC) is established to assist the Board of Commissioners in carrying out their responsibilities to supervise risk in accordance with the prevailing regulations.	1. Assisting and giving recommendations to the Board of Commissioners in order to improve the effectiveness of oversight duties and responsibilities in risk management and ensuring 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. Composing and/ or updating Risk Oversight Committee's charter and code of conduct. 4. Administer 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 Company's business sustainability.	1) To evaluate the remuneration and nomination policies of the Company. 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 of the Company. 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 further submitted to the GMS. 4) To ensure that the remuneration policies of the Company are in accordance with: a. Financial performance and fulfilment of reserve as governed under the prevailing laws and regulations; b. Individual work performance; c. Fairness based on peer group; d. Mid-term/long-term targets and strategies of the Company. 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 Audit Committee and Risk Oversight Committee to the Board of Commissioners. 7) To review the policies regarding 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 prevailing provisions. 9) To report needed to the Board of Commissioners the result of reviews and recommendations with regard to the tasks of the Remuneration and Nomination Committee.

COMMITTEE	MAIN FUNCTION
Integrated Governance Committee The Integrated Governance Committee (IGC) is formed by and responsible to the Board of Commissioners of the Company as the Main Entity in the Financial Conglomerate. The IGC was formed in order to assist the Board of Commissioners in monitoring the implementation of Integrated Governance.	1. Evaluate the implementation of Integrated Governance at least through assessing the adequacy of internal controls and implementing the compliance function in an integrated manner. 2. Provide recommendations to the Board of Commissioners of the Company as the Main Entity in the Financial Conglomerate to improve the Integrated Governance Guidelines.
EXECUTIVES COMMITTEES OF BOARD OF DIRECTORS	
Asset & Liability Committee Asset & Liability Committee (ALCO) is a permanent committee under the Board of Directors with the mission of achieving an optimum level of profitability for the Company as well as ensuring that liquidity risk, interest rate risk and foreign exchange risk are controlled through the establishment of policies and strategies for Company's asset and liability management.	1. To establish and evaluate liquidity management policies and strategies to maintain liquidity in accordance with the applicable provisions, and to meet the Company's liquidity needs, including unexpected funds requirements, while minimizing idle funds. 2. To establish and evaluate policies and strategies related to market risks, including interest rate risk and foreign exchange risk. 3. To establish and evaluate pricing policies and strategies for products such as funding, credit, and inter-office accounts. 4. To establish and evaluate policies and strategies for managing the investment portfolio. 5. To establish and evaluate policies and strategies for arranging balance sheet structure by anticipating changes in interest rates to achieve an optimum net interest margin.
Risk Management Committee Risk Management Committee (KMR) is established to ensure that the risk management framework has provided adequate protection to all Company risk.	1. Make a policy, strategy, and guideline to implement risk management. 2. Improving the implementation of risk management based on the result of evaluation of the effective implementation of risk management process and system. 3. Determining matters relating to the business decisions that is deviated from the normal procedure (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 Company and its Subsidiaries.	1. Development of an integrated risk management policy. 2. Revision or improvement on the integrated risk management policy based on evaluation results.
Credit Policy Committee The Credit Policy Committee was formed to direct credit through the formulation of credit policies in order to achieve prudent credit targets.	1. Assist the Board of Directors in formulating credit policies, especially those related to the principle of prudence in credit. 2. Monitor and evaluate the implementation of credit policies so that they can be implemented consistently and consequently. 3. Conduct periodic reviews of the Basic Corporate Bank Credit Policy (KDPB). 4. Monitor the development and condition of the credit portfolio. 5. Providing advice and steps to improve the results of monitoring and evaluation that have been carried out.

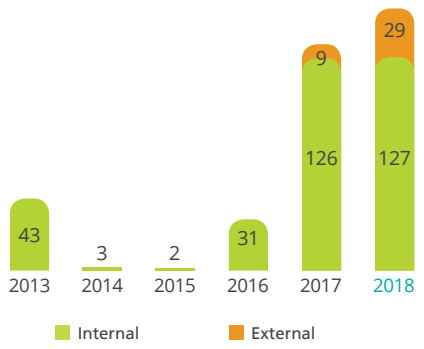
COMMITTEE	MAIN FUNCTION
Credit Committee The Credit Committee is established to assist the Board of Directors in making loan evaluations and/or loan approval decisions within the authorized limits set by the Board of Directors according to the Article of Associations of the Company with regards to business development without abandoning the prudent principles. The Credit Committee is grouped under Corporate Credit Committee and Commercial Credit Committee.	1. To provide credit guidance and to conduct a more intensive and comprehensive credit analysis when necessary. 2. To provide decisions or recommendations on credit approval proposals submitted by the referral/ proposal associated with: a. Corporate and commercial debtors;. b. Specific industries; and c. Special requests from the Board of Directors. 3. To coordinate with the Asset & Liability Committee (ALCO) on funding and adjustments of interest rates for corporate loans.
Information Technology Steering Committee Information Technology Steering Committee (IT Steering Committee) is established to ensure that the implementation of the information technology (IT) system is in line with the Company's strategic plans, and and that implementation aim to improve the Company's competitive advantage through the utilization of appropriate IT functions.	1. To review and provide recommendations for IT strategic plan so as to be in line with the Company's business plan. 2. To perform regular evaluations regarding IT support for the Company's business activities. 3. To ensure that any IT investments made would provide added values to the Company.
Personnel Case Advisory Committee Te Personnel Case Advisory Committee is established by and report directly to the Board of Directors. Personnel Case Advisory Committee's mission is to provide recommendations to the Board of Directors regarding the settlement of personnel cases based on the principles of fairness and equality by reviewing any cases of policy violations and/or possible illegal activity undertaken by employees.	1. To review cases of violations and/or crime committed by employees, which require decision of the Board of Directors for follow-up settlement. 2. To provide recommendation to the Board of Directors in determining follow-up settlement of cases of violations and/or crime, which includes the sanctions imposed, operational system and procedures improvements, and legal proceedings if necessary. 3. To periodically review the settlement of violations and/or crime implemented by the Heads of Main Branch Offices and Regional Offices. 4. To provide advice and guidance (if necessary) to branch and regional offices in handling cases of violations and/or crime.

Sustainable Finance Competence Development

In implementing Sustainable Finance, BCA includes employees whose jobs are related to training and socialization held by the Financial Services Authority and institutions related to the implementation of Sustainable Finance in Indonesia.

Capacity building was also performed with BCA's participation since 2015 in a pilot project initiated by OJK in the 'First Movers on Sustainable Banking' initiative, which contains ongoing financial training and socialization activities with seven other banks and has now been transformed into Indonesia's Sustainable Financial Initiative. Since 2017, BCA has further developed Sustainable Financial modules that are tailored to the demands and business of the Bank to be used in internal training.

Sustainable Finance Training Participants



Composition of Board of Commissioners and Board of Directors as well as Their Positions in Committees of The Bank as of December 31, 2018

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
7	Eugene Keith Galbraith	Deputy President Director	-	-	-	-	Member
8	Armand Wahyudi Hartono	Deputy President Director	-	-	-	-	Member
10	Suwignyo Budiman	Director	-	-	-	-	Member
11	Tan Ho Hien/Subur/ Subur Tan	Director (concurrently as Compliance Director)	-	-	-	-	Member
12	Henry Koenaifi	Director	-	-	-	-	Member
14	Erwan Yuris Ang	Independent Director	-	-	-	-	Member
15	Rudy Susanto	Director	-	-	-	-	Member
16	Lianawaty Suwono	Director					-
17	Santoso	Director					Member
18	Inawaty Handoyo	Director					Member
19	Vera Eve Lim	Director					Member

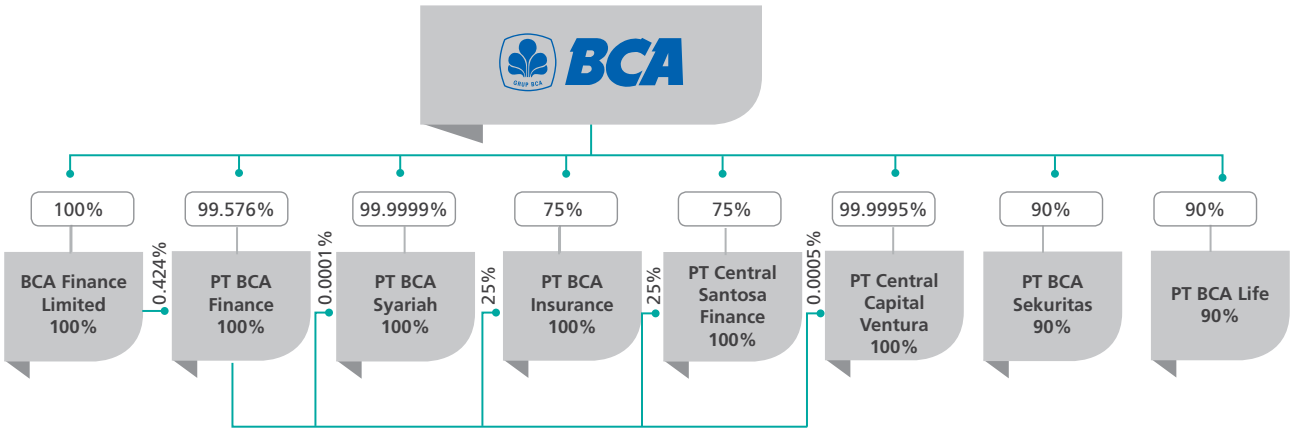
Note:
* Chairman of Commercial Credit Committee is the Head of Credit Risk Analysis Group
** Chairman of Personnel Case Advisory Committee is Division Head of Human Capital Management

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	Member*	-	-	-
Member	Member	Member	Member*	-	-	-
Member	Member	-	Member	-	Chairman	-
Member	Member	Member	Member	-	-	-
Chairman	Chairman	Member	Member	Member	Member	-
Member	Member	Member	Member	Member	-	-
Member	Member	-	Member	-	Member	-
Member	Member	Member	Member*	-	-	-
Member	Member	-	Member	-		
Member	Member	Member	Member	-		
Member	Member	Member	Chairman*	Member		
Member	Member	-	Member	-		

* Permanent Member

Implementation of Integrated Governance

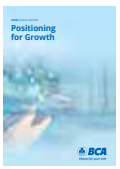
The Bank reviews its risks within the framework of integrated governance implementation. The Integrated Governance has been applied based on the Financial Services Authority Regulation No. 18/POJK.03/2014 dated November 18, 2014 on the Implementation of Integrated Governance for Financial Conglomerates, 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:
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).**



A thorough explanation regarding the Integrated Corporate Governance can be seen in BCA's 2018 Annual Report in the section regarding Corporate Governance

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.

Fulfilment of the Principles of Good Corporate Governance

Based on the Financial Services Authority Regulation No. 55/POJK.03/2016 on Governance Implementation for Commercial Banks and FSA Circular Letter No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks, the implementation of governance in the banking industry must always be based on 5 (five) basic principles which are: Transparency, Accountability, Responsibility, Independence, and Fairness.

PRINCIPLES	IMPLEMENTATION IN BCA
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.

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 implementation of good corporate governance principles is embeded in every Company value, especially in the integrity value and always strives for the best. These cultural internalization programs nurture the behavior of personnel to support the implementation of values, good corporate governance, innovation, risk-consciousness and productivity.

Internalization of the corporate culture values is conducted through sharing sessions, corporate values dissemination is conducted in a face-to-face session with leaders and colleagues within one division or better known as Community of Practice (COP), corporate

values comic, intranet dissemination, video plays on internal portal and corporate values videos that can be accessed and downloaded anytime.

The Company also has a SMART SOLUTION program that aims to provide excellent service, focus on fulfilling customer needs and providing financial solutions. To support the SMART SOLUTION program, the Company offers a SMART Solution Reward Program. This reward program can also be

an evaluation, promoting stronger corporate values application, and improving team engagement and customer engagement.

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, 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 create a 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
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.

C. 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 2018, 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.

D. Assessment regarding Corporate Governance Performance

Internal Internal Assessment regarding the implementation of Corporate Governance within the corporation is done through the mechanism of Self-Assessment	Grade 1 Self Assessment In accordance to the decree from the Financial Services Authority Number 13/SEOJK.03/2017 regarding General Bank Governance Implementation Implementation regarding the 5 (five) principles of basic Governance, which are monitored through periodic Self-Assessments and consists of 11 (eleven) assessment factors
External The assessment regarding Good Corporate Governance in the Company is conducted voluntarily through an independent external party	"The Most Trusted Company" Assessment result of CGPI by the Indonesian Institute for Corporate Governance (IICG) with SWA Magazine. The Corporate Governance Perception Index is measured through the fulfilment of assessment aspects and indicators, which consist of Governance Structure, Governance Process, and Governance Results.
	"Best Right of Shareholders" & "Top 50 The Biggest Market Capitalization Public Listed Companies" by the Indonesian Institute of Corporate Directorships (IICD). Corporate Governance (CG) Scorecard used by other Institutes of Directors in several ASEAN countries, which includes the principles of Good Corporate Governance published by the Organization for Economic Cooperation and Development (OECD) and used as an assessment guideline.

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.

The Board of Commissioners and Board of Directors are responsible for the implementation of Risk Management and Internal Control System in BCA with the support of the Risk Management Committee (KMR). The Risk Management Committee discusses comprehensive risk issues and provides policy recommendations to the Board of Directors as well as other committees responsible in handling more specific risks, including the: Credit Policy Committee, Credit Committee, and Assets and Liabilities Committee.

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.

A thorough explanation regarding the Integrated Corporate Governance can be seen in BCA's 2018 Annual Report in the section regarding Corporate Governance

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	IMPLEMENTATION IN BCA
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 fulfil 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
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).
Strategic Risk	• 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.

RISK CATEGORY	IMPLEMENTATION IN BCA
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.

In the context of risk control, BCA implements an Integrated Risk Management Framework as outlined in the Basic Risk Management Policy (KDMR). The framework is used as a means of determining the strategy, organization, policies and guidelines, as well as the Company's infrastructure so that all risks faced by the Company can be identified, measured, monitored, controlled and reported properly.

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.

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.

THE IMPLEMENTATION OF ESG RISK MANAGEMENT [102-11]

In implementing our financial products and services, BCA has developed principles of Sustainable Finance that integrate the aspects of Environmental, Social, and Governance (ESG) risks.

As a fundamental policy, BCA does not grant finance to business entities that are not compliant with those principles of Sustainable Finance. BCA financing funds distribution always highlights the aspects of Environmental, Social and Governance. The system has been implemented since the initial induction process with the prospective debtors, credit management, up to the credit administration and monitoring process.

BCA has developed a debtor ranking risk system or Internal Credit Risk Rating/Scoring System.
The risk ranking provision allocated to each debtor will create valuable input to assist the authorizing officers in making a more accurate decision for credit proposals. In the credit procedure and policies, BCA has stated the following pre-requisites:

- BCA does not provide credit to business entities that are categorized as forbidden or disobeying the regulations
- BCA does not provide credit to business entities that are ranked Black and Red based on the Corporation Performance Ranking Assessment Program (PROPER), which is conducted by the Ministry of Environment and Forestry
- BCA requires prospective debtors to comply with all laws and regulations in regards to environmental issues according to the scale of business that will be funded. These will include environmental licenses accompanied by
  - AMDAL documents (Environment Impact Assessment) or
  - UKL/UPL (Environmental Management Efforts/ Environmental Monitoring Efforts)
- BCA does not provide credit to business entities that are ranked Black and Red based on the Corporation Performance Ranking Assessment Program (PROPER), which is conducted by the Ministry of Environment and Forestry

With the principles of prudence, and Risk Management, which includes ESG risks, BCA has received positive feedback from its stakeholders including investors. BCA is considered as one of the companies included in the sustainable index which places its ESG performance as relative to the integrated business performance.

- 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.
- Developing Anti-Money Laundering and Counter-Terrorism Financing Training Material
- Developing and implementing risk & compliance awareness program for branches through coordination with risk management unit

Ethics and Integrity

The Company's Code of Ethics serves as a reference for Company employees in making decisions and actions or working professionally. The Code of Ethics provides reference on what is expected from Company employees in their relationships with customers, shareholders, other employees, suppliers/partners, the government and the people where the Company located. In making every decision and action in representation of the Company, Company Employees are demanded to fulfill the highest standards of integrity, including in cases where said standards are not stipulated in prevailing laws and regulations in Indonesia. Violations of the BCA Banker's Code of Ethics may be subject to sanctions in accordance with the applicable regulations.

BCA establishes guidelines for the BCA Code of Ethics that apply throughout BCA including the Board of Commissioners, Directors and employees as outlined in the BCA GCG Manual. The BCA Code of Ethics is determined based on Directors Decree No. 778 / SK / DIR / 95 and is a guideline for behaving both inside and outside of work.

In addition to the code of ethics, the Board of Directors also issued provisions regarding guidelines for BCA employees in dealing with customers, partners and fellow employees in Decree No.219 / SK / DIR / 2003 dated November 10, 2003. The main principles in the Company's Code of Ethics are:

1. Professionalism;
2. Integrity;
3. Excellent team;
4. Prime service;
5. Social care

[102-16]

BCA Code of Ethics for Bankers

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 the Code of Ethics and Sanctions for Breach of Code of Ethics

The policy and Code of Ethics are binding in nature and must be understood and implemented in all earnestness by all the company employees to support the fulfilment of Good Corporate Governance principles.

In the event of a breach or non-compliance with provisions in the Company's policy and Code of Ethics, the offender is liable to sanctions according to the severity of the wrongdoing. Any decision on this matter shall be made by the company in proportion to the type and severity of the offense and based on a comprehensive evaluation of the individual who has committed the act of misconduct.

Naught

Significant violations of the Company's Code of Ethics throughout 2018.

Information Dissemination

Pursuant to the Board of Directors Decision Letter No. 778/SK/DIR/1995 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.

Vendor related Code of Ethics

In all duties related to interactions with vendors, an employee should always pay close attention to these Codes of Ethics:

1. In carrying out their duties, all Company employees must maintain the good name and reputation of the Company, including but not limited to:
   a. Maintaining good grooming and appearance as well as ethics and gestures (actions and words)
   b. Over-compromised to the vendor's pre-qualification process and verification regarding a vendors' invoice
   c. Avoid meetings that may have an influence or be perceived to alter one's decision regarding the performed duties and tasks.
2. Avoid any situation where vendors could provide any personal benefit and/or contribute a loss to the Company
3. Keeping secure the Company's as well as the vendors' confidential information received from conducting one's duties and will not take any advantage for any personal use
4. Proactively providing information to the management should one of the vendors be related by family, or having any affiliation that could affect the objectivities in performing the duties
5. Will not take any advantage from vendors' mistakes
6. Will not request nor receive any form of cash/gifts/parcels/facilities and/or detach from any financial transaction
7. Obligated to return all gifts in the form of cash/gifts/facilities according to the designated rules and should demonstrate proof of the returned items with a signed letter by the Unit Head and a valid receipt
8. Always prevent any Conflict of Interest related to vendors.

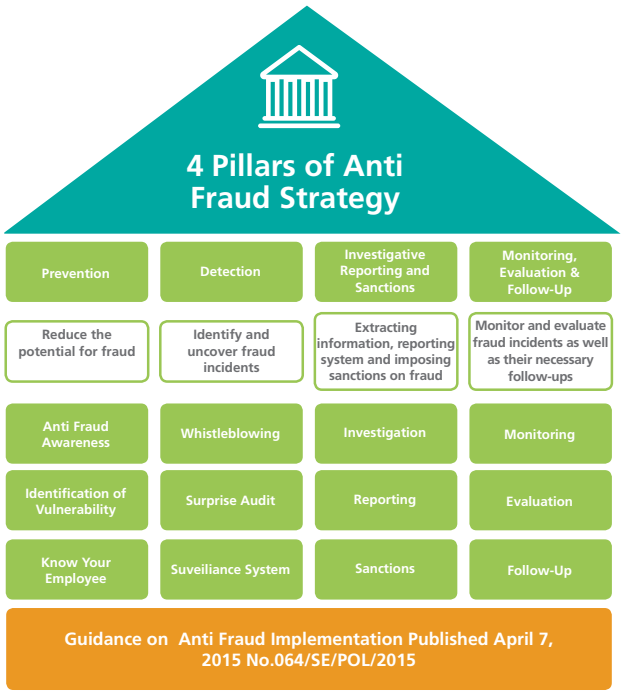
Implementation of Anti fraud Strategy

The Bank is committed to preventing fraud by implementing an effective and continuous fraud control system. On a certain scale, fraud can cause a systemic risk, which may destroy the public's trust in the Bank. [103-1]

BCA Approach [103-2]

Fraud refers to any violation or act of omission committed wilfully 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.

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.



The Company will make continuous efforts to establish an Anti-Fraud culture, which is listed as follows:

1. **Employee Awareness Program**
   To increase employees' awareness related to the risks of fraud and cultivate an Anti-Fraud culture in the internal environment through Anti-Fraud statements, training/socialization for new employees' orientation classes or coordination meetings, as well as national and regional forums. Socialization may also be conducted through e-learning. In 2018, as many as 30,402 existing employees and 987 new employees have received an Anti-Fraud awareness training via e-learning or through our in-class method.
2. **Vulnerability Identification**
   Bank officers are to identify the vulnerability or fraud potential in the units corresponding with their authority.
3. **Know Your Employee**
   Perfecting our Human Resources policies regarding the implementation of "Know Your Employee", which starts from recruitment through to existing employees in the working units.
4. **Supervision Effectiveness Increments**
   The supervision process is the most important factor in preventing the instances of fraud. With adequate supervision, all efforts related to fraud can be identified and prevented from the very outset.

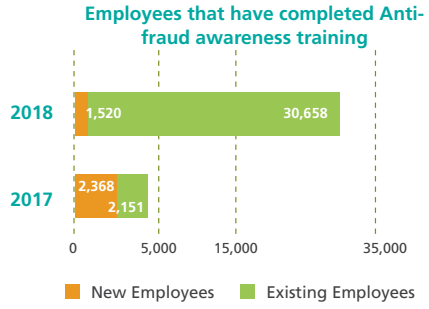
Financial Crime Prevention

BCA actively supports the Government's efforts to eradicate corruption and financial related crimes, especially regarding the prevention of misused financial services for any disadvantageous purposes. The financial related crime prevention efforts were started since the

Anti-fraud dissemination

Anti-Fraud dissemination through:

- Anti-Fraud comics
- Anti-Fraud implementation slides
- Whistle-Blowing System, which can be downloaded by employees on the myBCA internal portal
- Anti-Fraud CoP implementation strategy [205-2]



earliest stages through the implementation of "Know Your Customer and Know Your Employee" procedures according to the Bank's regulations.

BCA has possessed and implements the Anti-Money Laundering Program (APU) and the Terrorism Funding Prevention (PPT) program. In order to assist in identifying any suspicious financial transactions, BCA possesses policies, procedures, and applications that have been continuously developed so as to monitor and identify customers' transactions that are able to ease efforts in regards to the analysis and implementation of Risk Management concerning APU/PPT violations.

Financial crimes can be in the form of fraud, which is contra-productive to our customers. Customer education has been one of the most sought-after preventative efforts to prevent misuse in selling a product or transaction, or any fraud related activities. Therefore, BCA is actively developing several educational programs related to transaction safety when using BCA's banking solutions through various educational channels and media.

Internally, BCA implements an Anti-Fraud strategy to prevent financial crime. The Anti-Fraud strategy is directing the bank in determining its steps in the prevention, detection, investigation, and monitoring of fraudulent activities.

Fraud can be defined as any misbehavior or action that is conducted purposely to trick, cheat, or manipulate the Bank's, customers, or any other parties, which occur within the Bank or using the Bank's facilities and cause the Bank, customers, or any parties losses, and/or the fraud subject is gaining financial advantages directly or indirectly.

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 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. [102-17]

Recapitulation of Whistleblowing System Reporting in 2018

The recapitulation of incoming report through Whistleblowing System is submitted to the Board of Directors periodically. As of December 31, 2018 23 complaints entered the Whistleblowing System with the following status:

Recapitulation of WBS cases [103-3]

Status	Total			Information
	2018	2017	2016	
Open (in process)	0	0	0	In investigation process
Closed (completed)	23	17	65	Status 2018 (Case): • Proven (2) • Unproven (2) • Related to customer's information/complaints (13) • Incomplete data and whistleblower had not/could not provide the requested additional data/information (6)

The Challenge of Implementing Sustainable Finance

The implementation of Sustainable Finance has entered a new era through the establishment of OJK's regulation number 51/POJK.03/2017 concerning the implementation of Sustainable Finance to Financial Services Bodies, Issuers, and Publicly Listed Companies (POJK-51) which are also supported by POJK number 60/POJK.04/2017 regarding the issuance and pre-requisites of environmentally friendly bonds (Green Bonds). Both of these decrees create a foundation for the successful implementation of Sustainable Finance.

Qualitatively, the opportunities and challenges confronted by BCA in implementing Sustainable Financing are:

1. Indonesia possesses a great opportunity to absorb financing in order to achieve the Sustainable Development Goals and the business activities related to the mitigation and Climate Change adaptation, including sustainable farming, transportation and energy, and other sectors
2. Similar perceptions amongst stakeholders regarding concept, principles, regulations and the implementation of Sustainable Financing
3. Knowledge and technical skills concerning financial services bodies regarding the nature of relevant sustainable businesses to be developed in Indonesia according to the market segmentation including its risk and feasibility appraisals
4. Knowledge regarding the implementation of LST Risk Management in accordance to the situation and specific demands of Indonesia, which are also embodied in the Risk Management's regulations and procedures.

[102-15]

Stakeholders Engagement

The Company's stakeholders are parties that significantly affect the sustainability of the Company, as they are related to business activities. The approach that is implemented by BCA regarding the engagement of stakeholders is designed to receive continuous valuable input concerning BCA's financial products and services as well as the corporation's comprehension pertaining to the stakeholders' expectations, which is also included in Sustainable Management.

The Company co-operates and interacts with stakeholders through a process of engagement that is in accordance with the requirements and is done formally. Interaction with stakeholders is primarily managed by Public Relations and the Investor Relations Section. [102-42]

Customer and client	Inputs, complaints and requests for information regarding banking products and services can be accessed at any time through HaloBCA and information SDGs. Customer expectations are obtained from customer satisfaction surveys and interactions performed by the branch.
Investor	The financial performance and implementation of the Company's strategy are explained in public exposures and published reports as well as the Annual General Meeting of Shareholders.
Regulator (Financial Services Authority/OJK & Bank Indonesia)	Compliance and implementation of the principles of prudence and Good Corporate Governance are discussed in meetings and discussions with regulators when required.
General Public	The empowerment program through CSR activities is held based on the schedule of the Bakti BCA program.
Media	Company information and data, including the Company's finances, products and corporate actions are delivered when required through media releases and Company reports.
Employees	Industrial Relations and matters relating to welfare, rights and the obligations of workers are implemented through several means of communication or meetings.

[102-10][102-43][102-44]

Sustainability Performance:
ECONOMIC

"To provide funding for Sustainable Finance, BCA continues to add to our financing portfolio for corporate and commercial segments that are utilized for sustainable business activities."

51 Building Sustainability Culture

54 Economic Performance

62 Evaluation of BCA Business Performance

64 Financial Highlights

Building Sustainability Culture

BCA is committed to implementing the principle of sustainable finance that integrates the aspects of environmental, social and governance (ESG) risk in the Bank's daily operations. This sustainable financial initiative was outlined in the Sustainable Financial Action Plan (RAKB), which contains the Long Term Plan for the 2019-2023 period.

Sustainability in the Bank's Vision and Mission

BCA aims to develop a culture of sustainability, starting from the vision of sustainability, to act as an important pillar of the Indonesian economy, which is actualized by applying the principles of sustainable development. The Bank's mission is to develop an excellent institution in the field of payment settlements and financial solutions for various demands, including financing products for sustainable development and inclusive financial services. Both have been consistently realized in the form of sustainable financing, MSME and LAKU BCA.

In its mission to increase value for franchises and stakeholders, BCA is committed to perform its role in the Indonesian economy, within the framework of sustainable development, by balancing business purposes and management of ESG with the principle of prudence.

Policy

Through the implementation of financial products and services, BCA has implemented the principles of sustainable finance in our credit policies, including the process of approaching prospective debtors, processing credit, administration and credit monitoring. Credit procedures also require the relevant environmental permits valid according to the type of business activities.

In the context of implementing RAKB, the Bank has made adjustments in the overall lending process to apply the principles of sustainable finance. BCA includes the ESG factor in reviewing credit proposals.

In implementing sustainable finance, the Bank uses the principles of sustainable finance as regulated in POJK-51 of 2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies.

Sustainable Finance Implementation Aims

- Ensuring the availability of sustainable financing for MSME and non-MSME customers, including for environmentally sound business activities.
- Improving internal competencies and skills to implement sustainable finance at BCA.
- Integrating the aspects of ESG in the Bank's operations.

	Principles of Sustainable Finance	BCA Approach
a.	The principle of responsible investment	BCA provides financial products and services for business activities that are environmentally sound and inclusive through corporate financing and MSMEs.
b.	The principle of strategy and sustainable business practice	BCA's business strategy has been aligned with long-term sustainability through its vision of becoming a reliable first choice bank for the community, acting as an important pillar of the Indonesian economy. The business development strategy includes the development of financial products and services, including development financing and inclusive financial services. Sustainable business practices have been implemented with Go Green in several Bank's offices and applying aspects of ESG as a pre-requisite for conducting credit assessments with customers. The development of the Bakti BCA social responsibility program is directed toward a long-term program that utilizes BCA's core competencies so it can improve the economic independence of the community.
c.	The principle of managing social risks and living environment	BCA ensures that social risks and the living environment are managed in accordance with laws and regulations through evaluations made to debtors.
d.	The principle of governance	Aspects of social and living environment are integrated into BCA's governance by adjusting relevant personnel policies, procedures, duties and responsibilities.
e.	The principle of informative communication	Communication with stakeholders is performed through various media platforms, including publishing sustainability reports since 2015.
f.	The principle of inclusivity	BCA provides inclusive financial products and services, among utilizing digital technology to reach more people in remote areas with Laku BCA, Sakuku, DUITT and SimPel products. Credit facilities for the lower socio-economic segment are provided through the people's business credit (KUR) program and MSME loans.
g.	The principle of developing superior priority sectors	The significant portion of financing over the past three years is in line with the development demands implemented by the government, which are financing infrastructure including roads, railroads, and electricity.
h.	The principle of coordination and collaboration	In order to implement efforts to achieve Sustainable Development Goals effectively and on target, BCA, with government coordination, is involved in SDG Indonesia One and Indonesia's sustainable financial initiatives.

Process

The Bank includes ESG factors in making credit proposals and analyzes credit risk ratings to determine the credit worthiness of debtors. Credit funding is also a priority for BCA in developing environmentally friendly products and services that meet international standards.

Based on credit procedures, BCA implements ESG risk management in the credit cycle, from worthiness analysis to monitoring performed throughout the financing. ESG risk for financing primarily impacts the operational and reputation risk of the Bank. As a follow up, the related unit will implement risk mitigation in accordance with the Basic Risk Management Policy.

Aside from implementing ESG risk in banking products, the Bank manages the operational activities of the environmental and social aspects by encouraging all BCA employees and management to apply the principles of Reuse, Reduce, and Recycle in performing our daily operational activities.

Human Resources

BCA has established a special working group to prepare and implement sustainable finance effectively involving related units, including the Business Work Unit, Credit Risk Analysis Unit, Risk Management Work Unit, Corporate Secretary Unit and Compliance Work Unit. At this time, BCA has reviewed the sustainable financial implementation of existing organizations and made adjustments to the required job descriptions.

370 People

have followed sustainable financial training

The process of integrating ESG factors and principles of sustainable finance into BCA's business was started in 2013, by developing the internal capacity to related units and branch offices through training regarding sustainable finance, and reviewing and drafting internal policies that will be used for the implementation of sustainable finance.

The Bank includes employees from units related to credit distribution, supervision, planning, and risk management in training and capacity building activities. The training was organized by the Financial Services Authority (OJK), WWF-Indonesia, the First Movers on Sustainable Banking 2015-2017 program, and the Indonesian Sustainable Financial Initiative. Since 2017 the Bank has been conducting independent in-house training for more employees.

As of 2018, 370 employees of the Bank have taken formal training regarding sustainable finance, which was held both internally and externally.

Sustainable Financial Products

BCA is committed to increasing the financing portion of environmental-based business activities (KUBL) and in the micro, small and medium-sized enterprises (MSME) sector in the long term. The Bank is targeting the growth of the sustainable financing portfolio equal to overall credit growth.

Based on POJK-51 in 2017, what is categorized as sustainable financing by BCA is a financing product or KUBL loan for the corporate and commercial segment, and financing for the MSME segment. The activities financed are those that have an impact on climate change adaptation or mitigation, which includes: renewable energy products, energy efficiency, and organic agriculture, in line with business growth and related business credit worthiness.

Portfolio

Every year, the Bank's portfolio for sustainable financing products always increases. Included in this portfolio is financing for the plantation sector that has been certified as sustainable. In the 2018 period there are 47 customers who implement and are certified by Indonesia's Sustainable Palm Oil (ISPO) and/or the Rountable on Sustainable Palm Oil (RSPO), while any wood processing company must have the Forest Stewardship Council (FSC) certification.

Economic

Since being adopted at the United Nations General Assembly in September 2015, the Sustainable Development Goals (SDGs) or global goals have become a common aim for 2030. The SDGs include alleviating poverty, protecting the environment and ensuring that all people can enjoy peace and prosperity throughout the hemisphere.

In Indonesia, the global goals form part of the national development agenda, which is part of the National Medium Term Development Plan (RJPMN). This was confirmed in Presidential Regulation Number 59 of 2017 regarding the Implementation of Sustainable Development Achievement.

Financing Challenges

One of the biggest challenges to achieve the global goals is financing for sustainable development. The costs required to overcome climate challenges are estimated at USD81 billion for 2015-2020 or USD16.2 billion per year. While funds that can be allocated by the government are just USD55.1 billion over the five-year period, so there is still a lack of funding. (Third National Communication in 2017)

This is where the private sector is expected to be present through financing instrument innovations that can be utilized for development. To support the financing required to achieve the SDGs, the government through the Financial Services Authority (OJK) started a sustainable finance initiative in 2014 by issuing two regulations. First, OJK Regulation (POJK) No. 51 of 2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies and; second, OJK Regulation (POJK) No. 60 of 2017 regarding the Share Issuance and Requirements Trends and Environmental Debt Insights. Both are formal rules that provide space for sustainable financial development in Indonesia, that aims to ensure the availability of financing for sustainable development, and financing for mitigation and adaptation to deal with climate change and the integration of ESG risks into the financial services industry. [103-1]

BCA Approach [103-2]

In line with BCA's vision to act as an important pillar of Indonesia's economy, it must contribute to achieving sustainable development through core competencies in financial services. BCA has sufficient capital to finance business activities in various segments. It provides financing facilities, especially for infrastructure development, which is a government priority program.

BCA also supports financing for sustainable development by providing loans to the community, especially MSMEs, and distributes KUR. MSME loans are expected to increase economic activities and improve people's lives and alleviate poverty. Whereas access to KUR will contribute to the growth of small-scale business people, because this credit is intended for feasible businesses not yet bankable. In order to implement all of these commitments, BCA will develop partnerships with the government, the business world and engage the community.

SDG Indonesia One

On October 5, 2018, the Ministry of Finance launched SDG Indonesia One, which is an integrated funding cooperation platform designed to support infrastructure development in achieving the SDGs.

SDG Indonesia One is a blended finance platform that includes project development facilities, risk mitigation facilities (de-risking facility), financing facilities and investment facilities (equity funds). The amount of support from partners at the time of launch was more than USD2.3 billion (Rp34.5 trillion), which was expected to continue to grow.

BCA is one of the banks that has committed to financing facilities for SDG Indonesia One which can later be used for infrastructure projects that are oriented towards achieving SDGs. SDG main priorities including health, education, renewable energy and infrastructure (transportation, water and waste management) sectors. [102-12]

In the near future, the platform managed by PT Sarana Multi Infrastruktur, BUMN under the Ministry of Finance, will be utilized to support the government's efforts in handling reconstruction and rehabilitation in disaster areas, including Palu, Sigi, Donggala and Lombok, along with partners who specifically pay close attention to disaster management efforts.

In 2018, BCA has channeled loans to the MSME segment amounting Rp71.12 trillion or 13.22% from the total loans, which recorded an increase of 27.6% when compared to the previous year.

Sustainable Financing Portfolio

BCA takes an important role in financing development in Indonesia by providing funds that are distributed into the financial system, which are then used for business activities and consumption and to boost economic growth through investments, financing and financial services. Financing provided by the financial services industry will have either a positive or negative impact.

A positive impact will occur if the financing is used according to its designation, in accordance with the laws and regulations, so that it can provide economic added value both directly and indirectly. Financing that is used unwisely can cause environmental damage, social conflict and governance issues that harm stakeholders. If this happens, both customers and banks are affected by the negative impacts because the risks that must be anticipated are increasing.

In order that the financing for development can be continuously increased and create a positive impact, the Bank must balance the application of policies and prudential principles in its distribution so that it remains within the rules of governance and sustainability.

In providing financing for Sustainable Finance, BCA continues to add financing portfolio(s) for corporate and commercial segments that are utilized for sustainable business activities (KUBL, Non SME). BCA's Portfolio to finance sustainable business activities in 2018 achieved Rp27.81 trillion, which was an increase from the previous year at Rp22.51 trillion. Sustainable business activity is project/activity/product/service that meets the principles of Sustainable Finance and are included in the criteria of a sustainable project/activity/product/service that contains activities that improve the efficiency and effectiveness of natural resources, mitigation and adaptation to climate change.

BCA supports the government's target for climate change by providing syndicated financing for rail-based transportation. The Bank distributed syndicated loans to PT Kereta Api Indonesia (KAI) at the beginning of 2018 for the integrated Light Rail Transit project in Jakarta, Bogor, Depok and Bekasi. Previously, BCA also provided funding for the Soetta Airport train and additionally financed the construction of several power plants from lower carbon renewable energy. [103-2]

Portfolio in Financial Instruments or Projects in Line with the Implementation of Sustainable Finance [103-3]

Description	Unit	2018	2017	2016
Total Credit/Financing for Sustainable Business Activities (KUBL, Non MSME)	Rp trillion	27.81	22.51	18.88
Percentage of total credit/financing of ongoing business activities to total bank credit/bank financing	%	5.17	4.81	4.54

Renewable Energy Financing

Energy is one of the most important infrastructures to accelerate the implementation and distribution of development outcomes. One of the energy challenges is equitable access to energy, in this case electricity to the community, especially in remote areas that have not been reached by electricity infrastructure. Indonesia is also rich in new and renewable energy sources (EBT), which includes wind power, water, geothermal energy, sunlight and others. EBT potential, according to the Director General of EBTKE, to achieve more than 441 GigaWatts, while the utilization was only around 2% in 2017.

BCA supports the achievement of the government's target of optimizing EBT by 23% by 2030, through financing the construction of EBT power plants, one of which is hydropower. The Bank has provided mini hydro power plant (PLTMH) financing since 2012 for eight PLTMHs and one hydroelectric power plant (PLTA).

Mini Hydro Power Plant (PLTMH)	Hydroelectric Power Plant (PLTA)
1. Bentek Village, North Lombok - West Nusa Tenggara	1. Nagan Raya District - Nanggroe Aceh Darussalam
2. Kapundutan Village & Batar Kulon Village, Lebak Barang - Pekalongan, Central Java	
3. Buntu Turunan Village, Simalungun - North Sumatra	
4. Tassililu Village, Sinjai - South Sulawesi	
5. Curug Luhur Village, Sukabumi, West Java	
6. Jorong Village Sub-district Hilir Gumanti, Solok - Padang West Sumatra	
7. Semangka Village - West Lampung	
8. Manalu Dolok Village, North Tapanuli - North Sumatra	

[203-1]

Utilization of EBT for power plants supplies energy demand that is environmentally friendly and equalizes energy access for the community, for example in the Aceh and Lampung regions where the electrification ratio is only 91.27% (2017), to achieve the target of 97.4% in 2019. PLTMH that were developed in remote areas also helped the economic activities of the community, as happened in Gili in Lombok, West Nusa Tenggara.

Support MSMEs

MSMEs are one of the driving forces of the Indonesian economy. The total number of MSMEs is estimated at 58.97 million people, absorbing 116.7 million workers and contributing up to 9.1% of gross domestic product. (Bappenas, BPS, and UNPF)

With the consideration that MSMEs are one of the leading sectors in the economy, BCA continues in striving to support their development through financing and increasing the capacity of business enterprises. It is expected that MSMEs will grow sustainably and independently. Throughout 2018, BCA distributed loans to the MSME segment of Rp71.12 trillion, achieving 13.22 percent of total loans and an increase of 27.6% when compared to the previous year.

There was an increase of market share in MSME loans from BCA, from 6,45% in 2017, up to 7,33% in 2018. The MSME loans of BCA grew above the average market growth.

MSME Partnership

To boost credit growth in the MSME sector, BCA has partnered with feasible institutions and had access to business enterprises with the executing and channeling credit distribution cooperation scheme. One of the collaborations established in 2018 was channeling with PT Aman Cermat Cepat (ACC), a financial technology company that provides a digital funding platform based on the Indosat voucher merchants partnership system. The maximum amount of credit provided to debtors through this collaboration was Rp300 million. Another approach was a linkage program (executing scheme), where BCA provided funding of up to Rp30 billion to BPR Lestari Bali to be distributed into financing for MSMEs in Bali.

BCA has also taken on the role of the KUR distributing bank, which is a credit facility for MSMEs with interest subsidized by the government. Up to end 2018, BCA distributed a total KUR of Rp116.2 billion to 1.078 debtors, which consists of Rp9.8 billion of Micro KUR (418 debtors) and Rp106.3 billion of Small KUR (660 debtors).

BCA also offered KUR to several productive activities, including agriculture, livestock, plantation and fisheries. In Depok, West Java, BCA distributed financing through PT Widodo Makmur Unggas, which enabled MSME guided chicken farmers to receive capital loans. A similar scheme was implemented to distribute KUR to cattle farmers in areas around East Java, in this case, BCA partnered with PT Santosa Agrindo.

The Proportion of KUR channeled to productive sector

Economy Sector	Number of debtors	Achievement (Rp)
Agriculture	5	425,000,000
Farming	15	1,296,000,000
Plantation	122	3,443,000,000
Fishery	21	1,105,000,000
Total	163	6,269,000,000

Total Number of KUR Loans in 2018

Rp116.2 billion

An increase in number of KUR Loans for 2017-2018

12.2 %

[203-1]

Making MSME more empowered

To achieve long-term success, MSMEs require not only financial support. MSMEs are required to have the ability to innovate according to consumer expectations. BCA facilitates through increasing capacity by holding workshops for businessmen/women to learn from and exchange ideas with business experts.

BCA facilitated seminars for MSME enterprises on macroeconomics in the digital age, online marketing, and sharing sessions, also inviting workshop participants to tour the warehouse and directly see supply chain activities at blibli. com. Through this activity, BCA expects MSMEs in Indonesia to create superior products that can compete both domestically and abroad.

MSME WORKSHOPS

- One Opportunity for a Million Happiness in five cities
- Seminar regarding the digital economy and entrepreneurship "jaman now" in two cities

7 Cities

Bandung, Padang, Surabaya, Solo, Malang, Makassar, and Samarinda

MSME workshop participants

634

Invitation to UMKM subjects

Speakers from:
Blibli.com, Payment MOKA and Yuswohady, marketing and branding experts and BCA

"Emprit" Ginger Increases Farmer's Income

The agricultural sector employs the largest amount of workers in Indonesia, achieving 31.86 percent or 39.68 million people (BPS, 2017). Agriculture is an important activity because it is related to national food security. Aside from the basic needs, the potential of agricultural commodities in Indonesia to be developed is very large. This is the main business of one of BCA's customers, PT Haldin Pasific Semesta (Haldin). This company challenged BCA to help the supplier of raw materials, which is "emprit" ginger, a type of ginger plant whose tuber size is smaller and tastes sharper, and whose extract is considered to be a superior export commodity.

BCA's response was to create synergy through a partnership with PT Azma Agro Nusantara (Azma) to guide a group of farmers to cultivate "emprit" ginger as required by Haldin in Central Java. This synergy was also supported by the Bakti BCA program that distributed assistance in the form of guidance to farmers groups through Azma and the distribution of KUR to groups. Three BCA branches were involved in this collaboration: the Tegal, Kudus, and Pemalang branches.

Beginning with a 5-hectare demonstration plot in Jepara, farmers started planting "emprit" ginger with organic farming techniques under the guidance of Azma, starting from planting, raising, to seedlings in April 2018. In two plantations, BCA distributed KUR directly to 114 farmers with a total distribution of more than Rp2.8 billion.

The added value of superior "emprit" ginger cultivation is ideal for the use of idle land and yards for agricultural commodities and the emergence of new business opportunities - making organic fertilizers and polybags involving women in the surrounding villages. This initiative is BCA's approach to carry out CSR through Bakti BCA to help implement sustainable finance synergized with KUR distribution for productive activities.

BCA supports the financing of infrastructure projects.

Infrastructure Project Financing

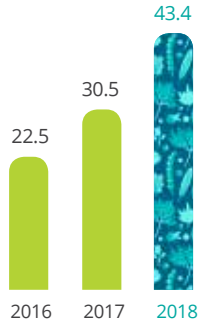
As an intermediary, BCA's support for development is performed by providing safe, convenient and reliable banking transaction services. BCA provides a multi-channel network, which consists of branch networks and electronic banking, to provide flexibility for our customers to conduct banking transactions.

Funds collected from the community are allocated for financing, including financing infrastructure development. Over the past few years, along with the vigorous development of infrastructure, BCA's infrastructure financing portfolio has always increased.

Throughout 2018, BCA and several other national banks provided financing commitments for the construction of 8 toll road sections through syndication. BCA was also one of the banks in the syndication to finance the construction of substations and transmissions in the central Java region, part of the 35,000 MW electricity program worth Rp1.1 trillion. BCA also participated at PLN financial expenditure Rp2.5 trillion.

BCA believes this participation in project financing will enable the availability of basic infrastructure including energy and equitable transportation and in turn will increase the economic and social activities of the community.

Infrastructure Financing Portfolio (Rp trillion) [203-1]



Evaluation of BCA Business Performance [103-3]

As a banking institution that is always present in the Indonesian economy and community, BCA has never stopped offering a range of services and product innovations, to make it more convenient for our customers to transact quickly, safely, and precisely. With a mission to develop a superior institution that excels in the field of the settlement of payments and financial solutions for businesses and individual customers, BCA pushed through 2018 with a better performance than in the previous year, in conditions that saw continuously turbulent economic growth and growing global risks.

BCA's performance was shown, among others, in the growth of third party loans and funds amid competitive business conditions in the banking sector. BCA and its subsidiaries provided a healthy growing balance sheet position, with its loan portfolio increasing 15.1% up to Rp538 trillion.

Customer trust in BCA supported the increase of deposits and savings (CASA) funds. As of the end of December 2018, BCA CASA rose by 8.9% up to Rp483 trillion. CASA remains the main portion of Third Party Funds, which was equal to 76.7% by the end of 2018.

By always applying the prudent principle consistently, BCA recorded the ratio of non-performing loans (NPLs) at the level of 1.4%, which is in the acceptable level of risk tolerance. The ratio for loan loss coverage is recorded at 178.7%. BCA maintains a healthy liquidity and capital position with Lending Funding Ratio (LFR) of 81.6%. The Capital Adequacy Ratio (CAR) was 23.4% as at 31 December 2018. BCA closed 2018 with an increase in net profit of 10.9% up to Rp25.9 trillion.

Sustainable Financing Portfolio [103-3]

		2018	2017	2016
Sustainable Financing Portfolio (KUBL, Non MSME)	Rp trillion	27.81	22.51	18.88
Sustainable Financing Porftolio Segment base (KUBL, Non MSME)				
• Renewable energy	Rp trillion	2.34	2.12	1.51
• Energy efficiency	Rp trillion	1.59	1.78	3.02
• Sustainable natural resources and land-use management	Rp trillion	16.53	13.18	10.20
• Eco-friendly transportation	Rp trillion	1.47	0.59	0.34
• Water and waste sustainable management	Rp trillion	1.04	0.01	0.02
• Eco-friendly and eco-efficient product (less residue)	Rp trillion	1.86	1.82	0.71
• Business and/or other environmental friendly activities	Rp trillion	2.98	3.01	3.08
Financing of Eco-friendly business Sector base				
• Corporation	Rp trillion	26.86	21.65	18.07
• Commercial	Rp trillion	0.95	0.86	0.81
MSME loan portfolio	Rp trillion	71.1	55.7	48.2
Infrastructure Financing Portfolio	Rp trillion	43.4	30.5	22.5
Infrastructure Financing by sector				
• Highway	Rp billion	15,239	10,180	5,432
• Electricity	Rp billion	18,476	15,412	11,654
• Train	Rp billion	4,592	2,161	3,205
• Telecommunications	Rp billion	2,972	1,782	1,433
• Airports and Ports	Rp billion	1,000	1,000	1,000
• Drinking water and sanitation	Rp billion	1,094	15	21

Financial Highlights

Financial Highlights in the last 5 years (Audited, Consolidated, as of or for the year ended December 31)

(in billion Rupiah)	2018	2017	2016	2015	2014
Financial Position					
Total Assets	**824,788**	**750,320**	**676,739**	**594,373**	**553,156**
Total Earning Assets	734,401	672,235	604,049	527,407	483,945
Loans - gross	538,100	467,509	415,896	387,643	346,563
Loans - net	524,531	454,265	403,391	378,616	339,859
Securities (including Securities Purchased Under Agreements to Resell)	118,385	140,873	112,135	52,521	98,589
Placements with Bank Indonesia and Other Banks	31,682	18,969	35,364	56,259	12,020
Total Liabilities[1]	**673,035**	**618,918**	**564,024**	**504,748**	**477,430**
Third Party Funds[2]	629,812	581,115	530,134	473,666	447,906
CASA	483,004	443,666	408,205	360,261	336,412
Current Accounts	166,822	151,250	137,853	115,653	107,419
Savings Accounts	316,182	292,416	270,352	244,608	228,993
Time Deposits	146,808	137,449	121,929	113,405	111,494
Borrowings and Deposits from Other Banks	8,588	8,799	7,690	5,899	6,835
Debt Securities Issued[3]	240	610	2,332	2,821	2,504
Subordinated Bonds	500	-	-	-	-
Total Equity	**151,753**	**131,402**	**112,715**	**89,625**	**75,726**
Comprehensive Income					
Operating Income	63,034	56,982	53,779	47,876	41,373
Net Interest Income	45,291	41,827	40,079	35,869	32,027
Operating Income other than Interest	17,743	15,155	13,700	12,007	9,346
Impairment Losses on Financial Assets	(2,676)	(2,633)	(4,561)	(3,505)	(2,239)
Operating Expenses	(27,651)	(25,190)	(23,379)	(21,714)	(18,393)
Income Before Tax	32,707	29,159	25,839	22,657	20,741
Net Income	**25,852**	**23,321**	**20,632**	**18,036**	**16,512**
Other Comprehensive Income (Expenses)	910	755	6,772	(344)	(147)
Total Comprehensive Income	**26,762**	**24,076**	**27,404**	**17,692**	**16,365**
Net Income Attributable to:					
Equity Holders of Parent Entity	**25,855**	**23,310**	**20,606**	**18,019**	**16,486**
Non-Controlling Interest	(3)	11	26	17	26
Comprehensive Income Attributable to:					
Equity Holders of Parent Entity	**26,766**	**24,064**	**27,378**	**17,674**	**16,339**
Non-Controlling Interest	(4)	12	26	18	26
Earnings per Share (in Rupiah, full amount)	**1,049**	**945**	**836**	**731**	**669**

Terms of Bahasa Indonesia are used in all figures in this Sustainability Report, unless stated otherwise.

1. Including temporary syrikah funds amounting to Rp4,596 billion in 2018, Rp3,978 billion in 2017, Rp3,467 billion in 2016, Rp2,802 billion in 2015, and Rp1,952 billion in 2014
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.

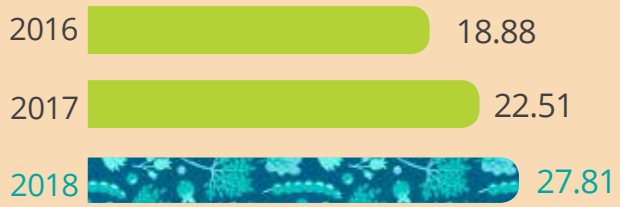
	2018	2017	2016	2015	2014
Financial Ratios[4]					
Capital					
Capital Adequacy Ratio (CAR)[5]	23.4%	23.1%	21.9%	18.7%	16.9%
CAR Tier 1	22.4%	22.1%	21.0%	17.8%	16.0%
CAR Tier 2	1.0%	1.0%	0.9%	0.9%	0.9%
Fixed Assets to Capital	19.4%	19.8%	22.4%	18.6%	21.2%
Assets Quality					
Non Performing Earning Assets and Non Earning Assets to Total Earning Assets and Non Earning Assets	0.9%	0.9%	0.8%	0.6%	0.5%
Non Performing Earning Assets to Total Earning Assets	1.1%	1.1%	1.1%	0.7%	0.6%
Allowance Provision on Earning Assets to Total Earning Assets	1.9%	2.1%	2.3%	2.0%	1.6%
Non Performing Loans (NPL) - gross[6]	1.4%	1.5%	1.3%	0.7%	0.6%
Non Performing Loans (NPL) - net	0.4%	0.4%	0.3%	0.2%	0.2%
Rentability					
Return on Assets (ROA)[7]	4.0%	3.9%	4.0%	3.8%	3.9%
Return on Equity (ROE)[8]	18.8%	19.2%	20.5%	21.9%	25.5%
Net Interest Margin (NIM)[9]	6.1%	6.2%	6.8%	6.7%	6.5%
Cost Efficiency Ratio (CER)	44.3%	44.4%	43.9%	46.5%	44.2%
Operating Expenses to Operating Revenues (BOPO)	58.2%	58.6%	60.4%	63.2%	62.4%
Liquidity					
Loan to Deposit Ratio (LDR)[10]	81.6%	78.2%	77.1%	81.1%	76.8%
Current Accounts & Savings Accounts (CASA) Ratio	76.7%	76.3%	77.0%	76.1%	75.1%
Liabilities to Equity Ratio	454.2%	479.3%	507.5%	570.4%	635.8%
Liabilities to Assets Ratio	82.0%	82.7%	83.5%	85.1%	86.4%
Liquidity Coverage Ratio (LCR)[11]	278.2%	353.0%	391.3%	363.3%	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	6.6%	7.0%	7.3%	7.5%	8.4%
b. Reserve Requirement - Foreign Currency	8.4%	8.5%	8.5%	9.1%	8.6%
Net Open Position (NOP)	0.5%	0.5%	0.2%	0.4%	0.6%
Other Key Indicators					
Number of Accounts (in thousands)	19,040	17,048	15,583	14,129	13,370
Number of Branches[12]	1,249	1,235	1,211	1,182	1,111
Number of ATMs	17,778	17,658	17,207	17,081	16,694
Number of ATM Cards (in thousands)	17,594	15,767	14,402	13,090	12,429
Number of Credit Cards (in thousands)	3,609	3,296	2,983	2,748	2,583

4. Parent company only, financial ratios have been presented based on Circular Letter of Indonesia Financial Services Authority No.43/SEOJK.03/2016 dated September 28, 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 Financial Services Authority No. 24/SEOJK.03/2016 dated July 14, 2016 regarding the Risk Weighted Assets Calculation for Operational Risk using the Basic Indicator Approach; and calculated based on Indonesia 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.
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.

SUPPORT NATIONAL DEVELOPMENT THROUGH FINANCING

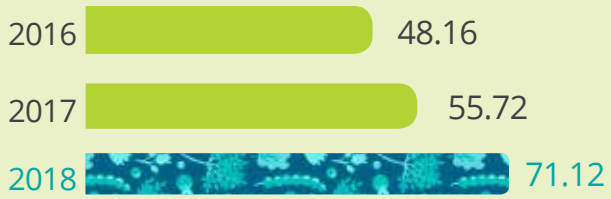
Sustainable Financing in accordance with POJK 51/ 2017

Sustainable Financing portfolio (KUBL, Non SME) (Rp trillion)



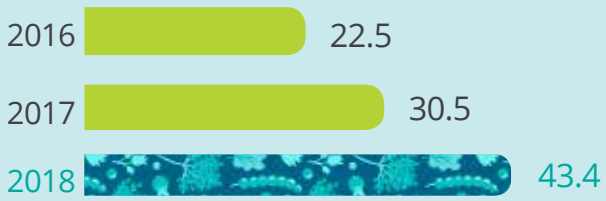
Support Micro, Small Medium Scale Enterprise

MSME portfolio (Rp trillion)



Infrastructure Financing

Infrastructure financing (Rp trillion)



"One chance to Million Happiness" and #LevelUpBizGuide

27.6 %
Increase in SME portfolio (YoY)

Rp 116.2 billion
KUR Loans

12.2 %
Increase in KUR Loans (YoY)

7 Cities
workshops in

814
Participants of MSME Entrepreneurs' workshop

SUSTAINABLE BENEFITS FOR STAKEHOLDERS

As a financial services institution, BCA's main contribution to the economy was through lending, which is used to improve the performance of economic activities. Other contributions are the benefits of the Bank's activities that are distributed through employment, purchasing goods and services, paying taxes to social investments made through CSR programs. [201-1]

BCA's vision is to be the bank of choice and a major pillar of the Indonesian economy.

Customer

Rp 538.1 Trillion
Total Loan

19+ Million
Number of Accounts

Rp 43.4 Trillion
Infrastructure Financing

Rp 116.2 Billion
KUR Loans

Employee

Rp 273,279 Billion
Training Expenses

24,941 persons
Total Employees

Investor

Rp 2.1 Trillion
Interim Dividend Paid by 2018

Rp 6.3 Trillion
Final Dividend Paid by 2017

Supplier Business

Rp 2.6 Trillion
Capital Expenditure Investments in 2108

Contribution to the Nation

Rp 6.9 Trillion
Income Tax Expenses

Society

Rp 105.56 Billion
CSR Activities as Social Investment

Sustainability Performance:
SOCIAL

"Regarding the social aspect, BCA manages and protects its stakeholders, especially customers, employees, and the general public in Indonesia."

2.67 million
Employee training hours.

3,000 Students
participating in financial literacy education

69 Commitment to Provide Equal Products and Services

71 Employment

79 Community

102 BCA Patronage Tourism Village

Commitment to Provide Equal Products and Services

To realize the vision of becoming the bank of choice and a major pillar of the Indonesian economy, and to provide the very best financial services to all Indonesian customers, BCA is firmly committed to keep and enhance the trust of the community, customers, business partners and regulators.

BCA Approach [103-2]

BCA's commitment to customers is contained on one of BCA's values, which is to focus on customers. BCA's effort to maintain the trust of customers is implemented through the commitment of being responsible to our customers. BCA is committed to "always be by your side" by providing banking solutions that are suitable with the expectations of our customers and the community. BCA always pays close attention to our customers protection and security, and we perform it consistently and continuously.

Customer Service

BCA provides a clear, accurate and up-to-date information facility for BCA banking solutions for the community. To ensure that the right information is received by customers, BCA officers always receive product knowledge briefings and updates related to various BCA banking solutions.

The socialization of banking solutions is intended for our customers to fully understand about a financial product, also the rights and obligations of each party attached to the marketed banking services. BCA does not ask customers to use or buy products they don't require.

Apart from Bank officers, information regarding banking solutions are available through various digital channels. The customers are also able to obtain information through the Halo BCA call center service. Along with the expectations of our customers, in 2018 Halo BCA transformed from a contact center to the BCA Digital Services Center.

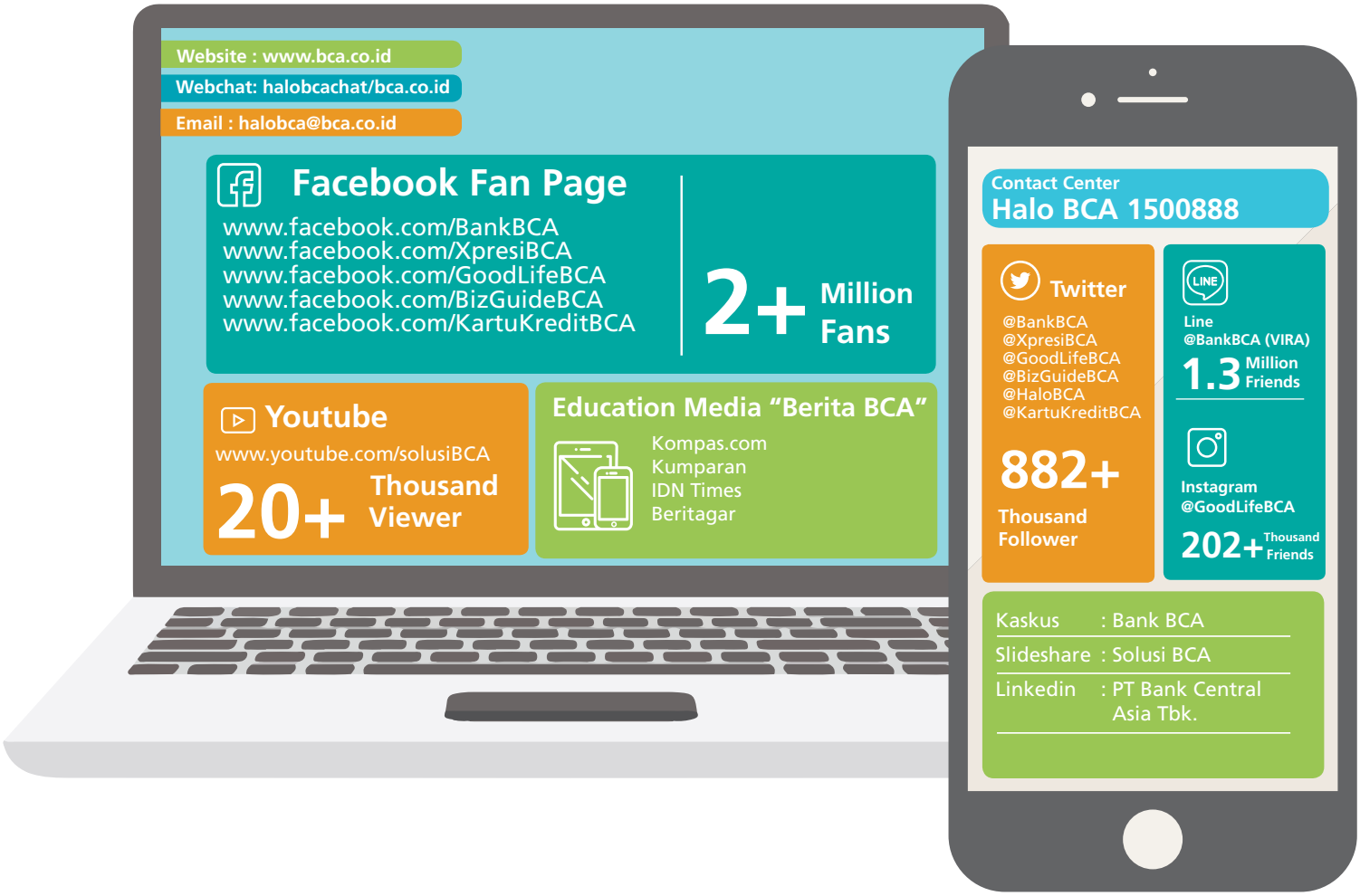
As a service center, Halo BCA not only provides information and handles customer complaints, but also develops BCA digital services innovations. In 2017, BCA introduced VIRA, a new technology for virtual assistant chat banking. VIRA was developed using Artificial Intelligence (AI) technology. In addition to chat, customers are also able to perform various other banking transactions.

VIRA complements the customer information services that BCA has. Various other information tools that can be used by customers, include brochures, social media, digital services through Halo BCA video calls and video banking.

Customer service also includes handling customer complaints. The handling process of customer complaints is that they are received and processed immediately and accurately. BCA gives serious attention to each and every customer input and complaint. This is feedback valuable for us to improve our service excellence for customers. BCA provides and informs our customers concerning customer complaint procedures and dispute resolution in accordance with Bank Indonesia's regulations regarding customer complaints and banking mediation.

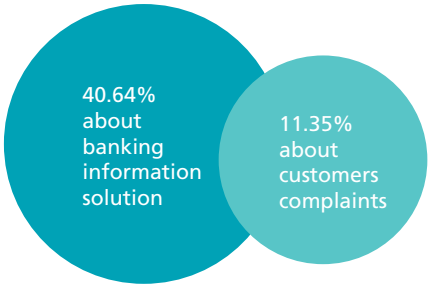
The customers are able to deliver their complaints to Halo BCA or to the BCA branches through phone, email, twitter, Halo BCA chat, video call, and video banking. BCA is committed to following up every complaint from our customers immediately.

Customer Product Information Channel and Education Media



HaloBCA

16.6+ million calls
487+ thousand e-mail
260+ thousand mentions
61 readers letter



98.23%
Solved according to service level

Sitecore Experience Award 2018

Most Innovative User Experience
BCA became the winner of the Asian region in the annual international Sitecore Experience Awards competition held in November 2018

Awards for HaloBCA

60 National Award

46 International Award

Employment

Continuous improvement is the key to provide products and services required by our customers. We constantly strive to develop and manage various programs and training to equip our employees with better skills and character strengthening so that BCA is able to perform continuous improvements.

Competent and motivated Human Resources are critical factors when it comes to success for BCA. Therefore, employees are provided with opportunities to further develop their abilities and opportunities to realize their career paths that are in accordance with the requirements of Bank.

In line with our tagline, "always by your side", BCA strives to provide the best service to its customers. Along with the development of lifestyle and technology, the expectations of our customers has also become increasingly diverse and complex, that requires Human Resources who are capable of translating those expectations into useful solutions.

The Bank requires more Human Resources with the skills and competence to develop digital products and services to our loyal customers. The fulfillment of this specific demand for skillful and competent Human Resources is also in line with the BCA's requirement to regenerate for the next 3-5 years ahead, as the cause of zero growth happened one decade ago. [103-2]

BCA Approach [103-2]

BCA is highly committed to be the Company of primary choice and the employer of primary choice by creating a comfortable working environment and upgrading continuously as our value proposition. To achieve an optimal performance, employees require a supportive environment and supportive people around them. BCA strongly encourage team work here, respect one another and support from the leaders. Comfortable working is also influenced by assurance and appreciation and these things provide the personal motivation to excel.

Equality Statement

BCA basic policy in maintaining our Human Resources is through providing equal opportunity to every employee without any discrimination regardless of ethnicity, religion, race, class, or gender. Therefore, the Company policy concerning placement is always emphasizing individual performance and competency. [103]

Growing up with the Millennials

BCA is always holding recruitment drives in pursuit of the regeneration of Human Resources to keep up with business growth. Currently, about 46% BCA employees are considered as Gen Y who are aware of technology and digital media that we welcome by developing digital interaction platforms for training and cross employee interaction.

BCA balance the millennials approach by encouraging different stage employee collaboration with mini Company initiatives, an approach that is oriented towards increasing productivity and achieving the optimal results, but still remaining focused on involvement and team work. Mini Company is allowing the cross culture and thinking pattern in each team to make everyone motivated for achievement.

Learning for Milennials

The number of BCA employees keeps increasing and now 46% of employees are considered as Gen Y and very aware of technology. BCA create a culture of digitalization through various approaches, which includes experience and also new understanding provided throughout the learning process.

Learning digitalization
- e-learning
- mobile learning
- gamification content, video and YouTube

Human Resources Digitalization Services
- MyChat
- MyGuide
- MyMedical
- MyStatus
- MyLearning
- MyTransaction
- MyContacts

BCA Library Management System (BLIMS)
- Digital Library
- 20,776 members
- 1,656 titles, from general subjects to the BCA collection, and more than 6,000 exemplars of 21 newspapers and 14 magazines

BCA employee

60.4 %
Female Employee

43.8 %
Age <35 years old

Employee

Inclusive

Equal Opportunity is provided to everyone to join and make their career with us. Every year BCA hires employee candidates from all across Indonesia.

Recruitment

Gender Diversity

As a bank, we uphold gender equality. The opportunity to further develop is provided to female employees as much as their male colleagues.

Women at BCA

32% of Executives including the Board of Commissioners and Directors are Female
53% of Managers are Female
65% of Staff Employees are Female
[405-1]

Recruitment

To fulfill the requirement of Human Resources, the Company provides opportunities for people to join with BCA. Recruitment is performed through the consideration of competencies and demands according to the Company.

To support the recruitment process, BCA develops additional interactions with the people regarding the job vacancy including karir.bca.co.id, social media accounts, and job fairs. The applicants who meet all the conditions will follow to further selection stages according to the regulations of BCA.

Since 2016 BCA has opened a special program called the 'Bankers Program' for management trainees to gain a complete knowledge concerning banking, on the job training experience in many working units in BCA, also the opportunity to get involve in handling one project. The potential trainee will be placed in various managerial positions in BCA.

In 2018, BCA recruited 833 candidates for various positions as marketing sales, front-liner, and supporting workers as Information Technology staff and 4,190 Magang Bakti BCA interns.

Education and Training

Most of the learning is held by the BCA Learning Institute, in Sentul, Bogor, and is provided to the new employee, trainee and the permanent employees within the format of classroom or through e-learning. BCA is constantly improving the quality of learning methods with blended & experiential learning, which combines the learning materials with practice in the working place including on the job training, coaching, and mentoring. [103-2]

Learning methods have also improved to be more interactive with the use of video learning, video conference, and gamification which is always developing, and is able to attract more participants from outside the big cities.

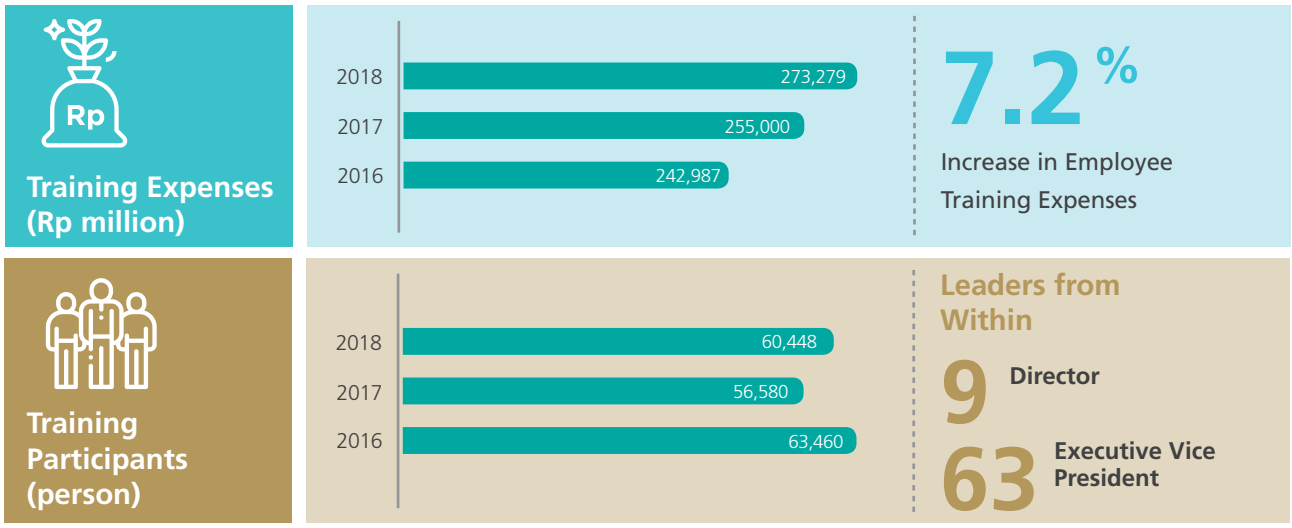
Beside training and education, which is oriented towards the banking industry, BCA also emphasizes the development soft skills, which is as important as the technical skills improvement. Included in this program are topics concerning leadership, personal development, and coaching practices. [404-2]

Leadership Continuity

Every BCA employee has the right of assurance for clear and planned career development according to the quality of target achieved by each individual and working unit. BCA is using a panel system to identify talent in related working units with the Human Capital Management Division in order to plan individual development programs for each employee, succession and placement.

Leadership regeneration is one of the continuing challenges faced in BCA, because in the short term, many senior employees will soon be retired. Therefore, BCA is holding an acceleration program, where the chosen talents will receive a fast-tracked development program for two years compared to the usual three year scheme. We have prioritized internal Human Resources through our leadership program. Talent from outside will be hired if the internal Human Resources are not available, they do however need to be able to, and be ready to absorb BCA's culture and values.

Increasing Competence



BCA – Innovation Bank

BCA develops a culture of innovation from the employees ideas and observation of internal business processes, which is designed to increase our customers' satisfaction. The learning culture is developed formally through an independent learning process in groups of Communities of Practice (COP), as the media for employees to share their knowledge and skills, meanwhile for leaders there is the CoP Forum that is often inviting special experts to discuss points regarding the latest strategic issues.

CoP is one part of the knowledge initiative in management in BCA, which began in 2009. Kaizen has been a working indicator for every leader, every working unit must apply projects each year.

Every year BCA hold its annual BCA Innovation Awards (BIA), which is a continuous improvement (Kaizen) competition and the idea is from CoP. From the BIA in 2018, out of a total of 1,906 employees, 798 innovation projects that were deemed to fit the criteria were

gathered. This figure has increased than last years, which gathered 681 projects.

Protection and Equality

BCA also strives to provide protection to all employees in their working place. Related to the protection of employees, BCA has developed some policies in which the purpose is to guarantee the rights and employment norms for each employee, which includes the following:

a. **Strategic Company transparency policy in the field of employment**
The employees are able to access employment policies, including the hiring, promotion system, and also online remuneration.

b. **Transparency of information for employees**
There are various platforms to deliver internal communication, from official correspondence, which includes handbill, e-mail broadcast, internal magazine (InfoBCA printed version and digital), call service Halo SDM, CoP (Community of Practice), and other media. BCA is also developing a communication tool through Facebook account called "*Semua Beres*", video sharing tool (MyBCA) and other tools.

BCA also applies technology through the HC Inspire application, which provides easy access to facilities for employees including MyChat, MyGuide, MyMedical, MyStatus, MyLearning, MyTransaction, dan MyContacts.

c. **Labor Union**
The Labor Union in the Company's environment has been present since 2000, the Labor Union is maintained independently by employees and is facilitated fully by the Company. The Labor Union is a strategic partner in maintaining Industrial Relations that are able to create enhanced productivity, which is useful for both sides.

The Company provides complete freedom to the employees to join in the Labor Union according to the rules and regulations applied.

d. **Collective Labor Agreement**
A Collective Labor Agreement is made and reviewed in order to better develop Industrial Relations, which are conducive and productive.

In 2019, BCA management and the BCA labor union entered into a new deal to apply the cooperation agreement for the 2019-2021 period.

100% of BCA's permanent employees' rights and obligations are protected through this PKB. [102-41]

100 %
Employees bound to the cooperation agreement

78.77 %
Employees as a member of the Labor Union (as of 31 August 2018)

6
The Labor Union in the BCA environment

e. Work Health and Safety

BCA provides additional focus when creating a safe working environment in the BCA offices, through developments and working room settings, which includes:

- Appropriateness and feasability of facilities in work environment
- Cleanliness of the working environment
- Accord of the working room setting
- Precision in the placement of working tools
- Completeness and advisability of security tools.

BCA have applied our Business Continuity Plan (BCP), which forms a part of mitigation risk including work safety. Maintaining this aspect is coordinated by the Risk Management Working Unit located in the central office with regional offices covering all BCA branch offices across Indonesia.

To maintain the awareness and skill concerning Healthy and Safety in the Workplace, every employee must receive socialization, training, and drills every year. Some of the training for tall building evacuation training, fire or earthquake disaster, has been conducted in the regional and branch offices. An early warning is also provided to the employees through an Android application so as to raise the awareness and prevent any accidents. [103-2]

Beginning in 2014, BCA has performed internal assessments of the regional and branch offices concerning the readiness and responsiveness to prevailing emergency criteria. The result is then used as a reference for every bank office to ensure their places of work meet all the standards and to remedy and deficiencies.

In the aspect of health, BCA has implemented a health program for the employees which covers facility, insurance, and health education. The Health facility that BCA provides for employees includes the following: vaccination, inpatient, outpatient, maternity, optometry, dental, laboratory check-up, medical check-up and also Pap smear.

BCA facilitates the employees and their families to be members of BPJS health. Therefore, BCA has opened the BPJS registration collectively for the employees and their family members up to a maximum of 5 persons, with the related employee included. BCA also actively socializes health awareness.

Adopting a holistic approach towards maintaining Work Safety and Health, throughout 2018 there was no work accidents in the Company environment. [403-2]

f. Employment Complaint Mechanism

The Bank is fully committed to maintain communication with the employees, through various mediums, one which is Halo SDM (66900) which is accessible to employees in order to receive information concerning employment or Industrial Relations. This medium is accessible through the call network of BCA internal, with the security of confidentiality of all data and information provided to/by the caller.

Comparison of New Employee Salaries at the Lowest Level as compared to Regional Minimum Wages	1.45 : 1

Remuneration and Work-life Balance

Development of Human Resources is performed both continuously and in balance with the improvement of employees' prosperity as the medium to further develop the feeling of comfort and pride from the employees toward BCA.

BCA provides compatible remuneration as a reward for the employees in maintaining and increasing their performance based on the targets achieved, which were established. BCA is also compliant with all wage regulations applied in Indonesia.

Beside salary and allowance, BCA also provides extra bonuses like BCA shares with the purpose of raising the sense of belonging and ownership toward the Company. Shares will be distributed to permanent employees based on their performance over a certain period. [401-2]

BCA is also facilitating various activities to fulfill the employees' personal demands through group activities in order to support their hobbies and personal interests aside from their working routines. This community performs activities including photography, fishing, cycling, wayang culture lover, music, mountain climbing, and others.

Getting close to retirement, BCA conducts a preparation program for employees who are into the retirement age through training related to health, financial management, skills training, and others.

Employee Management Evaluation [103-3]

BCA realizes that to provide the best service to our customers, it is required that employees are first engaged with another team member, cross team, and with the Company. Therefore, BCA is focused on further developing a positive working culture in the BCA internal team through the Team Engagement (TE) program.

BCA has been developing the TE program together with Gallup since 2011. Its Process began with an internal survey and then through the implementation of an improvement and evaluation program by using a score card. The TE helps BCA employees to engage faster with their working environment so they feel comfortable working in BCA and hence they tend to be more productive in their shift.

Strong Engagement, competencies development, performance-based culture, career opportunities, which are in balance with work life are required to create a solid team of BCA employees who are committed and achieving well. The employee cycle is well kept and the Company is then able to concentrate on growth.

Counselling

Counselling service helps employees find solutions for their personal lives. BCA also organizes family prosperity training, including nurturing and raising children.

Day Care BCA

Since 2010, BCA has implemented a Day Care Program in several bank offices, for children of elementary school age, which operates after the Idul Fitri holiday.

Employee Expense

Rp 12,143 Billion

In the form of salary, allowance, etc.

Employee Shares Option

11,395,172 Sheet

With a price of Rp23,158.38 per share sheet Average Buying Rate

HR Management Awards

Appreciation for BCA in managing its Human Resources also come from external parties. Regarding the consistency of managing Human Capital, which is in line with the business strategy, BCA received three awards in the 2018 HR Excellence Award event, which are the following: Recruitment Strategy-Rating A, Learning & Development Strategy-Rating A and Retention Strategy-Rating A.

The HR Excellence Award is an award event held by SWA magazine that has been working together with the Management Organization in the Economy Faculty in University of Indonesia (LM FE-UI) since 2008.

Team Engagement Survey
(Scale: 5)

Employee Turnover Rate (%)

Gallup Global Percentile

Community

BCA is implementing Social and Environmental Responsibility or Corporate Social Responsibility (CSR) as the realization of the Company's mission, which is to increase the franchise and stakeholder values. At the same time, BCA is also integrating a financial literacy mission into the CSR activities, specially through BCA Smart Solution pillar.

The Corporate sectors involvement is very much required to improve the living standards of society, especially those who are under privileged, since the government is limited in both access and finance.

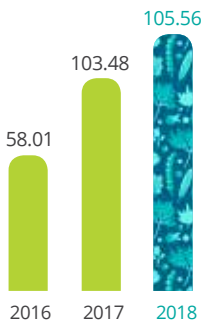
BCA Approach [103-2]

BCA implements a CSR program called Bakti BCA, which has three social initiatives, including BCA Smart Solution in education; BCA synergy solution in culture, health, sport, and empathy; also BCA Excellent Business solution. Through Bakti BCA, we also take part directly in the effort to achieve the Continuous Development Purpose aside from the financial products and services that we provide. (look at page 20-21)

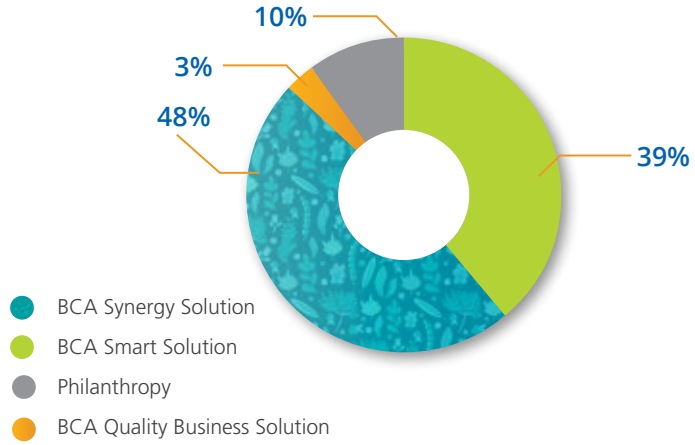
Together with our partners, BCA strives to enlarge the use for stakeholders by optimizing the use of resources, Bank networks and skills that BCA have.

Considering the importance of CSR, Bakti BCA's programs are managed and developed by the BCA CSR working unit with the division. This working unit is being led by the CSR Executive Vice President who are in charge of developing, executing, and coordinating the implementation of BCA's CSR. Furthermore, with the special division, CSR development can be more focused and targeted, and highlight its function as among the pillars of sustainable finance implemented by BCA. [103-3]

Bakti BCA Fund Distribution (Rp billion)



Allocation of CSR Fund Distribution



Financial Literacy Education [FS16]

Financial literacy education is one of the activities in BCA Smart Solutions, which endeavors to increase public understanding of the principles of financial management. In every Bakti BCA activity, financial literacy becomes one of the key agendas in various forms. With an understanding of finance that is evenly distributed across all levels of society, financial inclusion can be achieved.

Financial Literacy Program 2018

3,000 Students participated in Financial Literacy School

500 Participants of Simolek Financial Literacy

90,000+ Participants of LAKU BCA Financial Literacy

3,800 Migrant Workers

BCA actively supports financial literacy programs as part of its effort to increase Indonesia's financial literacy and inclusion index.

In 2018, BCA conducted several financial literacy programs, include:

- **Financial Literacy Education with Mobil Literasi Keuangan (SiMOLEK) initiated by the Financial Services Authority (OJK).** BCA supports OJK's SiMOLEK program by holding trainings in Samarinda, Tasikmalaya, Bandar Lampung, Medan, Bandung, Denpasar, Semarang, and Jakarta. Participants hail from various backgrounds, including traders, small and medium business owners, private sector workers, civil servants, lecturers and college students. Participants with small and medium businesses are taught how to manage their finances and separate them from personal finances. The activity aimed to improve financial inclusion and literacy index in regions with lacking infrastructure.

- **Financial Literacy for Indonesian migrant workers.** BCA collaborates with OJK, the Indonesian Consulate General in Hong Kong, the Agency for the Placement and Protection of Indonesian Migrant Workers (BNP2TKI) and other financial services agencies to hold a training on managing finances and financial services/products for Indonesian migrant workers. The training also includes entrepreneurship education. It was attended by 3,800 participants.

- **Financial Literacy Education for Students.** Financial Literacy must be fostered since the early years. For this purpose, BCA holds financial literacy education for students, comprising trainings, savings simulation and edutainment.

  In 2018, education was provided to students at several schools, including those in the Bakti BCA School Assistance program. Activities were held at SDN Taktakan 1 and SDN Taktakan 2 elementary schools in Serang, Bante; SDN 7 Gadingrejo elementary school in Gadingrejo, Lampung; SDN Ponjong 1, SDN Ponjong 2, SDN Banyubening, SDN Candibaru 2, SDN 3 Semanu, and SDN Kwangen elementary schools in Yogyakarta; as well as SD YPK Klawana, SDN Inpres 26, and SDN 12 elementary schools in Sorong Regency. These activities aimed at teaching children simple financial knowledge, including how to manage their pocket money. Children also learnt how to save money using the SimPel/SimPel IB products.

  The activities also include mini expo of banking finance products packaged in an edutainment activity as well as introduction to wayang culture in Serang, Lampung and Yogyakarta. The events were attended by 3,000 students of middle and high schools.

- **Financial Literacy Education for Family Members of Indonesian Migrant Workers (Saba Desa).**
  BCA holds trainings on financial management program, financial product/service knowledge and to disseminate BCA's FIRe (Financial Institute Remittance) Cash program for family members and local communities in regions known as pockets of Indonesian migrant workers. Events were held in Ambulu Field, Jember, East Java; Cinangsi Field in Sidareja, Cilacap, Central Java; Juntinyuat Village Hall in Indramayu, West Java; Jatirokeh Field in Songgom, Brebes, Central Java; and Campurdarat Field in Tulungagung, East Java. Each Saba Desa activity was attended by between 800 and 1,200 people.

- **Financial Literacy Education for Improving LAKU BCA Products.**
  BCA holds trainings on financial management and savings for housewives, small and medium business owners, farmers and employees to advance the financial literacy program. Participants got the opportunity to learn about the differences between consumptive and productive debts. In 2018, events were held in West Java (Kuningan, Ciamis, Cirebon, Majalengka and Tasikmalaya), Central Java (Demak, Kudus, Jepara, Grobogan and Wonogiri) and Yogyakarta (Gunung Kidul). The events were attended by 91,425 people.

What do they say?

Ibu Nurhidayati
Housewife, Desa Sumber Giri, Ponjong, Gunung Kidul

"Financial Literacy is very important for a housewife like me. The more the community understands how to manage the family finances, and understand the use of financial products and services, the bigger the financial transaction can be created. In the end, it will move the economic wheel."

What do they say?

Erna Kusmawati
Agent of LAKU, Dusun Grogol, Nambuhan, Grobogan

"I am so happy to join the activity of financial literacy held by BCA. Beside meeting a lot of people, we were also awakened to the importance of saving money. By sparing some of our money routinely, we can increase our family's prosperity in the future."

"BCA will keep on striving to improve financial literacy in Indonesia, especially in the regions where the level of financial literacy is low. We also hope that this activity will motivate the students to build positive saving habits beginning at an early age for the sake of the future of Indonesia's young generation."

Cyrillus Harinowo - Independent Commisioner of BCA

Bakti BCA and Sustainable Development Goals

The United Nations Sustainable Development Goals (SDGs) have become an agenda for all stakeholders to work together in accordance with their respective contributions. There are 17 Global Goals which are the agenda to be achieved globally in 2030. As a financial services institution, BCA makes an indirect contribution for achieving this Global Goal through financing and direct contributions through Bakti BCA activities. We want to play a role in achieving all those Global Goals, and at least as many as 12 Global Goals are directly related to the impact of the activities, products and services provided by BCA.

BCA Initiative	Impacted Global Goals
Financing BCA financing products include commercial lending, project financing and lending to UMKM and inclusive financial services.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Laku BCA and SimPel Branchless banking products in the form of basic saving accounts through Agent Laku BCA without having to come to the Bank office which eases the burden on the public. SImPel is a basic savings account specifically for students to develop a culture of passion and discipline in saving and financial literacy education. Both of them boost the financial inclusiveness in Indonesia.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Bakti BCA Direct Social and Environmental Responsibility activities that touch beneficiaries in the fields of education, health, and empowerment are integrated with financial literacy education	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Human Resources BCA is the preferred workplace that provides equal opportunities including for women and opportunities for the best sons and daughters in Indonesia.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Green Bank BCA initiatives to reduce negative environmental impacts with paper recycling, video conference, and smart building, and digital services for customers and contribute to the conservation of biodiversity.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY
Sustainable Development Partnership Contributing actively with businesses and local and national entities in blended finance through SDG Indonesia One to finance SDGs infrastructure. Collaboration with other banking institutions in the Indonesian Sustainable Finance Initiative as an interaction medium for the implementation of Sustainable Finance in Indonesia.	3 GOOD HEALTH AND WELL-BEING, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 7 AFFORDABLE AND CLEAN ENERGY

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BCA Smart Solution

Financial Literacy at BCA Day Care activities

Education is a major factor in the development of qualified human resources. It contributes to the advancement and development of Indonesia. BCA sustainably develops its social programs to contribute in the development of education for Indonesian youths. Such programs are developed through Smart Solution under Bakti BCA. In the long run, the program is aimed at improving the quality and competitiveness of Indonesia's human resource, especially the nation's youths.

Several Smart Solution programs developed by BCA include:

1. Non-Degree Education Program:
   - Non-Degree Accounting Program (PPA)
   - Non-Degree Information Technology Program (PPTI)
2. Bakti BCA Internship Program
3. Bakti BCA School Assistance
4. Bakti BCA Scholarship
5. Education Partnership
6. Financial Literacy Education.

[413-1]

Non-Degree Education Program

BCA has two Non-Degree Education Programs, which are the Accounting and Banking Program (PPA) and Informatics Engineering Program (PPTI). Both programs are intended for high school, vocational high school or equivalent graduates who are financially constrained. Participants of PPA and PPTI programs also come from outside of Java, with various backgrounds.

PPA and PPTI are managed by the BCA Learning and Development Division with very specific learning material from the banking sector. Educational participants also received soft skills training including leadership, cooperation, and financial planning. In its implementation, BCA collaborates with lecturers from top universities so that the graduates of this program have high quality, both in terms of academics and character. Aside from the activities in the classroom, students also have the opportunity to perform an internship at BCA.

Non-Degree Education Program

Selection

Entrance tests for prospective graduates with high achievement from high school, vocational school or equivalent are financially constrained

Learning

Performed for 30 months with a knockout system, guided by lecturers from top universities. Students also get learning facilities and allowance from BCA

Graduation

PPA and PPTI graduates can fill vacant BCA positions without any tenure. They are also offered the opportunity to pursue a bachelors.

1,450 total graduates

PPA
1996: PPA launched
1999: First PPA graduate

PPTI
2013: PPTI launched
2016: First PPTI graduate

70.6 % Female **29.4 %** Male

Bakti BCA Internship

As part of the effort to improve the quality of Indonesia's human resource, especially its youths, BCA develops the Bakti BCA Internship Program. It was first developed in 2002. The program is open to candidates with a high school or bachelor's degree. Only those who pass the selection process will be able to participate in the Bakti BCA Internship Program.

During the program, participants will get the opportunity to learn about banking operations. Learning materials include counting and sorting money, identifying the authenticity of Rupiah bank notes, skills as teller/CSO, knowledge on BCA products, mini banking and bank confidentiality simulations and many others.

Participants will have the opportunity to gain experience as a Customer Service Officer (CSO) or bank teller. Hopefully, the experience participants gain during the program will benefit them in the workplace.

The Bakti BCA Internship Program received 4,190 participants in 2018, more than 3,766 participants in 2017.

Bakti BCA Scholarship

Since 1999, BCA has held a Bakti BCA Scholarship program for undergraduate level education for selected students who have financial constraints in funding their studies. In contrast to other scholarship programs, scholarship recipients are included in activities to increase the skills of soft skills that are required when studying and preparing to enter the working world.

Bakti BCA Scholarship recipients will participate in mentoring activities, leadership training, sharing sessions from BCA and entrepreneurship. Through this self-development program, they are expected to be able to better know and develop their potential to achieve an optimal performance.

During 2018, BCA facilitated the provision of soft skills to Bakti BCA scholarship recipients, including leadership training at Sam Ratulangi University, Sepuluh Nopember Institute of Technology, Airlangga University, Bandung Institute of Technology, Padjadjaran University, Diponegoro University, Hasanuddin University, University of Indonesia, University Cendrawasih, Gadjah Mada University, Mulawarman University, Sriwijaya University, Brawijaya University, Udayana University, Bogor Agricultural Institute and University of North Sumatra. Previously, Bakti BCA Scholarship recipients also had the opportunity to receive mentoring from BCA management.

Participants and Graduates of the BCA Smart Solution Program

Program		2018	2018	2018
PPA	Number of Participants	376	378	378
	Alumni	134	128	122
	Join BCA	133	129	122
PPTI	Number of Participants	106	99	89
	Alumni	33	28	29
	Join BCA	33	26	29
Bakti BCA Internship	Number of Participants	4,190	3,766	3,721
Bakti BCA Scholarship	Receiver	629	637	588

16
Partners of State Universities

University of Indonesia, Bogor Agriculture Institute, Bandung Technology Institute, Padjadjaran University, Diponegoro University, Gadjah Mada University, Sepuluh Nopember Technology Institute, Airlangga University, Brawijaya University, Udayana University, University of North Sumatera, Sriwijaya University, Hasanuddin University, Sam Ratulangi University, Mulawarman University, Cendrawasih University. BCA also collaborates with several institutions in offering scholarships. In 2018, BCA partnered with Santa Dharma University specially to provide scholarships to students from eastern Indonesia. The Bank also partnered with the Karya Salemba Empat Foundation (KSE), the Beasiswa Skripsi dan Tugas Akhir (BEST; scholarship for thesis writing) for students of the University of Indonesia, as well as Institut Koperasi Indonesia (Ikopin; Indonesia Cooperatives Institute).

Stimulating Future Generation Changes

In 2016 Indonesia was the 4th largest internet user in Asia, after China, India and Japan (internetworldstats.com). It is estimated that by 2020, 45% of internet users from a total of 480 million in Southeast Asia will be in Indonesia from around 88 million existing users in 2016. This high number does not mean that it is an advantage because of the Information and Communication Technology Development Index (IP) in Indonesia amounting to 4.34 it is still in the order of 111 out of 176 countries according to the International Telecommunication Union (ITU).

BCA also actively support the improvement of the quality of Human Resources (HR) by holding public lectures at The Padjadjaran University and Harapan Bangsa Technology Institute (ITHB) Bandung. In the public lecture, BCA explained how technology can simplify and align with customers' evolving demands, as BCA did with digital applications, Virtual Assistant Chat Banking (VIRA), e-Branch and so on.

Applicative knowledge sharing sessions for students will open their knowledge to explore future development potential. So that the young generation of Indonesia is not only literate in technology applications but are also developing into the initiator of the right innovations.

Aside from the Public Lectures, BCA also held leadership training for outstanding students receiving Bakti BCA Scholarships. BCA held a two-day leadership training event for students facilitated by its partners from Unison and MIC Transformer. Participants received motivational and character-building training regarding integrity, as well as preparatory training for entering the business world. A mandatory mentoring class was also held regarding self-development through sharing and interactive sessions with BCA management and other scholarship recipients.

Bakti BCA School Assistance

BCA began to develop the Bakti BCA School Assistance program in 2000, in three provinces, which were Yogyakarta, Lampung and Serang for selected schools that have the potential to develop but are in a weak economic region. The form of development came in the form of the expansion of educational infrastructure, development of teacher competencies and consultation of Learning Implementation Plans, Supervision and Evaluation of teachers and the development of student competencies.

Through this program, BCA was able to participate in efforts to improve the quality of education, including primary, secondary and high schools. Until 2018, there are 17 Bakti BCA School Assistance, around 530 Teachers, and around 8,671 Students.

Yogyakarta

SDN Banyubening
SDN 2 Candi Baru
SDN Kwangan
SDN1 Panjong
SDN 2 Panjong
SDN 3 Semanu
SMPN 1 Karangmojo
SMPN 1 Panjong
SMPN 1 Semanu
SMAN 1 Karangmojo

Lampung

SDN 7 Gadingrejo
SMPN 1 Gadingrejo
SMAN 1 Gadingrejo

Banten

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

17 Bakti BCA Assisted Schools

530 Assisted Teachers

8,671 Assisted Students

What do they say?

Gregor Henneka
***Chief Private Fundraising and Partnership* UNICEF Indonesia**

"When talking about education, we usually think of school. But the results of the study show that the most important period in developing a child's brain occurs from the ages of 0 to 6 years. This is why UNICEF has placed a big focus on Early Childhood Development (PAUD). Thanks to BCA's support, we can now run PAUD programs that have a major impact in Sorong and Raja Ampat Districts for the third year.

The integrative holistic approach that we take in the PAUD program not only focuses on education but also on other important factors in child development, including nutrition, health, and child protection - so that children not only receive the benefits of stimulation for their brain and social development , but also can grow healthy and feel safe.

UNICEF strongly believes in the strength of partnerships and collaborative efforts to ensure every child has the same opportunity to grow healthy, receive an education and be protected. We are proud to have BCA as a partner who shares the same vision that the most important investment we can make is the investment for the future generations. These programs will not be possible without BCA's contribution. On behalf of the children who receive benefit from these programs, we thank you. "

What do they say?

Siti Zumrotul Arifah Principal of SMAN 1 Karangmojo, Gunung Kidul, Yogyakarta

"While working with BCA, we have received a lot of assistance that can be used to improve the quality and service of learning and assessment. With the help of books every school year and computer assistance in the library, making the SMA Negeri 1 Karangmojo's library as the first digital library in Gunung Kidul Regency.

This motivates the school to improve the quality of the library, in terms of physical, service, and collection of books that are owned so that the school library can be accredited. "

What do they say?

Dea Ayu Ninda Asyifa XI Grade SMAN 1 Karangmojo

"In the Bakti BCA Scholarship program, I received a lot of knowledge, not only theory but through action. Besides getting financial management learning. Thanks to Bakti BCA, I took part in the Bhinneka Bagi Bangsa Expedition program in Jatiluhur, West Java with a friend from SMKM 2 Ponjong, we represented DI Yogyakarta. In the program, I met friends from various regions, including Papua.

This is the first time I met in person and interacted with friends from Papua. I received many benefits from the program. We learned about tolerance, cooperation, loving Indonesia, diversity, and so on. Thank you BCA for the scholarship that was provided and entrusted to me. "

Partnership with Educational Institutions

BCA works with institutions or universities with a view to improving the quality of education and learning in Indonesia. Programs of this nature are carried out continuously, include the following:

- In collaboration with the University of Indonesia, BCA supported various activities, such as the Bedah Kampus event, seminars, and delegating University of Indonesia students to various overseas activities;
- In collaboration with the Bogor Agricultural Institute, BCA supported the delegation of students to participate in overseas activities;
- In collaboration with the Technology Institute Bandung, BCA also supports the Real Work Lecture program and Study Excursion, as well as soft skills training for student organizations, regarding the characteristics of the current generation and the generation gap, learning evolution, teaching the innovative generation, and building excellent service;
- In collaboration with Diponegoro University, Semarang, BCA provided Bloomberg facilities at the Faculty of Economics and Business (FEB);
- BCA collaboration with Gadjah Mada University included the following:
  - Since 2015, BCA has been a sponsor in the development of a banking laboratory at the Faculty of Economics & Business (FEB) of Gadjah Mada University, improvement of the Gadjah Mada University library building, and provision of room facilities for the Gadjah Mada University music education program;
  - Support of vocational programs, including the development of mini banking at the Faculty of Economics and Business (FEB) and fintech academy at Gadjah Mada University;
- BCA actively participated in the Integrative Holistic Early Childhood Program (PAUD HI), coordinated by the United Nations Children's Fund (UNICEF). The Bank's involvement in this program demonstrates its support for government programmes. Together with UNICEF, BCA also submitted donations for learning support books, teacher handbooks, and educational teaching aids for PAUD in Sorong and Raja Ampat in West Papua.
- BCA directors and top management were also active as speakers at public lectures at several universities, including the Harapan Bangsa Institute of Technology, Padjadjaran University, and Bunda Mulia University.

BCA Synergy Solution

An all-night wayang kulit (shadow puppet) show featuring Ki Manteb Soedharsono was held at BCA KCU Semarang.

BCA Synergy Solution is one of the pillars of Bakti BCA in its efforts to support the development of the nations, including in the forms of culture, health, empathy, sport and environment awareness in Indonesia. In the implementation of this program, BCA works in synergy with a variety of credible and competent institutions.

Bakti BCA for Culture

Since 2012, BCA has actively developed the "BCA for Wayang Indonesia" program. Wayang is a unique Indonesian cultural heritage recognized by UNESCO. "BCA for Wayang Indonesia" comprises various activities, particularly addressing the younger generation. This is because the younger generation is born and raised in an environment that has minimal contact with wayang. Indonesian Wayang has been a means of passing down the noble values and culture of Indonesia over the generations. Events in the "BCA for Wayang Indonesia" program include:

- **Wayang for Student**
  "Wayang for Students" program involves middle school and high school students in various cities. In 2018, 4,028 middle school and high school students were involved in the "Wayang for Students" program, which was held in four regions, namely Bandung (1,504 participants), Semarang (780 students), Jakarta (744 students and teachers) and Gunung Kidul (1,000 participants). BCA also holds Wayang Day for elementary school students, attended by around 200 students in Bogor.

Wayang for Student is held continuously, as a follow up of various programs implemented prior to 2018. In May 2018, BCA held the "Wayang for Students" focus group discussion (FGD) with wayang artists, students and teachers. The FGD aims to explore locals' views on the proper platforms and strategies to get the younger generations closer to wayang art.

In November 2018, BCA worked together with Asia Wangi to introduce wayang to elementary school students through the "Wayang Day" program, which comprised wayang coloring competition and a wayang performance to introduce wayang to the participants. The event was held at the BCA Bogor branch office. The event also included financial literacy session, where participants were encourage to open savings accounts.

- **Cultural Education**

  In February 2018, to commemorate BCA's 61st anniversary, BCA Regional Office II worked together with BCA's Indonesian wayang lovers community (Asia Wangi) to hold the **Gelar Seni Budaya** (Arts and Culture Exhibition) at the Semarang Branch Office. There was a wayang performance of the "Saptaarga Binangun" act by puppet master Ki Manteb Sudharsono. In the occasion, Asia Wangi presented the Sembrana Laksmi dance that symbolizes BCA's four values.

  BCA works together with Asia Wangi to distribute wayang-themed books to several schools and universities in several regions in Indonesia through the "**Wayang Book for Indonesia**" Movement in July 2018. Other than distributing books, BCA also held seminar with experiences speakers and the Topeng Malang wayang performance. Through the event, BCA hoped to increase youths' interests and knowledge on wayang to educators and the younger generation.

Bakti BCA in the Health sector

In its efforts to help improve public health, BCA works together with several institutions to provide healthcare for those in need. In 2018, BCA held the following activities:

- **Cataract Surgery**

  Since 2001, BCA has worked together with the Cataract Blindness Control Unit of the Association of Indonesian Ophthalmologists (SPBK Perdami) to provide cataract surgeries free of charge for underprivileged patients.

  Throughout 2018, BCA helped facilitate cataract surgeries for 574 patients in six hospitals, namely RSAU dr. M. Hassan Toto Lanud Atang Sendjaja Bogor (72 patients), RS Mata Prima Vision (47 patients), RS Colombia Medan (70 patients), Enggano Island Bengkulu (36 patients), RSUD Tais Bengkulu (80 patients), RSUD Morotai Maluku (127 patients). BCA also cooperate with Kick Andy Foundation to facilated cataract surgery in RS Elim Rante Pao South Sulawesi (109 patients) and RSUD Siwa South Sulawesi (33 patients).

  In 2018, BCA also donated two microscopes to SPBK Perdami's central board and one microscope to Perdami Jakarta chapter. Total donation given to SPBK Perdami was Rp1.315 billion. Previously, at the end of 2017, BCA donate one *Phacoemulsification Cataract Machine Intuitiv* AMO and three sets of cataract surgery supporting equipment, worth Rp659.5 million.

  Through the program, BCA aims to support the government's program to reduce blindness rate due to cataract and support the World Health Organization's (WHO) Right to Sight program.

- **Free Medical Treatment**

  BCA collaborated with Bakti Medika Clinic and Duri Utara Medical Practice to provide high-quality and affordable healthcare services. The program aims to help underprivileged communities enjoy quality healthcare facilities, including medical treatment and Family Planning (KB) consultations.

In 2018, 15,570 patients received healthcare services. Duri Utara Medical Practice served 11,383 patients. Meanwhile, Bakti Medika Clinic served 4,187 patients.

Apart from that, in 2018, BCA provides free medical treatment and eyeglasses in various regions, including:

- Duri Utara Clinic, Bakti Medika Clinic
- Gemah Sumilir Pekalongan
- Wukirsari Wayang Tourism Village
- Goa Pindul Tourism Area
- Pentingsari Tourism Village
- Tamansari Tourism Village.

- **Bakti BCA Blood Donation**
  Bakti BCA Blood Donation has been carried out since November 1990 in cooperation with the Indonesian Red Cross (PMI). The activity was held three to four times a year, not only in Jakarta but also in BCA regional or branch offices. In 2018, BCA successfully collected 2,631 blood bags. BCA also four sets of Blood Scale and Mixer.

  In 2017, BCA was awarded with a MURI Record Award as the First National Private Bank with 100 Blood Donation Events. In the occasion, BCA donated one operational vehicle to PMI's Jakarta chapter, which was symbolically carried out on November 3, 2017. It is hoped that this will help PMI's Jakarta chapter to fulfill blood needs in Jakarta and the surrounding areas.

- **Health Education**
  Apart from actively supporting the procurement of healthcare facilities, BCA also held healthcare education sessions for Indonesian youths. In 2018, the sessions were provided to 700 students of SD Negeri 1, SD Negeri 2, SD Negeri 4 and SD Negeri 5 elementary schools, as well as MI Sunan Giri Islamic boarding school, in Tamansari Village. The event will hopefully increase locals' awareness on health issues, preventive ways and health knowledge.

- **Other Health-Related Activities**
  In 2018, BCA supported various healthcare institutions, including the Alzheimer Indonesia Foundation (ALZI), TB eradication, and other initiatives, both in the form of donation and sponsorship.

What Do They Say?

dr. Endang Pratiwi
Head of the Division of Blood Procurement, Jakarta PMI Blood Donation Unit

"Blood Donation Activities are held routinely at BCA, one of which is at the Head Office, this really helps us to fulfil the blood stock for blood transfusion services in DKI Jakarta Province.

At the end of this year, we were very grateful to BCA for donating a blood mixer and scale tool for PMI unit cars. The tool is very crucial for the safe and quality blood preparation process. We hope that BCA will continue and always support the efforts of DKI Jakarta UDD PMI in fulfilling blood stocks and producing safe and quality blood for patients. "

What Do They Say?

dr. Umar Mardianto, SpM(K)
Chairman of SPBK PERDAMI Center

"We have collaborated with BCA for Social Services for Cataract Surgery in many regions across Indonesia, even in remote areas since 2011. Indonesia's diverse geographical conditions and the limitations of ophthalmologists, often become obstacles for people to receive health services, especially cataract surgery. However, with BCA, we can reach remote areas, even if the terrain is difficult.

For every cataract patient in one family, especially with sharp eyesight which is categorized as blind, causing one family member of the productive age who must take care - become unproductive. This will have an effect on the disruption of economic stability in the family. After undergoing cataract surgery and being able to see again, patients can take care of themselves and one more family member can be productive again so that the family's economy will also be helped.

Meanwhile, the limitation of the number of cataract surgeries in all hospitals covered by the Social Security Administering Agency (BPJS) can result in an increased Cataract Surgical Rate (CSR) and increased queues or buildup the number of cataract patients who require cataract surgery.

Inevitably, the Social Services for Cataract Surgery conducted with BCA has helped improve the Cataract Surgical Rate (CSR), which is a benchmark in the effort to eradicate cataract blindness. This activity has certainly helped in reducing the rate of blindness in Indonesia, and is ultimately helping to achieve Vision 2020. "

Clean water for Gunungkidul

The drought that hit the Gunungkidul area in June 2018 triggered BCA to help and provide clean water through a drill well worth Rp300 million. The donations collected were used for the construction of two new drill wells in order to improve clean water services and meet various community demands.

Besides overcoming droughts that affected 4 villages out of 11 sub-districts in Gunungkidul Regency, the availability of clean water was expected to support the economic activities of the community through tourism. Gunungkidul is one of the tagged tourism potentials for local and foreign tourists, because it has 13 geopark sites that have entered the Gunungsewu geopark network and have been designated by UNESCO as a unique form of Gunung Kidul.

BCA activities to improve access and quality of public health

574 Free cataract surgery patients in 2018

6 Free cataract surgery Location

3 Microscope donations

2 Bakti BCA Clinic

15,570 BCA 2018 Clinic Patient

11,383 Patient at Duri Utara Clinic

4,187 Patient at Bakti Medika Clinic

2,631 Blood bags collected in 2018

1990 Inaugural blood drive

101 Blood Drive Activities since 1990

Bakti BCA Empathy

In 2018, BCA provided financial aid of Rp250 million to Asmat people, including for tackling measles and malnutrition emergencies. BCA donated Rp175 million and through employees' social action, BCA donated Rp311 million for the Lombok disasters. This aid not only provided for the basic needs for the people but also contributed to the construction of the Aula Sahabat Lombok for people to carry out daily activities. The remaining amount is donated in the form of staple needs. For Palu disasters, BCA worked together with BCA Syariah to raise Rp1,000 million and through employees social activities action to raise Rp300 million.

BCA also gave donations to locals in other disaster-affected regions. In 2018, donations were distributed in Pidie Aceh, Gunung Kidul, Asmat, Sinabung, Lombok, Palu and victims of the Sunda Strait tsunami. BCA also gave donations to support the construction of 2 (two) bored wells in Gunung Kidul, in order to provide clean water and help fulfill clean water needs, especially during the dry season.

BCA and BCA Syariah have provided aid to victims of the September 28, 2018 tsunami and earthquake in Palu and Donggala, Central Sulawsei. Following the August 5, 2018 Lombok earthquake in West Nusa Tenggara, BCA built the Lombok Aula Sahabat (Lombok Friendship Hall) in Orong Kopang village, North Lombok regency, which was inaugurated on Nov. 26, 2018.

Tenun Ikat, Indonesian Legacy into the Spotlight

Indonesia has a variety of archipelago insight wealth, one of which is unique weaving, complicated but charming. This wealth is the masterpiece of the creative work of the community which is passed down from generation to generation.

The characteristic of weaving that inspired BCA to make the Troso tie weaving as our employees' new uniforms starting in 2018. We collaborated with Didiet Maulana from IKAT Indonesia to design and create the corporate identity uniforms while empowering ikat weaving craftsmen.

On July 9, 2018, after a process of 2 years, BCA employees simultaneously wore a new uniform with a Troso weaving accent, a distinctive natural blue and yellow color with clove motifs that reflected BCA's identity. The launch was implemented through the BCA Cafe event titled "Tenun Ikat, Indonesian Legacy into the spotlight" featuring BCA directors Jahja Setiaatmadja, Lianawaty Suwono, Vera Eve Lim, fashion designer Didiet Maulana and economist A.Prasetyantoko.

Aside from showing identity as a domestic bank, with weaving we want to provide a deeper meaning to our uniform. With that design, employees are expected to be encouraged by their loyalty, dedication and pride BCA hopes to inspire other institutions to preserve culture in a sustainable manner by creating mass demands that will revive the creative long-term economy in Indonesia.

Each employee at the same time becomes a tie weaving fashion ambassador, because they gain knowledge about how to make, how to use it, and how to maintain it so that they can educate customers and encourage more interest in the community.

Troso Village is located 15 km from the city of Jepara, Central Java, almost every house there is a cloth craftsman Troso, shop and home industry sometimes as a gallery.

After a while, this village tended to be deserted because most young people preferred to work in garment factories rather than becoming weavers, which were hereditary activities. Troso woven fabric is indeed expensive, but the manufacture takes 3-4 days to weave for 1 meter or a month to finish a piece of cloth.

But this condition changed when BCA moved the village located in Pecangaan District-Center Jawa to complete orders for Troso woven fabric to be used as uniforms.

45,000 meters
Troso woven fabric made to be uniform

2 year
process of manufacturing from the creative process to uniform manufacturing

2,500 weavers
The uniforms are hand-dyed, so each uniform is unique.

BCA Excellence Business Solution

BCA Excellence Business Solution is a program that focuses on community empowerment through economic activities so that people can grow and achieve progress independently. The target of this program is MSME and community-based economic activities including creative economic activities.

One of the focuses of community empowerment is through tourism which is a leading sector in increasing economic growth. The tourism sector is ranked fourth in the national Foreign Exchange contributor, which is at 9.3 percent and contributed significantly to the national GDP (Minister of Tourism, Arif Yahya - October 2017). The Government expects GDP from the tourism sector to achieve 8% in 2019 up from the previous 4% in 2015.

Seeing this potential, one of the community empowerment activities performed by BCA is the development of guided tourism villages with their respective advantages. BCA works with the community to facilitate in developing the tourism potential in each village. The forms of facilitation provided include improving the quality of Human Resources administrators or managers of assisted villages.

1. **Gua Pindul Tourism Village**
   BCA works together with Gelaran II Tourism Association in supporting the establishment of Gua Pindul Tourism Village in Bejiharjo Village, Karangmojo District, Gunung Kidul, Yogyakarta. The Gelaran II Tourism Association is a community initiated by the Bejiharjo village youth group. The partnership aims at developing tourism Gua Pindul, a tourist destination in the form of a cave with a 350-meter-long and five-meter-wide river. The tourism village development is aimed at empowering the local community through creating jobs and business opportunities.

   Support for the Bejiharjo Village youth group was adjusted to BCA's competency and excellence, including:
   - Various human resource capacity development trainings, including on tourism development soft skills such as the Golden Heart Leadership and Creative Selling Skills trainings.
   - Tourism facility development assistance, including to renovate tourism supporting facilities such as repairs of waterways, toilets, praying spaces and road access heading to tourism sites.

2. **Pentingsari Tourism Village**
   Pentingsari Tourism Village has been BCA partner since 2014. Pentingsari Tourism Village is located on the slopes of Mt. Merapi in Cangkringan District, Sleman Regency, Yogyakarta. Its tourism potentials include nature tourism, cultural tourism and agriculture. Among the tourism packages it offers is a live-in package, where tourists can live among locals and feel what it is like to live in a village.

   BCA also trains locals on how to manage human resources and develop infrastructure and facilities. After helping in the construction of the village secretariat, standardization of homestay facilities, and construction and repair of a village hall to receive guests, in 2018 BCA helped renovate toilets for the disabled and construct a "welcome" gate.

   In human resource development, BCA also provides trainings. In 2018, BCA facilitated several trainings, including on creative selling skill, leadership for village administrators, communications and leadership with respect to regeneration of managers, and homestay standardization refreshment for all homestay owners. In the long run, it is hoped that training programs can improve the quality of service and income of villagers.

3. **Wukirsari Tourism Village**
   Wukirsari village is located in Imogiri District, Yogyakarta. The region is known for its leather handicraft art, known as tatah sungging, including leather shadow puppets (wayang kulit) and other leather crafts. Wukirsari Village is famed as a learning destination for the wayang art, among both local and foreign tourists.

   BCA has provided guidance at Wukirsari Tourism Village since 2015. In its development, Wukirsari villagers has gained skills not only in producing and marketing their shadow puppet handicrafts. Currently, Wukirsari has also provided cultural education classes for the preservation of the traditional shadow puppet art for the younger generation. For this purpose, in 2018, Wukirsari Tourism Village worked together with BCA's "Wayang for Student" program to develop shadow puppet training and performance program for students of several local schools.

   To support progress of micro, small and medium enterprises (MSME), BCA facilitates several trainings, including on creative selling skills for the village's marketing team and the Golden Heart Leadership training for village administrators. BCA also invited MSMEs from Wukirsari village to several exhibitions, such as the Jakarta Fair and the Indonesia Knowledge Forum (IKF) in Jakarta.

   BCA supports the renovation of shadow puppet performance space to help preserve shadow puppet culture in Indonesia. To follow up on this, in 2018 BCA helps improve the shadow puppet performance space.

4. **Gemah Sumilir Tourism Village**
   Gemah Sumilir Tourism Village has tourism potential as a batik center with batik education and research facilities. The village is located in Kajen, Pekalongan Regency, Central Java.

   Since 2016, BCA has provided guidance, including to facilitate soft skill development for tourism village administrators and donations to develop infrastructure and facilities.

   Trainings provided for BCA in 2018 include on providing professional services, leadership and creative selling skill in order to help the development of micro, small and medium batik businesses (UMKM batik) in Pekalongan. BCA also provides opportunities for UMKM members of the Gemah Sumilir Cooperative to market their batik products in various exhibitions such as the Jakarta Fair, the Indonesia Knowledge Forum & Expo and various other exhibitions in several cities.

5. **Dusun Kopi Sirap - Gunung Kelir**
   Kelir is the name of a mountain in Semarang Regency, Central Java. On its slopes, dozens of hectares of coffee plants are cultivated by village-based farmers. In Dusun Sirap, Jambu District, there is coffee shop called Warung Ndeso Doesoen Kopi Sirap that is established by children of local coffee farmers.

   Dusun Kopi Sirap - Gunung Kelir offers culinary tourism focused on coffee as the hamlet's natural product under the theme of "Ngopi Asyik di Alam Indah Doesoen Kopi Sirap" ("Fun Coffee-Drinking in the Beautiful Nature of Dusun Kopi Sirap"). Tourists can obtain knowledge on coffee cultivation, processing and serving. Apart from that, there are various coffees on offer, each with their own unique characteristics. Visitors can sip their coffee while enjoying the serene and comforting natural surroundings.

   In 2018, BCA provided fostering and guidance, including in prime service refreshment, creative selling skill training, services and branding standardization and assistance to build coffee house and the necessary equipment. BCA also provided tourism village package curation from Pentingsari Village.

6. **Tamansari Tourism Village**
   Tamansari Tourism Village is located on the slopes of Mt. Ijen, Licin District, Banyuwangi Regency. As a tourism destination, Tamansari Village focuses on giving tourists the village life experience, which includes farming; cultivating coffee, clove and chocolate; and sulfur-mining. Apart from that, the village is also famed for its wealth of floras, faunas and local culture, such as Gandrung Dance. BCA has worked with the village since 2015.

   In 2018, BCA gave trainings on leadership, creative selling skill and batik-making, as well as helping provide supporting infrastructure and facilities such as permanent stairways to Sendang Seruni, toilets for Sedang Seruni visitors and Gapura Sendang Seruni.

7. **Pucak Tinggan Tourism Village, Badung, Bali**
   Pucak Tinggan Tourism Village is located in Pelaga Village, Petang District, Badung Regency, Bali. Pucak Tinggan is known as a religious tourism destination for Hindu adherents, especially Kharisma Pura Pucak Mangu. Other than the Pucak Mangu temple, Pucak Tinggan is also famed for its natural charms and culture. In the village, tourists can get to know more about nature, living environment, processing agricultural and farming products and local arts. Tourists can also trek around Pucak Tinggan.

   In 2018, BCA held the Prime Service Standards and Golden Heart Leadership trainings. BCA facilitates service trials as a way for tourism village administrators to get reviews and evaluations from visitors.

   In order to improve its tourism services, BCA helps provide information boards, signboards on tourism sites, directional sign boards, toilets at the trekking route and parks improvement.

8. **Gunong Lumut**
   The Gunong Lumut protected forest area has potentials in the form of wealth of floras in an area of 42,000 hectares with its highest peack at 1,210 meters above sea level in East Belitung. At an altitude of 70 meters below the peak, tourists can find various types of moss on the soil, rocks and tree barks. Tourists can also find various types of orchids.

   Since 2018, Gunong Lumut has been in partnership with BCA. At first, BCA provided trainings for tourism administrators, including on:

   - Prime Services and Service Standards Training: it is hoped that administrators can obtain knowledge on the tourism industry and communications and service skills.
   - Golden Heart Leadership training: to give leaders and leader candidates the understanding on the functions and roles of leaders and to inspire and effectively lead team members through positive behavior.

   In its effort to standardize tourism services in Gunong Lumut, BCA helped renovate the hut's roof (atap pondok).

9. **Bukit Peramun**
   The name Bukit Peramun (meaning "Concoction Hill") is derived from locals' habit of using indigenous plants to concoct medicines. The village is located at an altitude of 129 meters above sea level in West Belitung. Floral and fauna wealth is used to set up various photo spots, including hobbit house, love bridge, twin stone and flying car. Bukit Peramun is also famed as a digital village, due to its administration's success in applying a QR Code-based system to introduce visitors to local plants, as well as a dual-language Virtual Guide, namely in Indonesian and in English.

BCA began to work with the village in 2018. At first, BCA facilitated several trainings, including Prime Services, Service Standards, Creative Selling Skill and Golden Heart Leadership. In order to support facilities and infrastructure, BCA provides donations to develop praying space (mushola), digital information system, monument/inscription, and others.

10. **Aik Rusa' Berehun Tourism, Terong**

    Aik Rusa' Berehun tourism in Terong is famed as a creative village due to its administration's success in transforming a local abandoned mine into a tourism destination in West Belitung. In the village, tourists can enjoy Belitung's local delicacy known as Bedulang, alongside water-based tourism, homestay, camping ground and the stunning vistas of Tebalu Hill, mangrove area and vegetable farms.

    Starting in 2018, Aik Rusa Berehun tourism in Terong has worked with BCA. At first, BCA provided trainings for village administrators, including on Prime Services and Service Standards, Creative Selling Skill and Golden Heart Leadership. To maximize the village's potentials, BCA provides donation to build kitchens, selfie spots, bridges and other infrastructures.

11. **Sijunjung Minangkabau Traditional Village**

    Among the tourism assets the Sijunjung Minangkabau traditional village has is the Rumah Gadang (Minangkabau traditional house) that locals still preserve. What is unique is that villagers in the area that surrounds the Rumah Gadang hail from various ethnicities. Visitors can get to know directly the Minangkabau culture preserved by villagers.

    Currently, BCA provides support in the form of soft skills training for village administrators, including Prime Services and Prime Service Refreshment. BCA also provides help with facilities and infrastructures, including cleaning and other equipments for 15 traditional houses. Other than that, BCA also supports promotional item development, such as tourism village video production and donation of volley ball equipment. A Youth and Sports Ministry Cup was held in the traditional village.

12. **Silokek Village**

    Silokek Village was declared as a national geopark. Its exotic panorama, geological heritage and floral and fauna diversity are some of the area's wealth. Stalactite and stalagmite caves with its natural beauty are major tourism attractions. Stalactite and stalagmite caves with their natural beauty are a major tourist attraction. Other than that, there are waterfaulls, white sandy beach and a legacy of the Japanese colonial era in the form of a steam locomotive.

    BCA develops soft skill training for tourism village administrators and tourism infrastructure help to traverse the cave, including helmets, head flashlight, boots and cleaning equipment such as wheeled garbage carts. Apart from that, BCA also helps produce a tourism video of Silokek tourism and donates the Sepak Takraw sports in the competition for the Youth and Sports Ministry Cup at Pasir Putih, Silokek.

Other donations

To ensure the sustainability of BCA's programs in developing arts and culture in Indonesia, BCA actively supports several organizations with dedication and integrity in developing national culture, both in donation or sponsorship. Organizations partnering with BCA include the Indonesian Puppeteers Association (Pepadi), Unima Indonesia and the Indonesian Puppetry Society (Senawangi).

BCA Patronage Tourism Village

WEST SUMATERA

SILOKEK VILLAGE
Rafting Tour, Geopark Tour, Dutch Steam Train.

SIJUNJUNG CUSTOMS VILLAGE
Village Tour & Traditional Houses, Padang Weaving, Dance and Homestay.

BANGKA BELITUNG

AIK RUSA' BEREHUN TOUR, WEST BELITUNG
Water Tour, Kremis Hunting, Agro-tourism, Bedulang Culinary, Homestay, Camping Ground, Weaving and Cat Camping.

PERAMUN HILL, WEST BELITUNG
Nature Tour, tarsius Observation, Educational Tour, QR Code Facility, Bedulang Culinary, Selfie Spot, the Twin Stones, Planting and Adopting Trees, Geo-tourism.

GUNONG LUMUT (MOSS MOUNTAIN), EAST BELITUNG
Gunong Lumut Trekking, Various Moss Various Forest Orchids, Selfie Spots.

CENTRAL JAVA

GEMAH SUMILIR TOURISM VILLAGE, PEKALONGAN
Culture Tourism (Batik Education, Practice of Batik, Weaving Practice).

KOPI SIRAP (SIRAP COFFEE) VILLAGE, KELIR MOUNTAIN, SEMARANG
Culinary and Agro Tourism (Processing of the Coffee Beans/ Production, Coffee Plant Seedling).

BALI

PUCAK TINGGAN (THE TOP OF TINGGAN) TOURISM VILLAGE
Trekking, Arts and Culture Tourism, Traditional Coffee Processing, Honey Bee Cultivation, Palm Sugar Processing, Taro Chips, Bio-gas Education, Camping Ground.

12 Patronage Tourism Village

Increased from 7 villages in 2016

6 Province

Location of the fostered tourism villages

DAERAH ISTIMEWA YOGYAKARTA

GOA PINDUL (PINDUL CAVE) TOURISM VILLAGE
Eco and Geo Tourism: Cave Exploration (Goa Pindul, Sri Oyot Cave, Cristal Cave, Sriti Cave), Team Building/Outbound, Homestay, Culinary, Transportation.

PENTINGSARI TOURISM VILLAGE
Live-in Package, Nature Tour, Homestay, Trekking, Outbound, Gamelan Lesson, Making Suket Puppets, Batik Education, Arts and Culture Attraction.

WUKIRSARI TOURISM VILLAGE
Wayang (Puppets) Education, Puppet show, Puppet Village Exploration, Gamelan Lesson, Homestay.

EAST JAVA

TAMANSARI TOURISM VILLAGE
Plantation and Agriculture Trekking, Coffee processing, Sendratari Gandrung (Gandrung traditional dance performance), Nature tour, Roam Kawah Ijen (Ijen Crater), Homestay.

What Do They Say?

Iswandi
Tourism Manager Aik Rusa' Berehun, West Belitung

With the cooperation in developing the guided tourism villages with BCA, we feel we have received help. On one hand, there is a strengthening of Tourism HR, which will improve the quality of Aik Rusa 'Berehun Tourism services. This of course adds motivation and insight into the development of tourism programs that we offer. Aside from that, on the other hand, we also received assistance in building the physical facilities and tourism infrastructure for tourism standardization at the Aik Rusa 'Berehun Tourism spot. We hope that the guidance and assistance can be performed continuously for the progress of the tourism village program. "

What Do They Say?

Adie Darmawan
Chairman of the ARSEL Community, Bukit Peramun, West Belitung

"Since the training conducted by BCA, we have gained new knowledge/insights regarding the tourism business service. Assistance from BCA eased our difficulties in developing Peramun Hill, especially in terms of tourism facilities and infrastructure. Aside from that, we also gained an unforgettable experience when transported by BCA outside the region to share knowledge with other tourist villages. Regarding that opportunity, we were able to meet fellow village tourism managers, share experiences and motivate each other, and gain a further reference to manage our tourism village. "

Sustainability Performance:
ENVIRONMENTAL

"Efforts to minimize environmental impacts are also implemented by integrating environmental preservation principles into our banking solutions for customers."

350 MWh
Reduce the electricity consumption at Menara BCA, Wisma Asia II and Wisma Pondok Indah

34
Bank offices apply Green Office

105 BCA Approach

106 Environmental CSR

107 Material Use

107 Use of Energy

109 Water Savings

111 Bakti BCA for Environment

113 Evaluation of Environmental Performance

BCA is highly committed to manage banking operations responsibly and complying with all applicable environmental regulations. This commitment is to ensure all parties strive to maintain business sustainability.

BCA strives to mitigate the negative impacts of operational activities by implementing best practices in energy management, transportation, paper use, and water use in the workplace. [103-1]

BCA APPROACH [103-2]

Efforts to minimize environmental impacts have also been implemented by integrating the principles of environmental preservation into banking solutions for our customers, including the encouragement to utilize our digital products and services.

BCA has undertaken initiatives designed to minimize the use of materials that cause pollution. This activity is coordinated by the Logistics and Building Division (DLOG). In implementing its role, DLOG develops, monitors, and evaluates the use of natural resources and emissions from the Bank's operational activities.

BCA enthusiastically encourages the involvement of all employees in the Go Green movement. BCA realize that employee participants will be contribute to success the program.

BCA Approach

Media used to campaign Green Office movement

- MyBCA website
- Facebook group Semua Beres (it is a closed group for employees only)
- Community of Practice (CoP)
- Communication management
- Display ads on tv
- InfoBCA magazine

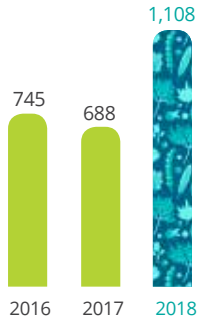
Employee's Involvements

- Turn off the lights during lunch breaks
- Bring own tumblers
- Use two sides of the paper when printing anything
- Use a digital library only
- Etc.

Environmental CSR

In addition to environmental management in banking operations, BCA contributes to environmental preservation through our CSR program in the Environmental Pillar, which is managed by the BCA CSR work unit.

Distribution of Environmental CSR Funds (Rp million)



Green Office Campaign material.

Material Use

Reducing paper usage for internal and external information has been a long-term effort by BCA. The main approach taken for this initiative was to use various digital communication platforms.

In our internal processes, BCA utilizes electronic medium like e-mail, the myBCA intranet portal, document search system applications, e-Filing, Enterprise Backoffice Integration (EBI), e-Approval, and Self Service/Employee Self Service (MSSESS) Managers that cater to the various demands of BCA employees. Human Resource services can be accessed through smart phones so that the process can be performed faster, without paper. If papers are still required, printing activities are regulated by printer pooling and the rules for using paper front and back.

By increasing the use of communication through various electronic medium like social media channels, BCA has been able to reduce the demand for printed items including BCA product brochures and fliers. [103-2]

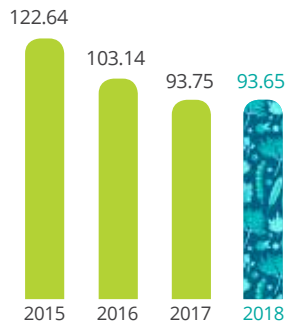
Use of Energy

Since 2011, BCA began to retrofit lighting using LED lights. The switch to LED lights has been implemented continuously and adapted to our building utility maintenance activities or the development of new buildings.

Lighting optimization began at Landmark - Pluit Building using motion & light sensors. The sensor is able to identify unused rooms so that it can save energy. The light will automatically turn on when someone enters a room with the right light intensity. The most significant energy consumption in the building is air conditioning. Therefore, BCA has begun to make further efforts in energy efficiency using inverter technology and a Variable Refrigerant Volume system that allows the use of air conditioners to be controlled based on the demands of each room.

BCA has started using direct solar energy for lighting in the basement. With the use of solar energy, it is expected to increase our energy efficiency in the BCA building. At present, BCA has used video conferencing as a means of communication between branch offices, regional offices

Use of A4 paper (equivalent in tons)* [301-1]



9.2%

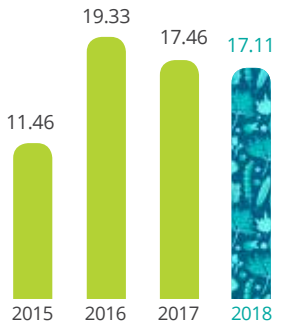
Reduced use of 2015-2018 HVS papers

* average weight of 1 A4 size HVS paper ream - 80 grams = 2.495 kg /ream

and headquarters throughout Indonesia. BCA has also implemented a system of vehicle use between office locations, which is shuttle and car pooling. This initiative has had an impact in reducing the consumption of fuel. [103-2]

BCA has started using direct solar energy for lighting in the basement. With the use of solar energy, it is expected to increase our energy efficiency in the BCA building. At present, BCA has used video conferencing as a means of communication between branch offices, regional offices and headquarters throughout Indonesia. BCA has also implemented a system of vehicle use between office locations, which is shuttle and car pooling. This initiative has had an impact in reducing the consumption of fuel.

Electricity Usage (GWh)* [302-1]



11.47%

Reduction of electricity consumption in Menara BCA, Wisma Asia II and Wisma Pondok Indah 2016-2018

* The 2015 data includes Wisma Asia II and Wisma Pondok Indah, 2016 data plus Menara BCA, 2018 data plus Landmark Pluit.

Smart Building Solution

BCA took the initiative to implement a smart building solution with the Building Management System (BMS). This automation technology can effectively manage energy for air-regulating equipment, lighting, and the operation of pumps.

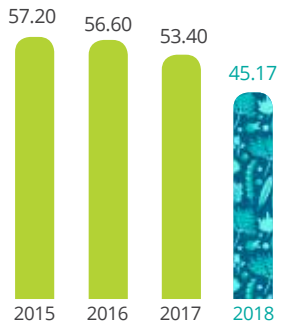
BCA has also planned a new building that uses a double glass facade design that will reduce the energy consumption of air conditioners, thus saving energy and being more environmentally friendly. The KCU Landmark Pluit Building has implemented a Building Automation System to further improve energy efficiency.

Water Savings

BCA continuously conducts campaigns to educate each of its employees regarding the efficient use of water. Although water is mostly used for domestic purposes, BCA is also obliged to look after water resources so that access and sustainability are maintained. There are various sources of water utilized by BCA, which include the supply of PDAM (water supply company) and ground water, depending on the location and availability of access to clean water where the bank office operates.

Water efficiency is implemented by maintaining water installations, using water-saving taps, eco-washer, and water saving campaigns. In several buildings equipped with domestic Waste Water Treatment Plants (IPAL), BCA uses processed water from Waste Water Treatment Plants (WWTP) for non-hygienic demands such as watering plants. BCA have implemented this system in the BCA Pondok Indah office and KCU Bintaro. [103-2]

Retrieval of Water* (thousand m³) [303-1]



20.19%

Reduction of PDAM water withdrawal at Menara BCA, Wisma Asia II and Wisma Pondok Indah 2015-2018

* Water consumption from PDAM, not including ground water. 2015 data includes Wisma Asia II, Wisma Pondok Indah, for 2016 data Menara BCA was added, and for 2018 data Landmark Pluit Building was added.

New and existing buildings that implement Green Office

2016	2017	2018
1 Main Branch Office	7 Main Branch Offices	2 Main Branch Offices
11 Sub-Branch Offices	9 Sub-Branch Offices	4 Sub-Branch Offices

Digital Banking

BCA's digital financial products and services are expected to reduce the environmental carbon footprint. The most basic point regarding digital services is to reduce customer visits to bank offices, so as to reduce fuel consumption, prevent air pollution, use of paper and save time significantly.

Digital services including e-statements and the like reduce the demand for paper use and transportation for shipping, and ultimately reduce waste. BCA sees that this effort should continue to be encouraged without reducing our service quality, customer privacy, and the principle of prudence.

In line with the development of lifestyle and the broader availability of internet access, the development of digital transactions were recorded at 98% in September 2018, while transactions carried out at branch offices were only 2%. However, in terms of transaction value, branch transactions accounted for 54% of the total transaction value at BCA.

myBCA

Banking solutions in the form of myBCA digital outlets in shopping centers enable electronic banking services, user friendliness, and supermarkets.

11

Location of bank offices * that are equipped with myBCA Video Banking facilities:
myBCA Kota Kasablanka
myBCA Central Park
myBCA Emporium Pluit
myBCA Bintaro Xchange
myBCA Ciputra World Surabaya
myBCA Grand City
myBCA Learning Center Sentul
KCP Hybrid Summarecon Mal Serpong
KCP Hybrid Gandaria
KCU Hybrid Thamrin
KK Hybrid Sekolah Vokasi UGM

Bakti BCA for Environment

Indonesia is a country that has extraordinary biodiversity. Its wealth covers 15.5 percent of the worlds total flora and 10 percent of the world's total fauna according to data from the Indonesian Biodiversity Strategy and Action Plan (IBSAP) 2015-2020 compiled by Bappenas (National Development and Planning Agency), the Ministry of Environment and Forestry, and LIPI.

Biodiversity (or termed as Kehati in Bahasa Indonesia) is not only related to ecosystems and flora and fauna conservation but also demonstrates potential economic value. The Coordinating Ministry for Economic Affairs considers the economic potential of genetic resources derived from biodiversity to achieve USD19.4 billion or 1.9% of GDP. (Ministry of Economic Affairs, 2018).

However, this potential wealth is not presented without threats. The preservation of endemic flora and fauna in Indonesia is driven by human activities including deforestation and environmental damage including climate change. Given the importance of the biodiversity resources for life, BCA also contributes to the conservation of flora and fauna in Indonesia.

- **Releasing Orangutan**
  In support of animal preservation in Indonesia, BCA gave donation to the Borneo Orangutan Survival Foundation (BOSF). In 2018, BCA collaborated with BOSF to release six orangutans from the Orangutan Rehabilitation Center in Samboja (BOS Samboja Lestari) to the Kehje Sewen Forest in East Kutai Regency.

  Orangutan (pongo abelii, pongo tapanuliensis, dan pongo pygmaeus) is a protected wildlife in Indonesia with an important role in the forest ecosystem, especially as an umbrella species. Currently, it is estimated that only around 57,000 orangutans still live in Kalimantan. The population has continuously decreased due to forest conversion, illegal logging, forest fires, wildlife hunting and illegal animal trade. This serves as the basis for BOS Foundation's efforts to rescue, rehabilitate and reintroduce orangutans to forests, with support by orangutan habitat conservation initiatives.

Other than reintroducing orangutans to forests, BCA and BOSF held Orangutan Conservation Education program. Under the Orangutan Goes to School program, 10 schools in Samboja participated in training sessions on the importance of conserving orangutans and their habitat. Public Awareness and Publicity Program is conducted through printing specially designed Flazz cards and playback of video on orangutan conservation on the BCA Tower big screen in commemorating the International Orangutan Day.

In 2018, BCA distributed Rp319.6 million in donation. In 2017, BCA donated Rp200 million. Also in 2017, BCA supported orangutan release from the Orangutan Rehabilitation Center in Nyaru Menteng to the Bukit Baka Bukit Raya National Park (TNBBBR) in Central Kalimantan.

BCA continuously supports BOSF. BCA has supported BOSF activities in preserving the habitats of protected wildlife since 2012.

What do they say?

Jamartin Sihite
CEO Borneo Orangutan Survival Foundation (BOSF)

"So far, we have felt various benefits of having working relationship with Bakti BCA, one of which is the release activities on a regular basis. With the cooperation, it provides insight, community care about finances and conservation efforts for orangutans and their habitat, especially for the school students around the BOSF work area.

In the future, we sincerely hope that this collaboration and assistance will continue. By implementing this program, it is hoped that it can be an inspiration for other financial institutions to also participate in supporting efforts to conserve wildlife, especially orangutans and their habitat."

- **Environmental Conservation**
  In 2018, BCA supported environmental conservation through several programs. BCA continued its support for WWF Indonesia's NEWtrees program.

  For this purpose, BCA participated in mangrove planting at the Ujung Kulon National Park. Together with WWF Indonesia, BCA invited local communities to be involved in seeding, nurturing, planting and monitoring the growth of mangrove trees. Hopefully this provided not only positive impacts for the environment but also a sense of belonging and an alternative source of income for locals. Total donation for the program was Rp504 million.

  The mangrove planting was a follow-up of a previous planting in various other locations, including the Mangrove Ecotourism site at Jakarta's Indah Kapuk Beach, Blanakan Subang, Tanggamus Lampung, Muara Kali Opak Yogyakarta, Lamong Bay Surabaya, Lam Ujong Aceh Besar, Bengkayang West Kalimantan, Muara Gembong West Java, Wringin Putih Banyuwangi and Pejarakan Bali. With a total of 18,000 mangrove seeds planted, approximately 36.84 tons/ha of CO2 will be absorbed in the 10 years after the planting. This will help improve various habitats in the coastal regions. As of 2018, BCA and WWF have planted 7,500 mangrove seedlings.

  Apart from that, in 2018 BCA continued to support Banyuwangi Sea Turtle Foundation's (BSTF) sea turtle conservation program. This involved the release of baby sea turtles, or tukik, in the Selamatkan & Lestarikan Aku (Rescue & Conserve Me) program. In the program, 100 sea turtle nests were conserved. The program also includes sea turtle conservation education aimed at students, fishermen and locals in Banyuwangi. This education was delivered to araound 150 junior high school students, around 150 elementary school students, and some 125 fishermen and local people.

  BCA has collaborated with the Crab Ball Mangrove Indonesia Foundation to organize mangrove conservation. It also created several Community Empowerment activities through a crab cultivation system, which is called Crab-ball, in Langensari village, Blanakan, Subang, West Java. The activities included the purchasing of 1,000 units of Crab-ball equipment, the purchase of tools to support the

Indonesia Biodiversity Facts

23% of the world's mangrove ecosystems are in Indonesia, which has almost **3.5 million** hectares of mangrove area.

6 of the seven species in the world can be found in Indonesia.

Within **16 years,** nearly **150,000 orangutans** became extinct in Kalimantan.

There are only **68 Javan rhinos** living in Ujung Kulon National Park.

crab cultivation system and the buying of crab seeds and feed. BCA also facilitated operational activities, training assistance and intensive accompaniment support for one harvest period out of three months.

Some of the proceeds from the Crab-ball sales will be used to benefit the mangrove conservation funds. The funds will cover mangrove seeds, planting activities and maintaining the mangroves in the village's mangrove area.

Evaluation of Environmental Performance [103-3]

At this time BCA has not set any metrics related to Environmental Management. However, BCA targets that every business activity is to be performed efficiently. BCA acts efficiently in all environmental aspects, including energy, water, paper and others are indirectly affected in efficiency in the form of decreasing the Bank's operating expenses.

Cost Efficiency Ratio (CER)

2016	2017	2018
43.9%	44.4%	44.3%

RESPONSIBILITY IN DEVELOPING SUSTAINABLE FINANCIAL PRODUCTS AND SERVICES

"In order to be better and better, BCA never cease to improve the quality of its products and services through innovation."

"Best Data Governance in Banking Digital Services" Awarding from Asosiasi Big Data Indonesia & AI."

1,722
LAKU BCA Agents

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Responsibility in Developing Sustainable Financial Products and Services

As an agent of trust, the Bank has inherent risks in providing its products and services to the community. The ongoing growth of technology that goes together with the increasingly diverse range of banking products, multiplies the risk exposure to financial products and services abuse that decreases the trust of stakeholders.

As a firm that relies on the trust of the people, BCA must manage its business in a transparent manner as a part of the Risk and Reputation Management. With a high level of trust, the Bank's customers and community will continue deposit funds and use the banking services provided. So, the Bank will continue to be able to distribute the aforementioned funds to move the nation's economy. [103-1]

BCA APPROACH [103-2]

BCA never stops improving the quality of its products and services to be a better bank by always implementing innovation. For BCA, innovation isn't merely about being in-the-trend or high sophistication, our spirit of innovation comes from a desire to provide more benefits and added-value for all Indonesian people and additional contributions to our national economic growth. Regarding this essential principle as well, we place our digital financial services, which we have developed in order to support multi-channel, integrated banking solution services.

Along with the ongoing development of our products and services, BCA is focused on maintaining the principle of prudence and the implementation of compliance, participating in the prevention of financial crimes and also developing Sustainable Finance.

Reliable financial services are inseparable from the aspects of customer security, from the introduction of financial products and services, through to the customer service stage and also the continuous protection of customers' data security.

As part of BCA's commitment to be a responsible and reliable bank, BCA organizes financial literacy education programs and provides inclusive financial services.

BCA - The Value of a Brand

From the very start, BCA remains true to its commitment for our customers, which is attention to service quality that is thorough, precise, and accurate for our customers. Service quality has developed in to one of the top priorities of BCA in creating excellent services for its loyal customers.

Revision and sustainable innovation according to our customers' demands as well as technological development is continuously implemented. BCA actively develops and pushes innovative digital banking services, so that our customers can enjoy seamless, fast, safe and comfortable banking transactions.

BCA's consistency to improve its service quality has resulted in appreciation from our customers and increased overall business. In 2018, BCA became the only Indonesian company in the Top 100 Most Valuable Global Brands on the BrandZ list. For 4 consecutive years, BCA has ranked first in the BrandZ Top 50 Most Valuable Indonesian Brands.

According to a Millward Brown survey, which was a survey that combines the financial value created by a brand and the brand's contribution.

USD12.7 billion

BCA Brand Value, increased 20.2% from USD10,53 billion in 2017

#99

Ranked in the Global Top 100 BrandZ, the only brand from Indonesia.

#1

Ranked in BrandZ Top 50 2018 Most Valuable Indonesian Brands, for the fourth time, consecutively.

Innovation and Development in Products and Services

BCA is always creating service innovations and developing features to improve our customer's convenience, comfort and flexibility. The form of services provided is also tailored to the segments and demands of our customers, which is in line with the values that have been instilled by BCA, they are "customer focus - integrity - teamwork - continuous improvement to achieve excellence." [103-2]

Digital Financial Services

BCA continues to develop financial products and services to meet our customers' financial demands in line with the latest developments in digital trends including internet banking, mobile banking and app tech based financial services. BCA has and will continue to develop a complete, reliable range of digital products with the right customer segmentation.

For an active millennial lifestyle, BCA provides the Sakuku app, this is e-money based on a smart phone app, which replaces physical debit cards that is also available for use by BCA non-customers. Sakuku makes daily banking transactions like payments, top up, bill splits and cash withdrawals seamlessly easy to do. Since its launching, Sakuku has been downloaded more than 500 thousand times on the Android platform.

BCA has taken innovative steps for the corporate and SME segments. BCA has developed the Application Program Interface (API). BCA API was created to meet the demands of the financial technology players for easy banking transaction services by integrating their sites and applications with the BCA banking transaction system.

BCA Empowers MSME and Cooperatives

BCA through the BCA Mitra Sejahtera Employee Cooperative in Bandung and KCU Bandung in collaboration with the Co-op Mart Community to support the empowerment of farmers' and electronification through account opening and the provision of electronic data recording machines (EDC). Thus, members of the Co-op Mart, especially MSME entrepreneurs and farmers in West Java can meet bankable criteria.

The Co-op Mart is a cooperative icon initiated by the National Cooperatives for cooperatives and SMEs who want to develop and gain more exposure in bigger markets, presented in a mini market format where the owner is a customer, or the customer is also the owner.

BCA also facilitates BCA customers and partners, to add insight through workshops. Since 2011, BCA has organized the annual Indonesian Knowledge Forum (IKF). In 2018, the IKF VII Forum titled Fostering

Innovation and Creating Value Through Digital Transformation, was held on October 9-10 2018 and presented approximately 20 inspiring speakers from various industries. On that occasion, the forum participants shared their knowledge and experience in developing innovation and strengthening the value of digital transformation.

BCA consistently strengthens its digital services in order to meet our customers' demands. In 2018, BCA introduced a transfer transaction service using Quick Response (QR) technology, under the name QR Ku. This banking solution also complements features in BCA Mobile and Sakuku.

Data security and customers' privacy

In developing digital products and services, BCA still prioritizes risk mitigation. This has been implemented so as to protect consumers, especially in operational risks, compliance risks and customer's privacy. Naturally, BCA is revising and updating its digital services including its security features. Since 2016, GSIT (Group Strategic Information Technology) has received ISO/IEC 27001: 2013 certification for the Information Security Management System regarding Data Center Network Services and Data Center Operation Services. [103-2]

In terms of data management, BCA was awarded the "Best Data Governance in Banking Digital Services" from the Big Data Indonesia & AI Association (ABDI) at the DataGovAI Summit, 2018 Expo & Awards.

During the reporting period, there were no significant cases reported as violations of data security and customer privacy. [418-1]

PRODUCT EVALUATION

Before issuing financial products or services, BCA evaluates each product plan and new activity to ensure that the new product or activity meets the applicable regulations, including risk reviews.

In accordance with all laws and regulations, 100% of the financial products and services issued by BCA have been evaluated to cover all risks including customer security. Throughout the reporting period, all banking solutions launched by BCA went through a series of procedures and BCA did not terminate nor withdraw any of its financial products from the public. [417-1]

The risk assessment performed by BCA for new products and activities issuance plans, is according to the types of risks contained in the Bank Indonesia Regulations (PBI) No. 5/8/PBI/2003 dated May 19, 2003 along with the changes, including PBI No. 11/25/PBI/2009 dated July 1, 2009, and Bank Indonesia Circular Letter No. 11/35/DPNP dated December 31, 2009. [103-3][FS6]

Financial Services Access

(Per Desember 2018)

19+ Million
Number of Accounts

17,778
Number of ATMs

1,249
Number of Branches

HUNDREDS OF THOUSANDS
Number of EDC

156 Million
Total Transactions on Branches

2,030 Million
Total Transactions on ATMs

1,932 Million
Total Transactions on Mobile Banking

2,263 Million
Total Transactions on Internet Banking

14,866 Trillion
Total Transactions on Value Branches (Rp)

2,303 Trillion
Total Transactions on Value ATMs (Rp)

1,389 Trillion
Total Transactions on Value Mobile Banking (Rp)

9,107 Trillion
Total Transactions on Value Internet Banking (Rp)

Although digital banking continues to grow, BCA continues to develop its conventional services by expanding its branch offices to loyal customers. Even though branch transactions only represent **2%** of total transactions, the transaction value at the branch office still achieved **54%** of the total transaction value of **Rp27,664.7 Trillion** while the digital transaction value was **Rp12,798.6 Trillion.**

National Payment Gate

In 2018, the Government implemented the National Payment Gate (GPN) system in Indonesia, which united all the national banking payment gateways into one. With GPN, customers do not need to find the same transaction engine as the card issuing bank and the cost of interbank transactions have become cheaper as compared to those that have used services from abroad. More broadly, the payment system is more efficient because of the sharing of infrastructure between banks in Indonesia and encourages the independence of the national payment system.

Marking the support and participation for the success of this GPN, in May 2018, BCA launched the BCA GPN Passport Card. BCA has provided three types of cards, which are BCA debit cards, BCA Platinum debit, and BCA Gold debit. BCA GPN chip technology also applies to other bank machines.

Benefits of Inclusive Financial Services

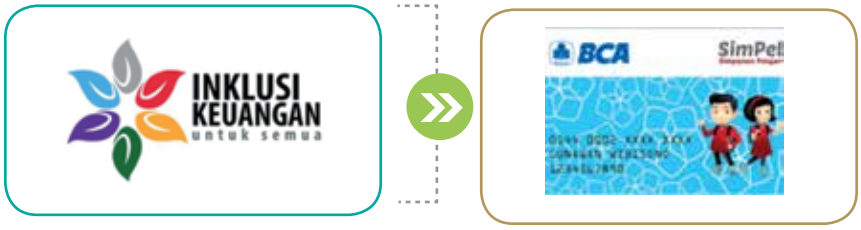
BCA provides two Branchless Banking products, which are LAKU BCA, which is a Basic Savings Account and DUITT which is e-money based. The provision of LAKU BCA and DUITT services are performed through cooperation with other parties (agents) and supported by the use of Information Technology facilities.

Since 2015, BCA has been one of the key banks that organizes non-office financial service programs in the context of financial inclusion (LAKU Pandai) initiated by the Financial Services Authority (OJK). The LAKU Pandai program is an effort to facilitate and bring the community closer to banking services, so that more people have adequate access to various financial services and transactions.

LAKU BCA is an individual savings account, with simple requirements. BCA LAKU transactions can be performed through an agent, which is located around the community areas and not in the Bank's offices. LAKU BCA features are opening and closing accounts, cash deposits and withdrawals, account transfer inquiries, and balance checks.

DUITT or DUIT Telephone is a payment and financial system service which collaborates with a third party (agent) and uses an Electronic Data Capture (EDC) facility to transact. Unlike LAKU BCA, DUITT is not a savings account, so it is not guaranteed by the Deposit Insurance Corporation (LPS), the maximum balance is 5 million rupiah and it does not earn any interest. The opening of a DUITT account is very easy, by just providing a cell phone number and identity card, go to the nearest DUITT Agent, and fill out the form provided. [103-2]

Student Savings Account



For the student segment, BCA has launched the Student Savings products, which are SimPel and SimPel iB for students on October 25, 2016. SimPel is intended for PAUD (kindergarten), elementary, middle and high school students who are under 17 and who do not possess a KTP (national ID card).

The requirements for opening a SimPel savings account are very easy, besides the initial deposit is small, free of monthly administration fees, and the minimum amount of deposit is affordable. Participants will be provided with and own a SimPel card with their own name on it.

SimPel and SimPel iB are the realization of the Presidential Regulation regarding the National Strategy for Inclusive Finance held by the OJK and the financial services industry. The purpose of Student Savings is to support and encourage students to cultivate their interest in saving money.

ATM Wicara or Talking ATM for with Visually Impaired People

In addition to inclusive financial products, BCA also provides financial services that are inclusive of people with disabilities. BCA provides an Automated Teller Machine (ATM) specifically for blind people. ATM Wicara is equipped with a headset to listen to the guides instructions and buttons that have braille touch points. This feature is expected to help blind people in conducting various banking transactions through BCA ATMs.

BCA Talking ATM are located at:

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

Laku Pandai Program

Laku Pandai is abbreviated from Officeless Financial Services in the Context of Inclusive Finance, which provides financial products that are simple, easy to understand, and in accordance with the demands of people who are not able to reach financial services.

LAKU BCA

Savings As Easy As Smiling

Customers are not limited to transacting though agents, but also through mobile phones. Only by accessing *141#, then choosing LAKU and choose the desired transaction.

1,722

Number of LAKU BCA Agents

55,979

Number of LAKU BCA Accounts

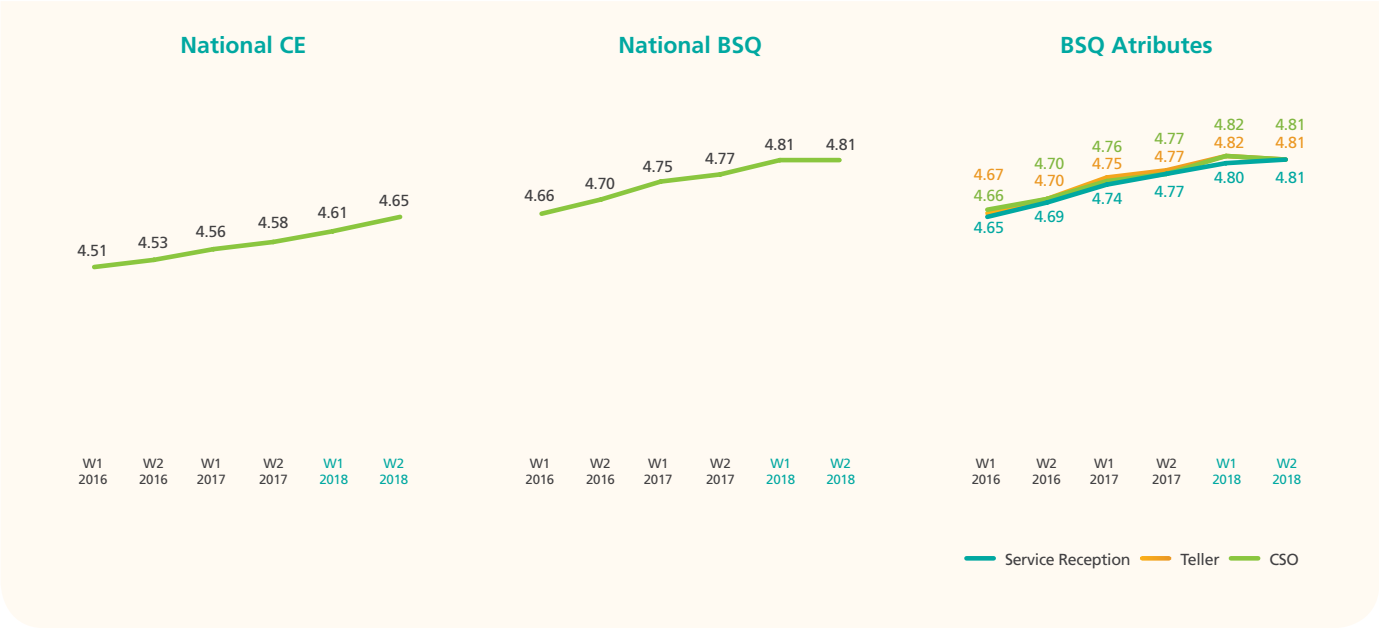
Customer Satisfaction Survey [103-3]

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



Supporting Information

Employee Profile

A. EMPLOYEE STATUS

Employee Status	2018		2017		2016	
	Male	Female	Male	Female	Male	Female
Permanent	9,418	14,504	9,664	14,679	9,654	14,163
Contract (including contract, probation period, trainee)	485	557	516	580	564	692
Total by Gender	9,903	15,061	10,180	15,259	10,218	14,855
TOTAL		24,964		25,439		25,073

B. BY YEARS OF SERVICE

Years of Service	2018		2017		2016	
	Male	Female	Male	Female	Male	Female
« 1 Year	510	667	671	1,041	1,862	893
> 1 - 5	2,262	4,705	2,247	4,801	2,846	1,514
> 5 - 10	928	1,698	685	1,117	609	431
> 10 - 15	327	446	268	353	613	324
> 15 - 20	600	1,112	706	1,230	3,735	2,312
> 20	5,246	6,440	5,603	6,717	4,303	4,540

C. LEVEL OF EDUCATION

Level of Education	2018		2017		2016	
	Male	Female	Male	Female	Male	Female
High School or Lower Level	2,380	1,977	2,688	2,180	3,075	2,324
Diploma (D1-D4)	571	1,427	642	1,609	745	1,795
Bachelor's degree	6,449	11,294	6,396	11,124	5,773	9,558
Master's degree	469	369	450	345	418	290
Doctoral Degree	4	1	4	1	3	1

D. LEVEL OF POSITION

Level of Position	2018		2017		2016	
	Male	Female	Male	Female	Male	Female
Executive	57	27	62	27	53	19
Manager	2,066	2,280	2,017	2,152	1,909	1,931
Staff	6,746	12,584	6,950	13,044	6,577	11,971
Non Staff	1,004	177	1,151	36	1,475	47

E. BY AGE

Age Range	2018		2017		2016	
	Male	Female	Male	Female	Male	Female
« 25 Years	953	1,787	1,082	2,305	881	2,079
> 25 - 30	1,969	4,159	1,848	3,858	1,395	2,671
> 30 - 35	804	1,256	676	953	516	695
> 35 - 40	415	788	525	1,070	791	1,644
> 40 - 45	1,258	2,454	1,498	2,780	1,938	3,133
> 45 - 50	2,429	2,946	2,605	2,824	2,674	2,611
> 50	2.045	1.678	1.946	1.469	1.819	1.135

GRI Standard Content Index

The 2017 BCA Sustainability Report was prepared 'in accordance with' the GRI Standards adopting the 'core' option. This report refers to the information disclosed for the public in the 2018 Annual Report of BCA.

Using the GRI 2016 Standard

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POJK 51 Reference

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2018 Laporan Keberlanjutan
Sustainability Report

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