

PT BANK CENTRAL ASIA TBK



Senantiasa di Sisi Anda

Live to Inspire

2020 LAPORAN KEBERLANJUTAN





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Live to Inspire

Pandemi COVID-19 telah banyak mengubah cara manusia berpikir, berkegiatan dan berbisnis secara masif dan signifikan. Perubahan ini mempengaruhi segala sisi kehidupan dan menuntut penyesuaian. Di saat inilah BCA tetap hadir senantiasa di sisi semua nasabah dengan adaptasi layanan finansial yang mengutamakan kesehatan baik untuk pekerja, nasabah, dan seluruh pemangku kepentingan. Inovasi terus dikembangkan agar menjadi yang terdepan dalam memberikan dampak perubahan, serta menjadi inspirasi kebaikan dalam kehidupan menuju pertumbuhan ekonomi yang berkelanjutan.

Pencapaian Kinerja Keberlanjutan



Kinerja Operasional & Ekonomi





Kinerja Sosial & Masyarakat

1 Wanita yang menduduki posisi Direktur

16,7%

2 Kepala cabang wanita dari total kepala cabang

56,7%

3 Pekerja wanita dari total pekerja yang mendapatkan kesempatan promosi

64,1%

4 Pekerja yang mengikuti pelatihan Keuangan Berkelanjutan

874

5 Beasiswa Bakti BCA

Rp5,5 milliar 3,8%

6 Sekolah Binaan

20 sekolah 17,6%

7 Peserta Edukasi Literasi Keuangan

14.000 pelajar di 10 provinsi

8 Indeks Customer Engagement (CE)

4,67 (skala 1-5)

Indeks Branch Service Quality (BSQ)

790 orang 8,1%

727 guru 34,9%

90.000 masyarakat umum

4,87 (skala 1-5)

Dana Corporate Social Responsibility (termasuk bantuan COVID-19)

Rp116,8 milliar

Solidaritas pekerja BCA atas pandemi COVID-19

Rp1 milliar

Biaya operasional penanganan COVID-19

Rp47,6 milliar





Kinerja Lingkungan



Panel surya yang terpasang di 2 gedung menghasilkan energi listrik 16.654 kWh di tahun 2020 (2,6 kali dibandingkan tahun 2019)

66 gedung Kantor Cabang yang mendukung **green office**

2 kantor dengan sistem **pengelolaan sampah**



22,5% Pengurangan pemakaian kertas atau sekitar **18,1 ton** kertas dengan potensi reduksi emisi 37,2 ton CO₂ eq

14.700 *mangrove* berpotensi menyerap **31,7 ton** CO₂ eq/tahun

2.100 pohon di restorasi area gambut, berpotensi menyerap **8,0 ton** CO₂ eq/tahun

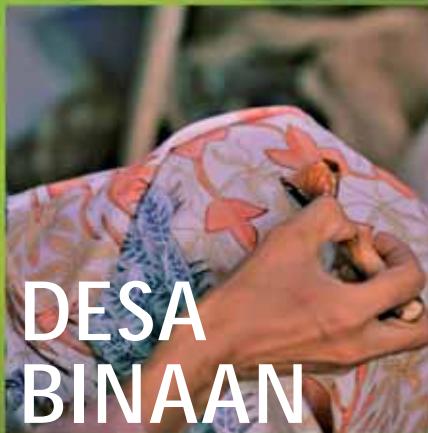
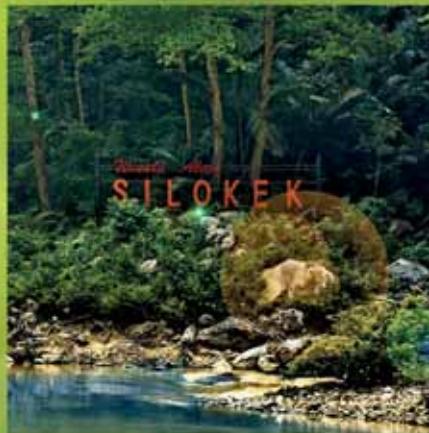
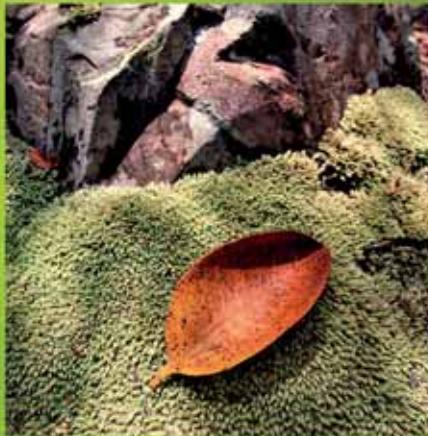
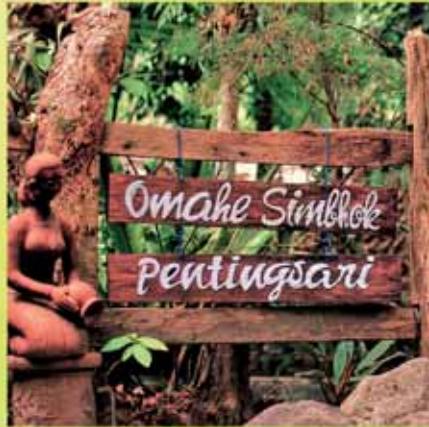


8.909 ekor pelepasliaran **tukik**



31 ekor **orangutan** direhabilitasi di Kalimantan





12

DESA BINAAN BAKTI BCA

- Desa Wisata Pentingsari, Sleman, Yogyakarta
- Wirawisata Goa Pindul, Gunung Kidul, Yogyakarta
- Desa Wisata Aik Rusa Berehun, Terong, Belitung Barat
- Desa Wisata Tamansari, Banyuwangi, Jawa Timur
- Bukit Peramun, Belitung Barat
- Gunong Lumut, Belitung Timur

- Nagari Silokek, Sumatera Barat
- Desa Wisata Wayang Wukirsari, Imogiri, Yogyakarta
- Desa Wisata Kampung Batik Gemah Sumilir, Pekalongan, Jawa Tengah
- Kampung Adat Sijunjung, Sumatera Barat
- Doesoen Kopi Sirap, Semarang, Jawa Tengah
- Desa Wisata Pucak Tinggan, Badung, Bali

Menyediakan Kenyamanan & Kehandalan dalam Bertransaksi



Peer-to-peer transfer
berbasis kode QR di 'BCA mobile' dan e-wallet
'Sakuku'



Virtual Assistant
perbankan yang diakses
melalui berbagai aplikasi
chat ternama



Aplikasi *online*
berinvestasi reksa
dana dan obligasi
serta informasi
mengenai asuransi



BagiBagi
Cara mudah mengirimkan uang
sekaligus dalam waktu yang sama ke
rekening Sakuku melalui BCA mobile

Debit Online
Fitur Kontrol
Transaksi kartu
debit melalui
BCA mobile



Mobile Apps untuk
mengakses layanan
internet banking dan
mobile banking

Lifestyle
Kemudahan akses
tiket pesawat, tiket
kereta, hotel, dan
voucher game
melalui BCA mobile



Fitur pembayaran
pada *online merchant*
yang berfokus pada
kecepatan transaksi



Top Up Flazz
BCA mobile
Nikmati kemudahan
top up saldo Flazz
dalam genggaman



Pembukaan rekening
tabungan secara *online*
melalui BCA mobile

Buka Rekening Baru

Jumlah Rekening

>24

juta rekening

**Pembukaan rekening *online*
selama tahun 2020**

>1,6

juta rekening
(berkontribusi >48% dari
total pertumbuhan rekening)

**Komposisi Jumlah Transaksi
Jaringan Digital**

99,0%

terhadap total transaksi



IKHTISAR ASPEK KEBERLANJUTAN



Kinerja Aspek Ekonomi

	Uraian	Satuan	2020	2019	2018
Kinerja Internal					
Pendapatan operasional	Rp miliar	75.165	71.623	63.034	
Laba bersih	Rp miliar	27.147	28.570	25.852	
Penyaluran kredit	Rp miliar	574.590	586.940	538.100	
Penyaluran kredit UMKM	Rp miliar	77.174	81.429	71.118	
Pembiayaan infrastruktur (termasuk <i>non-cash loan</i>)	Rp miliar	45.470	41.734	32.237	
Dana Pihak Ketiga (DPK)	Rp miliar	834.284	698.980	629.812	
Total frekuensi transaksi di <i>internet</i> dan <i>mobile banking</i>	Juta kali	9.585	6.356	4.196	
Jumlah pajak yang dibayarkan	Rp miliar	6.421	7.719	6.854	
Pembukaan (penutupan) cabang*	Kantor	(8)	7	14	
Kinerja Aspek Ekonomi terkait Keberlanjutan					
Nominal produk dan/atau jasa yang memenuhi kriteria kategori kegiatan usaha berkelanjutan (KKUB)**	Rp miliar	127.005	125.144	109.947	
Penyaluran KUR	Rp miliar	132,7	125,7	116,2	
Persentase total portofolio pembiayaan kategori kegiatan usaha berkelanjutan (KKUB) terhadap total portofolio kredit	%	22,1	21,3	20,4	
Kinerja Keuangan Inklusif					
Perkembangan Laku BCA					
- Jumlah agen	Agen	2.633	2.375	1.722	
- Jumlah rekening	Rekening	152.678	139.470	55.979	
- Jumlah dana nasabah Laku BCA	Rp miliar	23,5	14,6	4,9	

* Penutupan cabang karena kurangnya transaksi di cabang tersebut.

** Portofolio pembiayaan KKUB per 31 Desember 2018 dan 2019 disajikan kembali untuk menyesuaikan dengan hasil realisasi portofolio pembiayaan KKUB per 31 Desember 2020





Kinerja Aspek Sosial

	Uraian	Satuan	2020	2019	2018
Kinerja Internal					
Pekerja wanita dari total pekerja yang mendapatkan kesempatan promosi	%		64,1	63,8	62,0
Wanita yang menduduki posisi Direktur	%		16,7	27,3	25,0
Pekerja wanita dibanding total pekerja	%		61,3	60,8	60,4
Jumlah peserta pelatihan	Orang		39.237	67.548	60.448
Jumlah hari pelatihan	Hari		160.361	248.738	207.513
Jumlah jam pelatihan	Jam		976.700	1.660.212	1.275.086
Biaya pelatihan dan pendidikan pekerja	Rp juta		208.954	395.659	273.279
Jumlah peserta edukasi literasi keuangan (CSR)	Orang		105.522	107.267	99.425
Indeks Customer Engagement (CE)	Skala 1-5		4,67	4,67	4,63
Indeks Branch Service Quality (BSQ)	Skala 1-5		4,87	4,86	4,81
Tingkat penyelesaian keluhan nasabah	%		99,3	99,4	99,1
Persentase pengaduan (<i>whistleblowing</i>) yang telah selesai diinvestigasi dari total pengaduan yang diterima	%		81,8	100,0	100,0
Kegiatan Tanggung Jawab Sosial					
Realisasi dana kegiatan tanggung jawab sosial	Rp miliar		116,8	122,8	105,6
Jumlah lulusan pendidikan non gelar	Orang		164	142	167
Jumlah pasien klinik binaan	Orang		16.611	17.976	15.570



Kinerja Aspek Lingkungan Hidup

	Uraian	Satuan	2020	2019	2018
Kinerja Internal					
Penggunaan energi listrik ^{a)}	kWh		80.048.325	80.073.145 ^{a)}	77.582.416 ^{a)}
Intensitas penggunaan energi listrik	kWh/m ²		185	186	182
Emisi GRK yang dihasilkan	tCO ₂ eq		71.046	71.340	68.230
Penggunaan kertas di Kantor Pusat	Ton		63	81	93
Pengurangan limbah kertas ^{b)}	Ton		18	12	1 ^{c)}
Jarak tempuh mobil dinas	Km		1.484.923	n/a	n/a
Penggunaan air	m ³		67.365	55.322	45.168
Kantor cabang yang mendukung <i>green office</i>	Kantor		66	61	34
Kegiatan Tanggung Jawab Lingkungan					
Realisasi dana kegiatan tanggung jawab lingkungan	Rp juta		575	685	1.118
Pelepasliaran orangutan di Kalimantan	Ekor		0	6	6
Rehabilitasi orangutan	Ekor		31	0	0
Pelestarian keanekaragaman hayati	Sarang penyu		100	100	100
	Mangrove		14.700	20.200	12.000
Restorasi area gambut	Pohon		2.100	-	-

- a) Penyajian ulang data tahun 2018 dan 2019, karena cakupan perhitungan data bertambah gedung. Sebelumnya 3 gedung Kantor Pusat menjadi 6 gedung Kantor Pusat, 1 *data center* Kantor Pusat dan 115 gedung KCU.
- b) *Printer pooling* yang dilaporkan adalah WSA II, WSA I, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.
- c) Data kertas tahun 2018 merupakan data pembelian bukan pemakaian.

**Pembiayaan pada Kegiatan Usaha Berkelanjutan [FS8]**

Uraian	2020		2019		2018	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Portofolio Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)*	127.005	100,0	125.144	100,0	109.947	100,0
a. Energi Terbarukan	4.643	3,7	3.020	2,4	2.343	2,1
b. Efisiensi Energi	441	0,3	547	0,4	1.589	1,4
c. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	31.761	25,0	28.455	22,7	23.946	21,8
d. Transportasi Ramah Lingkungan	7.725	6,1	5.965	4,8	5.437	4,9
e. Pengelolaan Air dan Air Limbah yang Berkelanjutan	1.014	0,8	1.014	0,8	1.094	1,0
f. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (<i>Eco-Efficient</i>)	4.169	3,3	4.629	3,7	4.332	3,9
g. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional	77	0,1	85	0,1	89	0,1
h. Kegiatan UMKM	77.174	60,8	81.429	65,1	71.118	64,7
Portofolio Pembiayaan KKUB non UMKM berdasarkan segmen	49.831	100,0	43.715	100,0	38.829	100,0
- Korporasi	48.810	98,0	42.649	97,6	37.474	96,5
- Komersial	1.020	2,0	1.066	2,4	1.355	3,5
Portofolio Pembiayaan Infrastruktur Berkelanjutan (termasuk <i>non-cash loan</i>)	10.430	100,0	8.436	100,0	8.194	100,0
- Jalan Tol	2.915	28,0	2.945	34,9	2.975	36,3
- Kelistrikan	1.690	16,2	1.457	17,3	1.663	20,3
- Kereta Api	1.955	18,7	1.096	13,0	1.462	17,8
- Bandara dan Pelabuhan	2.855	27,4	1.923	22,8	1.000	12,2
- Air Minum dan Sanitasi	1.014	9,7	1.014	12,0	1.093	13,3

* Portofolio pembiayaan KKUB per 31 Desember 2018 dan 2019 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2020. Portofolio pembiayaan keseluruhan berdasarkan sektor industri dapat dilihat pada Laporan Tahunan BCA 2020. [FN-CB-410a.1]

A portrait of a man with short dark hair and glasses, wearing a blue batik shirt with intricate orange and yellow patterns. He is smiling and looking directly at the camera. The background is a blurred blue and white.

Jahja Setiaatmadja
Presiden Direktur



PENJELASAN DIREKSI

[102-14, 102-15]



Menghadapi tantangan pandemi COVID-19 di tahun 2020, BCA mempererat kerja sama dengan seluruh pemangku kepentingan dan terus berinovasi dengan meningkatkan layanan finansial berbasis teknologi digital. BCA mendukung Pemerintah dalam upaya memberikan stimulus kepada sektor riil untuk Pemulihan Ekonomi Nasional (PEN) akibat dampak pandemi COVID-19 melalui penyesuaian kebijakan, serta strategi untuk tetap mendampingi para nasabah kami di segala situasi. Selain itu, BCA juga mendukung seruan Pemerintah untuk mulai beralih ke ekonomi rendah karbon. Untuk merespons seruan ini, kami melakukan penyesuaian kebijakan kredit berwawasan lingkungan, sosial, dan tata kelola (LST), serta memetakan kegiatan perbankan untuk mulai memitigasi dan beradaptasi dengan perubahan iklim.

Pemangku Kepentingan yang kami hormati,

Menilik bahasan Forum Ekonomi Dunia pada tanggal 21-24 Januari 2020, kita semua sadar bahwa risiko lingkungan menjadi risiko utama yang akan berdampak pada kondisi ekonomi dunia. Seruan untuk menuju ekonomi rendah karbon dan dukungan pencapaian Tujuan Pembangunan Berkelanjutan (TPB) terus bergema, terlebih di saat pandemi COVID-19. Sejalan dengan dinamika kebijakan Pemerintah dan kondisi selama tahun 2020, maka BCA menerapkan berbagai inisiatif untuk cepat beradaptasi sesuai kebutuhan pasar terkini.

Program Empati Pandemi COVID-19 dan Gerakan #BankingFromHome dengan berbagai fitur digital merupakan dua inisiatif yang kami kedepankan selama tahun 2020. Kegiatan ini memberikan banyak dampak positif di tengah tantangan, di antaranya mendukung pemutusan mata rantai pandemi dan mengurangi mobilisasi nasabah yang sebelumnya harus bertransaksi di kantor cabang. Semua upaya kami lakukan untuk tetap dapat memberikan pelayanan yang lebih aman, lebih mudah, lebih nyaman, serta sesuai kebutuhan nasabah. Di mana saja dan kapan saja.

Kebijakan untuk Merespons Tantangan Keberlanjutan

Kesehatan nasabah dan pekerja menjadi tantangan keberlanjutan dalam situasi pandemi COVID-19. Kami merespons tantangan ini dengan melakukan penyesuaian aktivitas kerja dan penerapan protokol kesehatan yang ketat, sesuai dengan ketentuan protokol kesehatan Pemerintah dan WHO terkait COVID-19. Kami mendorong nasabah untuk melakukan transaksi melalui aplikasi BCA mobile dan *internet banking* KlikBCA. Di setiap kantor cabang dilakukan pengecekan suhu tubuh, disediakan *hand sanitizer* dan

pengaturan *social distancing*. Langkah pencegahan lain yaitu penerapan *self-assessment* risiko COVID-19 dan melakukan disinfeksi terhadap sarana dan infrastruktur di *banking hall*, meja *counter*, dan kursi tunggu secara berkala.

Secara keseluruhan, dampak pandemi ini juga berimbas pada tantangan mengelola aspek ekonomi dan aspek sosial yang saling berkaitan. Dari aspek ekonomi, penyebaran wabah COVID-19 berdampak langsung maupun tidak langsung terhadap kinerja debitur. Untuk meningkatkan stimulus perekonomian yang melemah dan dalam rangka mendukung kebijakan Pemerintah, BCA mengeluarkan ketentuan restrukturisasi fasilitas kredit debitur BCA yang terdampak penyebaran COVID-19. Ketentuan ini berpedoman kepada Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 perihal Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019. BCA juga melakukan penyesuaian pada ketentuan Kartu Kredit BCA dan penyediaan Program Pelonggaran Kartu Kredit BCA berdasarkan Surat Bank Indonesia No. 22/263/DKSP/Srt/B tanggal 15 April 2020 perihal Kebijakan Penyelenggaraan Kartu Kredit Dalam Masa Darurat COVID-19. Pemberian subsidi bunga untuk kredit UMKM dan KPR BCA juga dilakukan dalam rangka program Pemulihan Ekonomi Nasional (PEN).

BCA terus menyediakan layanan perbankan yang dapat diakses secara aman dan nyaman oleh para nasabah. Edukasi layanan perbankan melalui penggunaan teknologi senantiasa dilakukan dengan semakin beragamnya layanan digital perbankan BCA. Pembukaan rekening secara *online* melalui BCA mobile dan perubahan limit untuk transfer dana, merupakan beberapa penyesuaian layanan perbankan sehingga nasabah dapat melakukan transaksi jarak jauh tanpa

harus datang ke kantor cabang dan usaha para debitur tetap dapat berjalan dalam beradaptasi dengan masa normal yang baru.

Di luar tantangan terkait COVID-19, BCA masih terus mengelola tantangan keberlanjutan, salah satunya adalah dampak perubahan iklim. Keberadaan BCA dalam mendukung dan menjadi inspirasi untuk mengurangi dampak negatif perubahan iklim diwujudkan dengan menerapkan kebijakan pembiayaan berwawasan lingkungan, sosial, dan tata kelola (LST). Secara keseluruhan, untuk merespons tantangan keberlanjutan, BCA mengembangkan Tata Kelola Keberlanjutan dengan tiga pilar sebagai strategi implementasi Keuangan Berkelanjutan. Tiga Pilar ini mencakup aspek ekonomi, lingkungan, dan sosial, yang tergambar dalam Pilar Perbankan Berkelanjutan, Budaya Keberlanjutan, dan Berkarya Memberi Nilai. Pada tahun 2020, BCA telah meninjau kembali Kebijakan Dasar Perkreditan Bank (KDPB) PT BCA, Tbk dengan penambahan kebijakan baru yaitu kredit yang dilarang pada usaha-usaha yang menimbulkan risiko lingkungan, sosial, dan tata kelola (LST).

Penerapan Keuangan Berkelanjutan dan Strategi Pencapaian Target

Sepanjang tahun 2020, BCA tetap dapat menjalankan kegiatan operasionalnya dengan semaksimal mungkin, terutama untuk tetap senantiasa di sisi nasabahnya. Seluruh Insan BCA beradaptasi dan mengembangkan tanggung jawabnya masing-masing, termasuk dalam melayani kebutuhan semua nasabah dan melaksanakan prinsip Keuangan Berkelanjutan.

Kinerja keberlanjutan mencakup kinerja Keuangan Berkelanjutan dan ekonomi, sosial, serta lingkungan. Untuk kinerja ekonomi, kami mencatat laba bersih sebesar Rp27,1 triliun, turun 5,0% dibandingkan laba tahun lalu. Penyaluran kredit di tahun 2020, terealisasi sebesar Rp574,6 triliun, turun 2,1% YoY. Pembiayaan Keuangan Berkelanjutan (*sustainable financing*) tercatat Rp127,0 triliun meningkat 1,5% YoY dimana kontribusi non UMKM sebesar Rp49,8 triliun dan UMKM sebesar Rp77,2 triliun. Pembiayaan Keuangan Berkelanjutan non UMKM berkontribusi dalam peningkatan portofolio Keuangan Keberlanjutan tahun 2020.

Kami mengapresiasi respons cepat regulator dalam merelaksasi kebijakan restrukturisasi untuk membantu perbankan dan nasabah melewati masa-masa sulit. BCA senantiasa berada di sisi nasabah dalam menghadapi tantangan perekonomian ini, termasuk dengan merestrukturisasi kreditnya sejak awal pandemi. Hingga akhir Desember 2020, BCA membukukan restrukturisasi kredit sebesar Rp104,2 triliun atau sekitar 18% dari total kredit yang berasal dari sekitar 100.000 nasabah kredit.

Selain perkreditan, BCA juga tetap fokus dan berkomitmen memberikan layanan prima di tengah kondisi pandemi COVID-19 baik kepada nasabah maupun pekerja. Kami terus melayani untuk memberikan semangat dan inspirasi kepada semua nasabah dan mitra kami. *Transaction Banking* BCA berjalan beriringan mendukung program Inklusi Keuangan. Melalui LAKU BCA, kami melayani 152.678 nasabah di berbagai wilayah. LAKU BCA didukung oleh 2.633 agen yang membantu nasabah-nasabah di wilayah yang *unbankable* untuk dapat melakukan transaksi keuangan. Salah satu dampak signifikan dari layanan keuangan inklusif ini adalah terbukanya akses layanan keuangan bagi buruh migran dan keluarganya, serta adanya akses layanan keuangan di daerah terpencil. Layanan yang setara juga telah dinikmati oleh nasabah berkebutuhan khusus yang dapat menggunakan ATM Wicara untuk memudahkan mereka bertransaksi.

Dalam memberikan layanan kepada pekerja, sepanjang tahun 2020, BCA tetap menyelenggarakan pengembangan kompetensi melalui webinar. Tercatat sebanyak 39.237 partisipasi pekerja dalam mengikuti pelatihan secara daring. Pelatihan terkait Keuangan Berkelanjutan juga dilaksanakan dan diikuti oleh 874 peserta. Semua kegiatan pengelolaan kompetensi karyawan ini dipastikan sejalan dengan penerapan hak asasi manusia dengan adanya kesempatan yang setara dan saling menghargai keberagaman latar belakang. Kebijakan untuk keberagaman dan kesetaraan ini tercantum dalam Perjanjian Kerja Bersama 2019-2021. BCA juga menggunakan media komunikasi internal sebagai sarana edukasi dan pengembangan diri antara lain Community of Practice (COP), BLIMS (*digital library*), instagram @bcasemuaberes. Pada November 2020, BCA mengadakan *Sustainability Awareness Month* untuk memperkenalkan konsep *environment, social, governance* (ESG) kepada segenap Insan BCA. Sekitar 24.500 insan BCA terpapar nilai-nilai Keuangan Berkelanjutan saat BCA menyelenggarakan acara ini.

Kami memberikan apresiasi kepada seluruh Insan BCA yang tetap memberikan layanan prima dan kinerja yang solid di tengah situasi pandemi, walaupun dilakukan penyesuaian aktivitas kerja. Semangat "One BCA" menyatukan tekad, gagasan, dan mimpi dalam karya-karya yang diciptakan agar membawa kebaikan bagi BCA dengan tagline "One Goal, One Soul, One Joy". Salah satu bentuk kepedulian BCA kepada pekerja adalah meningkatkan fasilitas dan pelaksanaan protokol kesehatan dengan mengeluarkan dana sebesar Rp47,6 miliar dikhususkan untuk menjaga kesehatan pekerja. Kami akan terus menjaga lingkungan kerja yang sehat dan aman untuk memastikan semua Insan BCA mampu berkarya dengan baik.



Tanggung jawab sosial BCA melalui Program Bakti BCA tetap berjalan sebagai wujud kepedulian BCA terhadap masyarakat. Sepanjang tahun 2020, pada Program Bakti BCA sebanyak 396 siswa mengikuti Program Pendidikan Akuntasi non-gelar dan 172 siswa mengikuti Program Pendidikan Teknik Informatika non-gelar. Sementara itu, total penyaluran beasiswa Bakti BCA senilai Rp5,5 miliar, naik 3,8% dari tahun lalu. Bakti BCA turut memberikan bantuan untuk mencegah penularan virus COVID-19 dengan menyalurkan dana sekitar Rp21,4 miliar. Bantuan diberikan ke berbagai rumah sakit, masyarakat sekitar dengan pembagian sembako, serta para binaan melalui pendampingan.

Dari sisi lingkungan internal, BCA mulai mengembangkan strategi untuk mitigasi dan adaptasi pada perubahan iklim, baik secara internal maupun eksternal dengan merujuk pada *Task Force on Climate-related Financial Disclosures* (TCFD). Pengembangan dimulai dari menyusun peta jalan untuk pengungkapan inisiatif dalam mengurangi dampak negatif perubahan iklim, penyusunan strategi, dan identifikasi sektor usaha yang berisiko tinggi atas terjadinya cuaca ekstrem.

Penerapan pemetaan mitigasi dan adaptasi pada perubahan iklim dimulai di enam lokasi, yaitu Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah, Wisma BCA Foresta, Landmark Pluit dan Alam Sutera. Pada gedung-gedung ini secara beragam memiliki infrastruktur dengan konsep *green office* antara lain lampu LED, *Building Automation System* (BAS), *eco-friendly* AC dan pengelolaan air limbah. Enam gedung ini menjadi studi awal kami dalam menjajaki penerapan *green office* di gedung lainnya secara bertahap. Dalam mendukung energi terbarukan, BCA menggunakan panel surya di dua gedung yaitu Wisma Asia II dan KCU Gading Serpong.

Sejalan dengan dukungan BCA pada implementasi Keuangan Berkelanjutan, upaya meningkatkan jumlah pembiayaan kepada usaha berwawasan LST juga diwujudkan dengan mendorong debitur untuk memerhatikan kelestarian lingkungan hidup seperti: perusahaan kelapa sawit dengan sertifikat *Indonesian Sustainable Palm Oil* (ISPO) dan/atau *Roundtable on Sustainable Palm Oil* (RSPO); perusahaan yang mengikuti penilaian kinerja lingkungan PROPER dengan perolehan minimal PROPER Biru; pembiayaan pada proyek Pembangkit Listrik Tenaga Air (PLTA) dan Pembangkit Listrik Tenaga Mini Hidro (PLTMH); serta Pembangkit Listrik Tenaga Biogas (PLTBg). BCA memastikan para debitur patuh pada peraturan terkait tenaga kerja, hak asasi manusia, dan Tata Kelola Perusahaan yang Baik.

Risiko, Peluang, dan Prospek Usaha

Banyak hal yang dapat memicu munculnya risiko maupun peluang usaha. Dalam mengelola risiko, BCA senantiasa menerapkan *prudential banking* atau prinsip kehati-hatian. Sepanjang tahun 2020, risiko kesehatan dan risiko kredit menjadi perhatian utama kami, menyusul terjadinya pandemi COVID-19. Di sisi lain, kami memandang adanya peluang usaha yaitu penggunaan *digital banking* dan pengembangan inovasi berbasis sistem teknologi informasi. Hadirnya peluang usaha ini bersamaan dengan adanya solusi layanan perbankan digital yang aman dan terpercaya, termasuk menjaga kerahasiaan data nasabah. Untuk itu, kami menerapkan manajemen mutu keamanan sejalan dengan standar ISO 27001 tentang sistem manajemen keamanan informasi.

Kami melihat prospek untuk penyaluran pembiayaan Keuangan Berkelanjutan (*Sustainable Financing*) masih terbuka lebar. Agenda Pemerintah dalam pembangunan infrastruktur di Indonesia masih terus berjalan, diiringi dengan seruan untuk menciptakan ekonomi rendah karbon. Potensi pengembangan pembangkit listrik dari sumber-sumber Energi Baru Terbarukan (EBT) juga masih terus berlangsung. Masih ada peluang pembiayaan pada *green building*, *green manufacturing*, dan *green project* lainnya seiring dengan terus meningkatnya kesadaran pemangku kepentingan dalam aspek lingkungan, sosial, dan tata kelola.

Apresiasi

Kami memberikan apresiasi kepada seluruh nasabah, Insan BCA, mitra kerja, investor, dan pemangku kepentingan lainnya atas kerja keras, komitmen, dan kerja sama yang baik dalam melalui tahun yang penuh tantangan ini. Apresiasi kami juga kepada regulator dan Pemerintah untuk kebijakan-kebijakan yang cepat tanggap di saat pandemi. Kami optimis untuk menyambut hari yang baru, semangat baru, dan inovasi baru dengan kinerja yang lebih baik lagi. BCA ada dan akan senantiasa bersama seluruh pemangku kepentingan menebar inspirasi positif bagi Indonesia dan bagi masa depan ekonomi yang berkelanjutan.

Atas nama seluruh jajaran Direksi BCA, kami mengucapkan terima kasih. Mari tetap menjaga kesehatan dan kelestarian lingkungan hidup di sekitar kita.

Jakarta, Februari 2021

Jahja Setiaatmadja
Presiden Direktur

PENGAKUAN DAN KETERLIBATAN

Korporasi



ASIAMONEY

Forbes

- Forbes' List of The World's Best Bank 2020: Peringkat pertama di Indonesia
- Forbes' List of Global 2000 2020: Urutan ke-487

BrandZ

- Most Valuable Brands 2020 - Top 100 Most Valuable Global Brands 2020

Asiamoney

- Asiamoney Best Bank Awards 2020 - Best Domestic Ban

Manajemen



The Economist

- 8 Bank Terbaik - Kinerja di bawah CEO yang menjabat*, per Oktober 2020

* Dari 50 bank terbaik menurut kapitalisasi pasar, CEO atau setara

Pelayanan Nasabah



Contact Center World (CCW)

- Contact Center World (CCW) Asia Pacific Award 2020 - 25 Medali Emas, 5 Medali Silver, 2 Medali Perunggu dan penghargaan Dream Team Award

Layanan Perbankan Digital



KEMENTERIAN KEUANGAN
REPUBLIK INDONESIA

Kementerian Keuangan RI

- Penghargaan Kementerian Keuangan Republik Indonesia
- Mitra Distribusi SUN Ritel dengan Kinerja Terbaik Tahun 2019
 - Mitra Distribusi SBSN Ritel dengan Kinerja Terbaik Tahun 2020 untuk Kelompok Bank Umum Konvensional
 - Kategori Bank Swasta (Predikat IBBA)

LST



FIHRRST

- Peringkat A+ Perusahaan Publik dengan Laporan Keberlanjutan Tahun 2019 Terbaik

Pekerja



HR Asia (Magazine) & Business Media International

- HR Asia Award 2020 - Best Companies to Work for in Asia 2020

MSCI

Peringkat ke-1 dalam daftar 10 Konstituen Utama MSCI Indonesia sebagai LST/ESG Leaders - Desember 2020

Indeks MSCI memperhitungkan paparan kinerja LST dengan peer-nya di pasar modal Indonesia. BCA juga mendapatkan rating A pada MSCI ESG Ratings periode Desember 2020.

FTSE4Good

Peringkat ke-2 dalam daftar 10 Konstituen Utama FTSE4Good ASEAN Indeks - Desember 2020

Indeks FTSE4Good merupakan indeks yang dipilih dan dipilih secara transparan dan ditetapkan berdasarkan kriteria LST di pasar modal ASEAN.

KEHATI

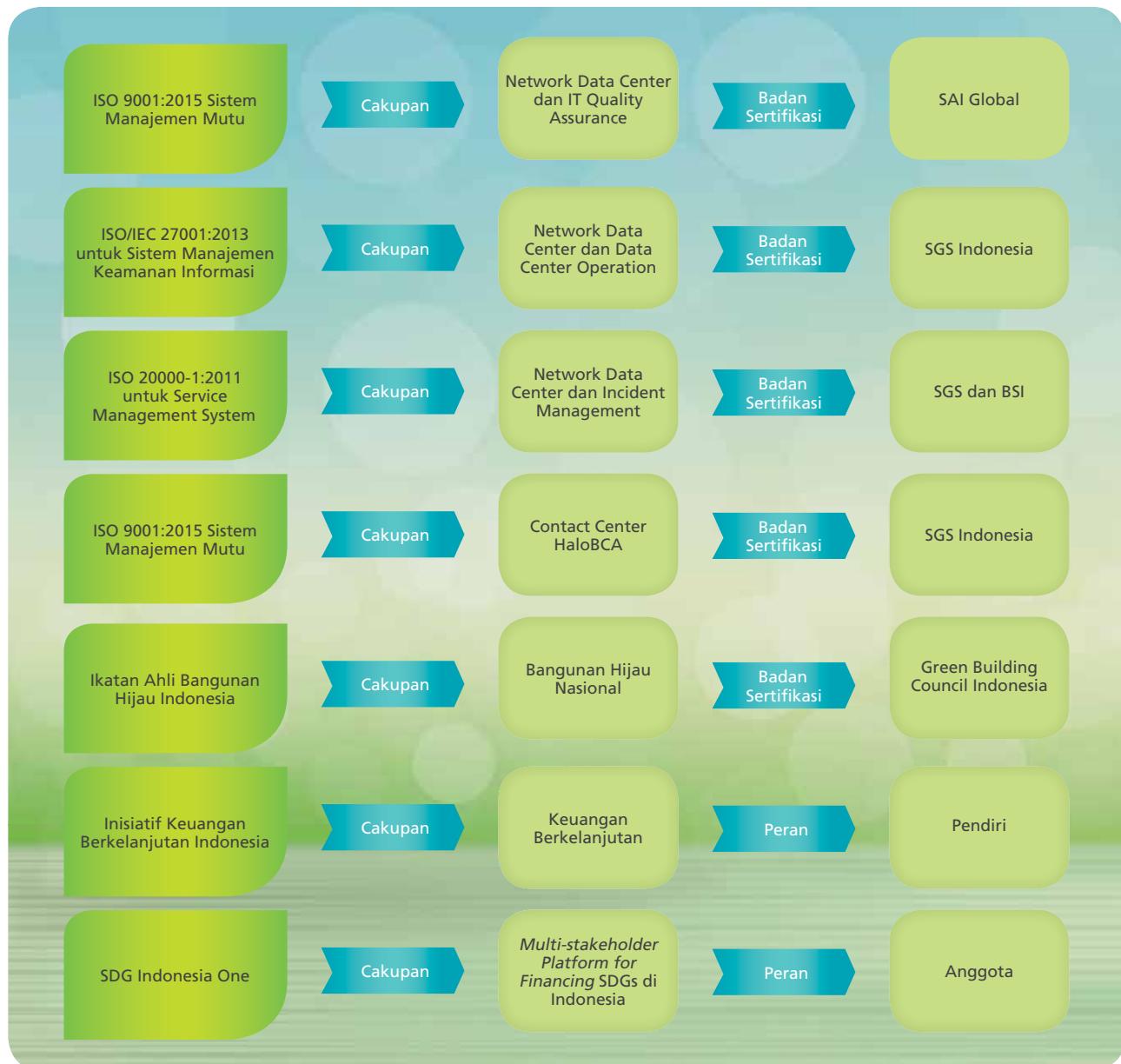
BCA masuk dalam daftar perusahaan indeks SRI-KEHATI periode Desember 2020 - Mei 2021. Hal ini menunjukkan perusahaan memiliki komitmen untuk melakukan upaya pengelolaan manajemen berkelanjutan yang peduli terhadap lingkungan hidup, sosial, dan tata kelola (LST) perusahaan yang baik.

www.kehati.or.id dan
www.idx.co.id



Inisiatif Eksternal dan Sertifikasi [102-12]

BCA mengimplementasikan standar, prinsip, dan inisiatif yang berlaku di tingkat nasional maupun internasional dalam rangka meningkatkan kapabilitas Bank dalam hal operasional, layanan, kelayakan mutu, serta seluruh aspek penting perbankan lainnya. Untuk memastikan implementasi standar maupun prinsip yang diikuti telah berjalan optimal, maka dilakukan pemantauan dan evaluasi internal, hingga *assessment* oleh pihak independen untuk mendapatkan sertifikasi.



Keanggotaan Asosiasi Industri terkait Keuangan Berkelanjutan [102-13]

Nama Asosiasi

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

Komitmen BCA dalam menerapkan Keuangan Berkelanjutan tidak hanya diwujudkan dalam peran bank sebagai **“First Mover on Sustainable Banking”**, namun juga partisipasi sebagai salah satu pendiri Inisiatif Keuangan Berkelanjutan Indonesia (IKBI).



Dukungan BCA terhadap Kegiatan IKBI selama tahun 2020 [102-12]

Nama Kegiatan	Waktu	Peran
South East Asia Bank Workshop - Jakarta CDP and IKBI	3 Maret 2020	Peserta
Rangkaian Webinar terkait Keuangan Berkelanjutan (IKBI dan UNEP-FI)	8-12 Juni 2020	Peserta
FGD – Pendanaan Investasi Energi Terbarukan (bekerja sama dengan Masyarakat Energi Terbarukan Indonesia)	24 Juni 2020	Narasumber
Workshop Pemaparan tentang "Enabling Environment for Private Sector Engagement in Climate Change Adaptation Project"	13 Juli 2020	Peserta
Webinar Science Based Targets Initiative	Oktober - November 2020	Peserta
Kelas Bisnis Keuangan Berkelanjutan	4-15 Desember 2020	Peserta



PROFIL PERUSAHAAN

BCA 'Senantiasa di Sisi Anda'

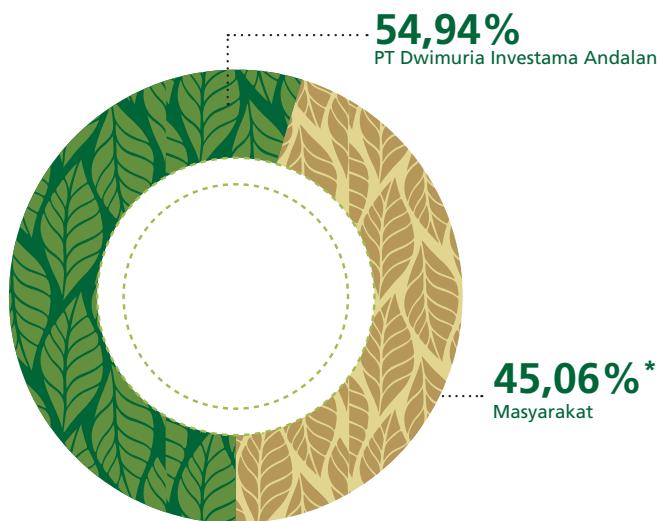
Informasi Umum Perusahaan [102-1, 102-5]

PT Bank Central Asia Tbk (BCA) merupakan bank swasta yang didirikan pada tahun 1957. Selama lebih dari 63 tahun kami tak pernah berhenti menawarkan beragam solusi perbankan yang menjawab kebutuhan finansial nasabah dari berbagai kalangan. Melalui beragam produk dan layanan yang berkualitas dan tepat sasaran, solusi finansial BCA mendukung perencanaan keuangan pribadi dan perkembangan nasabah bisnis. Didukung oleh kekuatan jaringan antar cabang, luasnya jaringan ATM, serta jaringan perbankan elektronik lainnya, siapa saja dapat menikmati kemudahan dan kenyamanan bertransaksi yang ditawarkan BCA.

Sesuai dengan komitmen "Senantiasa di Sisi Anda", BCA akan terus berupaya menjaga kepercayaan dan harapan nasabah serta para pemangku kepentingan. Memenangkan kepercayaan untuk memberikan solusi terbaik bagi kebutuhan finansial para nasabah adalah suatu kehormatan dan kebanggaan bagi BCA.

Sebagai salah satu bank swasta terbesar di Indonesia, BCA aktif di bidang penyelesaian pembayaran serta penyaluran kredit sebagai upaya mendukung perkembangan usaha di Indonesia, serta peningkatan perkembangan ekonomi nasional. Saat ini, BCA belum termasuk dalam daftar *Global Systemically Important Banks* (G-SIB), namun kami akan terus meningkatkan kompetensi dan kinerja bank untuk mempertahankan posisi sebagai salah satu bank swasta terbesar dan terbaik di Indonesia. [FN-CB-550a.1]

BCA merupakan perusahaan publik dengan persentase kepemilikan saham sebagai berikut:



* Pada komposisi saham yang dimiliki masyarakat per 31 Desember 2020, sebesar 2,49% dimiliki oleh pihak yang terafiliasi dengan PT Dwimuria Investama Andalan. Selain itu, Dewan Komisaris dan Direksi memiliki 0,19% saham BCA.

Visi, Misi, dan Nilai Perseroan

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 *stakeholders* BCA.





Tata Nilai [102-16]



Skala Perusahaan [102-7,102-4] [FN-CB-000.A]



Skala perusahaan juga mencakup pangsa pasar dan jenis pelanggan. BCA memastikan kehadirannya dapat dijangkau oleh berbagai kalangan, seperti nasabah individu, korporasi, komersial, hingga Usaha Mikro, Kecil dan Menengah (UMKM). Untuk itu, BCA mengembangkan inovasi teknologi dengan menyediakan *digital banking* yang dapat diakses di manapun dan kapanpun untuk memenuhi kebutuhan transaksi perbankan dengan kemudahan. [102-6]



Wilayah Operasional dan Perubahan Kantor Cabang [102-4, 102-6, 102-10]

Jangkauan kegiatan operasional BCA tersebar di berbagai wilayah Indonesia. Seluruh kantor cabang berlokasi di kota-kota dan tidak ada kantor BCA yang berada ataupun berdampingan dengan wilayah konservasi ataupun kawasan dilindungi.

Di tahun 2020, terdapat perubahan berupa penutupan beberapa kantor cabang dikarenakan kurangnya transaksi di kantor cabang tersebut.

Produk dan Layanan [102-2]

Informasi lengkap mengenai produk dan layanan perbankan dapat diketahui melalui laman perusahaan <https://www.bca.co.id/id/Individu/Produk dan Laporan Tahunan 2020>.

PROFIL LAPORAN

“BCA menyampaikan Laporan Keberlanjutan sebagai **respons** atas **kebutuhan** pemangku kepentingan dan **informasi mengenai pengelolaan risiko** ekonomi, lingkungan, sosial, serta kinerja tata kelola.”



Dasar Laporan [102-54]

Pelaporan kinerja keberlanjutan BCA merupakan komitmen dalam mendukung Tujuan Pembangunan Berkelanjutan (TPB) dan bentuk kepatuhan terhadap Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 terkait Keuangan Berkelanjutan di Indonesia. Kinerja keberlanjutan yang disampaikan terdiri dari kinerja aspek ekonomi (*profit*), lingkungan (*planet*), sosial (*social*), dan tata kelola keberlanjutan (*sustainability governance*). Isi Laporan Keberlanjutan juga mencerminkan Pilar Keberlanjutan BCA.

Pedoman lain yang digunakan untuk menyusun Laporan Keberlanjutan adalah:

- *Standar Global Reporting Initiatives (GRI Standards) "core option";*
- *GRI sektor layanan keuangan atau Financial Sector Supplement Disclosures (FS);*
- *Sustainability Accounting Standards Board (SASB) kategori Commercial Banks; dan*
- *Sustainable Banking Assessment (SUSBA) Environmental, Social, and Governance (ESG) Integration Pillars dari The World Wide Fund (WWF).*

Siklus Laporan [102-50, 102-51, 102-52]

BCA menerbitkan Laporan Keberlanjutan dalam siklus tahunan, terpisah dari Laporan Tahunan, namun isi kedua laporan ini saling melengkapi. Laporan ini merupakan kesinambungan dari Laporan Keberlanjutan tahun 2019, yang terbit tanggal 11 Maret 2020. Laporan ini mencantumkan kinerja keberlanjutan periode 1 Januari – 31 Desember 2020 yang disertai komparasi data dua tahun sebelumnya pada bagian kinerja yang penting.



Rapat Umum Pemegang Saham Tahunan BCA 2020.



Analyst Meeting Semester I 2020 - Menavigasi Perseroan Melalui Masa Pandemi.

Penentuan Topik Material [102-46]

Proses Penentuan Topik Material

1

Identifikasi Pemangku Kepentingan

BCA menetapkan tujuh pemangku kepentingan utama (pekerja, nasabah, masyarakat, mitra bisnis/pemasok/vendor, regulator, investor/pemegang saham, media) yang berpengaruh signifikan terhadap kelangsungan usaha perusahaan.

2

Identifikasi Daftar Isu Penting dan/atau Topik Kunci

BCA mengadakan *focus group discussion* (FGD) bersama perwakilan masing-masing kelompok pemangku kepentingan selama bulan Oktober dan November 2020 melalui *virtual meeting*. Terdapat sepuluh topik yang menjadi perhatian pemangku kepentingan dan ditetapkan sebagai topik material.

3

Analisis Prioritas Topik

Pada FGD, BCA membahas isu-isu signifikan, kebutuhan pemangku kepentingan, serta topik material. Dengan memperhatikan dampak isu keberlanjutan secara internal maupun eksternal dan situasi selama tahun 2020, kami mengembangkan matriks untuk menentukan prioritas topik material.

4

Analisis Topik terhadap Dukungan Prioritas pada TPB

Analisis terhadap dukungan Tujuan Pembangunan Berkelanjutan (TPB) dilakukan untuk memahami konten dari setiap tujuan, manfaat bagi bisnis, dan tanggung jawab dasar yang harus dipenuhi perusahaan. Melalui diskusi internal manajemen, BCA melakukan analisis TPB berdasarkan SDG Compass yang dikaitkan dengan solusi bisnis perbankan dan dampak keberlanjutan.

5

Hubungan Topik Material terhadap Dukungan TPB

Topik-topik material yang telah ditentukan melalui FGD, dievaluasi dampaknya pada pemangku kepentingan dan dukungannya pada TPB. Analisis ini dilakukan untuk memastikan pengelolaan topik material yang sejalan dengan strategi Bank.



Matriks Topik Material [102-47]

Matriks Topik Material dan Dukungan pada TPB



Ruang Lingkup Isi Laporan [102-45]

Seluruh data dan informasi yang disajikan dalam Laporan Keberlanjutan bersumber dari data internal yang telah divalidasi oleh unit kerja terkait. Khusus untuk informasi keuangan, sumber data berasal dari laporan keuangan konsolidasi yang mencakup seluruh entitas anak. Entitas anak terdiri dari PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT BCA Multi Finance, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), dan PT Bank Digital BCA (BCA Digital). Selain data keuangan, data lainnya bersumber BCA sebagai induk perusahaan.

Perubahan Laporan dan Penyajian Ulang Informasi [102-48, 102-49]

Tidak ada perubahan signifikan dalam laporan ini, seperti perubahan periode laporan, ruang lingkup informasi, maupun siklus laporan. Namun demikian, kami melakukan analisis ulang terhadap topik material sehingga terdapat perubahan posisi topik material dari tahun sebelumnya.

Kesetaraan, Kesehatan, Keselamatan, serta Keamanan Kerja (K5) menjadi topik material utama yang ditentukan sesuai kondisi tahun 2020 di saat terjadi pandemi COVID-19. Topik ini menyoroti bagaimana BCA memprioritaskan kondisi kesehatan pekerja dan nasabah selama terjadinya pandemi. BCA sadar bahwa tidak ada kegiatan apapun yang dapat dilakukan tanpa didukung kesehatan yang prima. Untuk itu, upaya pengendalian dan pemutusan mata rantai penyebaran COVID-19 disampaikan secara lebih komprehensif dalam laporan ini, tanpa mengurangi penyajian informasi lain yang dibutuhkan oleh pemangku kepentingan. Dalam laporan ini terdapat beberapa penyajian ulang data yang bersifat signifikan dari informasi di laporan sebelumnya. Penyajian ulang data dipengaruhi oleh penyesuaian cakupan data dan perubahan metode perhitungan.

Batasan Topik Material dan Pendekatan Manajemen [102-46, 103-1, 103-2, 103-3]

**Kesetaraan,
Kesehatan,
Keselamatan,
dan Keamanan
Kerja (K5)**

Batasan

Dampak pada
Pemangku Kepentingan

Identifikasi Dampak
(Positif dan/atau negatif)

Pekerja, Nasabah, Mitra Bisnis/Pemasok/Vendor.

Kepatuhan pada protokol kesehatan selama bekerja akan berdampak positif bagi kesehatan dan keselamatan pekerja, nasabah, dan mitra kerja/pemasok/vendor.

Mengapa topik ini material: Pentingnya menerapkan K5 di lingkungan BCA akan mendukung kelancaran operasional perbankan, khususnya di masa pandemi. Kesehatan dan keselamatan kerja menjadi dasar bagi aset sumber daya manusia dan keberlanjutan usaha.

Tanggung jawab pengelola K5: Fungsi Business Continuity & Crisis Management pada Satuan Kerja Manajemen Risiko dan Direktur Kepatuhan & Manajemen Risiko.

Kebijakan/Peraturan terkait: Panduan Penanganan COVID-19

Mekanisme evaluasi: Jumlah kecelakaan kerja, jumlah hari kerja yang hilang karena sakit



**Kinerja
Ekonomi**

Batasan

Dampak pada
Pemangku Kepentingan

Identifikasi Dampak
(Positif dan/atau negatif)

Pekerja, Nasabah, Mitra Bisnis/Pemasok/Vendor, Regulator, Investor, Pemegang Saham.

Kinerja bisnis dilaksanakan sesuai dengan Rencana Bisnis Bank (RBB). Dampak pengelolaan kinerja ekonomi yang positif akan memberikan nilai bagi semua pemangku kepentingan.

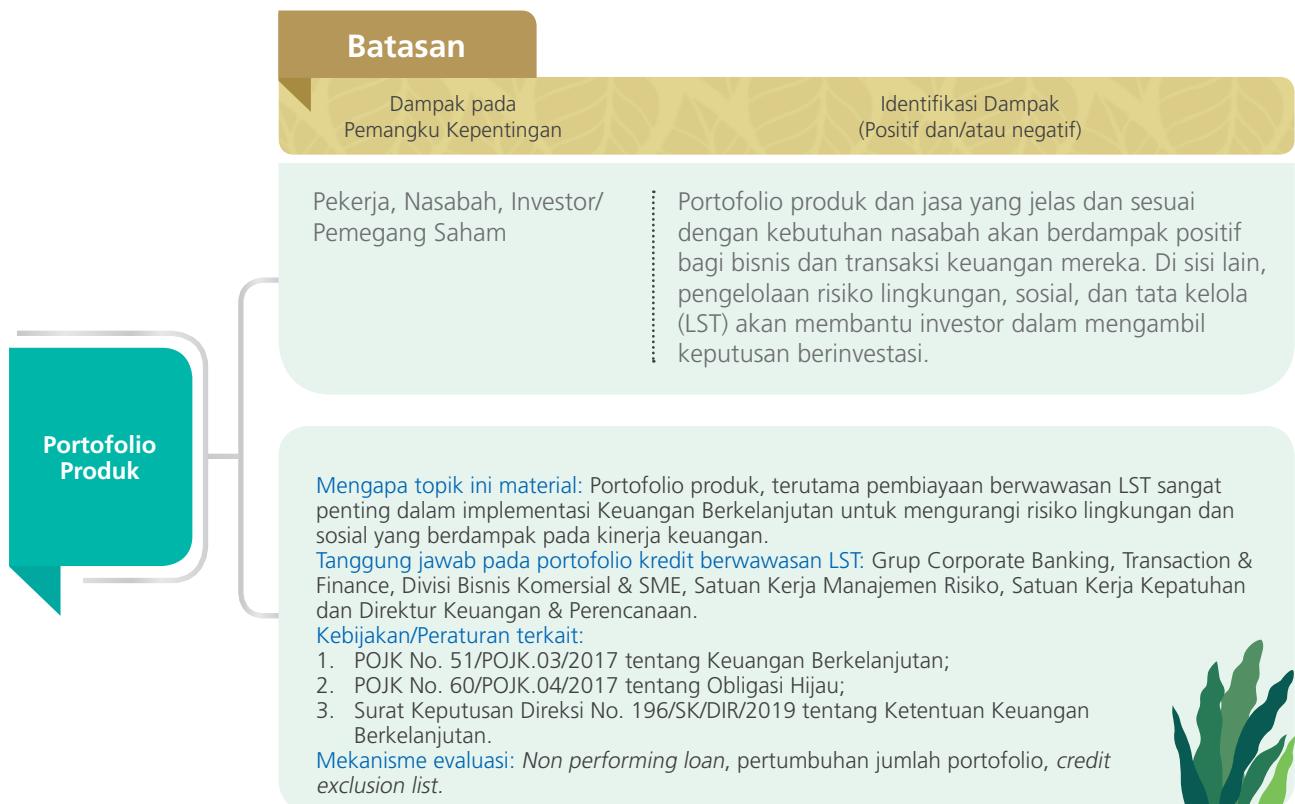
Mengapa topik ini material: Kinerja ekonomi menjadi dasar bagi pengelolaan semua kegiatan usaha Bank.

Tanggung jawab pengelola kinerja ekonomi: Divisi Keuangan Perusahaan menginformasikan laporan kinerja ekonomi kepada Sekretaris Perusahaan untuk selanjutnya dilaporkan kepada Direktur Keuangan & Perencanaan.

Kebijakan/Peraturan terkait: Standar Akuntansi Keuangan, peraturan Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 yaitu peraturan No. VIII G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Mekanisme evaluasi: Pemeriksaan kepatuhan terhadap SOP oleh Fungsi Internal Control serta audit finansial oleh Auditor Eksternal Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan.





Perlindungan Privasi dan Keamanan Data Nasabah

Batasan

Dampak pada
Pemangku Kepentingan

Identifikasi Dampak
(Positif dan/atau negatif)

Pekerja, Nasabah,
Regulator

Untuk mempertahankan kepercayaan nasabah kepada BCA, keamanan data dan privasi nasabah dikelola melalui sistem IT yang memadai. Perlindungan data nasabah juga merupakan bentuk penghormatan pada hak asasi manusia.

Mengapa topik ini material: Data pribadi dan keamanan finansial merupakan privasi nasabah yang menjadi landasan kepercayaan untuk sebuah bisnis perbankan. Dengan demikian, privasi dan keamanan data nasabah adalah aspek vital untuk dijaga sesuai dengan peraturan.

Tanggung jawab perlindungan privasi dan keamanan data nasabah: Satuan Kerja Enterprise Security, dan Wakil Presiden Direktur.

Kebijakan/Peraturan terkait:

1. Sistem Manajemen Keamanan Informasi pada *Data Center Network Services* dan *Data Center Operation Services* telah menerima sertifikasi ISO/IEC 27001:2013;
2. Surat Keputusan Direksi No. 011/SK/DIR/2019 tanggal 25 Januari 2019 tentang Revisi Kebijakan Pengamanan Informasi Kantor Pusat dan Kebijakan Pengamanan Informasi Kanwil - Cabang;
3. Surat Keputusan Direksi No. 035/SK/DIR/2017 tanggal 24 Maret 2017 tentang Kebijakan Manajemen Risiko Operasional;
4. Surat Keputusan Direksi No. 164/SK/DIR/2015 tanggal 20 November 2015 tentang Ketentuan Perlindungan Konsumen.

Mekanisme evaluasi: Survei *customer engagement*.

Pencegahan *Fraud*

Batasan

Dampak pada
Pemangku Kepentingan

Identifikasi Dampak
(Positif dan/atau negatif)

Pekerja, Nasabah,
Masyarakat, Mitra Bisnis/
Pemasok/Vendor, Regulator,
Investor/Pemegang Saham

Perilaku *fraud* dan korupsi akan berdampak pada hilangnya kepercayaan dan pada akhirnya merugikan perusahaan.

Mengapa topik ini material:

Kejahatan keuangan menjadi salah satu risiko utama lembaga keuangan, terlebih dengan perkembangan teknologi. Pencegahan kejahatan keuangan mencakup anti *fraud*, anti-korupsi, anti pencucian uang, serta anti pendanaan terorisme (APU/PPT).

Tanggung jawab pencegahan *fraud*: Fungsi Biro Anti Fraud, Satuan Kerja Kepatuhan, Direktur Kepatuhan & Manajemen Risiko, dan Presiden Direktur.

Kebijakan/Peraturan terkait: Peraturan OJK No. 39/POJK.03/2019 tentang Anti *Fraud*

Mekanisme evaluasi: *Whistleblowing System*, audit berkala minimal tiga tahun sekali, *Three Lines of Defence*.



Pelatihan dan Pendidikan

Batasan	
Dampak pada Pemangku Kepentingan	Identifikasi Dampak (Positif dan/atau negatif)
Pekerja, Nasabah, Masyarakat, Mitra/Pemasok/Vendor.	Pelatihan dan pendidikan berdampak positif pada kualitas pekerja serta meningkatkan produktivitas kerja. Pekerja yang berkualitas akan memberikan layanan prima bagi nasabah.
Mengapa topik ini material: Sumber Daya Manusia (SDM) merupakan motor penggerak di perusahaan dalam memberikan layanan dan menjaga kelangsungan bisnis bank. Menjadi kepercayaan masyarakat, regulator dan pemasok juga mulai dibangun saat pekerja masuk ke perusahaan dengan menanamkan nilai-nilai BCA melalui pelatihan dan pengembangan. Kompetensi dan kualitas SDM yang memadai sangat menunjang pengembangan bisnis saat ini dan masa depan. Untuk itu, kualitas dan kompetensi SDM terus ditingkatkan melalui berbagai pelatihan dan pengembangan. Tanggung jawab pelatihan dan pendidikan: Divisi Learning and Development dan Direktur Sumber Daya Manusia. Kebijakan/Peraturan terkait: PKB 2019-2021 Bab XXIV Pengembangan Sumber Daya Manusia pasal 71. Mekanisme evaluasi: Melalui pengukuran berjenjang, model Kirk Patrick, membuat model penilaian 360° atas program pelatihan dan pengembangan yang diberikan untuk mengukur efektivitasnya.	

Inklusi dan Literasi keuangan

Batasan	
Dampak pada Pemangku Kepentingan	Identifikasi Dampak (Positif dan/atau negatif)
Pekerja, Nasabah, Masyarakat, Mitra Bisnis/Pemasok/Vendor, Regulator	Produk dan layanan keuangan yang dapat diakses dengan mudah oleh nasabah akan berdampak pada pengelolaan transaksi keuangan.
Mengapa topik ini material: Merupakan kewajiban dan tanggung jawab semua bank termasuk BCA untuk memberikan layanan yang mudah diakses dan memberikan pendidikan perbankan agar dalam jangka panjang dapat membantu perekonomian nasional. Tanggung jawab kinerja inklusi dan literasi keuangan: Biro Inklusi Keuangan, Satuan Kerja Corporate Social Responsibility, Direktur Transaksi Perbankan, dan Presiden Direktur. Kebijakan/Peraturan terkait: <ol style="list-style-type: none"> 1. Pengelolaan Program Literasi Keuangan yang dilakukan oleh Satuan Kerja Corporate Social Responsibility (SKCSR) dalam Surat Keputusan Direksi No. 125/SK/DIR/2016 perihal Struktur Organisasi SKCSR; 2. Surat Keputusan Direksi No. 143/SK/DIR/2017 tanggal 23 Oktober 2017 perihal tentang pembentukan Biro Inklusi Keuangan; 3. Surat Edaran No. 168/SE/POL/2018 tanggal 6 September 2018 perihal Pedoman Pelaksanaan dalam Rangka Meningkatkan Inklusi Keuangan. Mekanisme evaluasi: Pencapaian target jumlah agen, jumlah rekening, jumlah peserta literasi keuangan.	



Energi dan Emisi

Batasan

Dampak pada Pemangku Kepentingan

Identifikasi Dampak (Positif dan/atau negatif)

Pekerja, Nasabah, Investor/
Pemegang Saham

Penggunaan energi yang terkendali akan membantu pengurangan emisi dan berdampak pada berkurangnya CO₂ yang menyebabkan perubahan iklim.

Mengapa topik ini material: Energi dan emisi adalah aspek lingkungan yang mempengaruhi kehidupan manusia, dan secara langsung dapat mengganggu kelangsungan usaha. Oleh karenanya, Bank dalam berbisnis dan menjalankan kegiatan operasionalnya wajib mendukung pemakaian energi yang bijaksana dan pengurangan emisi gas rumah kaca.

Tanggung jawab pengelolaan pemakaian energi dan pengurangan emisi: Divisi Logistik & Gedung dan Direktur Jaringan Wilayah & Cabang.

Kebijakan/Peraturan terkait:

1. POJK No. 51/POJK.03/2017 tentang Keuangan Berkelanjutan;
2. POJK No. 60/POJK.04/2017 tentang Obligasi Hijau;
3. Memo terkait *Agent of Change*

Mekanisme evaluasi: Perhitungan efisiensi energi dan emisi yang dihasilkan.



Dampak Ekonomi Tidak Langsung

Batasan

Dampak pada Pemangku Kepentingan

Identifikasi Dampak (Positif dan/atau negatif)

Pekerja, Nasabah,
Masyarakat

Keberadaan BCA memberikan dampak positif bagi nasabah dan masyarakat, terlebih menjadi penggerak perekonomian nasional.

Mengapa topik ini material: Informasi dampak ekonomi tidak langsung menjadi penting disampaikan kepada pemangku kepentingan untuk melaporkan kinerja dan dukungan BCA, terutama dalam membantu meningkatkan kesejahteraan masyarakat.

Tanggung jawab pengelola kinerja ekonomi: Satuan Kerja Corporate Social Responsibility dan Presiden Direktur.

Kebijakan/Peraturan terkait:

1. Surat Keputusan No. 132/SK/DIR/2020 tanggal 24 Juli 2020 perihal Tambahan Kebijakan Restrukturisasi Kredit untuk Debitur Terdampak COVID-19;
2. Surat Keputusan No. 141/SK/DIR/2020 tanggal 5 Agustus 2020 perihal Subsidi Bunga untuk Kredit Usaha Mikro, Kecil dan Menengah dalam rangka Program Pemulihan Ekonomi Nasional (PEN);
3. Surat Keputusan No. 149/SK/DIR/2020 tanggal 31 Agustus 2020 perihal Penjaminan Kredit UMKM Terdampak COVID-19 dalam Rangka Pemulihan Ekonomi Nasional (PEN);
4. Surat Keputusan Direksi No. 197/SK/DIR/2018 tanggal 10 Desember 2018 perihal Ketentuan Kredit Usaha Mikro, Kecil dan Menengah (UMKM).
5. Surat Keputusan Direksi No. 196/SK/DIR/2019 tentang Ketentuan Keuangan Berkelanjutan.

Mekanisme evaluasi: Laporan realisasi program yang disampaikan kepada Dewan Komisaris dan Direksi secara berkala.





Validasi dan Verifikasi [102-56]

Isi laporan ini telah divalidasi oleh pihak internal dan diverifikasi oleh pihak eksternal independen.



Pihak internal:

- Data dan informasi, termasuk topik material telah disetujui dan divalidasi oleh seluruh kontributor data dan pejabat tertinggi dari fungsi terkait, guna memastikan kebenaran dan keandalan data.
- Pengungkapan kinerja dan strategi keberlanjutan ditelaah oleh Direktur Perencanaan & Keuangan serta Direksi terkait lainnya.
- Jajaran Direksi melakukan telaah hasil verifikasi dari pihak eksternal independen.
- Lembar persetujuan Direksi dan Dewan Komisaris disajikan pada Laporan ini.

Pihak eksternal:

- Data keuangan, diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan.
- Pelaksanaan verifikasi melalui *assurance service* dilakukan oleh SR Asia menggunakan Standar AA1000 AS (V3), Tipe 1 dan 2 khusus untuk kinerja ekonomi dengan *Moderate Level*. Proses *assurance* merupakan salah satu bagian kegiatan dalam penyusunan Laporan Keberlanjutan untuk memastikan keandalan informasi dan data yang disajikan. BCA memastikan tidak ada benturan kepentingan dalam proses verifikasi ini dan pemilihan SR Asia sebagai asuror dilakukan secara independen.

Tanggapan Umpan Balik Laporan Tahun Sebelumnya

Kami menerima input atas Laporan Keberlanjutan 2019 yang antara lain menyarankan untuk terus meningkatkan kualitas ESG perusahaan. Atas input ini, BCA lebih mengungkapkan informasi tentang pengurangan emisi CO₂ dalam upaya mengurangi dampak perubahan iklim yang ekstrem. Pengungkapan informasi ini merupakan respons atas pertanyaan banyak investor, seiring dengan dimulainya pencatatan dan pengembangan strategi mitigasi dan adaptasi perubahan iklim. Informasi ketenagakerjaan, keberagaman dan kesetaraan, serta hak asasi manusia juga disampaikan secara lebih komprehensif, melengkapi informasi dalam Laporan Tahunan 2020.

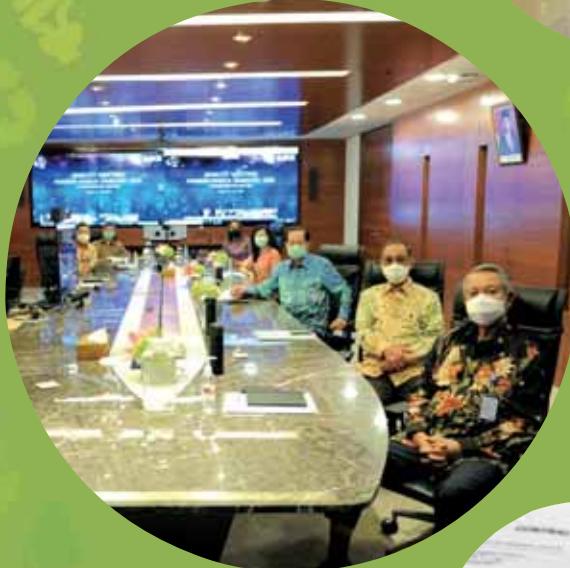
Respons atas proses verifikasi (*assurance*) pada laporan tahun 2019 juga kami perhatikan. Kami menyesuaikan strategi dan kebijakan keberlanjutan, serta melakukan pemetaan pemangku kepentingan untuk mengetahui input dan kebutuhannya. Hasil dari penyesuaian strategi, pemetaan pemangku kepentingan, serta identifikasi topik material telah kami tingkatkan dan tersaji dalam laporan ini.

Untuk semua input yang kami terima, BCA mengucapkan terima kasih dan akan terus berupaya meningkatkan kinerja dan kualitas pelaporan. Selanjutnya, tanggapan atas Laporan Keberlanjutan tahun 2020 ini dapat disampaikan melalui: [102-3, 102-53]

Divisi Sekretariat & Komunikasi Perusahaan

Hera F. Haryn

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TATA KELOLA KEBERLANJUTAN

"Tata kelola keberlanjutan di BCA dilaksanakan melalui manajemen dan operasi bisnis sesuai prinsip *Good Corporate Governance* (GCG) yang diintegrasikan dengan prinsip-prinsip keberlanjutan."





Struktur Tata Kelola Keberlanjutan

BCA telah memiliki unit kerja Sub-Divisi Environment Sustainability Governance (ESG) berdasarkan Surat Keputusan Direksi No. 136/SK/DIR/2019 tanggal 30 Agustus 2019. Secara struktural, Sub-Divisi ESG menjadi bagian dari Divisi Sekretariat & Komunikasi Perusahaan yang berada di bawah Sekretaris Perusahaan. Divisi ini bertanggung jawab kepada Direktur Perencanaan & Keuangan yang akan melaporkan kinerja Keuangan Berkelanjutan kepada Presiden Direktur.

Tugas pokok Sub-Divisi ESG diuraikan dalam dua aspek, yaitu:

Aspek Sekretariat Perusahaan dan *Good Corporate Governance* (GCG) Terintegrasi

Meningkatkan nilai perusahaan melalui pelaksanaan prinsip-prinsip Tata Kelola Perusahaan yang Baik (GCG).

Aspek Keuangan Berkelanjutan

- Membangun dan menerapkan budaya Keuangan Berkelanjutan dalam berbagai aspek organisasi sehingga mendukung keberlanjutan perusahaan.
- Memantau pelaksanaan Keuangan Berkelanjutan sesuai yang tertuang dalam RAKB.

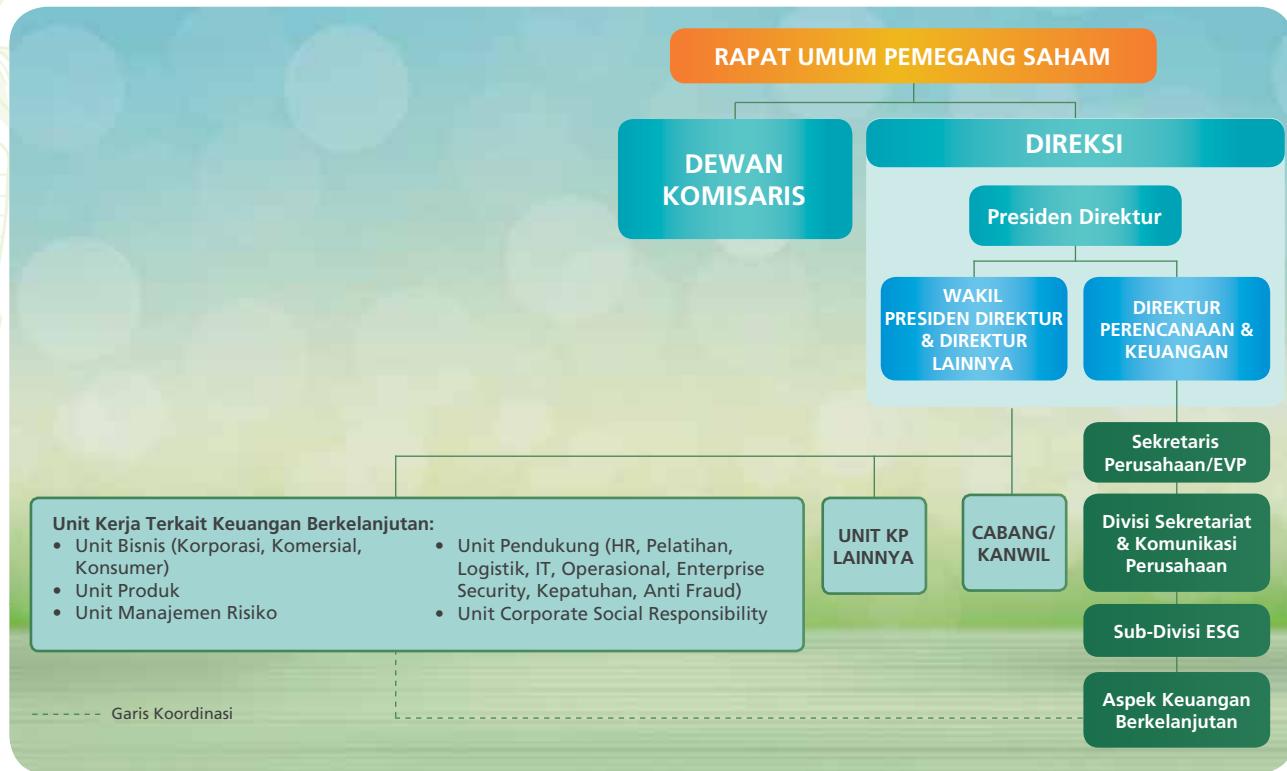
Dalam membangun budaya Keuangan Berkelanjutan dan menyusun RAKB, Sub-Divisi ESG selalu bekerja sama dengan unit-unit terkait, terutama Grup Corporate Banking, Transaction & Finance, Divisi Bisnis Komersial & SME, Grup Analisa Risiko Kredit, Divisi Logistik & Gedung, Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan, Satuan Kerja Corporate Social Responsibility, Divisi Strategi & Pengembangan Operasi-Layanan, Strategic Information Technology Group. Keberadaan Sub-Divisi ESG memastikan penerapan Keuangan Berkelanjutan dilakukan dengan maksimal, salah satunya pencapaian target RAKB yang menjadi *Key Performance Indicator* (KPI). Meskipun sudah ada Sub-Divisi ESG, keseluruhan penerapan tata kelola keberlanjutan menjadi tanggung jawab semua insan BCA, termasuk Dewan Komisaris serta jajaran Direksi yang ikut terlibat dalam pengawasannya.

Sepanjang tahun 2020, Sub-Divisi ESG terus melakukan sosialisasi pemahaman Keuangan Berkelanjutan, salah satunya melalui program *Sustainability Awareness Month*. Selain itu, Sub-Divisi ESG menyesuaikan kebijakan, memberi masukan atas kinerja Keuangan Berkelanjutan kepada Sekretaris Perusahaan, serta mengevaluasi pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB).



Informasi lengkap terkait komposisi badan tata kelola tertinggi dan komite, serta evaluasi kinerja organ tertinggi perusahaan terdapat dalam Laporan Tahunan 2020.

Struktur Tata Kelola Keberlanjutan [102-18]



Tugas Direktur Penanggung Jawab Keuangan Berkelanjutan

Secara umum, Presiden Direktur dan tujuh Direktur secara kolektif bertanggung jawab atas implementasi Keuangan Berkelanjutan, di bawah koordinasi Direktur Perencanaan & Keuangan. Direktur lainnya adalah Direktur Kredit & Hukum, Direktur Perbankan Korporasi, Direktur Jaringan Wilayah & Cabang, Direktur Perbankan Komersial & SME, Direktur Sumber Daya Manusia, dan Direktur Kepatuhan & Manajemen Risiko. Direksi memastikan tidak adanya konflik kepentingan dengan manajemen dalam mengelola aspek-aspek keberlanjutan. Di dalam Rapat Umum Pemegang Saham (RUPS) BCA menyampaikan kinerja keberlanjutan kepada pemangku kepentingan, namun demikian belum ada kebijakan khusus pemberian suara untuk membahas isu lingkungan atau sosial. Semua pemegang saham masih memiliki hak suara yang sama untuk menyampaikan pendapatnya.

Tugas pokok Direktur Perencanaan & Keuangan terkait Keuangan Berkelanjutan, di antaranya membangun dan menerapkan budaya Keuangan Berkelanjutan dalam berbagai aspek organisasi, memastikan penerapan delapan prinsip Keuangan Berkelanjutan & implementasi RAKB; publikasi Laporan Keberlanjutan; dan mengikuti perkembangan isu Keuangan Berkelanjutan. Tugas ini didukung oleh seluruh jajaran Direksi lainnya, termasuk Dewan Komisaris yang bertugas untuk mengawasi seluruh rencana dan implementasi Keuangan Berkelanjutan. Uraian peran manajemen dalam tata kelola keberlanjutan tertuang dalam Surat Keputusan Direksi No. 193/SK/DIR/2020 tanggal 14 Desember 2020 tentang Tata Kelola Keberlanjutan.

Atas penerapan tata kelola keberlanjutan yang sejalan dengan semua peraturan, sepanjang tahun 2020, BCA tidak mendapatkan denda ataupun sanksi terkait pelanggaran hukum, baik Peraturan Bank Indonesia, Peraturan Otoritas Jasa Keuangan, ataupun regulasi terkait perbankan lainnya. [FN-CB-510a.1]



Strategi Keberlanjutan

Bagi BCA, keberlanjutan merupakan bagian dari komitmen Bank dalam mewujudkan visi dan misi, serta untuk menciptakan masa depan yang lebih baik bagi seluruh pemangku kepentingan. Upaya BCA untuk mewujudkannya yaitu melalui penerapan Keuangan Berkelanjutan dan dukungan pada capaian Tujuan Pembangunan Berkelanjutan (TPB).

BCA telah memiliki visi dan misi Keuangan Berkelanjutan yang ditetapkan melalui Surat Keputusan Direksi No. 196/SK/DIR/2019 tanggal 29 November 2019. Visi dan misi ini menjadi dasar pelaksanaan Keuangan Berkelanjutan. Strategi BCA untuk memaksimalkan penerapan Keuangan Berkelanjutan juga didukung oleh keberadaan Unit Kerja Sub-Divisi Environment Sustainability Governance (ESG) yang dibentuk berdasarkan SK Direksi No.136/SK/DIR/2019 pada 30 Agustus 2019, serta disahkannya Pedoman Tata Kelola Keberlanjutan.

Visi

Keuangan Berkelanjutan [102-16]



Bank pilihan utama andalan masyarakat yang berperan sebagai pilar penting perekonomian Indonesia, selaras dengan pembangunan berkelanjutan Indonesia.

Tata Nilai

Keuangan Berkelanjutan

1. Fokus pada Nasabah
2. Integritas
3. Kerjasama Tim
4. Berusaha Mencapai yang Terbaik

Untuk memperkuat komitmen, secara berkala BCA melakukan review terhadap seluruh kebijakan dan prosedur LST yang telah diimplementasikan. Selain itu, BCA telah menyusun kebijakan Keuangan Berkelanjutan (Sustainable Finance/SF policy) dan memetakan Kategori Kegiatan Usaha Berkelanjutan (KKUB) sebagai pedoman implementasi kegiatan bisnis Bank yang mendukung TPB. Kebijakan ini juga merupakan salah satu alat untuk mengawasi dan evaluasi atas penerapan Keuangan Berkelanjutan yang dilakukan melalui proses audit internal minimal tiga tahun sekali. BCA sudah memiliki KPI bagi unit kerja terkait sebagai alat ukur kinerja keberlanjutan perusahaan.

Misi

Keuangan Berkelanjutan [102-16]



Menyelaraskan kegiatan usaha perusahaan dengan prinsip Keuangan Berkelanjutan.

Strategi keberlanjutan untuk mendukung implementasi Keuangan Berkelanjutan dilakukan melalui:

- Penyediaan pembiayaan kegiatan usaha berkelanjutan;
- Pengembangan kapasitas *intern*; dan
- Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional.



Dukungan pada Tujuan Pembangunan BerkelaJutan

“Tahun ini kami mulai melakukan **inventarisasi** perhitungan **emisi CO₂** pada kegiatan perbankan di enam gedung kantor pusat dan 115 dari 138 Kantor Cabang Utama sebagai upaya memitigasi dampak negatif dari pemanasan global.”

Di tahun 2020, BCA mengembangkan tiga pilar sebagai dasar strategi untuk mendukung keberlanjutan, yaitu Perbankan BerkelaJutan, Budaya Keberlanjutan, dan Berkarya Memberi Nilai. Ketiga pilar berada di bawah Visi, Misi, Tata Nilai Perusahaan dan Visi, Misi, Tata Nilai Keuangan BerkelaJutan. Di setiap pilar terdapat lingkup kegiatan yang mencakup aspek ekonomi, lingkungan, sosial, tata kelola. Ketiga pilar ini menjadi arah strategi BCA dalam menjalankan kegiatan keberlanjutan dan mendukung capaian Tujuan Pembangunan BerkelaJutan (TPB).

Pilar Keberlanjutan

Pilar Keberlanjutan BCA

Penetapan dukungan utama BCA pada



Tujuan Pembangunan BerkelaJutan

Dari 17 Tujuan Pembangunan BerkelaJutan (TPB)
BCA memprioritaskan 9 tujuan berikut:



Implementasi Kebijakan dan Strategi





Pemetaan Prioritas Tujuan Pembangunan Berkelanjutan (TPB) dilakukan melalui tahapan SDG Compass

01

Pemahaman Tujuan Pembangunan Berkelanjutan

Pemahaman atas pentingnya menyelaraskan setiap tujuan dalam TPB pada bisnis usaha yang berkelanjutan dilakukan terus-menerus dalam setiap kegiatan, salah satunya pada pertemuan analis triwulan II pada tanggal 27 Juli 2020.

02

Menentukan Prioritas

Diskusi internal dengan Direktur Perencanaan dan Keuangan untuk memetakan strategi bisnis, tujuan, dan target terkait TPB. Hasilnya, ada sembilan prioritas TPB yang menjadi dukungan BCA.

03

Menentukan Target

Target ditentukan sejalan dengan strategi dan tujuan usaha, sesuai dengan prioritas dukungan TPB.

04

Integrasi

Tahap integrasi dilakukan dengan menyertakan setiap target pada *Key Performance Indicator (KPI)* untuk setiap fungsi kerja.

- *Building learning culture* untuk memenuhi SDG 4 menjadi KPI bersama seluruh jajaran Direksi
- *Support Sustainable Finance* untuk memenuhi SDG 7 dan 8 menjadi KPI bersama seluruh jajaran Direksi
- Tingkat kesehatan bank untuk memenuhi SDG 8 dan 16 menjadi KPI bersama seluruh jajaran Direksi
- *IT Development Project, IT Infrastructure and platform – always on* untuk memenuhi SDG 9 menjadi KPI Wakil Presiden Direktur
- *Oversee Corporate Social Responsibility Program* untuk memenuhi SDG 10 menjadi KPI Presiden Direktur

05

Pelaporan dan Komunikasi

Capaian setiap kinerja dan target dilakukan secara berkala dan disampaikan pada Direktur Perencanaan & Keuangan sebagai proses evaluasi dan perbaikan.

Dukungan pada Prioritas Tujuan Pembangunan Berkelanjutan

BCA melakukan pemetaan pada Tujuan Pembangunan Berkelanjutan sebagai bentuk dukungan atas pencapaiannya. Sebanyak sembilan tujuan telah menjadi prioritas bagi kegiatan BCA, baik internal maupun eksternal, yaitu pada tujuan ke 3, 4, 5, 7, 8, 9, 10, 13 dan 16.

Capaian Target 2020:

- Nihil kecelakaan kerja.
- Pelaksanaan program kesehatan antara lain *health talk*, *training* kesehatan, edukasi kesehatan via video dan infografis.
- Kerja sama dengan Halodoc untuk konsultasi *online*.
- Penyediaan program konseling bagi pekerja yang membutuhkan.
- Penerapan *green office* seperti ruangan kerja *open space* dan lebih ergonomis.
- Penerapan *work from home*.

Target 2021:

- Nihil kecelakaan kerja.
- Menyempurnakan kegiatan yang telah dilaksanakan pada tahun 2020.

Strategi Pencapaian:

1. Menjalankan protokol kesehatan yang ketat berdasarkan Memorandum No. 685/MO/HCM/2020.
2. Mengadakan kegiatan-kegiatan untuk kesehatan yang dilakukan secara virtual karena pandemi.

Kehidupan Sehat dan Sejahtera



Capaian Target 2020:

- 56,7% Kepala cabang wanita dari total kepala cabang
- Remunerasi yang setara antara pekerja wanita dibandingkan pria pada *entry level* (pekerja pria lebih tinggi 2,8% dibandingkan dengan pekerja wanita).
- Sebanyak 878 wanita (47,7%) menduduki posisi *middle-up manager*.

Target 2021:

- Mempertahankan persentase yang setara antara pekerja wanita dengan pria dalam memperoleh kesempatan untuk:
 - menjabat sebagai Kepala Cabang.
 - menduduki posisi *middle-up manager*.

Strategi Pencapaian:

1. Penerapan PKB bagian Mukadimah dan Pasal 59 ayat 2 Butir i terkait persamaan hak dan tidak diperkenankan adanya diskriminasi dalam bentuk apapun terhadap pekerja.
2. Mendukung karir pekerja wanita hingga sampai level manajerial ataupun lebih.
3. Memberikan pelayanan yang setara kepada nasabah wanita maupun pria, sehingga BCA tetap dapat mempertahankan hubungan bisnis.
4. Mulai merencanakan untuk membuat kebijakan terkait kesetaraan gender bagi internal BCA.

Kesetaraan Gender



Pendidikan Berkualitas



Energi Bersih dan Terjangkau



Capaian Target 2020:

- Peningkatan portofolio rata-rata 1,5% pada pembiayaan kategori kegiatan usaha berkelanjutan (KKUB).
- Perhitungan data pengukuran emisi mencakup 6 gedung Kantor Pusat dan 115 dari 138 Kantor Cabang Utama.

Target 2021:

- Sebanyak 5,5% peningkatan portofolio pada KKUB
- Perhitungan data pengukuran emisi mencakup semua kantor cabang.

Strategi Pencapaian:

1. Pemberian kredit sindikasi proyek Pembangkit Listrik Tenaga Air (PLTA) dan Pembangkit Listrik Tenaga Mini Hidro (PLTMH).
2. Bekerja sama dengan ICED dan/atau pembiayaan secara bilateral maupun sindikasi dengan lembaga keuangan lain.
3. Memetakan strategi mitigasi penurunan emisi CO₂ pada Gedung BCA secara bertahap.



**Capaian Target 2020:**

- Realisasi KUR Rp132,7 miliar.
- Pengembangan Laku BCA:
 - Jumlah agen: 2.633 orang.
 - Jumlah rekening: 152.678.
 - Jumlah dana Rp23,5 miliar.

Target 2021:

- Target KUR Rp138,3 miliar.
- Pengembangan Laku BCA:
 - Jumlah agen: 2.850 orang.
 - Jumlah rekening: 236.000.
 - Jumlah dana Rp21 miliar.

Strategi Pencapaian:

1. Sebanyak 60% pembiayaan Kredit Usaha Rakyat (KUR) disalurkan ke sektor produksi (non perdagangan).
2. Pemberian kesempatan kerja, pendidikan, dan karir yang setara sesuai PKB 2019-2021 (pasal 11, pasal 71).
3. Memberikan layanan keuangan inklusif, antara lain Laku BCA, Duitt, SimPel, Tabunganku.
4. Pemetaan layanan perbankan untuk memberikan akses finansial kepada masyarakat yang *unbankable*.
5. Melaksanakan kegiatan Bakti BCA di bidang pemberdayaan masyarakat dan pelatihan usaha.
6. Bekerja sama dengan pengurus desa, masyarakat lokal setempat, Pemerintah Daerah.

Pekerjaan Layak dan Pertumbuhan Ekonomi**Penanganan Perubahan Iklim****Capaian Target 2020:**

- Peningkatan 1,5% portofolio KKUB.
- Tingkat 'Efisiensi' intensitas konsumsi energi gedung kantor pusat di Landmark Pluit dan Wisma Pondok Indah sesuai kategori SNI 03-6196-2000.

Target 2021:

- Peningkatan 5,5% portofolio KKUB.
- Memperluas cakupan *Agent of Change* (AOC) dari Kantor Pusat (33 Divisi) menjadi 138 KCU guna meningkatkan kesadaran mencapai pengurangan emisi GRK di Kantor Pusat dan KCU.
- Mengembangkan *database* untuk mengumpulkan catatan atas dampak kegiatan operasional pada perubahan iklim.
- Memperluas target pengurangan gas rumah kaca (GRK) untuk lingkup 1 dan 2.

Strategi Pencapaian:

1. Pembiayaan pada produk yang dapat mengurangi penggunaan sumber daya alam dan menghasilkan lebih sedikit polusi.
2. Pembiayaan proyek kereta api (LRT, *commuter line*, dan *railink*), serta pembiayaan instalasi pengolahan limbah.
3. Menghemat penggunaan kertas, pemakaian *teleconference*, *video conference*, *smart buildings*, dan layanan digital.
4. Memberikan wawasan aspek lingkungan, sosial, dan tata kelola (LST) kepada calon debitur.
5. Menyalurkan pembiayaan bilateral atau sindikasi dengan lembaga keuangan lain kepada usaha berwawasan LST.
6. Perilaku adaptasi pada *smart building* dan penerapan teknologi ramah lingkungan, budaya keberlanjutan, dan edukasi kepada pekerja melalui *agent of change*.

Capaian Target 2020:

- Indeks *customer engagement* (CE) : 4,67 (dari skala 5).
- Indeks *branch service quality* (BSQ) : 4,87 (dari skala 5).
- Nihil pengaduan terkait privasi dan keamanan data.
- Pembukaan 1,6 juta rekening baru melalui *digital banking*.

Target 2021:

- Indeks CE : 4,65.
- Indeks BSQ : 4,70.
- Tidak ada *major fraud*.
- Nihil pengaduan terkait privasi dan keamanan data.
- Pembukaan 2 juta rekening baru melalui *digital banking*.

Strategi Pencapaian:

1. Mengembangkan inovasi digital melalui fitur dan solusi perbankan digital.
2. Melakukan edukasi dan sosialisasi *digital banking*, misalnya melalui pembukaan rekening *online*.
3. Meningkatkan kualitas layanan melalui pelatihan dan berbagai apresiasi.
4. Memastikan implementasi ISO 27001 tentang sistem manajemen keamanan informasi.
5. Menerapkan *machine learning* dan *artificial intelligence*.
6. Menjalankan *data loss prevention* (DLP) dan *two factor authentication* untuk pengamanan informasi elektronik.

Industri Inovasi dan Infrastruktur**Berkurangnya Kesenjangan****Capaian Target 2020:**

- Rata-rata pelatihan minimum 29,1 jam/pekerja dalam satu tahun.
- Kegiatan literasi dan inklusi keuangan kepada 105.522 orang.
- Remunerasi yang diberikan kepada pekerja di atas upah minimum.
- Penyaluran KUR sebesar Rp132,7 miliar.

Target 2021:

- Pelatihan minimum 37 jam/pekerja dalam satu tahun.
- Kegiatan literasi dan inklusi keuangan kepada 90.000 orang.
- Remunerasi di atas upah minimum.
- Penyaluran KUR sebesar Rp138,3 miliar.

Strategi Pencapaian:

1. Kesetaraan remunerasi bagi pekerja wanita dan pria sesuai prestasi kerja.
2. Melakukan pelatihan sesuai dengan rencana dan target.
3. Melaksanakan kegiatan literasi dan inklusi keuangan bekerja sama dengan pihak ketiga.
4. Melaksanakan program Bakti BCA.

Perdamaian, Keadilan, dan Kelembagaan yang Tangguh**Capaian Target 2020:**

- 100% kepatuhan pada regulasi.
- Nihil laporan atas tindak korupsi.
- Mempertahankan posisi BCA sebagai 'Best Financial Sector'.

Target 2021:

- 100% kepatuhan pada regulasi.
- Nihil laporan atas tindak korupsi.
- Minimal rating tingkat kesehatan bank adalah 2.

Strategi Pencapaian:

1. Evaluasi atas semua kegiatan usaha sesuai dengan regulasi.
2. Mengefektifkan *whistleblowing system*.
3. Melakukan pelatihan dan sosialisasi kode etik.



Keterlibatan Pemangku Kepentingan

[102-40, 102-42, 102-43, 102-44]

BCA mengidentifikasi pemangku kepentingan kunci, yaitu pihak-pihak yang berhubungan dengan kegiatan usaha bank dan mempengaruhi keberlanjutan perusahaan maupun sebaliknya, termasuk pelibatan pihak lokal yang berkaitan dengan proses Keuangan Berkelanjutan. Ada tujuh kelompok pemangku kepentingan utama yang dipetakan kebutuhan, pelibatan, serta respons BCA atas kebutuhannya. Pelibatan dengan pemangku kepentingan ini dikelola secara kolektif oleh berbagai unit, salah satunya oleh Divisi Sekretariat dan Komunikasi Perusahaan.

Metode dan Frekuensi Pendekatan		
Pertemuan/Sarana Pelibatan dan Frekuensi	Topik Signifikan dan Kebutuhan Pemangku Kepentingan	Tanggapan atas Kebutuhan Pemangku Kepentingan
 Regulator <ul style="list-style-type: none"> Laporan pelaksanaan kepatuhan, minimal setahun sekali, atau insidentil Bukti pengumuman Rapat Umum Pemegang Saham Tahunan dan Luar Biasa (RUPST dan RUPSLB), ringkasan Laporan Keuangan Konsolidasi, minimal setahun sekali atau insidentil Laporan bulanan, Rencana Penyelenggaraan <i>Public Expose</i>, minimal setahun sekali atau insidentil 	 Investor dan Pemegang Saham <ul style="list-style-type: none"> RUPS minimal setahun sekali Laporan triwulan, setiap triwulan Laporan Tahunan Laporan Keberlanjutan 	 Pekerja <ul style="list-style-type: none"> Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola Analisa risiko lingkungan dan sosial dalam pemberian kredit Anti <i>fraud</i> dan anti-korupsi, APU/PPT <i>Green banking</i> Inklusi dan literasi keuangan Keuangan Berkelanjutan Pembayaran pajak dan kewajiban lainnya
		<ul style="list-style-type: none"> Melaksanakan kepatuhan Menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) Menyusun Laporan Tahunan dan Laporan Keberlanjutan Memastikan tata kelola dijalankan dengan baik Membentuk Sub Divisi ESG untuk memantau implementasi RAKB dan <i>green banking</i> Meningkatkan jangkauan akses perbankan Membayar pajak sesuai dengan kewajiban dan tepat waktu
		<ul style="list-style-type: none"> Menjalan strategi untuk mencapai target bisnis Mengungkapkan informasi kinerja LST dengan lebih komprehensif di Laporan Keberlanjutan Menindaklanjuti rekomendasi-rekomendasi aspek LST dari lembaga pemeringkat maupun pengamat Mengembangkan <i>Security Monitoring Center</i> (SMC), menjalankan <i>Data Loss Prevention</i>, serta terus meningkatkan sistem IT untuk mencegah <i>cyber crime</i> Menyusun strategi dan peta jalan aksi penanganan perubahan iklim Memperhatikan bauran portofolio kredit, menjaga tingkat <i>Non-Performing Loan</i> (NPL) Unit kerja Investor Relation mengadakan 213 pertemuan selama tahun 2020
		<ul style="list-style-type: none"> Pelatihan dan pendidikan Jenjang karir Pemahaman pekerja terhadap aplikasi pendukung manajemen Sumber Daya Manusia (SDM) Kesetaraan, kesehatan, keselamatan, dan keamanan kerja karyawan (K5) Kesejahteraan kerja dan purna kerja Kebebasan berserikat Keseimbangan hidup dan bekerja agar pekerja tetap bugar
		<ul style="list-style-type: none"> Ketersediaan sarana komunikasi, misal media internal, <i>gathering</i>, <i>sharing session</i>, dan halo SDM Ketersediaan <i>whistleblowing system</i> Pelatihan <i>in-class</i> dan <i>e-learning</i> Sistem penilaian kinerja dan promosi Menyediakan fasilitas kerja yang memadai untuk menjamin K5 Adanya Serikat Pekerja Memberikan kesejahteraan masa kerja dan purna kerja Menjamin keamanan dan hak-hak pekerja sesuai Perjanjian Kerja Bersama (PKB) Ketersediaan sarana dan prasarana untuk melakukan aktivitas



Metode dan Frekuensi Pendekatan

Pertemuan/Sarana Pelibatan dan Frekuensi	Topik Signifikan dan Kebutuhan Pemangku Kepentingan	Tanggapan atas Kebutuhan Pemangku Kepentingan
 Nasabah <ul style="list-style-type: none"> Aktivitas perbankan di kantor cabang, frekuensi setiap saat Pertemuan lainnya, frekuensi setiap saat jika dibutuhkan. 	 Topik Signifikan dan Kebutuhan Pemangku Kepentingan <ul style="list-style-type: none"> Informasi produk dan layanan keuangan yang memadai Suku bunga kredit yang kompetitif Kerahasiaan data dan privasi nasabah Layanan yang prima dan inovasi Akses perbankan Pencegahan <i>fraud</i> 	 Tanggapan atas Kebutuhan Pemangku Kepentingan <ul style="list-style-type: none"> HaloBCA: 1500888, situs, dan media sosial Informasi produk dan layanan perbankan tersedia di situs BCA Memberikan suku bunga kredit dengan memperhatikan tingkat suku bunga yang ditetapkan Bank Indonesia Layanan berkualitas dengan survei nasabah secara berkala Mengembangkan inovasi teknologi <i>Security Monitoring Center (SMC)</i>, menjalankan <i>Data Loss Prevention (DLP)</i>, serta terus meningkatkan sistem inovasi teknologi untuk mengantisipasi <i>cyber crime</i> Melaksanakan inklusi dan literasi keuangan Menjalankan SMART SOLUTION
 Mitra Bisnis/Pemasok/Vendor <ul style="list-style-type: none"> Interaksi melalui situs, setiap saat Kode etik yang berhubungan dengan vendor, sosialisasi syarat pengadaan dalam setahun Pertemuan dengan Divisi Logistik dan Gedung, jika diperlukan minimal sekali setahun 	 <ul style="list-style-type: none"> Keterbukaan dalam membangun kerja sama Prosedur tender yang jelas Kelancaran komunikasi Kesehatan dan Keamanan Kerja (K3) Pembayaran tepat waktu 	 <ul style="list-style-type: none"> Pemberian informasi yang dibutuhkan Proses pemilihan mitra yang adil dan sesuai ketentuan Sosialisasi kebijakan prosedur pengadaan Komunikasi dan kerja sama yang baik Memastikan kondisi kerja yang sehat dan aman Sistem pembayaran sesuai kontrak kerja
 Masyarakat <ul style="list-style-type: none"> Seminar atau pelatihan umum, diadakan secara berkala Kegiatan pengembangan masyarakat Pertemuan dengan lembaga terkait Keuangan Berkelanjutan, di antaranya WWF, USAID-ICED 	 <ul style="list-style-type: none"> Kesinambungan program pemberdayaan untuk tahun-tahun berikutnya Pendidikan dan pelatihan Pendampingan program Bakti BCA secara strategis Akses perbankan 	 <ul style="list-style-type: none"> Program Bakti BCA Pemagangan dan penyediaan kesempatan kerja sesuai kebutuhan Program inklusi dan literasi keuangan
 Media <ul style="list-style-type: none"> Informasi perbankan, secara berkala atau bersifat insidental Media coverage (cetak, online, elektronik) Daily communication 	 <ul style="list-style-type: none"> Jadwal pertemuan saat konferensi pers Kejelasan materi yang akan diberitakan Kesamaan persepsi dan pengetahuan terkait LST untuk memudahkan pemberitaan 	 <ul style="list-style-type: none"> Menyediakan siaran pers sebanyak 138 kali sepanjang tahun 2020 Pengembangan sarana komunikasi, misal jumpa pers, pressroom di situs web BCA, e-mail humas@bca.co.id Pengkinian informasi terkait solusi perbankan atau kinerja perusahaan yang disampaikan dalam website www.bca.co.id

Keterangan:

Metode pemetaan dan pelibatan pemangku kepentingan dilakukan sesuai dengan AA1000 SES:2011 *Stakeholder Engagement Standard*, yaitu: ketergantungan (*dependency*), tanggung jawab (*responsibility*), tekanan (*tension*), dan pengaruh (*influence*).

● ketergantungan ● tanggung jawab ● tekanan ● pengaruh

Pengembangan Kompetensi Keuangan Berkelanjutan

Realisasi jumlah peserta pelatihan Keuangan Berkelanjutan di tahun 2020 mencapai 23% sehingga melampaui target 15% dari total pekerja yang terkait langsung pembiayaan Keuangan Berkelanjutan. Sebanyak 874 peserta termasuk 6 Direksi telah berpartisipasi, 719 peserta di antaranya adalah pekerja terkait langsung pembiayaan kategori kegiatan usaha berkelanjutan (unit kerja terkait kredit). Pelatihan ini diselenggarakan secara internal melalui webinar sebanyak 3 kali. BCA mengikutsertakan juga perwakilan dari perusahaan anak dan Anggota Komite Pendukung Dewan Komisaris BCA sebagai peserta pelatihan.

Peserta Pelatihan Keuangan Berkelanjutan

Jenjang Jabatan	Jumlah Peserta (orang)		
	2020	2019	2018
Dewan Komisaris	-	3	-
Direktur	6	8	2
<i>Senior Manager</i>	36	70	15
<i>Middle Manager</i>	306	162	45
<i>Line Manager</i>	341	221	70
Staf	185	185	24
Non staf	-	7	-
Jumlah	874	656	156

Dari sisi eksternal, BCA mulai aktif memberikan edukasi dan berbagi pengalaman terkait *sustainability* kepada pemangku kepentingan BCA. Pada tanggal 30 Juli 2020, BCA diundang untuk memberikan materi dalam salah satu pelatihan *Sustainability Basic Knowledge* yang ditujukan untuk mahasiswa dan dosen di Fakultas Ekonomi Bisnis (FEB) Unika Atmajaya. BCA juga menjadi narasumber terkait *Sustainability Business in BCA and Services Excellent* HaloBCA yang ditujukan kepada seluruh jajaran manajemen Prodia pada tanggal 6 Oktober 2020. Kepada para vendor, BCA bekerja sama dengan BPJS Ketenagakerjaan untuk memberikan webinar terkait *Sustainability Business* pada tanggal 18 Desember 2020. Acara ini dihadiri 827 peserta dengan narasumber Direktur Perencanaan dan Keuangan BCA.

Pengembangan Modul Pelatihan Keuangan Berkelanjutan [FS4]

BCA mengembangkan materi modul pelatihan Keuangan Berkelanjutan dengan melibatkan pemangku kepentingan melalui dialog dan diskusi. Modul pelatihan ini telah selesai dan dapat digunakan mulai tahun 2021. Terdapat juga modul pelatihan berbasis *e-learning* tentang penerapan prosedur lingkungan dan sosial sebagaimana yang dilakukan pada lini bisnis, terutama lini kredit. Tersedianya modul pelatihan yang komprehensif diharapkan dapat membantu meningkatkan kompetensi pekerja agar mampu mengidentifikasi usaha calon debitur, sesuai dengan aspek LST.



Prosedur Identifikasi Risiko atas Penerapan Keuangan Berkelanjutan [102-11, FS2, FS9] [FN-CB-410a.2, FN-CB-550a.2.]

“

BCA mempunyai kebijakan untuk meminimalkan risiko dalam pemberian kredit, tidak hanya pada aspek ekonomi saja, namun juga pada aspek lingkungan, sosial, dan tata kelola, termasuk risiko perubahan iklim yang dalam jangka waktu tertentu akan berdampak signifikan pada kehidupan.



”

Dalam merespons risiko keberlanjutan, BCA melakukan *stress test* rutin untuk memastikan bahwa perusahaan memahami dinamika bisnis, tak terkecuali dinamika akibat pandemi COVID-19. Manajemen risiko keuangan berkelanjutan telah menjadi bagian dari manajemen risiko perusahaan yang wajib dievaluasi pelaksanaannya setiap tahun. Presiden Direktur beserta Direktur Perencanaan & Keuangan secara aktif melakukan pengawasan implementasi RAKB dimana setiap tiga bulan pencapaian RAKB disampaikan dalam *Analyst Meeting*. Adapun pengelolaan kredit berwawasan LST dilaksanakan oleh Grup Corporate Banking, Transaction & Finance, Divisi Bisnis Komersial & SME, Grup Analisa Risiko Kredit, di bawah pengawasan Direktur Perbankan Korporasi, Direktur Perbankan Komersial & SME dan Direktur Kredit & Hukum.

BCA telah mengidentifikasi bahwa risiko penerapan Keuangan Berkelanjutan ada pada pemberian kredit berwawasan LST. Kami menyesuaikan persyaratan kredit untuk usaha-usaha yang memiliki risiko LST cukup tinggi. Identifikasi risiko LST dilakukan pada saat tinjauan proposal kredit.

Seluruh kebijakan dan prosedur yang terkait lingkungan sosial dan tata kelola telah direview oleh manajemen BCA secara berkala sesuai kebutuhan, review sebelumnya dilakukan pada tahun 2019. Hasil tinjauan tersebut akan mempengaruhi peringkat risiko debitur dan menentukan keputusan pemberian kredit. Secara periodik, Satuan Kerja Manajemen Risiko memantau portofolio kredit, termasuk di dalamnya memastikan portofolio terdiversifikasi dengan baik sesuai dengan *risk appetite* Bank. Sepanjang tahun 2020 pemantauan dilaksanakan pada setiap bulan,

dan hasilnya disampaikan kepada Direktur Kepatuhan & Manajemen Risiko dan Direktur masing-masing unit bisnis (Korporasi, Komersial dan SME, dan Konsumen).

Bagi debitur yang sudah mematuhi persyaratan dasar kredit, namun belum memenuhi aspek LST, BCA menyepakati *action plan* dengan Debitur berdasarkan tenggat waktu tertentu, untuk meningkatkan kinerjanya sesuai dengan kondisi pada setiap debitur.

Semua debitur wajib memberikan informasi yang sesuai dengan kinerjanya. Minimal setahun sekali, bersamaan dengan waktu perpanjangan kredit dan/atau *review* fasilitas kredit, Tim Kredit akan melakukan pengawasan terhadap kinerja tersebut.

BCA juga menerapkan skema eskalasi dengan melibatkan Komite Kredit yang berfungsi untuk memberikan keputusan atau rekomendasi atas kredit yang diajukan oleh debitur besar, industri yang spesifik, serta apabila ada permintaan khusus dari Direksi. Komite Kredit bertanggung jawab secara langsung kepada Direksi atas kinerjanya. Selain itu BCA juga melakukan audit dengan frekuensi minimal tiga tahun sekali yang mencakup kesesuaian penerapan kebijakan lingkungan dan sosial pada proses pemberian kredit.



- Penyaluran kredit keberlanjutan untuk petani Jahe Emprit.



Mekanisme Proses Persetujuan Kredit

Marketing

- Bank hanya memberikan kredit kepada individu dan perusahaan yang memiliki bisnis yang sehat, tata kelola yang layak dipercaya, dan memiliki kemampuan untuk melunasi pinjamannya.
- Menentukan salah satu KKUB dengan klasifikasi pembiayaan berkelanjutan.

Analis Kredit

- Menilai prospek usaha (calon) debitur, di antaranya berdasarkan potensi pertumbuhan usaha, kondisi pasar, kualitas manajemen dan tenaga kerja, dokumen Analisis Mengenai Dampak Lingkungan (AMDAL), serta Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup (PROPER)
- Menentukan salah satu KKUB dengan klasifikasi pembiayaan berkelanjutan.

Satuan Kerja Kepatuhan

- Satuan Kerja Kepatuhan (SKK) bertanggung jawab menelaah kepatuhan pada peraturan, termasuk restrukturisasi kredit, dan perpanjangan/perubahan kredit.

Pejabat Pemutus

- Pejabat pemutus dari sisi pengembangan bisnis dan pejabat pemutus dari sisi analisa risiko kredit secara bersama-sama mempunyai tanggung jawab utama atas pengambilan keputusan kredit.

Cabang/ Unit Kerja Perkreditan

- Memantau dan menindaklanjuti transaksi perkreditan dari hasil penilaian PROPER. Jika hasil penilaian PROPER masih belum memenuhi ketentuan, maka diperlukan rencana tindak lanjut yang disepakati bersama antara BCA dan Debitur serta memantau hasilnya dalam jangka waktu tertentu.

Pengawasan

- Mengawasi dan mendeteksi potensi kredit bermasalah secara dini dan mengambil tindakan segera untuk menghindari kerugian. Pengawasan dilakukan oleh Divisi Audit Internal dan Satuan Kerja Manajemen Risiko (SKMR).



Penerapan Kebijakan Manajemen Risiko Lingkungan, Sosial, dan Tata Kelola (LST) [102-11, FS1, FS2, FS3]



Jaideep Singh & Ivan

Perwakilan Investor APG Investment Management

"Kualitas dan kinerja manajemen BCA di seluruh siklus telah menuntun investasi jangka panjang APG dan keterlibatan kami dengan bank. Kami sangat mendukung upaya BCA untuk meningkatkan pengungkapan LST dan mendorong manajemen untuk mengintegrasikan LST dalam bisnisnya secara *prudent*. Kami ingin BCA dapat menunjukkan kepemimpinannya yang bertanggung jawab dalam industri perbankan, sebagai bagian dari pihak yang peduli bahwa dunia yang menampung demografi muda yang memiliki kecenderungan pada teknologi dan juga pada beberapa bioma paling sensitif di dunia."

BCA menerapkan manajemen risiko LST sebagai pedekatan kehati-hatian (*precautionary approach*) yang sejalan dengan penerapan Keuangan Berkelanjutan. Pada tahun 2020, BCA telah melakukan review terhadap kebijakan dan prosedur LST yang sudah diimplementasikan, selain itu BCA juga telah mengimplementasikan tujuh kebijakan baru terkait penerapan Keuangan Berkelanjutan dan juga COVID-19. Kebijakan terkait Keuangan Berkelanjutan dikaji secara berkala atau sesuai kebutuhan.

Secara umum, seluruh proses pemberian kredit BCA dilakukan sesuai Manual Ketentuan Umum Kredit. Namun, secara khusus dalam mengelola kredit yang berisiko LST, BCA menerapkan kebijakan No. 169/SK/DIR/2020 tanggal 23 Oktober 2020 mengenai tidak memberikan pembiayaan kepada calon debitur yang mempunyai usaha dengan risiko:

- Kegiatan *illegal logging* (pembalakan liar), produksi dan perdagangan kayu atau produk kehutanan lainnya dari hutan yang tidak dikelola secara lestari.
- Kegiatan yang melibatkan segala macam bentuk kerja paksa atau eksplorasi pada anak di bawah umur atau pelanggaran Hak Asasi Manusia (seperti: prostitusi, perdagangan orang, penyelundupan tenaga kerja).
- Kegiatan produksi, perdagangan, pengiriman dan impor senjata di luar badan usaha/institusi resmi yang mendapat izin khusus/legalitas khusus dari pemerintah.
- Kegiatan produksi, perdagangan narkotika, zat psikotropika dan zat adiktif di luar badan usaha/institusi resmi yang mendapat izin/legalitas dari pemerintah.

- Kegiatan yang berdampak negatif pada Situs Warisan Dunia UNESCO (UNESCO World Heritage Sites) atau kawasan lindung nasional dan/atau internasional.
- Kegiatan yang melanggar hak-hak masyarakat setempat, seperti kegiatan yang mengambil alih kepemilikan lahan dari masyarakat adat/penduduk asli tanpa persetujuan dari masyarakat/penduduk tersebut.
- Kegiatan perdagangan satwa liar atau produk satwa liar (seperti gading, tanduk, sirip hiu).

Kebijakan-kebijakan umum yang berkaitan dengan pengelolaan risiko LST diterapkan dengan merujuk berbagai Peraturan, di antaranya Panduan Implementasi Integrasi LST bagi Bank yang diterbitkan OJK tahun 2015; Kebijakan Dasar Perkreditan Bank (KDPB) BCA; Undang-undang No. 32 tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup; serta Undang-undang No. 13 tahun 2003 tentang Ketenagakerjaan, yang sejalan dengan prinsip dasar *International Labour Organization* (ILO).

Untuk memastikan bahwa pembiayaan yang kami berikan telah mendukung LST, BCA menggali informasi dari debitur mengenai ada tidaknya teguran/pelanggaran/permasalahan terkait LST. Secara berkala, BCA melakukan pengkinian data debitur terkait kepatuhan LST. Identifikasi juga dilakukan berdasarkan standar tertentu untuk debitur sektor UMKM, misalnya pemberdayaan wanita atau pembiayaan pada wilayah terluar, terdepan, tertinggal (3T).

“

BCA menerapkan kebijakan manajemen risiko LST yang merupakan *exclusionary principle*, mencakup:

- Persyaratan bagi debitur/calon debitur untuk memenuhi peraturan lingkungan hidup sesuai dengan jenis dan skala dampak kegiatan usahanya, di antaranya izin lingkungan yang disertai dokumen Analisis Mengenai Dampak Lingkungan (AMDAL), Upaya Pengelolaan Lingkungan/Upaya Pemantauan Lingkungan (UKL/UPL).
- Hasil penilaian kinerja pengelolaan lingkungan hidup (PROPER) yang dikeluarkan oleh Kementerian Lingkungan Hidup. Jika hasil penilaian PROPER tidak memenuhi ketentuan lingkungan hidup, maka BCA akan meminta informasi atas tindak lanjut debitur. Saat ini BCA memberikan syarat minimum PROPER Biru bagi setiap debitur sebagai tanda kepatuhannya pada semua regulasi lingkungan hidup.
- Risiko perubahan iklim, salah satunya melalui pengelolaan manajemen risiko dan *three lines of defences* yang dilakukan oleh pengendalian internal.
- Untuk debitur dengan risiko perubahan iklim, kerusakan hutan, dan keanekaragaman hayati yang signifikan, BCA akan meminta rencana mitigasi risiko ini dan disampaikan secara berkala sebagai laporan perbaikan.

”

Identifikasi Risiko Perubahan Iklim

Pada tahun 2020, BCA mulai meningkatkan kesadaran kepada tim manajemen risiko atas dampak perubahan iklim. BCA melakukan penilaian awal terhadap risiko iklim dan hasilnya menunjukkan bahwa risiko iklim terkait dengan sektor pertanian, konstruksi, dan infrastruktur.

Secara lebih rinci ada delapan sektor usaha yang terkait dengan risiko iklim, yaitu (1) Pertanian, perburuan, dan kehutanan (2) Perikanan (3) Manufaktur (4) Listrik, gas, dan air (5) Konstruksi (6) Perdagangan grosir dan eceran, (7) Transportasi, pergudangan, dan komunikasi, serta (8) *Real estate*, persewaan dan layanan bisnis. Risiko iklim atas usaha ini, di antaranya: gagal panen, keterlambatan atau ketidakmampuan operasi, infrastruktur rusak, dan proyek tertunda, sehingga menimbulkan risiko kemampuan debitur untuk mengembalikan pinjaman ke BCA. Profil debitur yang terkait dengan risiko perubahan iklim meliputi sektor korporasi, usaha komersial, dan entitas sektor publik. Mitigasi risiko yang dilakukan BCA terhadap sektor usaha yang berisiko pada perubahan iklim adalah menerapkan kebijakan manajemen risiko LST yang merupakan *exclusionary principle*.

BCA menyadari bahwa seluruh komponen negara perlu mendukung pengurangan risiko perubahan iklim. Untuk itu, BCA sudah mulai memetakan risiko transisi perubahan iklim sejalan dengan himbauan Pemerintah yang bergerak menuju ekonomi rendah karbon. Lebih lanjut, BCA juga mendukung Indonesia yang telah meratifikasi Paris Agreement dengan komitmen untuk mengurangi 29% emisi GRK pada tahun 2030.

Prestasi, Peluang, dan Tantangan Penerapan Keuangan Berkelanjutan

Sejak diterapkan Keuangan Berkelanjutan, BCA mengidentifikasi dan menindaklanjuti prestasi, peluang, dan tantangannya.

Prestasi dan dukungan BCA pada penerapan Keuangan Berkelanjutan, antara lain:

- Berpartisipasi dalam pendirian Inisiatif Keuangan Berkelanjutan Indonesia (IKBI);
- Bank swasta yang menduduki peringkat kedua pada pendanaan KUR terbesar di 2020;
- Mendapat apresiasi dalam Environmental, Social & Governance (ESG) Award 2020 yang diselenggarakan oleh majalah Investor;
- BCA mendapatkan Award dari ACGS untuk Governance sebagai Asset Class Company 2020;
- Peringkat A+ perusahaan publik dengan Laporan Keberlanjutan 2019 Terbaik menurut Foundation For International Human Rights Reporting Standards (FIHRRST).



Tantangan yang dihadapi dalam penerapan Keuangan Berkelanjutan antara lain:

- Adanya kesenjangan pemahaman dan kompetensi dari para pemangku kepentingan, baik internal maupun eksternal;
- Cepatnya tuntutan perubahan pada teknologi informasi, sehingga meningkatkan risiko *disruption* bagi bank;
- Ketatnya persaingan bisnis antar bank, berbagai macam regulasi persaingan *e-commerce* dengan *non financial institution*.

Beberapa peluang yang dapat diidentifikasi atas penerapan Keuangan Berkelanjutan, di antaranya:

- Semakin banyaknya dunia usaha yang mulai memperhatikan aspek lingkungan dalam melakukan bisnisnya;
- Adanya perhatian yang semakin tinggi dari Pemerintah dan investor terkait penerapan bisnis berkelanjutan yang diharapkan dapat menciptakan produk berwawasan lingkungan, misalnya kendaraan listrik, penggunaan energi terbarukan, dan bangunan bersertifikat hijau;
- Banyaknya UMKM yang mulai menjalankan usahanya dengan memanfaatkan limbah;
- Munculnya UMKM yang berbasis teknologi sehingga dapat mengurangi penggunaan transportasi atau kertas.

Tantangan dan peluang datang beriringan, meski demikian BCA tetap optimis bahwa peluang dan rencana penyaluran kredit KKUB dapat ditingkatkan di kisaran 5,5%, termasuk penyaluran KUR ditargetkan sebesar Rp138,3 miliar di tahun 2021. Adapun sejak dimulainya penerapan Keuangan Berkelanjutan, BCA belum menghadapi permasalahan atau tantangan yang signifikan.

Rencana Aksi Keuangan Berkelanjutan (RAKB)

Sesuai dengan ketentuan OJK, BCA menyusun RAKB untuk periode lima tahunan. Isi RAKB juga telah disusun sejalan dengan strategi bisnis dan dukungan pada TPB. Dalam RAKB, BCA melaporkan penyediaan portofolio pembiayaan Keuangan Berkelanjutan yang meliputi target dan pencapaian kualitas kredit berdasarkan KKUB, untuk segmen UMKM maupun Non UMKM.

Hingga akhir Desember 2020, pembiayaan Keuangan Berkelanjutan meningkat sebesar 1,5% dengan perincian kategori usaha berwawasan lingkungan (KUBL) Non UMKM tumbuh sebesar 14,0% dan UMKM turun sebesar 5,2%. Sehubungan dengan kondisi pandemi COVID-19, capaian pembiayaan Keuangan Berkelanjutan belum mencapai dari target yang ditetapkan sebesar 7%.

Sepanjang tahun 2020, pengembangan kapasitas internal yang dilakukan berupa pelatihan keuangan berkelanjutan bagi kepada unit kerja yang berkaitan langsung dengan pembiayaan KKUB. Sebanyak 874 pekerja telah mengikuti pelatihan Keuangan Berkelanjutan, atau 23% dari total pekerja terkait langsung pembiayaan kategori kegiatan usaha berkelanjutan. Realiasi pengembangan kapasitas internal ini melebihi dari target yang ditetapkan sebesar 15%. [FS4]

Perkembangan penerapan Keuangan Berkelanjutan juga didukung dengan adanya penyesuaian pada tata kelola dan kebijakan perusahaan, di antaranya:

- a. Surat Keputusan Direksi No. 193/SK/DIR/2020 tanggal 14 Desember 2020 perihal Tata Kelola Keberlanjutan (*Sustainability Governance Framework*);
- b. Surat Keputusan Direksi No. 169/SK/DIR/2020 terkait pengkinian Kebijakan Dasar Perkreditan Bank (KDPB) BCA dengan menambahkan *exclusion list* terkait LST;
- c. Surat Edaran No. 114/SE/POL/2020 perihal pengkinian ketentuan Sentralisasi Pengelolaan Data Rekanan BCA yang menambahkan dokumen Pernyataan Kepatuhan Rekanan untuk beberapa ketentuan terkait LST dan penerapan sistem manajemen Keselamatan dan Kesehatan Kerja (K3);
- d. Penambahan informasi KKUB pada aplikasi Integrated Credit Origination System (ICOS);
- e. Surat Keputusan Direksi No. 139/SK/DIR/2020 perihal Deklarasi Anti *Fraud* dan Pakta Integritas;
- f. Surat Keputusan Direksi No. 017/SK/DIR/2020 salah satu kebijakan yang disampaikan terkait ketentuan kredit properti dan kendaraan bermotor berwawasan lingkungan.
- g. Penerbitan kebijakan BCA terkait COVID-19 untuk nasabah, debitur, dan pekerja BCA.



BERSAMA MELEWATI TANTANGAN PANDEMI

"PT Bank Central Asia Tbk (BCA) sebagai bagian dari perbankan nasional terus menunjukkan dukungan terhadap berbagai kebijakan dan himbauan dari Pemerintah di tengah situasi pandemi COVID-19."





#ServingOurCustomer

Pandemi Novel Coronavirus atau 2019-nCOV membawa perubahan yang besar, tidak hanya di Indonesia namun juga di dunia. Penyebaran yang cepat dan masif mendorong pemerintah melakukan upaya dan mengambil kebijakan penanganan. Melalui siaran pers Presiden di Istana Bogor pada tanggal 15 Maret 2020, Presiden menyerukan untuk bekerja dari rumah, belajar dari rumah, dan ibadah di rumah. Semenjak itu, Pemerintah bersama seluruh lapisan masyarakat mengkampanyekan pembatasan sosial (*social distancing*) demi mencegah penularan COVID-19.

BCA segera merespons seruan ini dan melakukan berbagai adaptasi dalam kegiatan usaha perbankan. Keselamatan, keamanan dan kesehatan dari pekerja, nasabah dan komunitas masyarakat menjadi perhatian utama bagi BCA.

*#ServingOurCustomer #CaringOurEmployee
#HelpingOurCommunity*

KESEHATAN DAN KEAMANAN NASABAH BERTRANSAKSI DI KANTOR BCA

Dalam rangka mendukung upaya pemerintah terkait perpanjangan implementasi Peraturan Pemerintah (PP) Nomor 21 Tahun 2020 dan Permenkes RI Nomor 9 Tahun 2020 tentang Pedoman PSBB dalam Rangka Percepatan Penanganan Corona Virus Disease 2019 (COVID-19), BCA melakukan penyesuaian layanan Kantor Cabang.

BCA berkomitmen untuk senantiasa mendukung kebijakan pemerintah dan regulator perbankan dalam rangka meminimalisir penyebaran COVID-19 di Indonesia. Oleh sebab itu, manajemen mengambil

langkah kebijakan untuk melakukan penyesuaian operasional Kantor Cabang BCA berlaku dari 20 April hingga 30 April 2020 serta layanan *Weekend Banking* belum beroperasi hingga saat ini.

Perbankan menjadi salah satu sektor penting yang tetap menyelenggarakan kegiatan usaha. Untuk melindungi nasabah, pekerja, tamu dan masyarakat serta memastikan kebersihan dan kenyamanan nasabah yang datang dan bertransaksi di kantor cabang maka BCA telah mempersiapkan beragam protokol kesehatan dan petunjuk pelaksanaan layanan perbankan.

BCA-pun melakukan pemanfaatan teknologi dengan membuat aplikasi *self-assessment* yang dapat diakses dengan memindai QR Code atau melalui tautan. Setiap orang yang mendatangi area BCA akan diminta untuk mengisi dan menunjukkan hasil *self-assessment* tersebut ke petugas gedung sebelum memasuki area kantor. Satuan Kerja Manajemen Risiko sudah menyiapkan mekanisme penanganan apabila terjadi keadaan di luar normal.

Protokol kesehatan yang diterapkan meliputi:

- Setiap orang yang datang ke lingkungan kantor BCA baik nasabah maupun pekerja wajib melakukan pengecekan suhu tubuh, memakai masker dan melakukan *self-assessment* kesehatan.
- *Social distancing* di lift, area *banking hall* dan ATM dengan memberikan tanda untuk menjaga jarak antrian, kursi yang boleh diduduki dan yang tidak.
- Semua counter teller dan CSO dipasang partisi.
- Disediakan *hand sanitizer* di lokasi yang mudah terlihat oleh nasabah.
- Sarana dan prasarana dilakukan disinfektan secara berkala.



KENYAMANAN BERTRANSAKSI TANPA KELUAR RUMAH & ADAPASI TRANSAKSI NEW NORMAL

#WorkFromHome #BankingFromHome #DibikinSimpel

BCA tetap berkomitmen melayani nasabah dan 'senantiasa di sisi anda'. Untuk membantu nasabah BCA tetap lancar bertransaksi dan beraktivitas maka BCA segera merespons kebutuhan nasabah melalui #BankingFromHome transaksi mudah tanpa keluar rumah yang memberikan rasa nyaman dan aman bagi nasabah.

BCA aktif mengedukasi layanan solusi digital perbankan BCA yang bisa digunakan tanpa harus keluar rumah kepada nasabah melalui website dan media komunikasi lainnya. Beragam solusi mulai dari pembukaan rekening secara online, pengecekan informasi, pembayaran, pembelian dan pengiriman uang semua bisa lakukan dengan solusi perbankan BCA. Pemangku kepentingan BCA seperti media sangat membantu BCA untuk memperluas dan mempercepat cakupan edukasi ini.

Bikin Hidup Jadi Makin Simpel, Tiga Fitur di Era New Normal untuk Keamanan & Kenyamanan Bertransaksi

1. Fitur QR di BCA mobile yang bisa digunakan nasabah untuk bayar transaksi belanja di merchant dengan pembayaran QRIS. QRIS merupakan jaringan pembayaran yang menggunakan QR Code dari BCA mobile dan berbagai aplikasi pembayaran dimana BCA turut mendukung pemerintah dengan penerapan cashless payment via QRIS. Selain itu, QR di BCA mobile memudahkan nasabah untuk membayar belanja tanpa sentuhan di berbagai merchant yang bekerja sama dengan BCA.

2. Fitur Tarik Tunai Tanpa Kartu (**Cardless**) di BCA mobile yang memungkinkan pengguna untuk menarik uang tunai tanpa kartu ATM. Fitur ini mendukung nasabah di era *new normal* yang mengharuskan untuk meminimalisir kontak fisik pada benda atau yang lainnya.
3. Fitur **Debit Online Mastercard**, mempermudah nasabah dalam melakukan pembayaran transaksi *online*. Uniknya, fitur Debit *Online* BCA ini memberikan keleluasaan nasabah dalam mengatur transaksi *online* melalui BCA mobile. Fitur terbaru ini memberikan dua keuntungan sekaligus bagi nasabah yakni kemudahan kontrol transaksi dan tanpa batas.

Kebutuhan Nasabah, Prioritas Utama BCA

- **Kenaikan Limit Transfer di KlikBCA**

Pada tanggal 27 Maret 2020, melalui Surat Keputusan Direksi No. 048/SK/DIR/2020 dilakukan penyesuaian limit transaksi transfer dana per hari per user ID di KlikBCA Individu dari sebelumnya Rp100 juta menjadi Rp250 juta.

- **BCA Gratiskan Top Up Saldo GoPay dan Diskon 50% untuk pengisian LinkAja**

Dalam kondisi pandemi, BCA terus menerus mengimbau nasabah agar memaksimalkan transaksi nontunai melalui berbagai kanal BCA, seperti Mobile Banking dan Internet Banking dalam rangka mendukung *physical distancing*. Selama periode 1 – 30 April 2020 program gratis biaya *top up* saldo GoPay dan diskon 50% pengisian saldo LinkAja menjadi gerakan bersama meminimalisir kontak fisik dalam melakukan berbagai transaksi untuk memenuhi kebutuhan selama masa pandemi.



#WorkFromHome #BankingFromHome

Transaksi Mudah, Tanpa Keluar Rumah

Mendukung anjuran pemerintah berkegiatan di rumah, BCA senantiasa melayani transaksi perbankan Nasabah melalui BCA mobile dan KlikBCA.

Nasabah Individu



BCA mobile

Bagi Anda yang belum memiliki rekening BCA, tak perlu repot. Anda bisa menggunakan fasilitas **Buka Tabungan** melalui menu Buka Rekening Baru yang tersedia di aplikasi BCA mobile.

Layanan transaksi perbankan yang bisa diakses dalam satu genggaman antara lain fasilitas:

1. Buka Tabungan melalui menu Buka Rekening Baru
2. QRku, Transfer Tanpa Nomor Rekening melalui QR
3. Chatting sambil Transaksi melalui menu Aktivasi BCA Keyboard
4. Blokir Kartu ATM BCA atau Kartu Kredit BCA melalui m-Admin
5. Kontrol Kartu Kredit melalui menu m-Admin
6. Aktivasi Kartu Kredit BCA melalui menu m-Admin
7. Membuat/mengubah PIN Kartu Kredit BCA melalui menu m-Admin
8. Transaksi Tanpa Kartu melalui menu Cardless
9. Request Naik Limit Kartu Kredit BCA melalui menu m-Admin
10. Transaksi e-Commerce melalui menu m-Admin
11. Top Up e-Wallet melalui menu BCA Virtual Account
12. Top Up Flazz Gen2 melalui menu Info Saldo Flazz (khusus smartphone Android)

Nasabah Bisnis



KlikBCA Bisnis

Tak perlu harus keluar rumah, dengan KlikBCA Bisnis Anda bisa melakukan hal-hal di bawah ini hanya dengan mengklik menu di komputer Anda:

- | | | |
|---|---|--|
| <ul style="list-style-type: none">• Informasi Rekening• Transfer Dana• Transfer Valas• Payroll | <ul style="list-style-type: none">• Pembayaran Tagihan• Account Sweeping• Multi Transfer (MFTS)• BCA Virtual Account | <ul style="list-style-type: none">• E-Billing Pajak• Informasi Pinjaman• Lain-lain |
|---|---|--|



Penting

Demi kenyamanan dan meminimalisir risiko, pastikan Anda memperhatikan beberapa hal berikut:

- Pastikan User ID, KeyBCA dan Pin KeyBCA Anda tidak diketahui orang lain
- Lakukan *logout* setiap kali meninggalkan komputer saat melakukan transaksi perbankan,
- Pastikan jaringan dan koneksi internet Anda aman dan lancar serta hindari akses klikBCA Bisnis melalui Jaringan Internet publik (WIFI)

Informasi selengkapnya dapat menghubungi:

Layanan 24 jam HaloBCA
di telepon 1500888

Ketik #halobca melalui
Whatsapp di 0811 1500 988

www.bca.co.id

Perayaan Momen Indah & Berkesan Tanpa Halangan

- **Bagi-Bagi THR, ya BagiBagi**

Keceriaan dan kehangatan suasana libur Lebaran di tengah situasi pandemi COVID-19 tetap dirasakan nasabah BCA. Nasabah dapat memanfaatkan #BankingFromHome BCA di mana pun dan kapan pun. Berbagi kebaikan di Hari Raya Idul Fitri kepada keluarga dan kerabat tidak perlu repot untuk transfer berkali-kali. Cukup gunakan fitur BagiBagi di aplikasi BCA mobile.



- **Fitur Lifestyle di BCA mobile**

Fitur *Lifestyle* dihadirkan dengan tujuan untuk mengajak nasabah menikmati hobi dan hiburan tanpa pindah aplikasi di BCA mobile. Dalam fitur *Lifestyle*, nasabah dapat mencari, memesan, dan membayar tiket pesawat, tiket kereta, hotel, dan berbagai *voucher* untuk kebutuhan game. Fitur *Lifestyle* melengkapi fitur-fitur di BCA mobile dalam menjawab kebutuhan nasabah melalui tren digitalisasi saat ini.

BERSAMA DEBITUR MENGHADAPI TANTANGAN EKONOMI

COVID-19 memberikan dampak luar biasa untuk pelaku usaha. Beberapa sektor yang berdampak secara langsung dan tidak langsung antara lain pariwisata, perhotelan, transportasi, perdagangan dan lainnya. Merespons Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2020 tanggal 13 Maret 2020 tentang "Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease 2019*", BCA mengeluarkan kebijakan-kebijakan restrukturisasi kredit untuk debitur yang terkena dampak penyebaran COVID-19. Skema restrukturisasi kredit untuk debitur BCA yang terkena dampak COVID-19 antara lain:

1. Perpanjangan jangka waktu kredit
2. Penundaan angsuran pokok
3. Penurunan suku bunga
4. Penambahan fasilitas kredit

Penentuan skema restrukturisasi dilakukan atas dasar kajian kondisi masing-masing debitur. BCA membuka restrukturisasi kredit sebesar Rp104,2 triliun atau sekitar 18% dari total kredit, yang berasal dari sekitar 100.000 nasabah.

BCA juga memberikan keringanan bagi pemegang kartu kredit BCA. Sesuai dengan kebijakan Bank Indonesia di masa darurat COVID-19 maka mulai 1 Mei 2020 suku bunga, batas minimum pembayaran dan denda keterlambatan pembayaran kartu kredit BCA disesuaikan. Dengan penyesuaian ini diharapkan nasabah mendapatkan kenyamanan lebih ketika bertransaksi dengan Kartu Kredit BCA.

TERUS MENDORONG PENYALURAN KREDIT BARU DI TENGAH KONDISI NEW NORMAL

Pembiayaan kredit korporasi akan difokuskan pada sektor industri yang memiliki potensi besar, seperti sektor e-commerce, properti dan bahan bangunan, transportasi dan logistik, kesehatan. Selain itu, BCA berkomitmen mendukung pengembangan infrastruktur di Indonesia dengan menyalurkan kredit sindikasi untuk proyek-proyek strategis nasional seperti infrastruktur jalan tol, konstruksi, dan kelistrikan.

Di tengah tantangan pandemi COVID-19 BCA berkomitmen mendukung Pemerintah dalam rangka pemulihan roda perekonomian nasional, salah satunya melalui sektor UMKM. BCA terus meningkatkan layanan dengan menambah 2 sentra UMKM pada tahun 2020 di kota Semarang dan Malang. BCA juga merangkul UMKM melalui **Program Bangga Lokal** yang bertujuan membantu UMKM mengembangkan bisnis. Tak hanya promosi dan *marketing*, dilakukan juga kegiatan edukasi dan kesempatan mendapatkan pembiayaan modal kerja bagi UMKM yang lolos seleksi.



Di segmen kredit mikro, BCA terus membangun kerja sama dengan berbagai perusahaan yang memiliki akses dan infrastruktur di segmen pasar *micro*, seperti BPR, Klik ACC, iGrow, Akseleran, dan Fintech Modalku.



KPR BCA ONLINEXPO hadir untuk mengisi kerinduan dan memenuhi kebutuhan nasabah di tengah pandemi, khususnya bagi yang ingin memiliki hunian baru. Karena digelar secara *online*, nasabah maupun masyarakat umum dapat dengan mudah mengakses KPR BCA ONLINEXPO dimanapun dan kapanpun, tanpa perlu ada pertemuan tatap muka. Lebih dari 200 perumahan dan apartemen serta *property agent* dihadirkan dalam gelaran. Ditambah lagi dengan berbagai promo menarik yang hanya akan didapatkan pada KPR BCA ONLINEXPO.

#CaringOurEmployee

SOSIALISASI COVID-19 [403-4]

Satuan Kerja Manajemen Risiko dan Divisi Human Capital Management tiada henti melakukan sosialisasi COVID-19 kepada pekerja, himbauan mengantisipasi penyebaran COVID-19 dan tindakan preventif yang dapat dilakukan. Selain itu, sejak 27 Maret 2020 disediakan pula *call center* COVID-19 sebagai sarana bagi pekerja yang membutuhkan informasi terkait COVID-19.

Panduan penanganan COVID-19 diterbitkan untuk Pekerja dan Manajemen agar setiap Insan BCA mengerti prosedur penanganan kasus suspek, kasus *probable*, kontak erat dan kasus konfirmasi. *Contact tracing* juga dilakukan untuk memutus mata rantai penyebaran virus.

Awareness pekerja tentang COVID-19 terus ditingkatkan melalui edukasi berkelanjutan. Materi edukasi mulai dari pengetahuan tentang COVID-19, pencegahan, ciri-ciri umum, penanganan dan materi kesehatan lainnya. Materi ini disampaikan dalam bentuk *e-booklet*, video, poster yang dikomunikasikan melalui semua media komunikasi internal perusahaan antara lain MyBCA portal, e-mail, TV plasma, instagram.

Untuk membantu pekerja lebih memahami kesehatan, BCA juga menyelenggarakan *talkshow* secara *online* dengan narasumber praktisi kesehatan dan ahli gizi. Beragam metode dan media komunikasi digunakan sehingga pekerja bisa teredukasi dengan baik dan menyebarkan informasi yang bermanfaat ini kepada keluarga dan orang tercinta.



MENDORONG PERILAKU HIDUP SEHAT

Badan yang sehat dan prima merupakan kunci utama, untuk itu melalui media komunikasi instagram @bcasemuaberes, BCA mengajak seluruh pekerja untuk berolahraga bersama #WorkoutFromHome melalui IG live. Kegiatan olahraga ini rutin dilaksanakan antara lain *basic yoga*, *pilates*, *asia combat* dan *asia letics*.



PENGATURAN AKTIVITAS KANTOR [403-6, 403-7]

Pengaturan aktivitas kantor dilakukan dengan tetap memperhatikan langkah pengamanan untuk meminimalkan potensi risiko sehubungan dengan penerapan kebijakan *work from home* (WFH) maupun perubahan proses kerja internal lainnya.

- Memisahkan lokasi kerja (*split operation*) pekerja kantor pusat/kantor wilayah yang terkait dengan transaksi operasional layanan nasabah.
- Menerapkan WFH secara bergantian untuk pekerja sesuai dengan kondisi dan kebutuhan.
- Mengizinkan pekerja wanita yang hamil untuk WFH sejak usia kehamilan 5 bulan.
- Menunda kegiatan tatap muka yang melibatkan banyak orang, seperti rapat dan pelatihan serta menggantikannya dengan metode *conference call/video conference*.
- Mengatur jam kerja bagi pekerja yang *work from office* (WFO)
 - *Flexi time* untuk kantor pusat non operasional
 - Pulang lebih awal untuk kantor pusat operasional/kantor wilayah/cabang.
- Penerapan *Secure Remote Access* ke kantor. Aplikasi ini dapat diakses dari rumah sehingga pekerja diharapkan dapat tetap bekerja secara maksimal dan aman selama masa pandemi COVID-19. Pengamanan *secure remote access* menggunakan kombinasi *2 factor authentication*, *VPN* dan juga mengadopsi teknologi Zero-Trust.

PENGAMANAN LINGKUNGAN/AREA KERJA UNTUK PEKERJA

Pengamanan dan protokol kesehatan yang diterapkan meliputi:

- Setiap pekerja yang datang ke lingkungan kantor BCA wajib melakukan pengecekan suhu tubuh, memakai masker dan melakukan *self-assessment* kesehatan
- Mendorong pekerja untuk melakukan absensi berbasis *face biometric*
- *Social distancing* di lift, area *banking hall*, ATM serta area kerja pekerja
- Semua *counter teller* dan CSO dipasang partisi
- Disediakan *hand sanitizer* di *counter teller* dan CSO
- Disinfektan dilakukan secara berkala terutama pada area yang sering disentuh oleh pekerja antara lain pintu, tombol lift, mesin *fotocopy*, meja kerja
- Melakukan *assessment* bagi pekerja yang melakukan perjalanan keluar kota
- Melarang aktivitas *cross building*
- Melakukan ozonisasi area kerja pekerja yang terkonfirmasi COVID-19



BANTUAN MAKAN SIANG

Mempertimbangkan perkembangan situasi dan upaya BCA untuk terus memperhatikan kesehatan pekerja terutama selama berada di lingkungan kerja dan meminimalisir risiko kegiatan di luar gedung kantor maka BCA memberikan makan siang untuk pekerja yang beraktivitas di kantor.

BANTUAN TRANSPORTASI

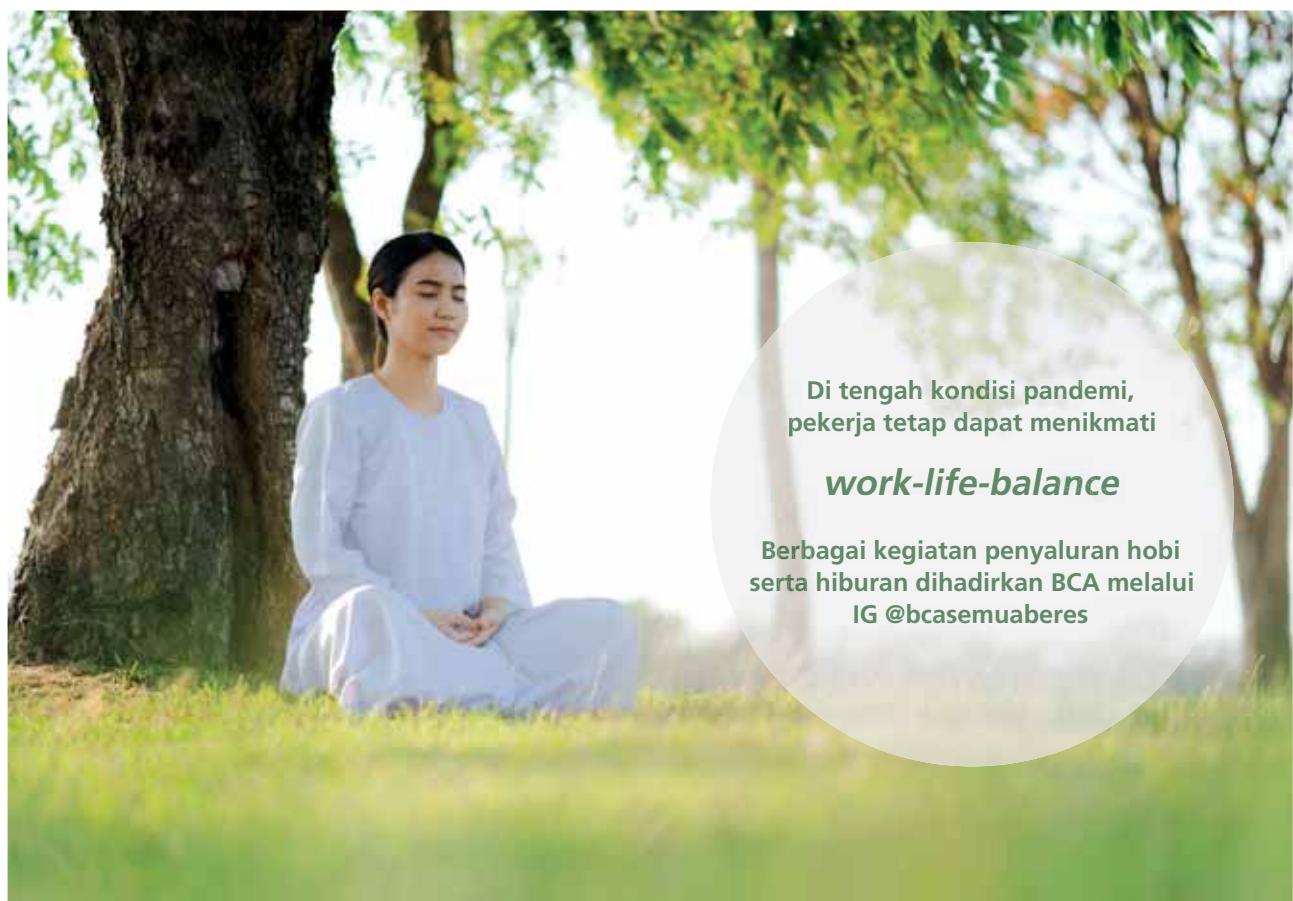
Menyikapi kondisi pembatasan transportasi publik selama penerapan Pembatasan Sosial Berskala Besar (PSBB), BCA menyediakan bantuan fasilitas transportasi berupa *shuttle bus* di beberapa titik lokasi.

Rp47,6 MILIAR

Biaya yang dikeluarkan BCA untuk pekerja terkait COVID-19 sekitar Rp47,6 miliar. Biaya ini terdiri dari biaya kesehatan, pengadaan masker, vitamin, *hand sanitizer*, disinfektan, alat *rapid test*, ozonisasi, termometer, APD, dan lainnya.

KEBUTUHAN FINANSIAL PEKERJA TERPENUHI

BCA menyadari kebutuhan finansial pekerja di awal masa pandemi sehingga pemberian sebagian bonus dilakukan dimuka. BCA juga tetap memberikan Tunjangan Hari Raya (THR). Hingga saat ini tidak ada pemotongan gaji serta pemutusan hubungan kerja.



Di tengah kondisi pandemi,
pekerja tetap dapat menikmati

work-life-balance

Berbagai kegiatan penyaluran hobi
serta hiburan dihadirkan BCA melalui
IG @bcasemuaber

#HelpingOurCommunity



“

Kehadiran COVID-19 memberikan dampak bagi semua termasuk masyarakat Indonesia yang merupakan salah satu pemangku kepentingan BCA. Oleh karena itu, BCA senantiasa mendukung upaya pemerintah dan tim medis dalam rangka penanganan COVID-19 di Indonesia. BCA berkomitmen terus membantu masyarakat, terutama mereka yang keadaan ekonominya terdampak COVID-19. Beragam aksi dan kegiatan dilakukan oleh perusahaan dan Insan BCA.



”



Rp116,8 miliar

Dana CSR (termasuk bantuan COVID-19)



Rp1 miliar

Donasi Solidaritas Insan BCA & Bakti BCA

LAWAN COVID-19, BCA SALURKAN DONASI ALAT MEDIS UNTUK PASIEN DAN TENAGA KESEHATAN

Donasi yang disalurkan oleh BCA, antara lain:

- Bantuan untuk deteksi dini pasien COVID-19 berupa 41.000 *rapid test kit* senilai Rp2,6 miliar lebih yang disalurkan melalui Persatuan Rumah Sakit Seluruh Indonesia (PERSI) untuk 30 rumah sakit.
- Bantuan berupa 9 unit *ventilator*, 7 unit *syringe pump*, 2 unit *isolation transport*, dan 2 unit *sterilizer mask N95* ke 6 rumah sakit dengan total bantuan lebih dari Rp6,1 miliar.
- Bantuan untuk perlindungan tenaga medis berupa alat pelindung diri (APD) ke beberapa instansi kesehatan dengan total lebih dari Rp6,3 miliar.
- Bantuan kepada UMKM berupa kesempatan untuk mendapatkan permintaan produk masker kain senilai Rp99 juta. UMKM yang menerima bantuan tersebar di Pekalongan, Kediri, Bogor, Jakarta, dan Padang.
- Bantuan kepada masyarakat di sekitar kantor cabang BCA yang terdampak pandemi berupa paket sembako senilai Rp2,2 miliar juga telah disalurkan dengan total penerima manfaat sebanyak 21.750 keluarga.
- BCA juga aktif mendukung mitra pemerintah maupun instansi swasta dalam menangani COVID-19 senilai Rp3,2 miliar.



SEMANGAT SOLIDARITAS, INSAN BCA & BAKTI BCA DI TENGAH PANDEMI COVID-19

Semangat untuk saling membantu tidak hanya datang dari BCA secara korporasi namun juga dari segenap Insan BCA. Sebagai bentuk empati dan solidaritas bagi masyarakat yang secara khusus terkena dampak ekonomi dari pandemi ini, Insan BCA (pekerja) & Bakti BCA menginisiasi penggalangan dana secara internal yang dikumpulkan dari bulan April-Mei 2020 dan berhasil mengumpulkan dana donasi sebesar Rp1 miliar.

Dana donasi yang terkumpul sebesar Rp1 miliar ini akan dikonversikan menjadi 10.000 paket sembako berisi bahan-bahan makanan pokok seperti beras, mie instan, kecap, minyak goreng, kornet, sarden dan tidak ketinggalan alat kebersihan diri seperti sabun dan masker kain.

Paket bantuan dikemas secara menarik dalam satu *goodie bag* yang juga berisi materi edukasi infografis tindakan pencegahan COVID-19 dan dibagikan ke 12 Kantor Wilayah BCA yang tersebar di seluruh Indonesia, dengan memperhatikan berbagai aspek protokol kesehatan yang telah ditetapkan oleh pemerintah dan WHO.

DUKUNG GERAKAN PAKAI MASKER (GPM), BCA SUMBANGKAN 100.000 MASKER KE TIGA PROVINSI

Pada awal pandemi COVID-19 muncul, masker menjadi salah satu kebutuhan pokok untuk mencegah penyebaran dan penularan COVID-19. Melalui program CSR Bakti BCA, BCA memberdayakan UMKM binaan BCA dan masyarakat desa binaan Bakti BCA untuk memproduksi masker kain.

Kegiatan ini memberikan 2 manfaat yaitu dapat memberikan nilai tambah dan menggerakkan kembali roda perekonomian untuk UMKM dan masyarakat desa binaan serta mendukung program Gerakan Pakai Masker (GPM). Pemberdayaan masyarakat ini menghasilkan sekitar 100.000 masker yang langsung didonasikan ke wilayah Jawa Tengah, Jawa Timur dan Jawa Barat. Edukasi dan pemberian masker bertujuan agar masyarakat lebih menyadari dan memahami pentingnya menggunakan masker di tengah pandemi COVID-19.

DUKUNG GERAKAN CUCI TANGAN DENGAN WASTAFEL PORTABLE

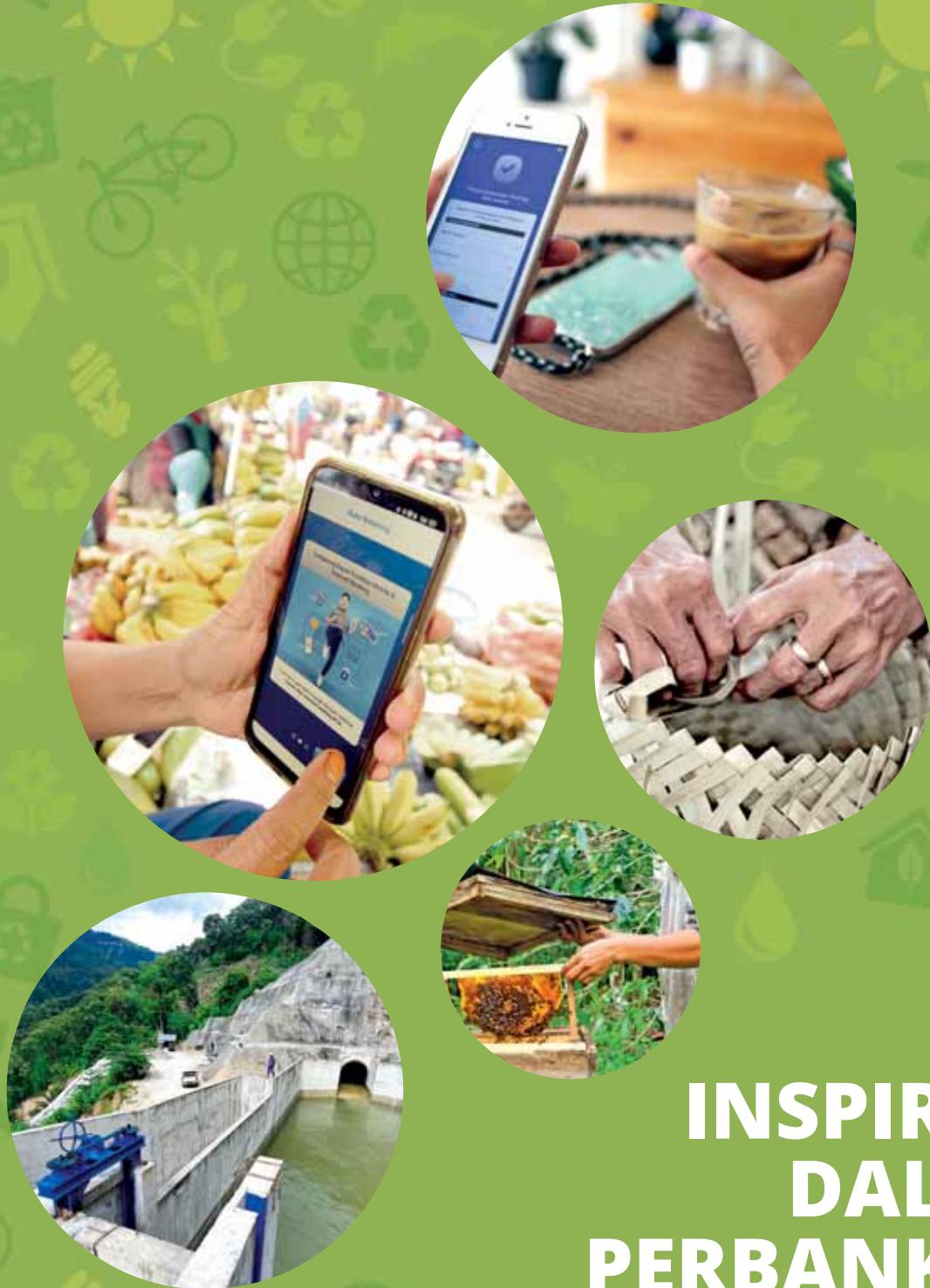
BCA mendukung pemerintah menekan laju penyebaran virus COVID-19 dengan memasang 60 unit wastafel di kantor BCA area Jabodetabek yang berada di lokasi strategis, tingkat kepadatan penduduk cukup tinggi dan dekat dengan fasilitas umum. Fasilitas cuci tangan diharapkan meningkatkan kebersihan nasabah dan juga masyarakat sekitar.

BCA juga mendonasikan 21 unit wastafel untuk beberapa wilayah di Jakarta dan sekitarnya, di tempat-tempat seperti Pasar Jaya, masjid, pondok pesantren, dan puskesmas.

Dalam acara Gelar Webinar Literasi Keuangan dan Investasi untuk 500 Mahasiswa Sekolah Vokasi UGM, BCA juga menginisiasi perbaikan kantin Sekolah Vokasi UGM, membangun *co-working space* untuk mahasiswa, mendirikan kantor kas BCA, serta memberikan 6 unit wastafel *portable* dalam rangka mendukung pencegahan penularan COVID-19 di Sekolah Vokasi UGM.

**Dengan menggunakan sebagai
Profile Picture WhatsApp**

**Kita membantu meningkatkan kesadaran
masyarakat pentingnya memakai masker
untuk menurunkan virus Covid-19 hingga 75%**



INSPIRASI DALAM PERBANKAN BERKELANJUTAN

"BCA senantiasa di sisi setiap nasabahnya, walau di saat situasi pandemi yang penuh tantangan. BCA hadir dengan berbagai inovasi teknologi untuk tetap melayani. Roda kehidupan tidak boleh berhenti, semangat untuk tetap tangguh menjadi nilai inspirasi kehadiran BCA bagi seluruh negeri."





Pembiayaan yang Bertanggung Jawab

Pembiayaan terbesar pada Kategori Keuangan Usaha Berkelanjutan (KKUB) non-UMKM yaitu pada usaha Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan. Proses pemberian kredit pada sektor ini sesuai dengan kebijakan BCA untuk memastikan adanya upaya perlindungan dan pelestarian lingkungan, serta tidak terjadi penebangan hutan (*no deforestation*).

“

Dari sisi pembiayaan, portofolio kredit BCA di tahun 2020 turun sekitar 2,1% dibandingkan tahun lalu. Secara keseluruhan, kinerja ekonomi BCA cukup solid, walau berada pada kondisi pandemi.

”



KINERJA PERUSAHAAN DAN KELANGSUNGAN BISNIS

Capaian Kinerja terhadap Target

BCA mencatat kinerja keuangan yang baik di tahun 2020, di tengah suasana pandemi COVID-19 yang penuh tantangan. Pendapatan operasional, yang terdiri dari pendapatan bunga bersih dan pendapatan operasional lainnya, meningkat 4,9% menjadi Rp75,2 triliun per 31 Desember 2020, dibandingkan Rp71,6 triliun pada tahun sebelumnya. Laba bersih tercatat Rp27,1 triliun, atau menurun 5,0% dibandingkan dengan laba bersih tahun 2019 sebesar Rp28,6 triliun.

Kondisi pandemi dan situasi pembatasan sosial berskala besar (PSBB) selama tahun 2020 sangat mempengaruhi seluruh roda perekonomian. Memahami situasi ini dan tetap mendukung aktivitas perbankan, BCA meningkatkan limit transaksi digital untuk membantu memudahkan nasabah dalam bertransaksi. Hingga akhir tahun 2020, dana pihak ketiga yang berhasil dihimpun tercatat 108,4% dari target, meningkat 19,4% YoY. Adapun dana giro dan tabungan (CASA) sebesar Rp642,1 triliun meningkat 21,0% YoY.

Kinerja Keuangan (Rp miliar)

Uraian	2020	2019	2018
Kinerja Keuangan			
Kredit yang Diberikan – Bruto	574.590	586.940	538.100
Dana Pihak Ketiga	834.284	698.980	629.812
Pendapatan Operasional	75.165	71.623	63.034
Beban Operasional	(29.969)	(30.742)	(27.651)
Laba Bersih	27.147	28.570	25.852
Rasio (%)			
Rasio Kecukupan Modal Minimum (KPMM)	25,8	23,8	23,4
Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	0,9	0,9	0,9
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2,8	1,9	1,9
NPL Gross	1,8	1,3	1,4
NPL nett	0,7	0,5	0,4
Return on Asset (ROA)	3,3	4,0	4,0
Return on Equity (ROE)	16,5	18,0	18,8
Net Interest Margin (NIM)	5,7	6,2	6,1
Rasio Efisiensi (BOPO)	63,5	59,1	58,2
Loan to Deposit Ratio (LDR)	65,8	80,5	81,6
Liquidity Coverage Ratio (LCR)	379,2	276,3	278,2

Di sisi lain, portofolio kredit BCA tercatat Rp574,6 triliun menurun 2,1% YoY. Nilai portofolio kredit mencapai 98,4% dari target yang ditetapkan yaitu Rp583,9 triliun. Penopang utama kredit masih berasal dari kredit korporasi yang tumbuh 7,6% menjadi Rp256,6 triliun. Namun demikian, kredit komersial dan usaha kecil menengah (UKM) turun 7,6% menjadi Rp197,9 triliun. Kredit Perumahan Rakyat (KPR) turun 4,3% menjadi Rp78,6 triliun. Kredit Kendaraan Bermotor (KKB) turun 22,2% menjadi Rp28,4 triliun.

Penjelasan terkait portofolio kredit secara keseluruhan yang dibagi berdasarkan sektor usaha, dan segmen (korporasi, komersial dan UKM, dan konsumen) dapat dilihat secara lengkap pada Laporan Tahunan 2020 [FN-CB-410a.1] [FN-CB-000.B]

Menghadapi kondisi tahun 2020, BCA tetap menunjukkan respons positif terhadap lingkungan bisnis yang dinamis terkait isu global, isu keberlanjutan, termasuk isu lingkungan dan sosial. Kami menjaga posisi permodalan dengan likuiditas yang sehat untuk tetap bertahan di tengah kondisi pandemi.

Pengungkapan Keuangan terkait Perubahan Iklim [102-11]

Sebagai penyedia jasa keuangan, perubahan iklim menghadirkan risiko dan peluang untuk BCA. Kami mengacu pada standar internasional dan pedoman Task Force on Climate-related Financial Disclosures (TCFD) untuk menganalisis dan melaksanakan berbagai kegiatan sebagai bentuk tanggung jawab untuk ikut serta mengurangi pemanasan global dan menjaga keberlangsungan usaha kami dari dampak negatif akibat perubahan iklim.

“
BCA telah menyesuaikan kebijakan pemberian kredit, terutama pada pembiayaan berwawasan lingkungan, sosial dan tata kelola (LST). Persyaratan kredit di BCA memuat checklist terkait aspek LST sebagai salah satu implementasi tata kelola pada Keuangan Berkelanjutan yang dicantumkan pada Surat Persetujuan Pemberian Kredit (SPPK).
”

Implikasi Keuangan Akibat Perubahan Iklim [201-2]

Perubahan iklim yang terjadi saat ini berpengaruh pada dinamika pergantian musim hingga curah hujan tinggi dan suhu yang meningkat drastis. Cuaca yang cukup ekstrem di awal tahun 2020, sempat menyebabkan banjir yang melanda Indonesia dan berdampak pada penutupan beberapa kantor cabang BCA. Penutupan ini mengganggu operasional perbankan, walaupun sebagian besar dapat teratasi melalui *digital banking*. Akibat banjir ini, ada 25 kantor cabang utama BCA di Jabodetabek tutup selama 1 hari. Di samping itu, banjir juga mengakibatkan kerusakan pada sejumlah ATM BCA dan mengakibatkan kerugian potensial sekitar Rp5,2 miliar.

Dampak negatif perubahan iklim juga berpengaruh pada debitur yang melakukan usaha di perkebunan cengkeh. Mereka mengalami gangguan kegiatan operasional akibat curah hujan yang tinggi dan akibat serangan hama dari adanya perubahan suhu yang terjadi di Dompu, Nusa Tenggara. Akibatnya, terdapat potensi kerugian karena gagal panen, yang dapat berakibat pula pada terhambatnya pembayaran kredit atas pinjaman usaha yang diterimanya dari BCA.

NILAI EKONOMI DIHASILKAN DAN DISTRIBUSIKAN

Nilai ekonomi yang kami hasilkan berasal dari pendapatan bunga, pendapatan operasional lainnya dan penghasilan komprehensif lainnya. Jumlah nilai ekonomi yang dihasilkan di tahun 2020, senilai Rp90,3 triliun, meningkat 3,1% dari tahun lalu. Sementara itu, kami mendistribusikan nilai ekonomi untuk keperluan biaya operasional dan pemangku kepentingan, seperti pembayaran pajak kepada pemerintah, pembayaran remunerasi pekerja, serta menjalankan kegiatan tanggung jawab sosial dan lingkungan. [201-1]

Selama tahun berjalan, sumber dana yang kami gunakan berasal dari aktiva dan pasiva BCA, dan kami tidak menerima bantuan finansial dalam bentuk apapun dari pemerintah. Namun demikian, khusus di situasi pandemi, BCA mendukung kebijakan pemerintah dan memanfaatkan fasilitas dari pemerintah untuk membantu debiturnya. BCA ikut dalam program penjaminan kredit untuk debitur yang usahanya terdampak COVID-19. Di samping itu, BCA juga telah banyak membantu debitur lainnya yang terdampak COVID-19, melalui restrukturisasi kredit dan subsidi bunga. [201-4]



Nilai Ekonomi Dihadarkan dan Didistribusikan (Juta Rupiah) [201-1]

Uraian

2020

2019

2018

Nilai Ekonomi Dihadarkan

Pendapatan Bunga dan Syariah - Bersih	65.403.161	63.837.795	56.766.800
Pendapatan Operasional Lainnya	21.004.028	21.145.101	17.743.675
Penghasilan Komprehensif Lain	3.889.342	2.568.287	910.375
Jumlah Nilai Ekonomi Langsung yang Diterima	90.296.531	87.551.183	75.420.850

Nilai Ekonomi Didistribusikan

Beban Bunga dan Syariah	11.241.891	13.360.347	11.476.255
Beban Operasional Lainnya (Biaya Tenaga Kerja dan Biaya Umum & Administrasi)	29.968.715	30.742.208	27.651.554
Beban Penyisihan Kerugian Penurunan Nilai Aset	11.628.076	4.591.343	2.676.602
Pembayaran Dividen	13.634.221	8.752.529	6.410.302
Pembayaran kepada Pemerintah	6.421.398	7.719.024	6.854.404
Pengeluaran untuk Masyarakat (bakti lingkungan)	575	685	1.118
Total Nilai Ekonomi Didistribusikan	72.894.876	65.166.136	55.070.235
Jumlah	17.401.655	22.385.047	20.350.615

PORTOFOLIO KEUANGAN BERKELANJUTAN

Rp127,0 triliun
Total penyaluran kredit KKUB 2020

1,5% YoY
Kenaikan penyaluran
kredit KKUB



Komposisi Outstanding Portofolio Kredit KKUB berdasarkan Segmen Usaha [FS6]

Uraian	2020		2019*		2018*	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Portofolio kredit KKUB non UMKM	49.831	39,2	43.715	34,9	38.829	35,3
- Korporasi	48.810	38,4	42.649	34,1	37.474	34,1
- Komersial	1.020	0,8	1.066	0,8	1.355	1,2
Portofolio kredit KKUB UMKM	77.174	60,8	81.429	65,1	71.118	64,7
Total Portofolio KKUB	127.005	100,0	125.144	100,0	109.947	100,0

*) Data per 31 Desember 2018 dan 2019 disajikan kembali untuk menyesuaikan dengan hasil identifikasi pembiayaan KKUB per 31 Desember 2020.
Persentase portofolio bisnis berdasarkan wilayah, ukuran, dan sektor secara lengkap dapat dilihat pada Laporan Tahunan BCA tahun 2020.

Portofolio kredit KKUB per akhir 2020, sebesar Rp127,0 triliun yang terdiri atas KKUB Non UMKM 39,2%, sedangkan UMKM sebesar 60,8%. Portofolio kredit KKUB ini meningkat 1,5% YoY, lebih rendah dari target awal yaitu rata-rata 7%. Sementara itu, pembiayaan KKUB per akhir tahun 2020 tercatat 22,1% dari total pembiayaan di tahun yang sama. Pembiayaan terdiri dari kredit KKUB Non UMKM sebesar Rp49,8 triliun dan UMKM sebesar Rp77,2 triliun.

Penyaluran pembiayaan KKUB pada sektor korporasi per Desember 2020, sebesar Rp48,8 triliun atau 19,0% dari total kredit korporasi. Jumlah tersebut naik 14,4% dari pembiayaan tahun lalu. Jumlah debitur KKUB sektor korporasi sebanyak 11,2% dari total debitur korporasi. [FS10]

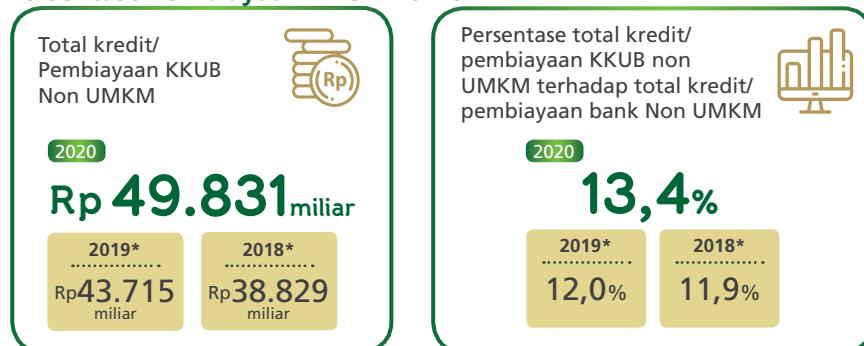
Target dan Kinerja Pembiayaan pada Penerapan Keuangan Berkelanjutan

Uraian	Satuan	2020	2019*	2018*
Jumlah produk yang memenuhi kategori kegiatan usaha berkelanjutan				
1. Penghimpunan dana	Jumlah Produk	-	-	-
2. Penyaluran dana**	Jumlah Produk	1	1	1
Total asset produktif kegiatan usaha berkelanjutan				
3. Total Kredit/Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (Rp)	Rp miliar	127.005	125.144	109.947
4. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (Rp)	Rp miliar	447.585	461.796	428.152
Total Kredit/Pembiayaan Bank		Rp miliar	574.590	586.940
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/pembiayaan bank (%)	%	22,1	21,3	20,4

* Portofolio pembiayaan KKUB per 31 Desember 2018 dan 2019 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2020.

** Produk yang digunakan untuk penyaluran dana KKUB diintegrasikan dengan produk kredit yang sudah ada di BCA.

Percentase Pembiayaan KKUB Non UMKM



*) Portofolio KKUB Non UMKM 31 Desember 2018 dan 2019 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio per 31 Desember 2020.

- Penyaluran kredit berkelanjutan untuk energi terbarukan.

- Penyaluran kredit berkelanjutan untuk transportasi ramah lingkungan.

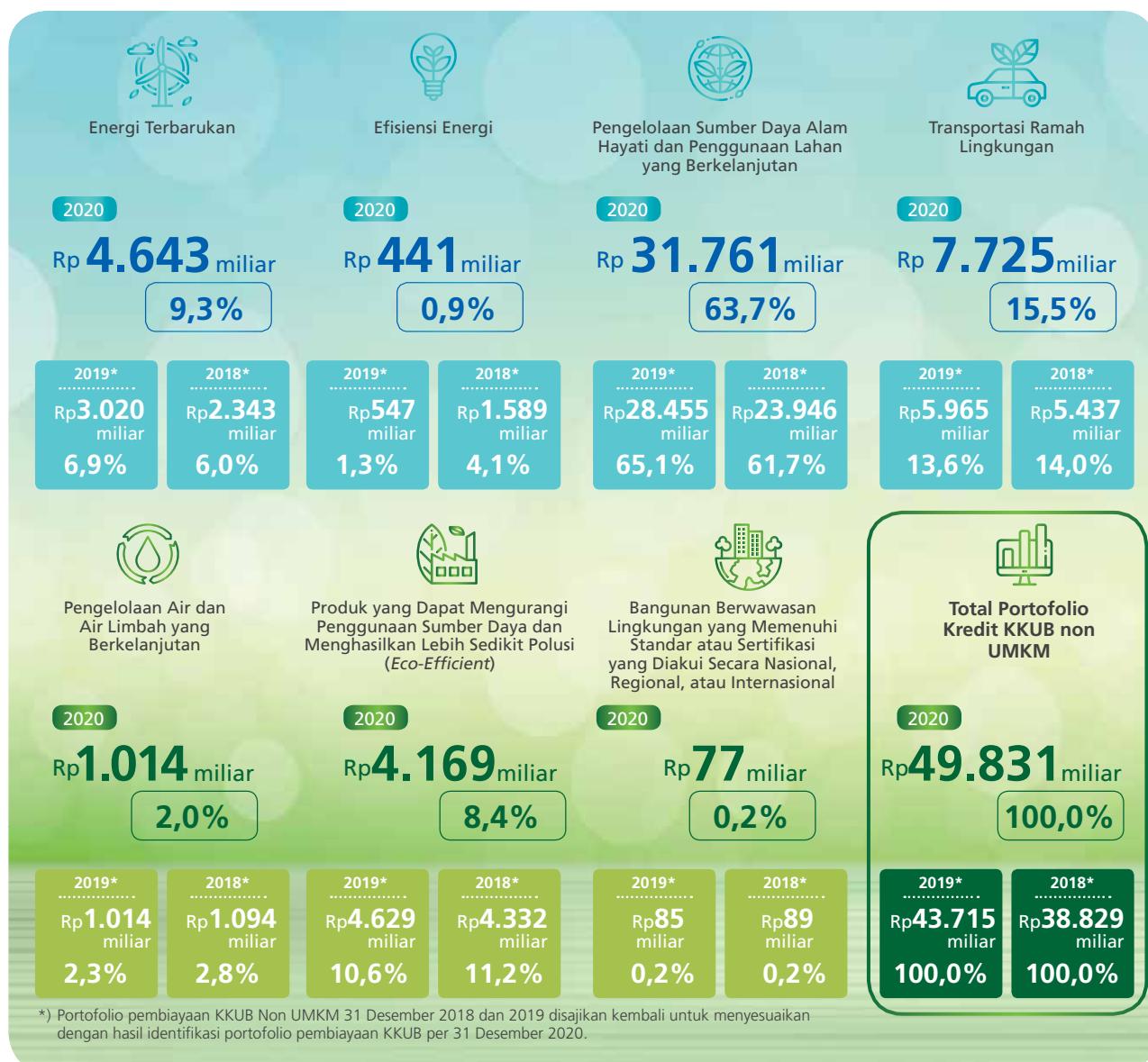


“

Sektor pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan masih mendominasi porsi pembiayaan KKUB Non UMKM. Penyaluran kredit ke sektor ini mencapai Rp31,8 triliun. Mayoritas jenis usaha yang dibiayai adalah perusahaan kelapa sawit yang berwawasan lingkungan.

”

Portofolio Kredit KKUB Non UMKM berdasarkan Sektor Usaha [FS6,FS8]



PENGELOLAAN PORTOFOLIO HIJAU [FS2, FS3]

Pengelolaan portofolio hijau berkaitan dengan syarat pembiayaan pada sektor usaha yang berwawasan LST. BCA mengelola risiko LST dengan mengacu pada Surat Keputusan No. 169/SK/DIR/2020 tanggal 23 Oktober 2020.

BCA memahami bahwa lingkungan hidup perlu untuk dijaga. Setiap kerusakan lingkungan dapat berdampak negatif pada kondisi ekonomi dan sosial yang mempengaruhi kegiatan usaha dan dalam jangka panjang akan berpengaruh signifikan pada kualitas hidup manusia. Dampak kerusakan lingkungan yang terjadi, misalnya perubahan iklim yang ekstrem, dan degradasi lingkungan yang berpengaruh terhadap pertanian. BCA memahami pencemaran air, tanah, dan udara serta ekosistem laut berdampak pada ekonomi dan aspek sosial kehidupan masyarakat, seperti pencemaran sungai yang mengganggu sumber air bersih masyarakat dan polusi udara yang dapat meningkatkan risiko penyakit pernapasan. Oleh sebab itu, BCA mendorong debitur untuk memperhatikan kegiatan usahanya dengan melestarikan lingkungan dan bersama-sama mengurangi risiko dampak negatifnya. BCA telah mendukung debitur-debitur sehingga tidak mengakibatkan hilangnya keanekaragaman hayati, penebangan hutan, banjir, krisis air, kekeringan, pencemaran, pelanggaran hak asasi manusia, dan hak hak pekerja yang sejalan dengan prinsip dasar International Labour Organization (ILO).

Dalam kebijakan pembiayaan, BCA juga meminta nasabah korporasi, yang memiliki risiko tinggi terhadap lingkungan, dan menghindari pembukaan lahan tidak bertanggung jawab, penebangan liar, dan upaya deforestasi lainnya, maka debitur diminta untuk melengkapi dokumen AMDAL, memantau dan memonitor perolehan sertifikasi terkait lingkungan seperti *Indonesian Sustainable Palm Oil* (ISPO), *Roundtable on Sustainable Palm Oil* (RSPO) untuk perusahaan kelapa sawit, *Forest Stewardship Council* (FSC) dan, *Programme for the Endorsement of Forest Certification* (PEFC) untuk perusahaan pengolahan kayu atau hutan, *International Sustainability and Carbon Certification* (ISCC), atau UTZ *Certification* untuk produk kopi dan, kakao; BONSUCRO *Certification* untuk produk gula; dan sertifikat *Green Building* untuk sektor bangunan, serta Peringkat PROPER untuk semua industri yang wajib mengikuti evaluasi kinerja lingkungan.

Pembiayaan pada Perusahaan Industri Kelapa Sawit yang Memperoleh Sertifikasi [FS10, FS11]

Status Sertifikasi ISPO & RSPO	2020		2019		2018	
	Jumlah Perusahaan	Oustanding (Rp miliar)	Jumlah Perusahaan	Oustanding (Rp miliar)	Jumlah Perusahaan	Oustanding (Rp miliar)
Tersertifikasi	48	18.761	46	19.680	45	16.044

Catatan: Seluruh perusahaan yang memperoleh sertifikasi merupakan debitur korporasi, yaitu berjumlah 48 perusahaan atau sekitar 36% dari total debitur korporasi yang bergerak di sektor perkebunan kelapa sawit dan industri minyak kelapa sawit.

Perusahaan kelapa sawit
bersertifikat
ISPO: 36 Perusahaan
RSPO: 20 Perusahaan

Perusahaan pengolahan kopi/
cokelat bersertifikat
UTZ: 2 Perusahaan

Perusahaan pengolahan kayu/
hutan bersertifikat
FSC: 6 Perusahaan
PEFC: 5 Perusahaan

PEMBIAYAAN PROYEK INFRASTRUKTUR BERKELANJUTAN [203-1, 203-2]





BCA memberikan kontribusi dalam mendukung pembangunan di Indonesia melalui pembiayaan di sektor infrastruktur seperti jalan tol, kelistrikan, kereta api, menara telekomunikasi, bandara dan pelabuhan, serta air minum dan sanitasi. Penyaluran kredit untuk pembangunan infrastruktur di tahun 2020 meningkat sebesar 9,0% dibandingkan tahun 2019. Peningkatan pembiayaan ini dipengaruhi oleh peningkatan pembiayaan pada infrastruktur jalan tol, bandara, dan kereta api.

Pembiayaan Infrastruktur (termasuk *non-cash loan*) (Rp miliar)

Sektor	2020	%	2019	%	2018	%
- Jalan Tol	17.293	38,0	12.946	31,0	10.341	32,1
- Kelistrikan	14.498	31,9	19.155	45,9	15.376	47,7
- Kereta Api	3.353	7,4	2.080	5,0	2.320	7,2
- Menara Telekomunikasi	6.408	14,1	4.593	11,0	2.107	6,5
- Bandara dan Pelabuhan	2.904	6,4	1.946	4,7	1.000	3,1
- Air Minum dan Sanitasi	1.014	2,2	1.014	2,4	1.093	3,4
Portofolio Pembiayaan Infrastruktur (termasuk <i>non-cash loan</i>)	45.470	100,0	41.734	100,0	32.237	100,0

Total penyaluran kredit infrastruktur 2020
Rp45,5 triliun

Total Portofolio Pembiayaan Infrastruktur
Berkelanjutan
Rp10,4 triliun

Kenaikan penyaluran kredit infrastruktur
9,0% YoY

Kenaikan Portofolio Pembiayaan Infrastruktur
Berkelanjutan
23,6% YoY



“

BCA menerapkan prinsip pembiayaan berkelanjutan (*sustainable finance*) yang mengintegrasikan aspek LST dalam penyaluran kredit di sektor infrastruktur. Per akhir 2020, portofolio pembiayaan berkelanjutan untuk proyek infrastruktur mencapai 22,9% dari total kredit infrastruktur, meningkat 2,7% dibandingkan tahun 2019.

”

Pembiayaan Infrastruktur Berkelanjutan (Rp miliar) [FS6]

Uraian	2020	2019*	2018*
Jalan Tol	2.915	2.945	2.975
Kelistrikan	1.690	1.457	1.663
Kereta Api	1.955	1.096	1.462
Bandara dan Pelabuhan Eksekutif	2.855	1.923	1.000
Air & Sanitasi	1.014	1.014	1.093
Total	10.430	8.436	8.194

*) Data per 31 Desember 2018 dan 2019 disajikan kembali untuk menyesuaikan dengan hasil identifikasi pembiayaan KKUB per 31 Desember 2020.

Akselerasi infrastruktur di Indonesia juga mencakup proyek pembangunan pembangkit listrik untuk mendukung pemerintah dalam proyek listrik 35.000 MW. Kami telah mengidentifikasi pembiayaan untuk proyek kelistrikan yang berwawasan LST. BCA membiayai proyek seperti pembangkit listrik bertenaga mini hidro, biomassa, dan biogas yang tersebar di beberapa pulau di Indonesia.

Portofolio Pembiayaan Sektor Kelistrikan Berwawasan LST berdasarkan Wilayah (Rp miliar) [FS6]

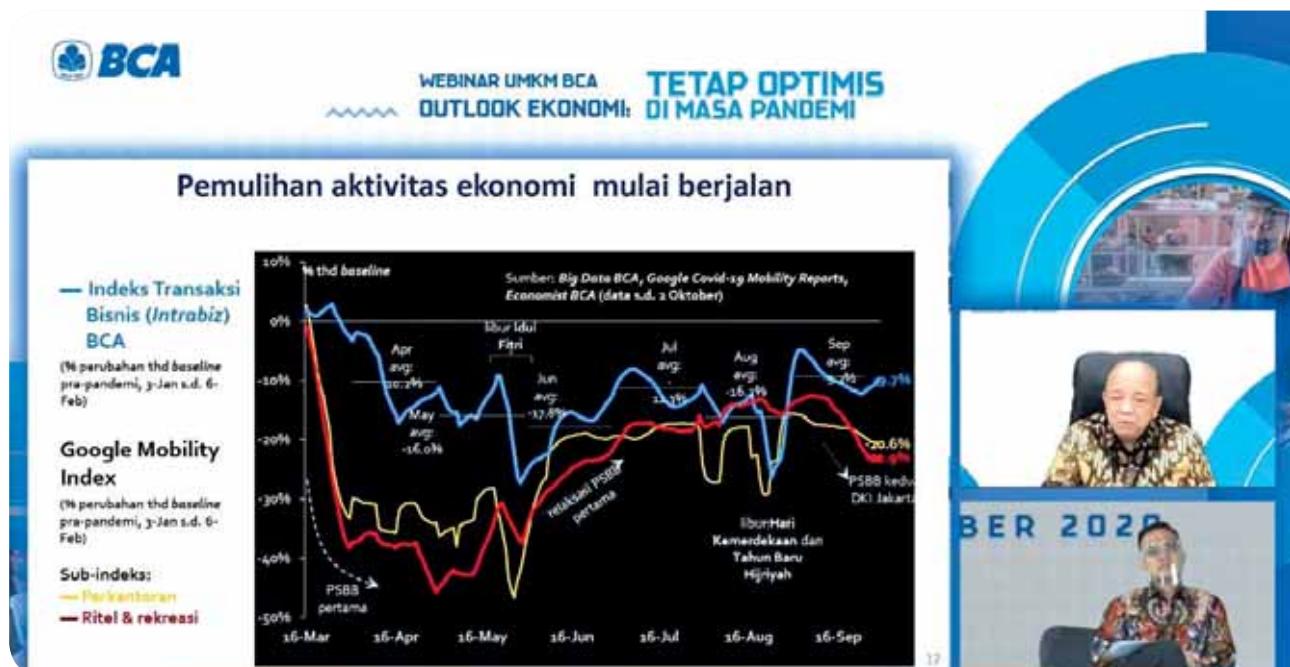
Uraian	2020	2019	2018
Sumatera	1.103	779	944
Jawa	353	251	238
Nusa Tenggara	49	50	47
Sulawesi	54	202	227
Kalimantan	131	175	206
Total	1.690	1.457	1.663

MENDUKUNG USAHA MIKRO, KECIL, DAN MENENGAH (UMKM)

“
Sebagai salah satu bentuk kontribusi BCA dalam membangun ekonomi Indonesia, pada tahun 2020 penyaluran kredit BCA ke sektor UMKM telah mencapai Rp77,2 triliun atau sebesar 13,4% dari total kredit.
”

Mendukung UMKM di Masa Pandemi [203-2] [FN-CB-240a.1]

Kredit UMKM yang disalurkan sepanjang tahun 2020 mencapai Rp77,2 triliun, atau berkontraksi sebesar Rp4,3 triliun dari tahun lalu. Salah satu penyebab kontraksi adalah pandemi COVID-19 yang sangat mempengaruhi sektor ekonomi dan permintaan yang melemah sehingga debitur cenderung menjaga persediaan barang dan piutang pada level yang lebih sehat, serta melakukan efisiensi dalam menjalankan usahanya dengan menurunkan usage fasilitas kredit atau mengurangi/melunasi sebagian fasilitas kreditnya.





“

Sampai dengan akhir tahun 2020, BCA telah memberikan restrukturisasi kredit sebesar Rp18,5 triliun atau sekitar 23,9% kepada 10.830 debitur UMKM.

”



● Pemberdayaan wanita melalui UMKM.

*Foto diambil sebelum masa pandemi

Pricing yang Kompetitif kepada Pelaku UMKM

Di masa pandemi ini, sebagai bentuk dukungan kepada pelaku UMKM, BCA juga memberikan suku bunga yang kompetitif kepada pelaku UMKM melalui beberapa program khusus seperti program untuk pengolahan kredit di Sentra UMKM, Area Perdagangan, dan KI Gudang. Dengan adanya *pricing* yang kompetitif ini diharapkan dapat membantu pelaku UMKM dalam menjalankan usahanya.



Pembukaan 2 Sentra UMKM

Dalam rangka memperluas jaringan, maka BCA kembali membuka tambahan 2 Sentra UMKM di wilayah Semarang dan Malang dimana sebelumnya BCA memiliki jaringan Sentralisasi UMKM di Jabodetabek, Surabaya, Bandung, dan Medan.



Sentra UMKM merupakan unit pemrosesan kredit di Kanwil dan bertujuan untuk mendukung pertumbuhan kredit UMKM yang berkualitas di Cabang dan Wilayah. Dengan adanya Sentra UMKM diharapkan dapat mempercepat proses pengolahan kredit UMKM.

Pembiayaan Kios Pasar Tradisional

Pada tahun ini BCA masih bekerja sama dengan perusahaan pengembang Pasar Tradisional untuk memberikan kredit investasi berupa pembelian kios atas program revitalisasi pasar Tigaraksa di Balaraja Banten. Program ini bertujuan untuk modernisasi pasar tradisional. *Oustanding* penyaluran revitalisasi pasar per Desember 2020 telah mencapai Rp13,6 miliar. Saat ini Pasar Tigaraksa telah ditempati 166 pedagang dan telah menerapkan sistem pengelolaan sampah yang modern sehingga tampilan pasar menjadi bersih rapih dan teratur.



Program Kemitraan dengan Perusahaan *Principal*

BCA melakukan program kerja sama dengan beberapa perusahaan *principal* yang bertindak sebagai *anchor* bagi debitur petani maupun peternak yang lebih kecil. Kerja sama yang dilaksanakan hingga akhir Desember 2020, antara lain:

1. Kerja sama dengan Bank Perkreditan Rakyat (BPR) daerah untuk penyaluran KUR ke peternak sapi di Kecamatan Ngajum, Kabupaten Malang, dengan *plafond* Rp20,0 miliar, *outstanding* Rp8,0 miliar, dengan debitur UMKM 16 peternak sapi.
2. Kerja sama dengan perusahaan *anchor* untuk penyaluran KUR bagi UMKM petani jahe, dengan *plafond* Rp15,0 miliar, *outstanding* Rp12,1 miliar;
3. Kerja sama dengan perusahaan *anchor* untuk penyaluran KUR bagi UMKM petani tembakau dengan *plafond* Rp20,0 miliar dan *outstanding* Rp11,5 miliar.



Penyaluran Pinjaman Melalui Pola *Direct, Channeling*, atau *Joint-Financing*



- Pembiayaan UMKM ke 46 Koperasi/Kelompok Tani Plasma Sawit dengan total *outstanding* per Desember 2020 sebesar Rp598,6 miliar.
- Pembiayaan melalui *fintech* KlikACC kepada 420 debitur dengan *outstanding* sebesar Rp30,3 miliar.
- Pembiayaan melalui Koperasi Nusantara kepada 3.765 pensiunan Pegawai Negeri Sipil dengan nilai Rp82,0 miliar.
- Program pembiayaan melalui *fintech* Modalku dengan nilai Rp13,6 miliar.



Samsul Bahri

Petani Tembakau di Magelang

Pelayanan BCA bagus dan cepat dalam memberikan kredit, hanya membutuhkan waktu 5 hari, serta simpel. Untuk permodalan tanam tembakau sangat membantu petani yang rata-rata kekurangan modal. Semoga jangka waktu pinjaman dapat diperpanjang.



Pola kerja sama *channeling* juga dijalankan melalui penyaluran Kredit Usaha Rakyat (KUR) dengan Bank Perkreditan Rakyat (BPR) Karya Perdana Sejahtera (KPS). Kerja sama dengan pola *channeling* bersama BPR KPS ini bertujuan untuk membantu usaha masyarakat di daerah Gunung Kawi, Malang, yaitu usaha pembesaran sapi melalui PT Santosa Agrindo (PT Santori) yang merupakan mitra UMKM peternak sapi. PT Santori akan melakukan alih teknologi ke peternak sekaligus berperan sebagai *ofttaker* yang menyalurkan plafon KUR sebesar Rp20 miliar.



Kredit Usaha Rakyat (KUR) [FS7, FS8] [FN-CB-240a.1]

Sebagai wujud komitmen dalam mendukung keuangan berkelanjutan, BCA menyalurkan KUR dan pembiayaan yang berorientasi pada LST. BCA menyalurkan pembiayaan untuk usaha produktif, mulai dari korporasi, komersial, hingga UMKM. Selain itu BCA juga berfokus kepada usaha yang dapat mendorong peningkatan aktivitas dan kreativitas di daerah yang tertinggal (*unbankable*). Beberapa jenis usaha produktif tersebut, antara lain kerajinan tangan, produk olahan hasil bumi, peternakan hingga pembibitan. Penyaluran KUR dilakukan dengan prinsip kesetaraan, tanpa membedakan latar belakang. BCA juga memberikan pendampingan dan pembelajaran atas produk dan/atau jasa keuangan untuk membantu usaha mereka.

Rp132,7 miliar

Total Penyaluran KUR tahun 2020

5,6% YoY

Kenaikan penyaluran KUR

Penyaluran KUR tahun 2020 [FN-CB-240a.1]

Jenis KUR	Jumlah Debitur	Pembiayaan Maksimal (Rp miliar)	Komposisi %
Mikro	446	16,1	12,1
Ritel	660	116,6	87,9
Jumlah	1.106	132,7	100,0

Portofolio penyaluran KUR hingga akhir Desember 2020 sebesar Rp132,7 miliar, dengan 1.106 jumlah debitur. Angka ini meningkat 5,6% dibandingkan tahun 2019. Strategi penyaluran KUR dilakukan melalui cabang BCA yang tersebar di seluruh Indonesia. Selain itu, BCA juga melakukan kerja sama dengan skema *ofttaker* dan *channeling*. Penyaluran KUR pada tahun ini didominasi oleh sektor usaha produksi. Selama tahun 2020, nilai NPL KUR BCA adalah sebesar 2,7%, nilai ini masih di bawah target 3%. [FN-CB-240a.2]



Tasrip
Petani Jahe

“Dengan adanya program KUR petani jahe saya sangat terbantu. Awalnya, saya mengalami kendala dalam permodalan, namun sekarang lebih mudah dan proses pinjaman sangat cepat. Sekarang saya dapat menanam jahe tepat pada musimnya tanpa kendala dengan modal.”

KUR untuk Petani Jahe Emprit [FS5, FS8]

Pertanian jahe emprit di Tegal dan Jepara secara tidak langsung turut mendukung perekonomian masyarakat setempat dan berdampak positif pada aspek sosial dan lingkungan. Dari aspek sosial, terdapat sekitar 50 pekerja wanita yang menerima manfaat secara langsung ataupun tidak langsung, sehingga mereka dapat membantu keluarganya. Dari sisi lingkungan, petani jahe emprit menggunakan pupuk organik dari kotoran sapi.



Di tahun 2020, BCA bersama PT Azma Agro Nusantara telah menyalurkan kredit kepada 287 petani jahe di Tegal dan Jepara, dengan nilai pembiayaan sebesar Rp22,9 miliar dan jangka waktu 10 bulan. Melalui kesinambungan kredit ini, diharapkan petani tetap dapat berproduksi di masa pandemi. Dari pembiayaan yang diberikan, petani dapat melakukan pembibitan hingga panen 3 kali dengan hasil sekitar 15 ton.

Di tahun 2020, pendampingan yang diberikan kepada petani jahe emprit terkendala karena adanya pandemi COVID-19. Namun demikian, kami tetap memberikan keterampilan, pengetahuan dan wawasan seputar pertanian jahe emprit melalui pelatihan daring yang meliputi cara bercocok tanam dengan memanfaatkan lahan dan bibit jahe yang ada dan cara pembuatan pupuk organik. Petani jahe emprit terbantu dengan pembiayaan KUR, karena diterapkannya sistem pembayaran angsuran bayar setelah panen (yarnen).

Pemberdayaan Wanita melalui UMKM [FS5, FS8]

Sejak tahun 2017, BCA menyalurkan pembiayaan usaha super mikro melalui Program Modal Ventura "Dana Mandiri Sejahtera" khusus untuk para ibu di Jawa Tengah, Jawa Barat, dan Banten. Sistem pengawasan atas tanggung jawab kredit dilakukan oleh sesama ibu dalam komunitas. Program ini telah tiga kali mengalami perpanjangan dengan kualitas kredit yang lancar. *Plafond* yang disalurkan setiap tahunnya sebesar Rp10 miliar dengan jumlah debitur tercatat sebanyak 3.654 wanita.

RANTAI PASOKAN DAN PRAKTIK PENGADAAN [102-9]

Kelancaran operasional seluruh kantor cabang BCA dan unit kerja kantor pusat didukung oleh rantai pasokan dan praktik pengadaan yang andal. Jenis vendor atau mitra kerja yang bekerja sama dalam mendukung kelancaran pengadaan barang dan jasa di BCA antara lain Kantor Akuntan Publik, vendor pengembang IT, pemasok pengadaan barang, jasa, & transportasi, kontraktor *maintenance* dan perbaikan gedung/kantor cabang, serta penyedia alat-alat elektronik. Dalam rantai pasokan, kami melibatkan berbagai pihak termasuk pihak lokal.

Dalam praktik pengadaan, BCA menerapkan kebijakan seleksi pemasok atau vendor, termasuk strategi dan proses pengadaannya, kebijakan kompetensi, larangan adanya tindakan diskriminasi terhadap pemasok, serta kepatuhan terhadap kode etik. Melalui aplikasi *Enterprise Backoffice Integration* (EBI), seluruh sistem pengadaan telah terintegrasi, mulai dari proses *budgeting*, pembuatan *purchase order/kontrak*, sewa menyewa, pemeliharaan gedung, pengadaan, hingga pembayaran. Penggunaan sistem ini secara tidak langsung turut mendukung praktik bisnis ramah lingkungan, memberikan perlakuan yang setara, dan patuh pada Tata Kelola Perusahaan yang Baik, sejalan dengan konsep lingkungan, sosial, dan tata kelola (LST).



Kualitas Layanan



Sebagai salah satu bank dengan kapitalisasi pasar terbesar di Asia Tenggara, BCA secara berkesinambungan terus mengembangkan dan menyediakan solusi perbankan bagi nasabahnya. Kualitas layanan yang kami sediakan mencakup keamanan, kenyamanan, keandalan, dan kemudahan akses transaksi perbankan. Strategi BCA dalam meningkatkan kualitas layanan, di antaranya:

- Pengembangan kompetensi dan kapabilitas SDM;
- Optimasi sistem jaringan digital, layanan internet dan media sosial;
- Memperkuat *solution center*;
- Pengembangan layanan *digital banking*;
- Budaya inovasi untuk terus menciptakan teknologi baru;
- Pembentukan Unit Kerja Sentra Layanan Digital untuk operasional layanan digital.

”

Komitmen BCA untuk memberikan layanan yang setara, salah satunya diwujudkan melalui 19 ATM Wicara di tujuh kota yaitu DKI Jakarta, Bandung, Tangerang, Magelang, Yogyakarta, Cilegon, dan Malang yang berguna untuk membantu akses transaksi nasabah berkebutuhan khusus. [FS14]



”

”

BCA tetap memberikan layanan semaksimal mungkin selama pandemi COVID-19 dengan mengeluarkan beberapa kebijakan penyesuaian layanan agar nasabah dapat melakukan transaksi jarak jauh tanpa harus datang ke kantor cabang. Kebijakan tersebut tertuang dalam Surat Keputusan No. 048/SK/DIR/2020 tanggal 27 Maret 2020 perihal Perubahan Limit KeyBCA untuk Transaksi Transfer Dana di KlikBCA Individu.

”

Survei Kepuasan Nasabah [102-43]

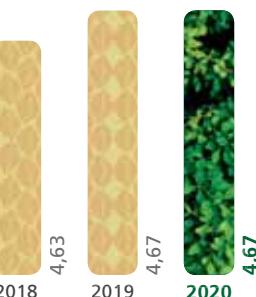
Salah satu sarana untuk mengetahui kualitas layanan perbankan dan evaluasi kinerja bank adalah melalui survei kepuasan nasabah. Survei kepuasan nasabah dilakukan setiap tahun sekali oleh pihak independen. Metode yang digunakan dalam survei kepuasan nasabah yaitu penilaian terhadap *customer engagement* dan *branch service quality* melalui telepon. Survei *customer engagement* dilakukan dengan metode Gallup International.

Indeks Kepuasan Nasabah (skala 5)

Hasil Survei Branch Service Quality (BSQ)



Hasil Survei Customer Engagement (CE)



Dampak Positif dan Negatif yang Ditimbulkan dari Produk dan/atau Jasa Keuangan Berkelanjutan

Guna menjaga kualitas layanan perbankan serta mewujudkan perbankan yang berwawasan LST, BCA melakukan evaluasi dampak positif dan negatif terhadap produk dan/atau jasa sebelum diluncurkan. Evaluasi dan penilaian juga dilakukan terhadap produk penghimpunan dan penyaluran dana.

Dari sisi produk dan/atau jasa pendanaan, BCA mengelola dan memitigasi risiko berdasarkan *risk appetite* yang telah ditetapkan, termasuk risiko terkait aspek sosial dan lingkungan hidup. Risiko dampak negatif yang berkaitan dengan jasa perbankan antara lain penempatan atau penggunaan dana dari hasil tindak pidana, misalnya perjudian, perdagangan senjata gelap, dan terorisme. Langkah BCA dalam mengelola risiko tersebut adalah dengan menerapkan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme dalam kegiatan operasional Bank sehari-hari.

Adapun dampak positif dari produk dan/jasa perbankan terlihat dari penyaluran kredit kepada debitur di sektor energi terbarukan, transportasi ramah lingkungan, dan UMKM. Dari penyaluran kredit ke sektor ramah lingkungan, secara tidak langsung BCA turut mendukung usaha-usaha yang memperhatikan kelestarian lingkungan hidup dan berkontribusi pada penanganan perubahan iklim.

Jumlah Keluhan dan Persentase Penyelesaian

Jumlah
Keluhan

2020 **1.796** ribu

2019
1.746
ribu

2018
1.501
ribu

Keluhan Diselesaikan
sesuai SLA

2020 **1.784** ribu

2019
1.735
ribu

2018
1.488
ribu

Persentase Penyelesaian

2020 **99,3%**

2019
99,4%

2018
99,1%

Produk dengan dampak positif pada aspek sosial, misalnya solusi perbankan yang dipergunakan pelaku usaha untuk memberdayakan masyarakat marginal, kelompok wanita, dan penyandang disabilitas. Dampak positif dari produk dan/atau jasa Keuangan Berkelanjutan juga dapat dirasakan nasabah melalui tersedianya ATM Wicara, dan produk-produk inklusi keuangan yang dapat dirasakan oleh masyarakat yang *unbankable*.

Namun demikian, kami juga mengidentifikasi dampak negatif produk dan/atau jasa pada aspek sosial di antaranya penyaluran kredit pada industri padat karya yang mempunyai risiko mempekerjakan tenaga kerja di bawah umur, memberikan upah di bawah upah minimum atau memiliki risiko pelanggaran hak asasi manusia. Risiko tersebut menjadi perhatian BCA dalam menyalurkan pinjaman. Kami tetap memberlakukan persyaratan kredit dengan ketat dan melakukan mitigasi risiko dengan meningkatkan pengawasan dan melakukan survei ke tempat usaha guna memastikan potensi risiko tersebut tidak terjadi.

Menangani Keluhan dan Pengaduan Nasabah

”

BCA memberikan solusi atas kendala atau keluhan nasabah dengan menyediakan sarana komunikasi layanan: contact center HaloBCA: 1500888, website www.bca.co.id, e-mail halobca@bca.co.id, Twitter @HaloBCA, video call, video banking, webchat atau Whatsapp.

”

Setiap keluhan maupun pengaduan yang masuk ke HaloBCA wajib diselesaikan sesuai *service level agreement* (SLA) dengan waktu penyelesaian yang berbeda-beda untuk setiap permasalahan. Komitmen ini merupakan upaya untuk meningkatkan layanan prima dan menjaga kinerja unggul.

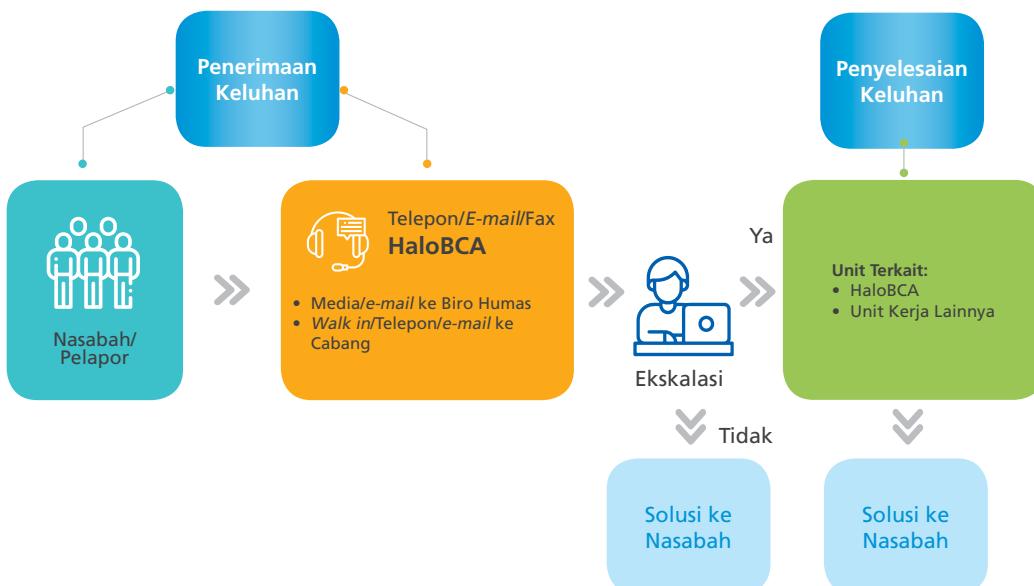


Pada tahun 2020, HaloBCA melayani 14.244.827 panggilan telepon, terdiri dari 12,61% keluhan nasabah, 61,70% permintaan, 25,67% kebutuhan nasabah atas informasi solusi perbankan BCA, dan 0,02% berupa saran. Keluhan terbanyak yang disampaikan nasabah antara lain masalah kartu tertahan di mesin ATM, uang tersangkut di ATM, rekening terdebet namun uang tidak diterima nasabah, dan kartu kredit tertolak.

Untuk mengurangi jumlah keluhan, BCA aktif mengembangkan program dan sarana edukasi terkait produk dan layanan perbankan. Sarana edukasi tersedia di berbagai media sosial resmi BCA. Diharapkan nasabah akan lebih memahami solusi perbankan BCA dan waspada terhadap modus penipuan/kejahatan perbankan terkini beserta tips keamanan bertransaksi.

Tata cara pengaduan nasabah dan penyelesaian sengketa yang diterapkan BCA telah sesuai ketentuan Bank Indonesia tentang pengaduan nasabah dan mediasi perbankan, serta Surat Edaran OJK No. 17/SEOJK.07/2018 tanggal 6 Desember 2018. Edukasi tata cara pengaduan dilakukan melalui telepon, e-mail, surat, ataupun pesan singkat (SMS).

Mekanisme Pengaduan dan Penyelesaian Keluhan Nasabah



Dalam hal nasabah tidak puas dengan penyelesaian yang diberikan HaloBCA, nasabah diberi kesempatan untuk melakukan mediasi ke Bank Indonesia, dan HaloBCA bersama unit terkait akan membantu proses mediasi tersebut agar mendapatkan *win-win solution* untuk kedua belah pihak.

Sehubungan dengan kewajiban Bank untuk menyampaikan Laporan Penanganan dan Penyelesaian Pengaduan Nasabah kepada Regulator Bank Indonesia dan Otoritas Jasa Keuangan, Cabang BCA wajib membuat rekap pengaduan nasabah yang dilayani, diproses dan diselesaikan oleh Cabang sendiri (KCU beserta KCP-nya). Pengaduan nasabah yang dimasukkan dalam rekap laporan merupakan pengaduan yang menimbulkan potensi kerugian finansial nasabah. Pengaduan nasabah yang direkap Cabang bukan merupakan pengaduan yang diproses dan diselesaikan oleh Unit Kerja Kantor Pusat (UKKP) agar tidak menjadi *overlapping* dengan rekap yang disampaikan oleh UKKP. HaloBCA bertugas merekap laporan yang

direkap oleh Cabang BCA seluruh Indonesia dan UKKP, yang menyelesaikan pengaduan nasabah, dan selanjutnya menyampaikan laporan sebagai satu kesatuan laporan kepada Regulator sesuai dengan tengat waktu dan cara yang telah ditentukan oleh Regulator. Ada 3 (tiga) jenis laporan pengaduan nasabah, yakni:

- Laporan Penanganan dan Penyelesaian Pengaduan Nasabah (LKPBU BI)
- Laporan Pelayanan dan Penyelesaian Pengaduan Nasabah (OJK)
- Laporan Penanganan Pengaduan Nasabah Terkait Penyetoran dan/atau Penarikan Uang (BI).

Batas waktu penyampaian ketiga laporan dari Cabang disampaikan dalam memo permohonan data laporan oleh Biro Pendukung Sentra Layanan Digital.

Untuk menyajikan informasi yang akurat dan aktual, HaloBCA menggunakan Halo Info sebagai sumber informasi, yang berisi informasi produk dan program BCA.

Pengembangan Teknologi dan Digitalisasi

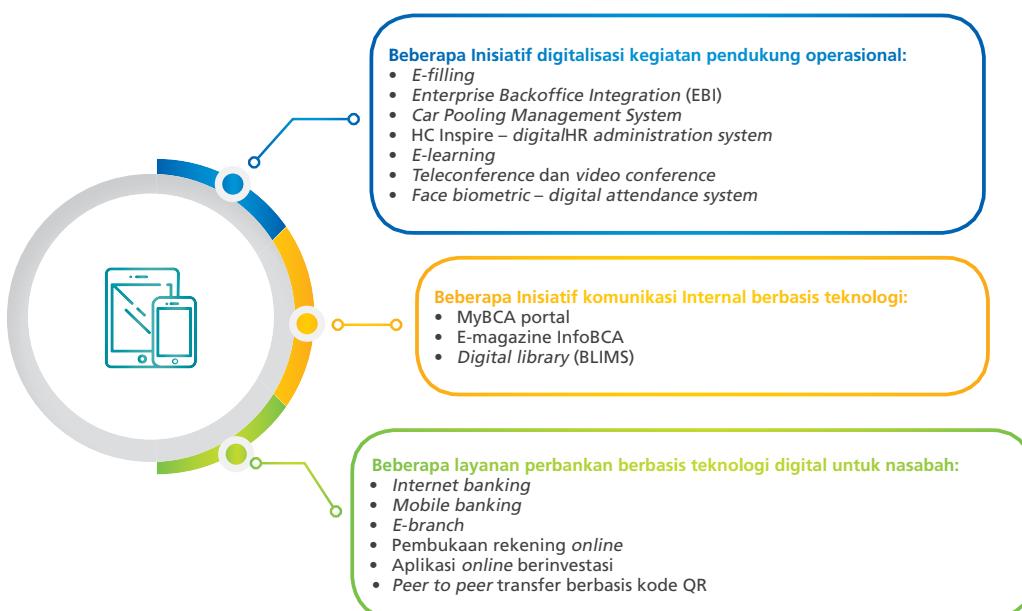
“
Penggunaan teknologi informasi menjadi suatu key success factor dari sebuah perbankan, terutama di tengah situasi pandemi COVID-19. BCA memanfaatkan kecanggihan teknologi secara maksimal, salah satunya dengan mempercepat adopsi pembayaran digital dan non-tunai.

Inovasi Pengembangan Teknologi Informasi

Aplikasi teknologi informasi menjadi salah satu faktor keberhasilan BCA dalam menyediakan layanan dan produk perbankan yang berkualitas, meningkatkan *customer experience*, dan mendorong produktivitas internal. Teknologi informasi BCA mendayagunakan teknologi secara efektif dan efisien untuk menghasilkan produk dan layanan perbankan yang berkualitas, andal dan aman selaras dengan tujuan Bank disertai dengan pelaksanaan proses manajemen risiko teknologi informasi yang kuat dan komprehensif.

Beberapa inovasi yang diterapkan sepanjang tahun 2020, antara lain:

- *Predictive analytics* dengan *machine learning* berbasis *big data*;
- *Event driven/stream processing* dan *in-memory data processing* untuk peningkatan *performance* dan *availability* layanan aplikasi;
- *Infrastructure modernization* untuk meningkatkan infrastruktur sistem *mainframe* dan *network security* agar keamanan jaringan terjaga;
- Penerapan *partial release to production* untuk memastikan keandalan aplikasi yang digunakan nasabah;
- Penerapan konsep *citizen developer* dengan menggunakan *platform low code*;
- Pengembangan *platform* untuk pihak ketiga (notaris, developer, dan asuransi) dalam proses *Loan Digitalization*;
- Pengembangan *Open Banking* berbasis API untuk mendukung pengembangan ekosistem digital;
- Pengembangan *Future Branch* untuk simplifikasi dan digitalisasi pelayanan transaksi di cabang;
- Pengembangan *Campaign Management Platform* untuk memberikan produk atau layanan yang tepat sesuai kebutuhan nasabah;
- Pengembangan *Point of Sale (POS)* berbasis android untuk mendukung pembayaran di merchant;
- Implementasi *New General Ledger* ke teknologi baru yang lebih *cost efficient*.





Optimasi E-channel dan Digital Banking

Solusi layanan *digital banking* tidak hanya meningkatkan kenyamanan dan kemudahan nasabah, namun juga secara tidak langsung mendukung implementasi Keuangan Berkelanjutan, khususnya upaya pelestarian lingkungan, seperti penghematan energi, pengurangan penggunaan kertas, dan penurunan emisi karbon.

Di akhir Desember 2020, BCA telah menghemat 18,1 ton kertas di Kantor Pusat. Dari pengurangan pemakaian kertas, kami melakukan konversi ke jumlah pohon dan penyerapan emisi CO₂. Hasilnya, BCA turut berkontribusi pada penurunan emisi sekitar 37,2 tCO₂ eq.

Pemakaian Kertas

Uraian	2020	2019	2018
Kertas yang digunakan (Ton)	62,5	80,7	92,6
Pengurangan pemakaian kertas (Ton)	18,1	11,9	1,0
Penurunan emisi (tCO ₂ eq)	37,2	24,5	2,0

Keterangan:

Data diperoleh dari perhitungan *printer pooling* yang di laporkan adalah lokasi WSA II, WSA I, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.

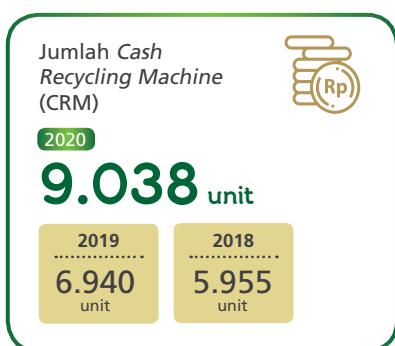
“

Melalui implementasi proyek Branch 2020, fungsi kantor cabang sebagai *transactional banking* (yaitu 80% melayani transaksi dan 20% membangun hubungan dengan nasabah) akan berubah signifikan ke arah *relationship banking* (80% membangun hubungan dengan nasabah).

”

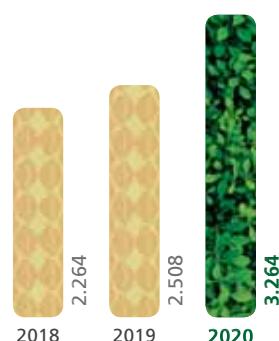
Setiap nasabah akan mengharapkan kemudahan akses layanan, keamanan saat bertransaksi, dan efisiensi waktu transaksi. BCA menjawab kebutuhan tersebut dengan solusi layanan *digital banking*. Penggunaan *digital banking* mulai perlahan menggeser transaksi secara tradisional.

Cash Recycling Machine (CRM) secara bertahap akan menggantikan ATM konvensional, karena memiliki fungsi yang lebih baik yakni mesin dapat melayani tarikan sekaligus setoran tunai, sehingga mendukung efisiensi pengelolaan uang.

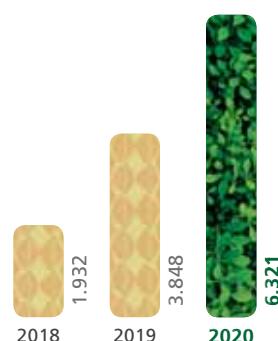


Jumlah Frekuensi Transaksi (juta kali)

Internet Banking



Mobile Banking



Inovasi dan Pengembangan Produk dan/atau Jasa

Dalam pengembangan produk dan jasa, BCA mempertimbangkan ide-ide kreatif dan inovatif dari pekerja. Setiap tahunnya, BCA menyelenggarakan BCA *Innovation Award* (BIA). Seluruh pekerja boleh mengikuti ajang tersebut, sehingga berkesempatan untuk menyalurkan ide kreatif, terkait pengembangan dan penyempurnaan solusi perbankan dan proses operasional. Langkah ini juga merupakan bagian dari upaya menjadikan inovasi sebagai budaya kerja.

Selain BIA, BCA juga menyelenggarakan BCA *Innovation Convention* (BIC). Melalui kedua ajang tersebut, pekerja akan terus terdorong untuk menyalurkan ide-ide dan berinovasi dalam menciptakan solusi inovatif di bidang finansial, serta mendukung kemudahan akses, efisiensi, kenyamanan, maupun perilaku ramah lingkungan.

634

Jumlah proposal yang mengikuti
BCA Innovation Awards

27

Jumlah proposal inovasi yang telah
diimplementasikan hingga tahun 2020

TANGGUNG JAWAB PRODUK DAN/ATAU JASA PERBANKAN

Prosedur Evaluasi Produk

Seluruh desain produk dan/atau jasa baru termasuk produk dan/atau jasa Keuangan Berkelanjutan yang diluncurkan BCA telah melalui proses evaluasi dan persetujuan dari pihak-pihak yang berwenang. Proses evaluasi dilakukan mulai siklus dari ide awal, perencanaan, kesesuaian terhadap ketentuan dan kebijakan terkait, tinjauan risiko, dukungan pada aspek LST, hingga keamanannya bagi pelanggan seperti yang diatur dalam Surat Keputusan Direksi No. 080/SK/DIR/2015 tanggal 18 Juni 2015 tentang Kebijakan Penerbitan Produk/Aktivitas dan Penyediaan Sistem Teknologi Informasi Pendukungnya.

Kepatuhan terkait kajian risiko rencana penerbitan produk dan aktivitas baru, mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan peraturan pelaksanaannya. Proses evaluasi terhadap rencana penerbitan produk dan/atau jasa keuangan termasuk pengembangan produk Keuangan Berkelanjutan melibatkan pihak otoritas yaitu Bank Indonesia dan Otoritas Jasa Keuangan. Seluruh produk dan layanan keuangan yang diluncurkan ke masyarakat adalah produk yang telah memperoleh persetujuan Bank Indonesia dan/atau Otoritas Jasa Keuangan. Selama periode laporan, tidak terdapat solusi perbankan, yang ditangguhkan atau ditarik kembali dari masyarakat setelah diluncurkan. [417-2, FS15]

Kepatuhan terhadap Komunikasi Pemasaran [417-3] [FN-CB-510a.1]

Pemasaran produk dan/atau jasa keuangan BCA, dikomunikasikan melalui beberapa sarana, antara lain media digital, cetak, penjualan langsung, atau *cross selling*. Terkait penggunaan media digital sebagai sarana komunikasi, kami selalu mematuhi kode etik bisnis yang diatur undang-undang. Sebagai upaya mitigasi risiko komunikasi, pengembangan materi komunikasi pemasaran mengacu pada kode etik periklanan. Sepanjang tahun 2020, BCA tidak menghadapi insiden ketidakpatuhan terkait komunikasi pemasaran, sehingga tidak ada sanksi/denda yang dikenakan kepada Bank.



Perlindungan Privasi dan Keamanan Data Nasabah

Keamanan Data, Transaksi, dan Kerahasiaan Data Nasabah [418-1] [FN-CB-230a.2]

“
BCA telah memiliki sertifikasi ISO 27001 terkait standar sistem manajemen keamanan informasi pada sistem jaringan dan data center. Selain itu BCA termasuk salah satu bank swasta yang pertama kali menerima sertifikasi bergengsi yaitu PCI DSS 3.2.1 untuk seluruh entitas yang mengelola transaksi dan data pemegang kartu, termasuk data center.

BCA juga telah menggunakan solusi klasifikasi data untuk memastikan setiap data yang ada di dalam perusahaan diklasifikasi sesuai dengan tingkat kerahasiaan datanya. BCA menggunakan solusi *Database Activity Monitoring* untuk memastikan database di akses oleh orang dan aplikasi yang tepat. Solusi ini dilengkapi dengan fitur *machine learning* dan *artificial intelligence* untuk memastikan tidak ada anomali yang terjadi. Untuk lebih meningkatkan keamanan data rahasia pada database, BCA menerapkan teknologi *Database Masking* yang berfungsi untuk melindungi data rahasia ter-expose ke pihak-pihak yang tidak berwenang.

BCA merupakan salah satu bank swasta yang pertama kali menerima sertifikasi bergengsi yaitu *Payment Card Industry Data Security Standard* (PCI DSS) 3.2.1 untuk seluruh entitas yang mengelola transaksi dan data pemegang kartu, termasuk Data Center. Selain itu, BCA juga memperoleh sertifikasi ISO 20000-1:2018 dalam rangka meningkatkan sistem manajemen layanan atau *Service Management System* (SMS).

Seiring dengan pesatnya teknologi informasi, interaksi nasabah dengan BCA secara digital juga meningkat. Hal ini diikuti oleh risiko kejahatan teknologi, sehingga BCA terus meningkatkan sistem keamanan TI. Pengembangan sistem keamanan TI BCA dilakukan dengan tujuan untuk melindungi keamanan data dan memastikan sistem TI dapat selalu siap melayani transaksi nasabah, termasuk menangkal dan mengantisipasi *cyber-crime* serta potensi *fraud*.

Data Loss Prevention (DLP) merupakan strategi pengamanan data yang dilakukan BCA secara berkelanjutan untuk meningkatkan pengamanan informasi elektronik penting dari pencurian informasi maupun akses oleh pihak yang tidak berkepentingan. Guna memastikan keamanan dalam mengakses aplikasi internal BCA yang terkoneksi dengan internet, BCA menerapkan pengamanan tambahan berupa *Two Factor Authentication* untuk memastikan akses aplikasi tersebut dilakukan oleh orang yang tepat.

Untuk memastikan memberikan keamanan layanan bagi setiap nasabah, Direktur Teknologi Informasi turut mengawasi melalui laporan yang disampaikan oleh Divisi Strategic IT Group secara berkala. Sepanjang tahun 2020, BCA memberikan pelatihan terkait *e-learning social engineering awareness* bagi seluruh pekerja BCA. Selain itu BCA juga tidak menghadapi kasus signifikan terkait pelanggaran maupun penyalahgunaan data dan privasi nasabah. Selama tahun 2020, tidak ada data nasabah yang hilang. Maka, tidak ada sanksi/denda yang dikenakan kepada BCA maupun pekerjanya. [418-1][FN-CB-230a.1]

“
BCA menyediakan solusi perbankan dengan sistem keamanan data yang andal.

Pencegahan Fraud, dan Kejahatan Finansial

Kami telah menerapkan sistem manajemen anti-korupsi selaras ISO 37001:2016 yang berlaku bagi seluruh pekerja BCA dan jajaran manajemen, juga bagi para mitra kerja dan vendor.

Kami berkomitmen untuk terus menegakkan anti *fraud*, mengacu pada empat Pilar Strategi Anti *Fraud*. Upaya pencegahan *fraud* dilakukan secara berkesinambungan melalui sistem pengendalian yang efektif, meliputi upaya pencegahan, deteksi, investigasi, dan pemantauan.

Pilar Strategi Anti *Fraud*



4 Pilar Strategi Anti *Fraud*

Pencegahan



Mengurangi potensi terjadinya *fraud*

Anti Fraud Awareness

Identifikasi Kerawanan

Know Your Employee

Deteksi



Mengidentifikasi & menemukan kejadian *fraud*

Whistleblowing System

Surprise Audit

Surveillance System

Investigasi, Pelaporan, dan Sanksi



Menggali informasi sistem pelaporan & pengenaan sanksi atas kejadian *fraud*

Investigasi

Pelaporan

Pengenaan Sanksi

Pemantauan, Evaluasi, dan Tindak Lanjut



Memantau & mengevaluasi kejadian *fraud* serta tindak lanjut yang diperlukan

Pemantauan

Evaluasi

Tindak Lanjut

Surat Edaran No.064/SE/POL/2015 tanggal 7 April 2015 tentang Pedoman Penerapan Strategi Anti *Fraud*

Anti *Fraud* dan Anti Korupsi [205-1, 205-2, 205-3]

BCA telah memiliki Biro Anti *Fraud* yang berfungsi mengawasi penerapan strategi anti *fraud* dan evaluasi implementasinya. Biro Anti *Fraud* juga bertugas untuk meningkatkan efektivitas strategi anti *fraud*, dengan ruang lingkup yang sesuai dengan peraturan OJK No. 39/POJK.03/2019.

Upaya penegakkan anti *fraud*, dilakukan melalui optimasi penerapan anti gratifikasi, sosialisasi anti *fraud*, pelaksanaan audit dan pengawasan internal, peningkatan *data security system*, serta penyadartahuan fungsi *whistleblowing system*. BCA melakukan audit terhadap seluruh kantor cabang, secara berkala dalam tiga tahun dengan skema prioritas berdasarkan hasil penilaian. Jika terjadi indikasi *fraud*, maka Internal Audit BCA dapat langsung melakukan investigasi pada Kantor Cabang atau unit kerja terkait. Seluruh kantor wilayah, kantor cabang, dan unit kerja kantor pusat yang bersifat operasional, telah memiliki unit pengawasan internal.

Pada tahun 2020, BCA juga telah memperbarui deklarasi Anti *Fraud*, yang ditandatangani oleh Presiden Direktur, untuk berkomitmen:

1. Menjalankan bisnis secara adil, jujur, dan terbuka atau transparan;
2. Menghindari berbisnis dengan pihak ketiga yang tidak berkomitmen sesuai dengan kebijakan perusahaan; dan/atau
3. Memberikan konsekuensi pelanggaran terhadap kebijakan dan komitmen.



**99%**

Pekerja telah menerima sosialisasi dan pelatihan anti *fraud*

Pelatihan Anti Korupsi Pekerja berdasarkan Level Jabatan selama tahun 2020 [205-2]

Level jabatan	Jumlah individu (a)	Jam pelatihan (b)	Jam pelatihan per karyawan (b) : (a)
Pejabat Senior (Termasuk Dewan Komisaris dan Direksi)	0	0	0
Manager (senior, middle dan line manager)	164	1.148	7
Staf	1.602	11.214	7
Non Staf	13	91	7
Jumlah	1.779	12.453	7

*) Pelatihan terkait anti korupsi mencakup pelatihan anti *fraud*.

Pencegahan *fraud* juga dilakukan dalam proses penyaluran kredit. Seluruh proses pemberian kredit dipantau dan dievaluasi secara cermat. Hingga akhir tahun 2020, jumlah *fraud* yang dilakukan oleh pekerja tetap sebanyak 9 kasus, telah diselesaikan semuanya. Di sisi lain, tidak ada pemutusan kontrak kepada mitra atau debitur akibat *fraud* atau pelanggaran peraturan lainnya. [205-3]

BCA memberikan perhatian khusus pada fungsi-fungsi yang berpotensi terdapat risiko *fraud*. Manajemen BCA telah mengidentifikasi risiko *fraud* hingga korupsi tertinggi ada pada fungsi/pekerjaan *teller* atau *frontliner*. BCA sudah menerapkan penilaian terhadap risiko di seluruh lini kerja (100%) sesuai dengan ISO 37001 tentang Sistem Manajemen Anti Penyuapan. Di tahun 2020, terdapat dugaan maupun tindak korupsi. Kami telah menindaklanjuti dugaan kasus korupsi sesuai dengan prosedur mekanisme pengenaan sanksi PHK/selain PHK. [205-1, 205-3]

Beberapa upaya penyadartahuan, komunikasi dan penegakan anti *fraud*, antara lain: [205-2]

01

Employee Awareness

yang dilakukan melalui *in class training*, *e-learning*, pengisian Pakta Integritas, sosialisasi komik anti *fraud*, video edukasi anti *fraud*, *whistleblowing system*;

**02**

Customer Awareness

pelaksanaan edukasi/sosialisasi kepada nasabah untuk meningkatkan *awareness/kewaspadaan* nasabah terhadap modus penipuan/kejahatan perbankan terkini beserta tips keamanan bertransaksi yang disosialisasikan antara lain melalui website BCA, Banner KlikBCA, Vira, media online, social media (Facebook, Youtube, Twitter dan Instagram);

**03**

Identifikasi Kerawanan

secara berkala unit kerja di Cabang/Wilayah/Kantor Pusat wajib melakukan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko operasional, yaitu *Risk Control Self-Assessment (RCSA)* melalui koordinasi dengan Satuan Kerja Manajemen Risiko;

**04**

Know Your Employee

penerapan dilakukan antara lain melalui pelaksanaan rotasi/mutasi/promosi, pelaksanaan cuti wajib 5 hari berturut-turut* pemeriksaan BI dalam rangka rekrutmen/promosi.



*) Penyesuaian selama pandemi tahun 2020, kebijakan ini tidak diterapkan.

Mencegah Kejahatan Keuangan dan Kejahatan Teknologi

Praktik pencucian uang dan pendanaan terhadap terorisme termasuk ke dalam kejahatan keuangan. BCA menerapkan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU dan PPT) bagi seluruh transaksi di cabang. Pedoman APU dan PPT terdapat dalam Surat Keputusan Direksi No. 145/SK/DIR/2019 tanggal 20 September 2019.

Seiring dengan kemajuan teknologi, risiko kejahatan teknologi pada layanan keuangan digital juga akan semakin tinggi. Dalam rangka mitigasi, BCA terus meningkatkan pengamanan pada seluruh gerai *digital banking* dan *e-channel*. Salah satu implementasi mitigasi keamanan adalah dengan memasang CCTV di lokasi ATM atau gerai *digital banking*.

Keamanan Sistem Teknologi Informasi

Prioritas utama BCA adalah memastikan keamanan aplikasi *e-channel* BCA untuk meningkatkan kepercayaan dan kenyamanan nasabah dalam bertransaksi. BCA meningkatkan keamanan pada *platform-platform* transaksi di kanal digital dengan cara memanfaatkan teknologi *machine learning* dan *artificial intelligence* untuk melakukan deteksi awal adanya *malware* pada komputer nasabah. Secara berkala, BCA melakukan pengujian kerentanan aplikasi bekerja sama dengan konsultan keamanan TI.

Di sisi pengamanan *mobile device*, BCA telah menerapkan *Secure E-mail* pada *mobile device* guna mengamankan *e-mail* yang tersimpan di *mobile device*, dan juga *Anti Virus* untuk memastikan *mobile device* bebas dari *malware*. Selain itu, untuk pengamanan *e-mail* juga dilakukan penambahan kemampuan *e-mail sandboxing* untuk memastikan *e-mail* yang masuk ke BCA bebas dari *malware*, serta penambahan *e-mail tagging* untuk memberikan informasi tambahan apabila *e-mail* berasal dari luar BCA.

BCA juga telah menerapkan solusi perlindungan *container* untuk memastikan keamanan *platform* serta aplikasinya. Di sisi jaringan sebagai jalur lalu lintas transaksi perbankan, BCA juga selalu meningkatkan keamanannya antara lain dengan mulai mengimplementasikan *Next-Generation Intrusion Prevention System* dengan kemampuan deteksi dan proteksi terhadap *vulnerability exploit* dan *malware* yang lebih mutakhir sehingga meningkatkan keamanan jaringan Bank.

BCA terus meningkatkan pengamanan server dengan memastikan anti virus selalu dalam kondisi ter-update serta meningkatkan proses *patch management* serta melengkapi server dengan solusi *virtual patching*. Selain itu, BCA juga meningkatkan kemampuan Security Log Management untuk melakukan korelasi *log* agar dapat mendeteksi potensi *fraud* yang terjadi. Tim Security Monitoring Center yang dimiliki BCA bertugas mengawasi semua ancaman dan serangan terhadap sistem teknologi informasi baik secara internal maupun eksternal.

Kompetensi SDM terus diperkuat dengan pengetahuan dan pelatihan-pelatihan terkait pengaman system TI untuk mengantisipasi serangan *cyber* terkini. Komunikasi untuk meningkatkan *security awareness* di lingkungan internal perusahaan maupun eksternal, dilakukan melalui *website* dan sosialisasi *cyber security*. Untuk meningkatkan *awareness* pekerja, BCA juga mengadakan *e-mail phishing* test secara berkesinambungan dan seluruh pekerja diwajibkan untuk mengikuti *e-learning* terkait *Social Engineering Awareness*. Selama tahun 2020, tidak ada data nasabah yang hilang. [FN-CB-230a.1]

**Wilson**

Sr. IT Analyst Customer Touchpoint Solution

"Dulu banyak nasabah menghabiskan waktu untuk menunggu giliran transaksi di cabang. Kini, mereka tidak perlu datang atau mengantre lagi, namun cukup menggunakan gadget. BCA telah banyak meningkatkan layanan digital, seperti layanan Customer Service digital, HaloBCA Chat (via Whatsapp), dan *Virtual Assistant Chat Banking* BCA (via Line, FBM, Google-Assistant) yang bernama Vira. Setiap layanan BCA diciptakan untuk melayani seluruh generasi."

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

BCA menjalankan sistem pengaduan pelanggaran (*whistleblowing system*) untuk mendukung transparansi serta mendeteksi dan mencegah *fraud* sedini mungkin. Pihak internal maupun eksternal dapat melaporkan tindakan *fraud* atau pelanggaran yang dilakukan oleh pelaku di internal bank.

Whistleblower tidak perlu khawatir, karena perusahaan akan menjamin kerahasiaan data dan melindungi identitas pelapor. Pelapor dapat menyampaikan pengaduan melalui situs web bca.co.id, dan secara otomatis pelaporan akan diterima langsung oleh pengelola *whistleblowing system*. Pelaporan yang sudah divalidasi oleh pengelola *whistleblowing system* sebagai laporan yang memenuhi kriteria, akan diteruskan ke Biro Anti Fraud untuk ditindaklanjuti.

Pengaduan *Whistleblowing System*

Tahun	Status	Jumlah	Keterangan
2020	Dalam proses (<i>Open</i>)	4	Masih dalam proses
	Sudah selesai (<i>Closed</i>)	18	Tidak terdapat pengaduan yang diselesaikan melalui jalur hukum, dan 18 pengaduan diselesaikan secara internal. Seluruh laporan tidak memenuhi kriteria*).
2019	Dalam proses (<i>Open</i>)	0	Tidak terdapat pengaduan yang diselesaikan melalui jalur hukum, dan 15 pengaduan diselesaikan secara internal.
	Sudah selesai (<i>Closed</i>)	15	Sebanyak satu pengaduan mendapat sanksi (SP1) dan satu kasus dalam proses pengenaan sanksi, dan laporan lain tidak memenuhi kriteria*).
2018	Dalam proses (<i>Open</i>)	0	Tidak terdapat pengaduan yang diselesaikan melalui jalur hukum, dan 23 pengaduan diselesaikan secara internal.
	Sudah selesai (<i>Closed</i>)	23	Sebanyak dua pengaduan mendapat sanksi pemutusan hubungan kerja, sedangkan laporan lain tidak memenuhi kriteria*).

*) Data tidak lengkap/hanya bersifat informasi/keluhan nasabah.



INSPIRASI BUDAYA KEBERLANJUTAN

"Kesehatan dan keselamatan kerja (K3) terus ditanamkan kepada setiap insan BCA agar dapat menjadi budaya yang mendukung prinsip keberlanjutan. Terlebih, di masa pandemi COVID-19, K3 menjadi kewajiban yang harus diterapkan di mana saja, termasuk dalam melayani nasabah. Budaya untuk saling melayani dan berbagi, menjadi inspirasi bagi setiap perubahan yang terjadi."





INSPIRASI BUDAYA KEBERLANJUTAN

Bagi BCA, keberlanjutan adalah menggunakan semua potensi untuk membangun dengan inovasi, memastikan kehidupan saat ini dan masa depan untuk semua generasi. Tanggung jawab ini menjadi dasar untuk melaksanakan kegiatan operasional Bank dengan memperhatikan kelestarian alam, baik secara internal maupun eksternal. Di internal, seluruh Insan BCA harus bersinergi menjalankan tata nilai perusahaan, budaya peduli lingkungan, dan mencapai target efisiensi. Di eksternal, pembiayaan yang bertanggung jawab juga harus menjadi dasar dari setiap proses dalam memberikan kredit kepada debitur. Budaya keberlanjutan ini diharapkan tercermin dalam setiap perilaku insan BCA yang dapat menjadi '*agent of change*', baik untuk sesama insan BCA maupun nasabah.

BCA membuat program *Sustainability Awareness Month* sebagai *campaign* terkait penerapan keberlanjutan di internal. Tujuan *campaign* ini adalah meningkatkan penyadaran dan edukasi kepada pekerja, serta mendorong dan menginspirasi keberlanjutan. *Campaign* ini dilakukan dengan cara yang menyenangkan dan menghibur, didukung oleh Manajemen dan melibatkan partisipasi sekitar 24.500 pekerja BCA. *Campaign* ini terdiri dari 3 fase, yaitu *Awareness* (menginformasikan dan mengedukasi Insan BCA tentang keberlanjutan, peran serta rencana BCA untuk mencapainya), *Engagement* (melibatkan pekerja untuk berpartisipasi membahas topik lebih dalam melalui *talkshow* dan kegiatan), *Retention* (mengingatkan pekerja tentang cara hidup berkelanjutan serta program-program pendukung lainnya, mendengarkan umpan balik dari ide baru dan kemajuannya).

Operasi yang Adil

Selain memberikan kesempatan yang setara bagi semua golongan masyarakat untuk menjadi nasabah, ataupun sebagai debitur atau kreditur, BCA juga melaksanakan kegiatan operasi yang adil bagi semua pekerja. Kebijakan perlakuan yang adil bagi seluruh pekerja terdapat pada Peraturan Kerja Bersama (PKB) Bab 4 pasal 5, pasal 29 ayat 5, pasal 71 dan pasal 72 yang berisi kesetaraan dan keadilan dalam penilaian kinerja, kebijakan promosi dan pendidikan, serta kebebasan berserikat. Khusus untuk proses promosi, kegiatan dilakukan secara transparan, objektif, dan adil, tanpa memandang suku, agama, ras, golongan, serta gender. BCA memastikan bahwa setiap pekerja memiliki kesempatan dan peluang yang sama dalam berkariir.

Kegiatan operasi yang adil juga diwujudkan BCA melalui kebijakan dalam pemberian kenaikan upah/gaji secara berkala yang dilakukan setiap setahun, yang besarnya disesuaikan dengan penilaian prestasi kerja, skala upah/gaji yang berlaku, dan kemampuan Perusahaan. Demikian pula pemberian kesempatan yang sama bagi mitra, baik sebagai pemasok atau vendor.

BCA juga memiliki kebijakan terkait perlindungan konsumen, yang meliputi aspek transparansi, perlakuan yang adil, keandalan, kerahasiaan dan keamanan data/informasi konsumen, serta penanganan pengaduan serta penyelesaian sengketa konsumen secara sederhana, cepat, dan biaya terjangkau.

Operasi yang adil juga mencakup penegakan anti korupsi di lingkungan kerja. Penegakan anti korupsi juga disertai dengan penanganan APU/PPT secara adil berdasarkan jalur hukum, dengan melaporkan setiap temuan ke Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK). Selain kinerja internal, operasi yang adil juga diterapkan dalam bekerja sama dengan mitra kerja. Setiap mitra wajib menandatangani surat kepatuhan yang di dalamnya terdapat pernyataan menjalankan usaha dengan adil, mengormati HAM, dan patuh pada peraturan terkait aspek sosial.

Hak Asasi Manusia dan Ketenagakerjaan

KESETARAAN DAN KEBERAGAMAN [102-8]

Keberlanjutan usaha BCA telah didukung oleh 24.603 orang sumber daya manusia (SDM) yang kompeten dan kreatif. SDM ini mendapatkan kesempatan yang setara dalam meningkatkan kualitas kerja dan mendapatkan pengalaman keberagaman dalam berinteraksi kerja. Semua budaya kerja ini merupakan bentuk apresiasi terhadap hak asasi manusia (HAM) yang implementasinya dipantau oleh Divisi Human Capital Management. Pada praktiknya, aspek HAM memastikan kesetaraan dan keberagaman, serta tidak ada pekerja di bawah umur dan pekerja paksa.

Adapun kebijakan yang memuat informasi tidak adanya tenaga kerja anak dan tidak ada pekerja paksa terdapat dalam PKB 2019-2021 Pasal 7 ayat 2. Kebijakan pengaturan jam kerja yang jelas guna memastikan tidak ada pekerja paksa, tertuang dalam PKB Pasal 13, Pasal 14, Pasal 19, Pasal 20, dan Pasal 21. Adanya kesetaraan dan keberagaman kerja tercermin dalam komposisi pekerja BCA hingga akhir Desember 2020. Seluruh pekerja BCA merupakan pekerja penuh waktu.

Jumlah Pekerja berdasarkan Gender dan Status Ketenagakerjaan

Status Pekerja	2020		Pria	Wanita	2019		Pria	Wanita	2018	
	Pria	Wanita			Pria	Wanita			Pria	Wanita
Tetap	8.913	14.280	9.049	14.162	9.366	14.467				
Tidak tetap (kontrak, percobaan, <i>trainee</i>)	617	793	658	920	507	601				
Jumlah berdasarkan gender	9.530	15.073	9.707	15.082	9.873	15.068				
Jumlah keseluruhan	24.603		24.789		24.941					

Jumlah Pekerja berdasarkan Gender dan Jenjang Jabatan

Jenjang Jabatan	2020		Pria	Wanita	2019		Pria	Wanita	2018	
	Pria	Wanita			Pria	Wanita			Pria	Wanita
Dewan Komisaris	5	0	5	0	5	0	5	0	5	0
Direktur	10	2	8	3	9	3				
<i>Senior Manager</i>	105	81	105	76	108	66				
<i>Middle Manager</i>	843	795	846	759	814	712				
<i>Line Manager</i>	3.678	6.068	3.677	5.929	3.721	5.880				
Staf	4.096	7.719	4.131	7.946	4.212	8.230				
Non Staf	793	408	935	369	1.004	177				
Jumlah berdasarkan gender	9.530	15.073	9.707	15.082	9.873	15.068				
Jumlah keseluruhan	24.603		24.789		24.941					

Komposisi Pekerja berdasarkan Gender dan Masa Kerja

Masa Kerja	2020		Pria	Wanita	2019		Pria	Wanita	2018	
	Pria	Wanita			Pria	Wanita			Pria	Wanita
> 20 Tahun	4.434	5.991	4.772	6.049	5.246	6.440				
> 15 - 20 Tahun	292	532	489	947	600	1.112				
> 10 - 15 Tahun	380	528	352	489	327	446				
> 5 - 10 Tahun	1.782	3.806	1.317	2.547	928	1.698				
> 1 - 5 Tahun	1.990	3.328	2.016	3.969	2.262	4.705				
≤ 1 Tahun	652	888	761	1.081	510	667				
Jumlah berdasarkan gender	9.530	15.073	9.707	15.082	9.873	15.068				
Jumlah keseluruhan	24.603		24.789		24.941					

**Komposisi Pekerja berdasarkan Gender dan Wilayah Kerja**

Wilayah Kerja	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
Wilayah Jabodetabek (termasuk Kantor Pusat)	5.537	8.038	5.419	7.969	5.096	7.457
Wilayah Jawa Barat (selain Jabodetabek)	535	1.021	612	1.059	840	1.353
Wilayah Jawa Tengah & DIY	624	1.177	661	1.218	705	1.243
Wilayah Jawa Timur	1.229	2.062	1.310	2.070	1.397	2.151
Wilayah Sumatera	815	1.372	865	1.380	932	1.448
Wilayah Kalimantan	257	489	279	478	307	490
Wilayah Indonesia Timur	533	914	561	908	596	926
Jumlah berdasarkan gender	9.530	15.073	9.707	15.082	9.873	15.068
Jumlah keseluruhan	24.603		24.789		24.941	

Komposisi Pekerja berdasarkan Gender dan Jenjang Pendidikan

Pendidikan	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
S3	6	1	4	1	4	1
S2	499	433	484	399	469	369
S1	6.758	11.841	6.596	11.581	6.449	11.294
Diploma (D1-D4)	439	1.174	455	1.253	571	1.427
SMA (atau kurang dari)	1.828	1.624	2.168	1.848	2.380	1.977
Jumlah berdasarkan gender	9.530	15.073	9.707	15.082	9.873	15.068
Jumlah keseluruhan	24.603		24.789		24.941	

Komposisi Pekerja berdasarkan Gender dan Rentang Usia

Rentang Usia	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
< 25 Tahun	1.181	1.786	1.056	1.756	953	1.787
> 25 - 30 Tahun	1.972	3.967	1.992	4.129	1.969	4.159
> 30 - 35 Tahun	1.240	2.278	1.020	1.742	804	1.256
> 35 - 40 Tahun	408	622	369	638	415	788
> 40 - 45 Tahun	845	1.710	1.059	2.108	1.258	2.454
> 45 - 50 Tahun	1.827	2.805	2.133	2.945	2.429	2.946
> 50 Tahun	2.057	1.905	2.078	1.764	2.045	1.678
Jumlah berdasarkan gender	9.530	15.073	9.707	15.082	9.873	15.068
Jumlah keseluruhan	24.603		24.789		24.941	

Tingkat Perputaran Pekerja (*Employee Turnover*) [401-1]

Pada akhir tahun 2020 tingkat perputaran (*turnover rate*) pekerja BCA sebesar 3,5%. Jumlah ini relatif lebih rendah dibandingkan dengan tahun lalu.

Uraian	2020	2019	2018
% Tingkat perputaran pekerja (<i>employee turnover</i>)	3,5	4,9	3,7

Pekerja Keluar berdasarkan Gender dan Usia

Rentang Usia	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
< 30 Tahun	186	264	254	408	246	337
30 - 50 Tahun	214	347	291	397	228	310
> 50 Tahun	150	132	123	125	82	74
Jumlah berdasarkan gender	550	743	668	930	556	721
Jumlah keseluruhan	1.293		1.598		1.277	

Pekerja Keluar berdasarkan Gender dan Wilayah Penempatan

Wilayah Kerja	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
Wilayah Jabodetabek (termasuk Kantor Pusat)	376	533	476	640	387	490
Wilayah Jawa Barat (selain Jabodetabek)	40	42	35	69	27	47
Wilayah Jawa Tengah & DIY	32	42	20	38	16	37
Wilayah Jawa Timur	42	53	60	79	56	66
Wilayah Sumatera	32	45	39	61	29	43
Wilayah Kalimantan	7	16	14	15	10	13
Wilayah Indonesia Timur	21	12	24	28	31	25
Jumlah berdasarkan gender	550	743	668	930	556	721
Jumlah keseluruhan	1.293		1.598		1.277	

Selama tahun 2020, BCA telah menerima 1.776 pekerja baru, yang terdiri dari 761 laki-laki dan 1.015 perempuan. Jumlah tersebut meningkat dibandingkan jumlah pekerja baru pada tahun 2019 sebanyak 1.453 orang. Hal ini dipengaruhi oleh pertumbuhan bisnis perusahaan yang diiringi dengan peningkatan kebutuhan sumber daya manusia. [401-1]

Pekerja Baru berdasarkan Gender dan Usia

Rentang Usia	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
< 30 Tahun	670	899	600	819	370	449
30 - 50 Tahun	81	107	15	19	9	5
> 50 Tahun	10	9	0	0	0	0
Jumlah berdasarkan gender	761	1.015	615	838	379	454
Jumlah keseluruhan	1.776		1.453		833	



Pekerja Baru berdasarkan Gender dan Wilayah Penempatan

Wilayah Kerja	2020		Pria	Wanita	2019		Pria	Wanita	2018	
	Pria	Wanita			Pria	Wanita			Pria	Wanita
Wilayah Jabodetabek (termasuk Kantor Pusat)	672	812	566	732	361	404				
Wilayah Jawa Barat (selain Jabodetabek)	18	39	11	12	2	6				
Wilayah Jawa Tengah & DIY	21	24	6	15	4	10				
Wilayah Jawa Timur	17	39	16	41	4	16				
Wilayah Sumatera	25	45	8	19	3	13				
Wilayah Kalimantan	1	30	5	10	3	2				
Wilayah Indonesia Timur	7	26	3	9	2	3				
Jumlah berdasarkan gender	761	1.015	615	838	379	454				
Jumlah keseluruhan	1.776		1.453		833					

Penilaian Kinerja Pekerja [404-3]

Seluruh pekerja (100%) mendapatkan evaluasi dan penilaian kinerja. Penilaian kinerja dihitung menggunakan *Performance Appraisal form* atau *Performance Management form*. Hasil dari penilaian kinerja akan digunakan untuk menyesuaikan remunerasi, bonus, jenjang karir, atau promosi jabatan.

Usulan Kenaikan
Gaji Bonus
via *Enterprise Compensation Management* (ECM)

Usulan
Pangkat
Berkala



KPI - Performance - Reward Cycle

KPI Direktorat

KPI Divisi

02

01

06

03

04

Performance
Management

- I. Planning
- II. Competency Assessment
- III. Coaching 1
- IV. Coaching 2
- V. Annual Review

KPI Individu

Pekerja Mendapatkan Promosi berdasarkan Wilayah dan Gender

Wilayah	2020		2019		2018	
	Pria	Wanita	Pria	Wanita	Pria	Wanita
Kantor Pusat	433	495	406	464	348	352
Kantor Cabang & Wilayah	581	1.318	748	1.566	609	1.207
Jumlah berdasarkan gender	1.014	1.813	1.154	2.030	957	1.559
Jumlah keseluruhan	2.827		3.184		2.516	

Keterikatan Karyawan

BCA telah mengembangkan budaya kerja yang positif di tim internal bank melalui program *Team Engagement* (TE). Untuk mengetahui hasil implementasi program ini, kami akan mengukur tingkat keterikatan (*engagement*) pekerja. Bekerja sama dengan Gallup, BCA mengukur *engagement* pekerja setiap dua tahun sekali melalui survei kepada seluruh pekerja tetap dan Magang Bakti yang sudah bekerja selama satu tahun di BCA. Dikarenakan pandemi COVID-19 maka tahun 2020 tidak dilakukan survei. Survei terakhir dilakukan pada tahun 2018, dengan nilai 4,73 dari skala 5.

“ONE BCA: One Goal, One Soul, One Joy” merupakan semangat kerja sama lintas tim. Tagline ini terus disosialisasikan agar dapat mengurangi silo antar unit kerja sehingga setiap pekerja dapat berkolaborasi dan bekerja sama untuk mencapai tujuan bersama.



Pengembangan Kompetensi Karyawan

Divisi Learning and Development mengembangkan materi dan sarana pelatihan untuk semua pekerja. Beberapa metode yang digunakan dalam penyampaian materi-materi pelatihan, yaitu melalui *video learning*, *video conference*, *e-learning*, *gamification* dan *micro learning*. Pengembangan SDM tidak hanya dilakukan melalui pelatihan tatap muka, baik secara langsung maupun virtual, namun juga melalui *on job training*, *tutoring*, rotasi, *coaching*, dan *mentoring*. Materi-materi yang disiapkan tidak hanya berorientasi pada industri perbankan saja, namun juga materi *soft skills* seperti kepemimpinan, pengembangan kepribadian, dan komunikasi. [404-2]

Media *e-learning* menjadi salah satu solusi dan strategi yang ditempuh untuk pembelajaran yang berkelanjutan. Selama tahun 2020 tercatat 311.735 pengguna *e-learning* dengan 180 modul.

Realisasi Pelatihan [404-1]

	Uraian	2020	2019	2018
Biaya Pelatihan (Rp Juta)		208.954	395.659	273.279
Jumlah Peserta (Orang)	39.237	67.548	60.448	
Pria	14.685	25.666	23.514	
Wanita	24.552	41.882	36.934	
Jumlah jam pelatihan setahun	976.700	1.660.212	1.275.086	
Pria	357.582	618.064	477.422	
Wanita	619.118	1.042.147	797.664	
Rerata jam pelatihan per pekerja per tahun	39,7	67,0	51,1	
Pria	37,5	63,7	48,4	
Wanita	41,1	69,1	52,9	

**12**

orang Direktur

**5**orang Executive Vice President
mengikuti pelatihan di tahun
2020**213**

modul

Modul pelatihan/
pendidikan yang telah
dikembangkan BCA**976.700**

jam

Jumlah jam pelatihan
tahun 2020**1.482**

orang

Pekerja menerima
pengembangan
kompetensi

Pelatihan bagi Pekerja yang Memasuki Masa Purna Bakti [404-2]

Pekerja tetap yang memasuki usia masa pensiun akan diberikan pembekalan. BCA mempunyai program pelatihan internal, yang diberikan dalam dua tahap, tahap pertama yaitu *Ring The Bell* (usia 50 tahun), tahap kedua yaitu *Beautiful Life* (usia 54 tahun). Selain itu, BCA juga memberikan bantuan dana pelatihan, terutama bagi pekerja purna karya yang ingin melakukan usaha. Selama satu tahun setelah berhenti bekerja, para pensiunan masih mendapatkan gaji satu tahun penuh, fasilitas kesehatan, tunjangan hari raya, serta fasilitas kesehatan untuk pribadi dan keluarga.

Dengan mempertimbangkan kebutuhan perusahaan di area tertentu dan/atau dalam kurun waktu tertentu, BCA masih memberikan kesempatan pada pensiunan yang ingin berkarya sesuai kebutuhan perusahaan. Kerja sama yang ditawarkan antara lain: mewakili BCA dalam penandatangan akad kredit di hadapan notaris pada saat proses kredit konsumen. Untuk pensiunan pada level manajerial, dapat melakukan pendampingan, *coaching*, memberikan kiat-kiat, dan motivasi. Terdapat pula pensiunan yang dipekerjakan kembali untuk menjadi staf ahli yang membantu Komite di bawah Dewan Komisaris, atau menjadi Direktur dan/atau Komisaris di Anak Perusahaan BCA.

DUKUNGAN PADA HAK ASASI MANUSIA

Dalam menjalankan bisnisnya, BCA menghargai aspek-aspek Hak Asasi Manusia (HAM) terhadap semua individu. Penghormatan pada HAM melingkupi semua proses kegiatan operasi, termasuk pinjaman, investasi, dan rantai pasokan. Saat ini, perusahaan sedang menyusun kebijakan khusus yang mengatur HAM untuk keperluan internal.

Sampai saat ini, BCA berupaya menerapkan praktik HAM secara nyata. Praktik yang kami terapkan untuk mitra kerja/vendor kami, di antaranya memastikan tenaga kerja mendapatkan upah sesuai ketentuan yang berlaku, yaitu tidak di bawah upah minimum, serta tenaga kerja mendapatkan jaminan sosial kesehatan dan ketenagakerjaan. Penilaian aspek HAM ini dilakukan melalui evaluasi vendor tahunan. Selain itu dukungan pada pemberdayaan wanita juga dilakukan sebagai bentuk penghargaan HAM dan dukungan Tujuan Pembangunan Berkelanjutan.



Dukungan bagi Pemberdayaan Wanita

BCA mendukung keberadaan kaum wanita dengan memberikan kesempatan yang sama untuk menduduki jenjang karir tertinggi. Dari 2.827 total pekerja yang mendapatkan promosi di BCA, sebanyak 64,1% di antaranya adalah pekerja wanita. Saat ini, terdapat 2 Direktur wanita atau sekitar 16,7% dari total Direktur, serta 613 kepala kantor cabang adalah wanita atau 56,7% dari total kepala kantor cabang seluruh Indonesia. Keberadaan wanita pada posisi puncak didasarkan pada prestasi dan kinerja yang dipersyaratkan, tanpa diskriminasi.



Webinar “Peran Wanita dalam Pembangunan Desa Wisata”

BCA melalui Bakti BCA yang memiliki desa binaan Bakti BCA mencermati tantangan bisnis untuk beradaptasi dengan perkembangan teknologi untuk tetap melanjutkan pembinaan desa wisata. Perkembangan desa wisata salah satunya dapat diwujudkan melalui peranan wanita seperti menjadi koordinator pengelolaan desa wisata.



Pada tanggal 26 November 2020 BCA hadirkan webinar inspiratif bertajuk: "Peran Wanita dalam Pembangunan Desa Wisata." Narasumber webinar ini adalah Pemerhati Desa Wisata Lia Afriza, Ketua Desa Wisata Samiran Boyolali Dayang Nevia Afriansari serta Ibu Rumah Tangga dan Koordinator UMKM Desa Tamansari Wahyu Dwi Lestari. Gelaran webinar inspiratif ini diikuti oleh 12 desa binaan Bakti BCA.

Tanggung jawab BCA dalam pengembangan desa binaan Bakti BCA terus diwujudkan melalui pendampingan secara digital saat ini. Sesuai dengan himbauan yang dimiliki pemerintah dan SDGs untuk melibatkan wanita dalam berbagai kegiatan, BCA mendukung keterlibatan peranan wanita dalam pembangunan desa wisata. Melalui dukungan ini, BCA ingin memotivasi wanita Indonesia untuk tetap berkarya dalam keadaan apapun dan di mana pun.

Peranan wanita dalam desa wisata dapat diwujudkan melalui beberapa hal seperti koordinator pengelolaan desa wisata maupun memberikan inovasi pengembangan produk kerajinan yang ada di desa wisata. Wanita harus bangkit dalam melawan pandemi dengan menunjukkan potensi kepemimpinan maupun kreativitas yang dapat diasah melalui program inspiratif seperti webinar ini contohnya.

Webinar “Kiprah Wanita Memajukan Desa”

Dalam rangka memperingati hari ibu yang diperlakukan setiap tanggal 22 Desember, BCA menghadirkan webinar bertajuk "Kiprah Wanita Memajukan Desa" yang akan dilanjutkan dengan demo memasak masakan Nusantara pada tanggal 21 Desember 2020. Webinar yang merupakan bagian dari program CSR BCA. Turut hadir dalam acara ini Executive Chef Hotel Santika Premiere Beach Resort Belitung, Chef Amirudin Suryana.



Peranan wanita terutama kaum ibu dalam pertumbuhan desa wisata melalui kreativitas menjadi nilai tambah tersendiri yang positif. Sudah menjadi tanggung jawab bagi BCA melalui pilar Solusi Bisnis Unggul memberikan motivasi dan pendampingan bagi seluruh pengurus desa wisata di tengah kondisi yang belum pulih seutuhnya. Webinar dan demo masak mengangkat materi dan topik yang relevan bagi wanita dalam mengembangkan kemampuan bisnis di sektor pariwisata.



Kesempatan Kerja bagi Penyandang Disabilitas

Kesetaraan dalam kesempatan kerja juga diberikan kepada mereka yang memiliki keterbatasan fisik (*disabled*). BCA telah mempekerjakan 13 orang tenaga alih daya penyandang disabilitas yang ditempatkan di Sentra Layanan Digital. Kesempatan tersebut disediakan sebagai wujud kepedulian BCA terhadap peningkatan kesejahteraan kaum disabilitas serta mendukung Peraturan Pemerintah No. 43 tahun 1998 tentang Usaha Meningkatkan Kesejahteraan bagi Kaum Disabilitas.

Cuti Melahirkan [401-3]

“ Perhatian BCA kepada kaum wanita diwujudkan melalui penyediaan ruang laktasi di hampir semua kantor pusat dan kantor wilayah. **”**

Untuk menghargai HAM, salah satu hal yang diperhatikan BCA adalah mengenai kesetaraan gender. Kami mengapresiasi 61,3 % pekerja wanita yang telah berkontribusi dalam kelangsungan bisnis bank. Apresiasi BCA terhadap pekerja wanita salah satunya diwujudkan dengan memberikan hak cuti melahirkan maksimal 3 bulan. Hal ini juga berlaku bagi pekerja wanita yang mengalami keguguran tidak disengaja atau *abortion provocatus* dengan alasan medis, sebagaimana tercantum pada PKB 2019 – 2021. Sehubungan dengan kondisi pandemi, pada tahun 2020 diberlakukan penyesuaian kebijakan cuti dimana pekerja wanita yang mengandung di usia 5 bulan akan diarahkan untuk *work from home* (WFH) hingga 1,5 bulan setelah melahirkan.

Cuti melahirkan tidak mengurangi cuti tahunan pekerja wanita. Bagi pekerja pria, mereka juga mendapatkan izin kelahiran anak dari istri sah selama tiga hari kerja dan izin mendampingi istri yang mengalami keguguran kandungan selama empat hari kerja. Selama tahun 2020, tercatat sebanyak 875 pekerja wanita mengambil cuti melahirkan dan sebanyak 398 pekerja pria mengambil izin atas kelahiran anak.

Uraian	2020	2019	2018
Pekerja yang berhak mengambil cuti melahirkan wanita	15.984	16.542	16.929
Pria	9.667	9.817	9.871
Pekerja yang mengambil cuti melahirkan wanita	6.317	6.725	7.058
Pekerja yang mengambil cuti melahirkan wanita	1.273	1.309	1.318
Pria	875	915	935
Pekerja yang mengambil cuti melahirkan wanita	398	394	383
Pekerja yang kembali dari cuti melahirkan wanita	1.262	1.292	1.301
Pria	865	899	919
Pekerja yang kembali bekerja	397	393	382
Persentase kembali bekerja	99,14%	98,70%	98,71%
Persentase pekerja yang dipertahankan	97,96%	96,03%	95,60%

Memperhatikan Kesejahteraan Pekerja [401-2]

Untuk menjamin kesejahteraan pekerja, BCA memberikan remunerasi dan tunjangan yang sesuai dengan hasil kerja, jabatan, dan status ketenagakerjaan.

Tunjangan Pekerja berdasarkan Status Ketenagakerjaan

Jenis Tunjangan	Pekerja Tetap	Pekerja Kontrak	Trainee
1 Tunjangan Hari Raya	✓	✓	✓
2 Tunjangan Akhir Tahun	✓	NA	✓
3 Tunjangan Khusus Hari Raya Keagamaan	✓	NA	✓
4 Tunjangan Jabatan	✓	NA	NA
5 Bantuan Lainnya	✓	✓	✓

Perbandingan Gaji Pokok di Level Terendah dengan Upah Minimum Regional (UMR)

Besaran remunerasi yang diberikan BCA kepada pekerja telah memenuhi peraturan yang mengatur tentang ketenagakerjaan di Indonesia. Bahkan besaran gaji pokok dari pekerja tetap baik wanita maupun pria di level terendah masih lebih besar dari besaran Upah Minimum Kabupaten/Kota (UMK) yang berlaku di seluruh wilayah kantor cabang di Indonesia.

Persentase Gaji Pokok Pekerja Tetap di Jakarta pada Tingkat Terendah Terhadap UMR



Catatan: Perbandingan remunerasi pekerja dengan UMR wilayah Jakarta.

Tabungan untuk Hari Tua [201-3]

BCA merencanakan tabungan hari tua (pensiun) bagi seluruh pekerjanya mulai dari level EVP hingga staf. Pengelolaan dana pensiun dilakukan oleh lembaga dana pensiun pemberi kerja yang didirikan oleh BCA dengan program dana pensiun iuran pasti. Skema pembayaran iuran pasti bersifat *mandatory* bagi pekerja yang sudah bekerja selama satu tahun ke atas. Iuran ditanggung bersama antara pekerja dan perusahaan sesuai ketentuan yang berlaku, yakni $5\% \times \text{fixed pay}$ ditanggung perusahaan dan $3\% \times \text{fixed pay}$ ditanggung oleh pekerja.

Serikat Pekerja dan Perjanjian Kerja Bersama (PKB) [102-41]

Dalam rangka menjamin kebebasan menyampaikan pendapat dan berserikat, dibentuk Serikat Pekerja. Organisasi dikelola secara mandiri oleh pekerja dan difasilitasi perusahaan. Hingga Agustus 2018, sebanyak 18.991 (78,8%) pekerja tetap menjadi anggota Serikat Pekerja. Setiap dua tahun sekali, perwakilan dari Serikat Pekerja bersama manajemen akan meninjau dan memperbarui PKB. Perjanjian Kerja Bersama (PKB) menjadi dasar hubungan industrial yang kondusif dan produktif. Hak dan kewajiban untuk 100% pekerja tetap telah terlindungi melalui PKB ini.

KEAMANAN, KESELAMATAN, DAN KESEHATAN KERJA

Lingkungan Kerja yang Layak dan Aman [403-7]

BCA percaya bahwa tempat kerja yang layak dan lingkungan yang kondusif akan mendorong iklim kerja yang pada akhirnya dapat meningkatkan produktivitas pekerja. Penerapan program kesehatan dan keselamatan kerja (K3) didukung oleh manajemen dan seluruh Insan BCA. Kebijakan perlindungan pekerja termuat dalam PKB 2019-2021, antara lain pada Pasal 42, Pasal 47, Pasal 49, Pasal 57 ayat 1, Pasal 58 ayat 2, dan Pasal 59 ayat 2, serta mengacu pada Undang-Undang Nomor 13 tahun 2003. Pasal 86 ayat 2 "Untuk melindungi keselamatan pekerja/buruh guna mewujudkan produktivitas kerja yang optimal diselenggarakan upaya keselamatan dan kesehatan kerja."

Upaya menciptakan keselamatan kerja berlaku juga untuk seluruh vendor sesuai dengan kebijakan No. 114/SE/POL/2020. Di dalam kebijakan tersebut, BCA mewajibkan sistem manajemen kesehatan dan keselamatan kerja (SMK3) diterapkan oleh vendor.

Keselamatan kerja tercermin dari penataan ruang kantor yang mengacu pada beberapa hal, seperti kelengkapan dan kelayakan sarana maupun lingkungan kerja, serta sarana pengamanan. Untuk menjaga nihil kecelakaan serta *awareness* dan keterampilan K3, setiap pekerja menerima sosialisasi, pelatihan, dan *fire drill* setiap tahun. Beberapa pelatihan, termasuk latihan evakuasi di gedung tinggi, kebakaran, bencana alam, dan gempa bumi sudah dilakukan di kantor wilayah dan kantor cabang. Peringatan dini juga diberikan kepada pekerja melalui aplikasi Android untuk meningkatkan kewaspadaan dan mencegah terjadinya kecelakaan. [403-5]

Akses ke Fasilitas Kesehatan [403-3, 403-4]

Fasilitas kesehatan yang diberikan kepada pekerja di antaranya asuransi, klinik kesehatan, dan edukasi kesehatan. Seluruh pekerja berhak mendapatkan manfaat, rawat inap, rawat jalan, persalinan, kacamata, perawatan gigi, pemeriksaan laboratorium, pemeriksaan medis berkala, dan *pap smear*.

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



Lingkungan Hidup



Secara bertahap, BCA melakukan pendekatan untuk mengidentifikasi dan mengelola risiko perubahan iklim. Kami mulai melakukan perhitungan emisi GRK yang dihasilkan dari pemakaian energi listrik gedung yang kami operasikan. BCA, didukung oleh Divisi Logistik dalam menyajikan informasi terkait data lingkungan termasuk perhitungan emisi.

Inisiatif Green Banking

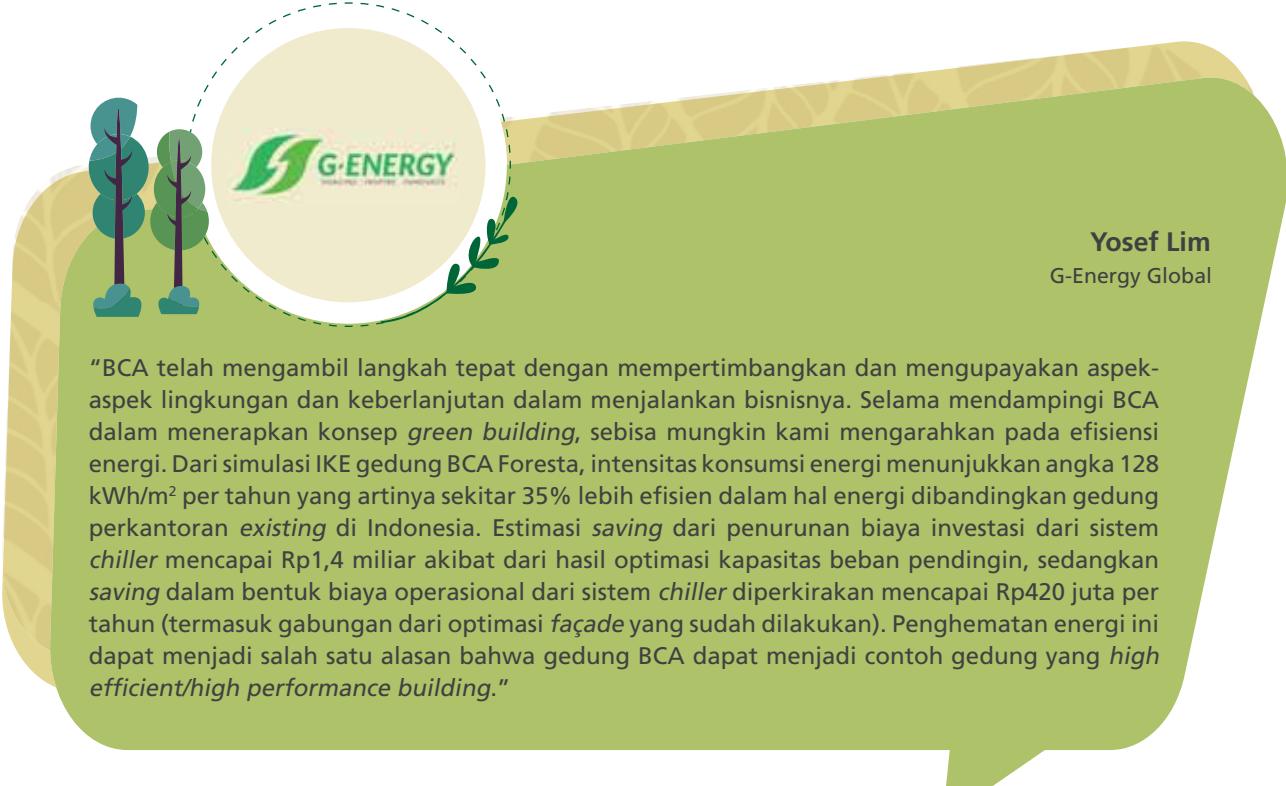
<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Energi Listrik Penerapan inverter AC, lampu LED, jadwal on/off AC dan lampu penerangan, monitoring listrik gedung kantor pusat. Target mencapai standar Intensitas Konsumsi Energi (IKE). </div>	<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Emisi Penerapan teknologi ramah lingkungan, serta melakukan sosialisasi dan edukasi kepada pekerja yang ada di dalam gedung melalui <i>Agent of Change</i>. </div>
<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Air Pengecekan instalasi air dan keran, edukasi penghematan air, dan monitoring penggunaan air di gedung kantor pusat. </div>	<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Limbah Sampah Plastik <ul style="list-style-type: none"> - Mendorong pekerja untuk menggunakan tumbler dan gelas kaca. - Menghindari penggunaan air minum dalam kemasan plastik untuk kegiatan internal BCA - Bekerja sama dengan organisasi pengelolaan sampah untuk mendaur ulang sampah plastik. </div>

PENGURANGAN PEMAKAIAN ENERGI DAN KONTRIBUSI REDUKSI EMISI

Langkah kami dalam mengambil tindakan terkait perubahan iklim, antara lain:

- Mengembangkan peta jalan Strategi Perubahan Iklim;
- Mengembangkan inventarisasi gas rumah kaca (GRK) menggunakan Standar Protokol GRK;
- Mengembangkan kebijakan mitigasi perubahan iklim;
- Meningkatkan pemahaman dampak perubahan iklim terkait dengan operasi dan portofolio investasinya;
- Meningkatkan ketahanan Bank terhadap risiko iklim dengan memantau sektor investasi terkait iklim;
- Mempersiapkan panduan bagi pelanggan dan bisnis untuk beralih ke ekonomi rendah karbon.

“
BCA mendukung aksi penanganan perubahan iklim. Aksi nyata yang kami lakukan yakni dengan melakukan efisiensi penggunaan energi listrik, air bersih, dan kertas, yang secara tidak langsung mendukung reduksi emisi gas rumah kaca.”



Strategi Mitigasi Perubahan Iklim

BCA melakukan pendekatan untuk mengidentifikasi dan mengelola risiko perubahan iklim. Kami mengacu kepada standar internasional, yaitu pedoman *Task Force on Climate-related Financial Disclosures* (TCFD), Protokol GRK, dan mempertimbangkan untuk berpartisipasi dalam *Science Based Targets Initiative* (SBTI). Secara kelembagaan, inisiatif ini berada di bawah Direktur Perencanaan dan Keuangan, yang menugaskan adanya integrasi perubahan iklim sebagai salah satu aspek utama LST ke dalam strategi pemantauan dan pelaporan yang disampaikan secara berkala. Direktur Perencanaan dan Keuangan juga bertanggung jawab untuk melakukan *monitoring* terhadap manajemen risiko dan peluang terkait perubahan iklim yang mungkin akan berdampak pada operasional Bank.

Kami berupaya untuk mengintegrasikan mitigasi dan adaptasi perubahan iklim ke dalam kegiatan bisnis. Strategi ini juga diterapkan untuk mendukung Pemerintah Indonesia mencapai tujuan pengurangan GRK sebesar 29% pada tahun 2029 dan memotivasi dunia usaha untuk beralih ke ekonomi rendah karbon.



Beberapa kegiatan pelaksanaan peta jalan strategi mitigasi dan adaptasi perubahan iklim:

01

Pelembagaan dan Peningkatan Kapasitas

Beberapa pelatihan dan diskusi telah dilakukan dengan Tim ESG bersama beberapa subdivisi terkait dan tim manajemen tentang perubahan iklim. Pada tahun 2020 telah dilaksanakan sebelas diskusi dengan melibatkan 30-50 peserta dari BCA kantor pusat. Diskusi ini turut melibatkan Direksi, Grup Corporate Banking, Transaction & Finance, Divisi Bisnis Komersial & SME, Grup Analisa Risiko Kredit, Divisi Logistik & Gedung, Satuan Kerja Manajemen Risiko, dan Divisi Bisnis Kredit Konsumen.

02

Pengumpulan dan Analisis Data

Mengumpulkan data operasional untuk menghasilkan inventarisasi GRK secara lengkap pada kegiatan operasional hingga tahun 2023. Pada tahun 2020 telah dianalisis enam gedung Kantor Pusat (Cakupan 1), semua perjalanan bisnis, 1 car pool sebagai contoh perjalanan (Cakupan 3). Selanjutnya, dikumpulkan data tentang dampak perubahan cuaca ekstrem. Selain itu, dilakukan juga pemilahan awal pada portofolio investasi untuk memetakan kerentanan sektor-sektor tertentu terhadap dampak perubahan iklim.

03

Identifikasi Respons atas Perubahan Iklim

Bangunan hijau/Program efisiensi energi. Beberapa gedung milik BCA, seperti Wisma BCA Foresta, KCU Gading Serpong, Menara BCA, dan Landmark Pluit, telah dikelola dengan prinsip *green building*. Beberapa langkah yang dilakukan adalah: 1) penggunaan lampu LED; 2) penerapan efisiensi energi melalui teknologi *inverter* dan *variable refrigerant volume*; serta 3) penggunaan panel surya.

04

Keuangan Berkelanjutan

Melalui Rencana Aksi Keuangan Berkelanjutan (RAKB), BCA telah mengidentifikasi beberapa sektor yang terkait dengan perubahan iklim dan upaya investasi mereka. Investasi yang dilakukan, antara lain proyek energi efisiensi, pinjaman sindikasi untuk proyek energi terbarukan, kerja sama dengan Indonesian Clean Energy Development (ICED) dalam pencapaian target pembiayaan di sektor energi terbarukan, pembiayaan pembangunan transportasi umum, dan pendanaan sektor usaha pengolahan air limbah.

Persiapan Mitigasi Perubahan Iklim Berdasarkan TCFD

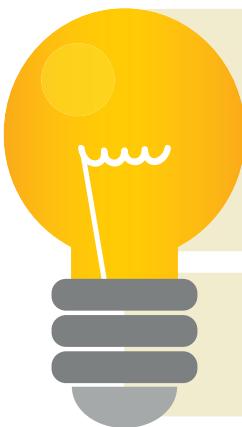
- Mengidentifikasi pemangku kepentingan internal
- Membangun kapasitas SDM dan membentuk kelompok kerja

- Mengidentifikasi dan menerapkan strategi-startegi eksisting
- Melakukan penilaian risiko perubahan iklim

- Melakukan inventarisasi emisi GRK dari kegiatan bisnis bank

Kontribusi Perubahan Iklim - Inventarisasi GRK

Pada tahun 2020, BCA melibatkan pihak eksternal independen untuk mulai mengumpulkan data inventarisasi GRK. Dari inventarisasi ini dilakukan perhitungan untuk mendapatkan data apakah penggunaan energi sudah efisien.



01

Cakupan 1:

Emisi dari pemakaian solar untuk *genset* dan bocoran *refrigerant* yang seluruhnya dapat dikelola BCA.

02

Cakupan 2:

Emisi yang dihasilkan dari konsumsi listrik yang dibeli dari PLN.

03

Cakupan 3:

Emisi GRK tidak langsung yang berasal dari: 1) Penerbangan bisnis; 2) Car pooling; 3) Emisi yang dihasilkan oleh pihak ketiga akibat kegiatan usaha BCA seperti penggunaan *printer pooling* dan lain-lain.

Hasil Inventarisasi Emisi GRK [305-2, 305-3]

Emisi GRK (ton CO ₂ eq)	2020	2019	2018
Cakupan 2			
B.1. Listrik yang dibeli			
Kantor Pusat (KP)	13.742	13.705	13.223
Data Center KP	16.995	14.321	13.972
KCU	39.465	42.160	40.845
TOTAL	70.202	70.186	68.040
Cakupan 3			
C.1. Penerbangan dinas	480	989	N/R
C.2. Car pooling	236	N/R	N/R
C.3. Penggunaan printer pooling	128	165	190
TOTAL	844	1.154	190
Total Emisi GRK (Cakupan 2 + 3)	71.046	71.340	68.230

Keterangan:

Data emisi GRK cakupan 1 baru akan diukur mulai tahun 2021.

Pemakaian dan Intensitas Energi Listrik [302-1, 302-3]

Uraian	2020	2019 ^{a)}	2018 ^{a)}
Jumlah Pemakaian listrik (kWh)	80.048.325	80.073.145	77.582.416
Luas (m ²)	433.492	431.557	425.229
Intensitas Penggunaan Energi (kWh/m ²)	185	186	182

Keterangan:

^{a)} Penyajian ulang data tahun 2018 dan 2019, karena cakupan perhitungan data bertambah gedung. Sebelumnya 3 gedung Kantor Pusat menjadi 6 gedung Kantor Pusat, 1 Data Center Kantor Pusat dan 115 gedung KCU.

Pada tahun 2020, penggunaan energi listrik di 6 Kantor Pusat, 4 Data Center Kantor Pusat, dan 115 Kantor Cabang Utama, tercatat 80.048.325 kWh, dengan intensitas energi listrik yaitu 185 kWh/m² per tahun. Angka tersebut telah memenuhi kategori 'efisien' menurut SNI 03-6196-2000 tentang Intensitas Konsumsi Energi Gedung Indonesia. Hasil ini tercapai karena konsistensi BCA dalam melakukan inisiatif efisiensi listrik dari tahun 2017 hingga 2020, di antaranya:

- Penjadwalan untuk mematikan *lift* secara bertahap;
- Mematikan lampu saat jam makan siang untuk area *back office*;
- Melakukan *campaign* #BCASWITCHOFF di instagram untuk meningkatkan *awareness* mematikan lampu dan peralatan elektronik lainnya saat tidak dipakai;
- Mencabut stop kontak dispenser saat malam hari.

BCA memasang panel surya di Wisma Asia II dan KCU Gading Serpong menggunakan *system on grid* yang menangkap sinar matahari untuk diubah menjadi energi listrik. Hingga akhir tahun 2020, penggunaan energi yang dihasilkan dari panel surya di gedung Wisma Asia II sebesar 8.027,3 kWh dan di gedung KCU Gading Serpong sebesar 8.626,8 kWh.



PENGELOLAAN LIMBAH

Pengelolaan limbah

BCA melakukan pemilahan sampah dengan memberikan tempat sampah warna berbeda yaitu warna abu-abu untuk sampah residu dan warna kuning untuk sampah plastik. Selama tahun 2020, BCA telah melakukan pemilahan di dua gedung: Wisma Asia II dan Wisma BCA foresta. Hasil dari pemilahan sampah diserahkan kepada Yayasan Tzu Chi untuk didaur ulang, lalu dijual, dan dana yang didapat akan disalurkan kepada yang membutuhkan.

Pengelolaan limbah elektronik

Limbah elektronik diserahkan kepada vendor. Vendor akan melakukan pemilahan untuk memisahkan antara limbah yang masih bisa diperbaiki dan layak digunakan (untuk disumbangkan ke sekolah atau panti asuhan). Limbah elektronik yang usianya di atas lima tahun akan dihancurkan dan dipilah, antara sampah plastik dan sampah metal. Pemilahan bertujuan untuk mencegah agar limbah tidak beredar di pasar tanpa dikelola karena dapat mencemari lingkungan. Sebaliknya, hasil pemilahan dijual oleh vendor ke *recycler* agar masih didapat manfaat ekonominya.

PENGGUNAAN AIR DAN PENGELOLAAN AIR LIMBAH

Air yang digunakan di lingkungan BCA dibeli dari Perusahaan Daerah Air Minum (PDAM). Kami memperhatikan efisiensi penggunaan air bersih di setiap gedung kantor. Saat ini, di KCU Bintaro, Wisma Pondok Indah dan BCA Foresta telah tersedia *water recycling* untuk mengolah air limbah. Air hasil olahan *water recycling* dimanfaatkan untuk memenuhi kebutuhan *non-hygiene* seperti penyiraman tanaman dan *flushing toilet*. Di kantor-kantor lainnya, BCA menerapkan beberapa inisiatif antara lain perawatan instalasi air, penggunaan keran hemat air, *eco-washer*, dan melakukan kampanye hemat air.

Penggunaan air

Sumber Air	2020 ^{*)}	2019 ^{**}	2018 ^{**}
Perusahaan Daerah Air Minum/PDAM (m ³)	67.365	55.322	45.168

Keterangan:

*) Data tahun 2020 mencakup gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah, Grha Asia, Landmark Pluit, dan Wisma Asia Alam Sutera (CPC).

**) Data 2019 dan 2018 Mencakup gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah.

Tingkat penggunaan air dipantau oleh Divisi Logistik dan Gedung sebagai bentuk evaluasi efisiensi. Setiap tahunnya, BCA terus meningkatkan cakupan pengukuran data. Pada tahun 2020, catatan pemakaian air mencakup Gedung Menara BCA, Wisma Asia II, Wisma Pondok Indah, Grha Asia, Landmark Pluit, dan Wisma Asia Alam Sutera (CPC) dengan total 67.365 m³.

Dalam lingkungan operasional Bank, limbah cair domestik yang dihasilkan BCA tidak berdampak signifikan terhadap operasional dan keberlanjutan Bank. Laporan ini tidak menyertakan informasi terkait tumpahan limbah, karena BCA tidak melakukan kegiatan terkait transportasi limbah, sehingga informasi ini kurang relevan.

PEMAKAIAN MATERIAL DAUR ULANG

BCA belum dapat menyampaikan penggunaan material daur ulang, dikarenakan aktivitas bisnis BCA yang tidak secara langsung memakai material hasil daur ulang. Namun, BCA mendukung upaya dalam mencegah pencemaran lingkungan dengan melakukan beberapa program peduli lingkungan yang akan dibahas pada sub bab lainnya.

PENGADUAN LINGKUNGAN HIDUP

Hingga akhir tahun 2020, BCA tidak menerima pengaduan terkait lingkungan hidup dari pemangku kepentingan. Demikian pula, sejauh ini BCA belum mendapatkan informasi atas pengaduan lingkungan yang diterima oleh debitur, terutama dari pemberian kredit korporasi.



INSPIRASI UNTUK BERKARYA MEMBERI NILAI

"Dalam melaksanakan Tanggung Jawab Sosial dan Lingkungan (TJSL), BCA memberikan pendampingan secara berkala sesuai dengan rencana kegiatan dan payung program Bakti BCA. Pengembangan program Bakti BCA berpijak pada konsep keberlanjutan yang dapat menciptakan nilai bersama dalam jangka panjang."



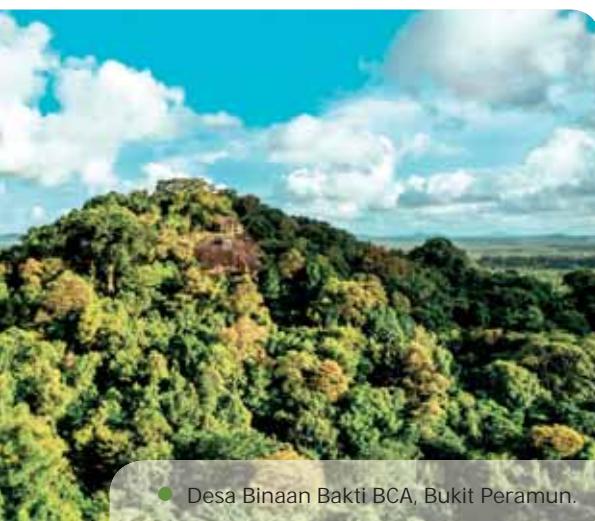


Keterlibatan dan Pemberdayaan Masyarakat

BCA terus berkreasi memberikan solusi dan pelayanan terbaik kepada nasabah dan masyarakat Indonesia meski berada di tengah tantangan dan ketidakpastian seperti saat ini. Semangat kreasi ini salah satunya diwujudkan dalam gelaran Pesta Akbar Pengetahuan bertajuk Indonesia Knowledge Forum (IKF) IX 2020 dengan tema "Business Revamp: Overcoming Uncertainty through Knowledge" dengan total lebih dari 6.600 peserta. Berbeda dengan forum sebelumnya, IKF IX 2020 diselenggarakan secara virtual, sesuai protokol kesehatan yang ada, mengingat adanya pandemi COVID-19. Para peserta dapat mengikuti acara IKF IX 2020 melalui ikf.co.id selama satu hari penuh pada 6 Oktober 2020.

Program Bakti BCA

Program Bakti BCA mencakup kegiatan peningkatan kesejahteraan masyarakat dan perbaikan kondisi lingkungan hidup, dengan mendukung pada pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Implementasi program dilakukan melalui tiga pilar, yaitu:



- Desa Binaan Bakti BCA, Bukit Peramun.

WEBINAR
"Be Creative and Innovative Teacher"
Sekolah Binaan Bakti BCA

Pembicara

Iega Setiawati - BCA

Keynote Speaker

Iwan Syahrial | Dirjen GTK Kemendikbud

Lestiana IPB Unika Almira Jaya

Peserta

● Pilar Solusi Cerdas, Sekolah Binaan Bakti BCA.

Bakti BCA

Solusi Cerdas

Solusi Sinergi

Solusi Bisnis Unggul

Program Pendidikan Non-Gelar

Magang Bakti BCA

Beasiswa Bakti BCA

Sekolah Binaan Bakti BCA

Kemitraan Pendidikan

Pengembangan Anak Usia Dini

Edukasi Literasi Keuangan

Bakti BCA di Bidang Budaya

- Dukungan Untuk Seni Budaya Wayang
- Mendukung Peran Perempuan sebagai Agen Budaya
- Pemberian Penghargaan Pada Pemerhati dan Pejuang Budaya
- Nusantara Writing Grant
- Lomba Tari Kreasi Nusantara dan Lomba Fashion Busana Daerah
- Pelatihan UMKM Batik Tulis

Bakti BCA di Bidang Kesehatan

- Operasi Katarak
- Donor Darah
- Mendukung Layanan Kesehatan untuk Masyarakat
- Bakti Sosial Pengobatan
- Program Empati Pandemi COVID-19
- Tanggap Bencana Alam

Bakti BCA di Bidang Lingkungan Hidup

- Konservasi Orangutan
- Konservasi Penyu
- Rehabilitasi Pohon Bakau/ Mangrove
- Restorasi Area Gambut
- Dukungan untuk Nelayan
- Budaya Ramah Lingkungan

Wirawisata Goa Pindul

Desa Wisata Pentingsari

Desa Wisata Wayang Wukirsari

Desa Wisata Tamansari

Kampung Batik Gemah Sumilir

Doesoen Kopi Sirap

Desa Wisata Pucak Tinggan

Gunung Lumut

Desa Wisata Aik Rusa' Berehun

Bukit Peramun

Kampung Adat Sijunjung

Nagari Silokek



SOLUSI CERDAS



“
Program Pendidikan dari Bakti BCA telah membuka masa depan untuk bekerja dan mengembangkan talenta. ”

Salah satu pelaksanaan kemitraan pendidikan yang dilaksanakan secara daring sepanjang tahun 2020.

Program Pendidikan Non-Gelar

Kegiatan:

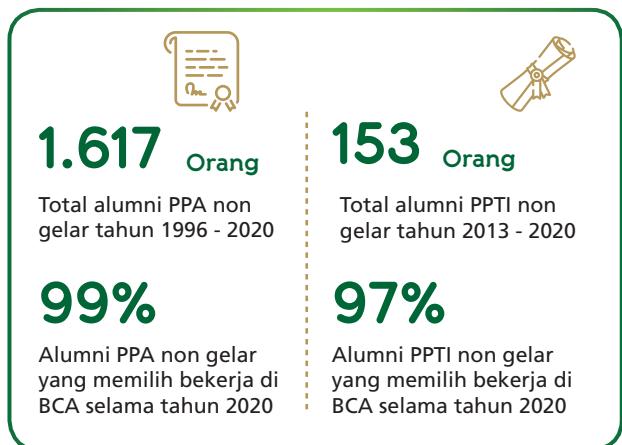
Mengembangkan pendidikan non-gelar yaitu Program Pendidikan Akuntansi (PPA) dan Program Pendidikan Teknik Informatika (PPTI). Program berlangsung selama 30 bulan dan menggunakan sistem gugur pada proses belajar-mengajar.

Penerima manfaat:

Lulusan SMA, SMK atau sederajat yang berprestasi, namun memiliki kendala finansial.

Kinerja 2020:

Jumlah peserta PPA: 396 orang dan PPTI: 172 orang



Peserta dan Lulusan Program Pendidikan Akuntansi (PPA) dan Program Pendidikan Teknik Informatika (PPTI) Non Gelar

	Program Non Gelar	2020	2019	2018
PPA				
Jumlah Peserta		396	392	376
Alumni		129	114	134
Bergabung ke BCA		128	113	133
PPTI				
Jumlah Peserta		172	147	106
Alumni		35	28	33
Bergabung ke BCA		34	26	33

Magang Bakti BCA

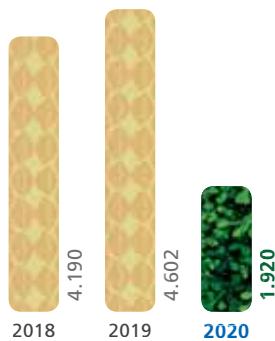
Kegiatan:

Mengadakan Program Magang Bakti BCA yang bertujuan untuk meningkatkan kualitas sumber daya manusia Indonesia.

Penerima manfaat:

Lulusan SMA dan sarjana untuk menimba pengalaman sebagai Customer Service Officer (CSO) atau teller di BCA.

Jumlah Peserta Magang Bakti BCA



Beasiswa Bakti BCA

Kegiatan:

Memberikan beasiswa berupa bantuan dana dan pelatihan peningkatan kemampuan *soft skill*. BCA juga bekerja sama dengan lembaga lain dalam menyalurkan beasiswa, di antaranya Yayasan Karya Salemba Empat, Sekolah Tinggi Hukum Jentera, Beasiswa Buat Indonesia Timur, dan IKOPIN.

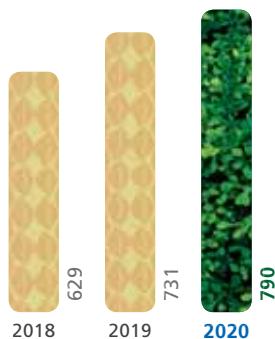
Penerima manfaat:

Mahasiswa pendidikan Strata 1.

Kinerja 2020:

Realisasi dana beasiswa per akhir tahun 2020 sebesar Rp5,5 miliar dan telah disalurkan ke 18 perguruan tinggi negeri di seluruh Indonesia.

Jumlah Penerima Beasiswa Bakti BCA



Sekolah Binaan Bakti BCA

Kegiatan:

Memberikan bantuan kualitas, akses, dan pengembangan infrastruktur pendidikan juga *face shield*, masker kain, dan *thermogun* di masa pandemi COVID-19. BCA juga memberikan pelatihan kepada guru terkait kurikulum, *soft skills*, dan *hard skills*.

Selama tahun 2020 pelatihan yang diberikan yaitu "Pengembangan Penilaian dan Evaluasi dalam Pembelajaran Abad XXI" dan "Menjadi Pengajar Blended Learning Yang Efektif di Era Pembelajaran Jarak Jauh (PPJ)". Program pelatihan ini juga akan berlanjut ke program SMART Teacher Award yang bertujuan untuk meningkatkan inovasi dan kreatifitas guru dalam mengembangkan pembelajaran di sekolah.

Saat ini, sebagian besar Sekolah Binaan Bakti BCA telah terakreditasi "baik" dan "sangat baik."

Penerima manfaat:

Sebanyak 727 guru dan tenaga kependidikan, serta 9.938 siswa.

Kinerja 2020:

Terdapat 20 Sekolah Binaan Bakti BCA yang terletak di Lampung, Serang, Yogyakarta, dan Banyuwangi.

Kemitraan Pendidikan

Kegiatan:

Melakukan kemitraan dengan lembaga Pendidikan di berbagai acara untuk mengadakan seminar dan kuliah umum di berbagai universitas. Di tahun 2020, salah satu kuliah umum secara virtual mengambil tema "*Striving for Excellence during New Normal*." Selain itu, Dalam rangka Hari Guru Nasional 2020, BCA menyelenggarakan webinar edukatif pada bulan Desember 2020 dengan tema "Majulah Tenaga Pendidik Indonesia Timur." Selain webinar, Bakti BCA juga akan mengadakan lomba menulis dengan tema "Inovasi Pembelajaran di Masa Pandemi."

Penerima manfaat:

Mahasiswa Universitas IPB, Sekolah Vokasi UGM, mahasiswa penerima Beasiswa Bakti BCA tahun ajaran 2019 - 2020 dari 18 perguruan tinggi negeri, 740 sekolah dari 40 kota, dan lebih dari 5.000 guru.

Kinerja 2020:

Realisasi biaya untuk kegiatan ini mencapai Rp128 juta.



Pengembangan Anak Usia Dini

Kegiatan:

Menjalankan kemitraan bersama United Nations Children's Fund (UNICEF) dan memberi bantuan untuk mendukung program pengembangan anak usia dini. Kegiatan ini juga menguatkan koordinasi antar instansi pemerintah, serta dapat membuat alternatif model PAUD berbasis kearifan lokal yang sesuai dengan kebudayaan Tanah Papua.

Penerima manfaat:

Pendidikan anak usia dini holistik-integratif (PAUD HI) di Kabupaten Sorong dan Kabupaten Raja Ampat, Papua Barat.

Kinerja 2020:

BCA menyalurkan donasi kepada UNICEF sebesar Rp500 juta.

SOLUSI SINERGI



“

"Kebudayaan menjadi akar dari karakter suatu Bangsa, namun seringkali dilupakan. BCA membantu melestarikan budaya asli Indonesia. Semoga banyak institusi lain yang semakin peduli pada kekayaan Budaya Indonesia."



”

Bakti BCA di Bidang Budaya

Kebudayaan lokal Indonesia dicermati cenderung hilang seiring berkembangnya berbagai layanan digital dan pengaruh kebudayaan modern. Situasi ini mendorong BCA untuk melestarikan budaya Indonesia dan memperkenalkan seni budaya kepada generasi muda dengan berbagai kegiatan.

Dukungan Untuk Seni Budaya Wayang

Kegiatan:

Melaksanakan kegiatan pelestarian dan pengenalan seni budaya dilaksanakan secara virtual, antara lain:

- Swargaloka, "The Indonesia Opera Drayang Swargaloka";
- Rumah Cinwa, "Bakar Tongkang, Tradisi dan Masa Kini Budaya Peranakan, Tionghoa di Bagansiapiapi";
- Sahabat Pencinta Wayang Orang "Pagelaran Wayang Orang Putri";
- Dalang Jose Amadeus Krisna "Wayang Geger Pecinan";
- Wayang Tavip "Beringin Setan".

BCA juga memberikan bantuan sembako kepada seniman wayang yang terdampak pandemi COVID-19 karena tidak dapat melakukan pagelaran.

Penerima manfaat:

Bekerja sama dengan 5 asosiasi dalang dan seniman, serta bantuan sembako diserahkan kepada 100 seniman wayang di Jawa Tengah.

BCA juga mendukung pelestarian dan pengenalan budaya wayang melalui Program *Wayang for Student* dan *Wayang Day*. Kegiatan ini memberikan dampak mendekatkan kebudayaan wayang ke lingkungan anak-anak muda di Indonesia serta dapat meningkatkan pemahaman, perilaku, serta nilai-nilai teladan yang terkandung dalam budaya kesenian wayang.



● Lomba Tari Kreasi Nusantara dan Lomba Fashion Busana Daerah



● Dukungan bagi kegiatan budaya secara daring.

Kegiatan *Wayang for Student* ditujukan kepada siswa SMP, SMA, dan SMK. Sesuai dengan program kerja, setiap tahunnya BCA melaksanakan *Wayang for Student* untuk sekolah-sekolah yang ditunjuk. Namun demikian, di tahun 2020, pelaksanaan kegiatan *Wayang for Student* dan *Wayang Day* harus ditunda karena pandemi COVID-19. Besar harapan, agar program ini berjalan kembali dan dapat memberi motivasi pihak-pihak lain untuk turut aktif mengembangkan wayang sebagai salah satu budaya Indonesia.

Mendukung Peran Wanita sebagai Agen Budaya

Kegiatan:

Menyelenggarakan dialog dengan topik "Perempuan dan Budaya Nusantara". Dalam dialog tersebut, dibahas mengenai peranan wanita sebagai agen perubahan dan agen budaya dalam menciptakan dan melestarikan kebudayaan Nusantara.

Penerima manfaat:

Hingga akhir tahun 2020, peserta yang mengikuti kegiatan ini secara *virtual* dengan menonton melalui kanal youtube "Solusi BCA" berjumlah 1.590 viewers.

Pemberian Penghargaan pada Pemerhati dan Pejuang Budaya

Kegiatan:

BCA memberikan penghargaan kepada para pemerhati dan pejuang budaya yang menunjukkan perjuangan mereka dalam melestarikan budaya Nusantara. Penghargaan ini adalah Nusantara Academic Award 2020 dan Waskita Nusantara Award 2020.

Penerima manfaat:

Nusantara Academic Award 2020 untuk 2 mahasiswa dan Waskita Nusantara Award 2020 untuk 2 pegiat budaya.

Nusantara Writing Grant

Kegiatan:

Mengadakan Nusantara Writing Grant, yaitu pemberian bantuan dana (*grant*) untuk mahasiswa magister maupun doktor yang sedang menyelesaikan penulisan tesis maupun disertasi yang membahas tentang aneka ragam kebudayaan dan keagamaan lokal di Indonesia.

Penerima manfaat:

5 mahasiswa yang berasal dari UGM (2 mahasiswa), ITB (1 mahasiswa), UIN Sunan Kalijaga (1 mahasiswa), dan Institut Seni Indonesia Surakarta (1 mahasiswa).

Lomba Tari Kreasi Nusantara dan Lomba Fashion

Busana Daerah

Kegiatan:

Melakukan kegiatan pelestarian kebudayaan bekerja sama dengan Sampan Bujana Sentra dan Kementerian Pendidikan dan Kebudayaan. Kegiatan diselenggarakan secara *virtual* di Jakarta, dan menjangkau banyak wilayah di Indonesia seperti Jakarta, Banten, Bandung, Blitar, Banyuwangi, Tulungagung, Kediri, Padang, Bangka Belitung, Purworejo, Wonogiri, Yogyakarta, Dumai, Kupang, Kalimantan, Bali, dan sebagainya.

Penerima manfaat:

Jumlah peserta yang mengikuti mengikuti lomba tari kreasi Nusantara 564 peserta dan 16 peserta berhasil meraih juara. Adapun lomba *fashion* busana daerah diikuti 309 peserta dan 9 peserta berhasil meraih juara.

Pelatihan UMKM Batik Tulis

Kegiatan:

Melestarikan batik sebagai budaya Indonesia dan meningkatkan SDM yang kompeten, serta independen dalam mendukung pertumbuhan UMKM batik.

Pada tahun 2020, BCA memulai pelatihan bagi UMKM Batik Tulis yang ada di Kabupaten Lamongan, Jawa Timur. Setelah pelatihan, dilanjutkan dengan pendampingan. Namun dikarenakan kondisi pandemi COVID-19, kegiatan pendampingan di 2020 baru terlaksana 2 kali dari target 12 kali pendampingan.

Penerima manfaat:

Sebanyak 24 orang pemilik UMKM, 31 orang pekerja UMKM, dan 16 orang tambahan di luar UMKM, yakni 8 orang di antaranya adalah guru yang diharapkan dapat menularkan pengetahuan teknik membatik ke sekolah.

Bakti BCA di Bidang Kesehatan

BCA menyadari bahwa keberadaan bank sangat penting untuk mendukung terwujudnya masyarakat yang produktif, mendukung generasi sehat, cerdas, dan penuh kreativitas, salah satunya dengan meningkatkan kesehatan masyarakat.

Di masa pandemi COVID-19, BCA mendukung program Gerakan Pakai Masker (GPM) melalui edukasi penggunaan masker yang tepat. BCA telah mendonasikan 100.000 masker kain untuk wilayah Jawa Timur (50 ribu), Jawa Tengah (30 ribu) dan Jawa Barat (20 ribu). Khusus di Jawa Timur BCA juga menyalurkan bantuan berupa 500 APD (Sidoarjo) dan 5.000 *surgical mask* untuk tenaga kesehatan, sedangkan di Jawa Tengah BCA juga menyerahkan



1.000 APD dan 10.000 *surgical mask* untuk tenaga kesehatan baik di Puskesmas maupun Rumah Sakit. Masker yang dibagikan merupakan produk UMKM binaan BCA dan masyarakat desa binaan Bakti BCA. Pengadaan masker dari mitra binaan diharapkan dapat membantu meningkatkan pendapatan bagi mereka yang usahanya terdampak pandemi.

Dalam upaya membantu pemerintah menekan laju penyebaran virus corona, CSR BCA telah memasang 60 unit wastafel di kantor cabang BCA area Jabodetabek. Lokasi yang dipilih merupakan lokasi yg strategis berdasarkan tingkat kepadatan penduduk dan dekat dengan fasilitas umum. Diharapkan, dengan fasilitas cuci tangan ini tidak hanya berguna bagi nasabah BCA tetapi juga bagi masyarakat sekitar. Selain di kantor cabang, BCA juga telah mendonasikan 21 unit wastafel untuk beberapa wilayah di Jakarta dan sekitarnya seperti Pasar Jaya, masjid, pondok pesantren, puskesmas, dan lainnya.

Operasi Katarak

Kegiatan:

Mendukung program pemerintah dan World Health Organization (WHO) Vision 2020, yakni *The Right to Sight*, BCA menyelenggarakan operasi katarak bagi masyarakat yang membutuhkan. BCA bekerja sama dengan Seksi Penanggulangan Buta Katarak Persatuan Dokter Spesialis Mata Indonesia (SPBK Perdam) sejak tahun 2001 dan Kick Andy Foundation sejak tahun 2017.

Setiap tahunnya BCA menyelenggarakan operasi katarak bagi setidaknya 500 penderita, dengan menjangkau minimal empat kota. Namun demikian, pandemi di tahun 2020 menjadi tantangan pelaksanaan program ini sehingga kegiatan harus ditunda sampai kondisi kembali normal.

Penerima manfaat:

Bantuan kepada pihak SPBK-Perdam yaitu berupa 4.000 *surgical mask*.

Donor Darah

Kegiatan:

Menyelenggarakan kegiatan donor darah setidaknya delapan hari setiap tahun dengan rata-rata perolehan 1.500 kantong darah. Namun, dengan adanya pandemi di tahun 2020, pelaksanaan donor darah hanya dilaksanakan dua hari, dengan perolehan 443 kantong darah.

Penerima manfaat:

Bantuan kepada pihak PMI yaitu 443 kantong darah dan 6.000 masker bedah.

Mendukung Layanan Kesehatan untuk Masyarakat

Kegiatan:

Memberikan layanan kesehatan yang berkualitas dengan biaya terjangkau bagi masyarakat yang memerlukan bekerja sama dengan Klinik Bakti Medika sejak 2015 dan Praktik Dokter Duri Utara sejak tahun 2012. BCA memberikan subsidi pembayaran biaya kesehatan bagi pasien dan bantuan khusus untuk menangani pandemi COVID-19. Sebanyak 75 alat *rapid test* COVID-19 dan 500 masker bedah telah didistribusikan ke kedua klinik tersebut.

Penerima manfaat:

Bantuan melalui Klinik Bakti Medika untuk 4.294 pasien dan Praktik Dokter Duri Utara untuk 12.317 pasien.

Bakti Sosial Pengobatan

Kegiatan:

Memberikan layanan kesehatan umum, seperti kacamata baca gratis, pelayanan pemeriksaan tekanan darah dan laboratorium sederhana (gula darah sewaktu, kolesterol, asam urat), serta pemberian vitamin secara gratis.

Penerima manfaat:

Bakti Sosial Pengobatan di Praktik Dokter Duri Utara dengan jumlah pasien 175 orang dan di Klinik Bakti Medika dengan jumlah pasien 150 orang.

Program Empati Pandemi COVID-19

Kegiatan bantuan medis:

Menyalurkan bantuan dengan total nilai Rp18,3 miliar, berupa peralatan medis seperti *rapid test kit* COVID-19, *ventilator*, *syringe pump* dan perlengkapan perlindungan tenaga medis disalurkan ke puskesmas hingga rumah sakit.

Penerima manfaat:

Puskesmas hingga rumah sakit dan beberapa instansi kesehatan.

BCA menyalurkan 41.000 *Rapid test kit COVID-19* melalui PERSI kepada 30 rumah sakit dengan nilai Rp2,6 miliar

Biaya yang dikeluarkan senilai Rp3,2 miliar untuk kegiatan kemitraan bersama regulator dan mitra lainnya

Peralatan dan pelindung tenaga medis senilai Rp12,5 miliar



Bantuan sembako selama pandemi COVID-19

Kegiatan:

Bantuan sembako untuk kesejahteraan masyarakat terdampak pandemi.

Penerima manfaat:

Masyarakat sekitar kantor cabang BCA di wilayah 1 hingga wilayah 12, dengan total 21.750 kepala keluarga/paket sembako senilai Rp2,2 miliar.

Tanggap Bencana Alam

Kegiatan:

Memberikan bantuan kepada masyarakat yang terkena musibah bencana alam. Di tahun 2020, melanjutkan bantuan untuk pemulihan pasca bencana kepada korban gempa Donggala dan Palu yang terjadi tahun 2018. Donasi disalurkan untuk pembangunan kembali Sekolah TK Anatapura Lolu Kecamatan Sigi Biromaru, Kabupaten Sigi, Palu, Provinsi Sulawesi Tengah yang mengalami kerusakan, dan juga untuk membantu pembelian alat belajar mengajar di beberapa sekolah yakni TK Kartika XXI – 18, TK Kartika XXI – 19, Pendidikan anak usia dini (PAUD) Kartika Kodim 1306/DGL, TK Negeri Satu Atap Petobo dan TK Antapura Lolu. Selain itu, BCA juga memberikan donasi kepada masyarakat yang terkena bencana, antara lain banjir di Jakarta dan sekitarnya dengan total nilai bantuan lebih dari Rp90 juta.

Penerima manfaat:

Pembangunan sekolah senilai Rp400 juta diserahkan secara simbolis melalui *video conference* pada 14 Oktober 2020 kepada Kepala Yayasan yang juga Kepala Sekolah TK Anatapura Lolu Kecamatan Sigi Biromaru, Kabupaten Sigi, Palu, Provinsi Sulawesi Tengah.

Penerima manfaat lainnya TK Kartika XXI-18, TK Kartika XXI-19, PAUD Kartika Kodim 1306/DGL, TK Negeri Satu Atap Petobo. Penerima manfaat donasi banjir Jakarta adalah masyarakat yang terkena bencana, antara lain banjir di Karawang dan Jakarta Timur.

Bakti BCA di Bidang Lingkungan Hidup

Indonesia memiliki keanekaragaman hayati yang tinggi di dunia. Namun, kegiatan manusia dan perubahan iklim menjadi ancaman bagi ekosistem keanekaragaman hayati ini. Untuk itu, BCA ikut serta aktif menjaga kelestarian keanekaragaman hayati dengan melaksanakan kegiatan tanggung jawab sosial dan lingkungan (TJSL) di bidang lingkungan hidup.



● Bekerja sama dengan BOSF dalam mendukung pelestarian Orangutan.

Konservasi Orangutan

Kegiatan:

Menjalankan program konservasi orangutan, yang merupakan salah satu fauna endemik Kalimantan yang dilindungi Undang-undang. Sejak tahun 2012, BCA bekerja sama dengan Borneo Orangutan Survival Foundation (BOSF) untuk mendukung upaya penyelamatan, rehabilitasi dan pelepasliaran (reintroduksi).

Selama tahun 2020, program dilakukan dengan memberi bantuan rehabilitasi meliputi penyediaan makanan, logistik, obat-obatan, alat kesehatan, alat-alat *enrichment* (mengasah ketrampilan dan daya juang orangutan), serta tes laboratorium. Untuk mendukung kesehatan tenaga pengasuh orangutan dan tenaga administrasi yang berada di kawasan konservasi orangutan, BCA membantu 8.000 masker bedah kepada Yayasan Borneo Orangutan Survival



(BOSF) yang berada di Samboja Lestari dan Nyaru Menteng. Total donasi untuk penyelamatan orangutan dan habitatnya di tahun 2020 sebesar Rp450 juta.

Kegiatan konservasi orangutan telah memberikan dampak positif pada lingkungan dan sosial yakni memberikan air yang bersih, udara yang segar, serta perlindungan terhadap tanah dari erosi, banjir, dan tanah longsor, dan dapat membantu memastikan fungsi-fungsi jasa ekosistem penting seperti pengurangan bencana dan risiko serta pengaturan iklim pada skala lokal dan global. Pada kehidupan sosial dan ekonomi, kegiatan ini memberikan kontribusi pada menyediakan banyak mata pencaharian alternatif bagi masyarakat.

Penerima manfaat:

31 orangutan menerima bantuan rehabilitasi dan memiliki kesempatan untuk dilepaskan kembali ke habitat.

Konservasi Penyu

Kegiatan:

Melaksanakan program konservasi penyu di Banyuwangi bekerja sama dengan Sea Turtle Foundation (BSTF). Selain konservasi, kegiatan juga meliputi bantuan perawatan sarang penetasan semi alami dan penyadartahanan kepada masyarakat sekitar Banyuwangi atas pentingnya keberadaan ekosistem penyu bagi rantai kehidupan.

Kegiatan konservasi penyu telah memberikan dampak positif pada lingkungan dan sosial. Penyu dapat diselamatkan dari predator dan kesejahteraan masyarakat dapat terbantu dengan menjadikan tempat konservasi penyu sebagai lokasi wisata. Kegiatan ini secara langsung memberikan dampak ekonomi kepada masyarakat melalui penyediaan *homestay* dan penjualan suvenir. Hingga akhir tahun 2020, total donasi untuk kegiatan konservasi penyu sebesar Rp105 juta.

Penerima manfaat:

Terdapat 100 sarang telur penyu berhasil dengan menyelamatkan ribuan butir telur. Sebanyak 8.909 telur berhasil menetas dan seluruhnya berhasil dilepasliarkan.

Dukungan BCA terhadap Program Nelayan

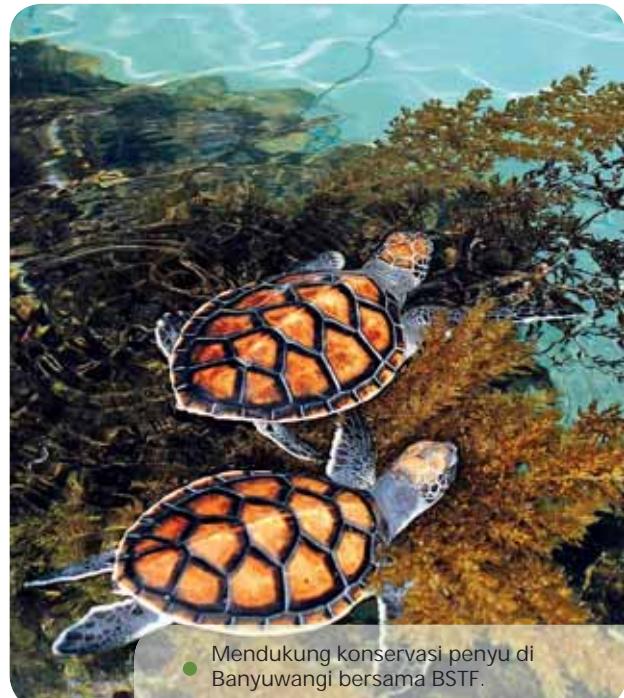
Kegiatan:

Memberikan donasi nelayan yang membutuhkan dan membantu merealisasikan kapal-kapal baru berkualitas baik serta mengadakan alat penangkap ikan yang ramah lingkungan. Adanya bantuan ini diharapkan dapat mendorong semangat para nelayan untuk melaut

serta mendorong roda perekonomian Indonesia di tengah pandemi COVID-19, khususnya melalui industri perikanan.

Penerima manfaat:

Donasi sebesar Rp280 juta disalurkan melalui BenikBaik.com untuk diberikan kepada para nelayan berupa 4 unit kapal baru.



Mendukung konservasi penyu di Banyuwangi bersama BSTF.

Rehabilitasi Pohon Bakau/Mangrove

Kegiatan:

Melakukan rehabilitasi pohon mangrove melalui NEWtrees yang diprakarsai oleh WWF Indonesia untuk membantu mengurangi abrasi di blok Semenanjang Ujung Kulon dan daratan Pulau Jawa yang hanya menyisakan 1,3 Km.

BCA terus melakukan edukasi kepada masyarakat terkait manfaat penanaman mangrove sehingga diharapkan, program penanaman ini tidak hanya berdampak positif pada lingkungan, tetapi juga dapat menciptakan rasa kebersamaan dan membuka peluang mata pencaharian alternatif bagi masyarakat.

Penerima manfaat:

Penanaman pohon mangrove hingga tahun 2020 telah mencapai 27.918 pohon, dengan luasan tanam 12 ha. Tercatat sebanyak 14.700 pohon bertahan hidup yang berpotensi menyerap emisi sebesar 31,7 ton CO₂e/tahun. 10 orang tim teknis penanaman mangrove di Laban dan 20 pemilik kebun bambu di desa Ujung Jaya dan

juga kelompok kompilasi yang terdiri dari masyarakat dan pemerintah desa bergerak untuk penyediaan bibit mangrove.

Restorasi Area Gambut

Kegiatan:

Selain itu BCA juga memberikan dukungan terhadap upaya restorasi area gambut yang terdampak dari kebakaran hutan dan lahan. Sebanyak 2.100 bibit tanaman *endemic* telah ditanam di area seluas 6 ha di kawasan gambut Giam Siak Kecil – Bukit Batu di wilayah Desa Sepahat, Kabupaten Bengkalis, Riau. Penanaman ini diperkirakan dapat mendukung penyerapan emisi sebesar 8,0 ton CO₂eq/tahun.

Dukungan kegiatan juga didapat dari pemerintah desa, kecamatan, hingga pemerintah kabupaten Bengkalis terkait pengelolaan gambut berkelanjutan dalam upaya pencegahan kebakaran.

Penerima manfaat:

Area gambut yang terdampak dari kebakaran hutan dan lahan di kawasan gambut Giam Siak Kecil – Bukit Batu di wilayah Desa Sepahat, Kabupaten Bengkalis, Riau. Kegiatan restorasi ini juga melibatkan kelompok Masyarakat Peduli Api (MPA) yang diharapkan akan memberikan manfaat ekonomi, sosial dan ekologis, secara seimbang dan inklusif secara berkelanjutan bagi masyarakat.

Budaya Ramah Lingkungan

Kegiatan:

Melakukan sosialisasi budaya ramah lingkungan kepada pekerja BCA dengan menciptakan *green office*.

Beberapa kegiatan untuk mendukung budaya ramah lingkungan di Kantor Pusat maupun Kantor Cabang, antara lain:

1. Membentuk *agent of change* dalam menerapkan budaya ramah lingkungan. Mereka merupakan perwakilan dari unit kerja di kantor pusat, kantor wilayah, kantor cabang di seluruh Indonesia, dan juga anak perusahaan. *Sharing knowledge* tahun 2020 bertema "Menjadi Konsumen yang Ramah Lingkungan".
2. Melakukan 'Aksi Merawat Bumi' di Kantor Pusat, Wilayah dan Cabang seperti penghematan listrik dan air, pengurangan kertas, plastik dan sampah, menghindari pemakaian *styrofoam*, partisipasi dalam *Earth Hour*, gerakan budi daya tanaman, dan gerakan berwawasan lingkungan lainnya.

3. Seruan gerakan ramah lingkungan melalui media komunikasi internal dan sosial media perusahaan. Kegiatan ini dilakukan sebanyak tujuh kali dengan tema *save water*, *earth hour*, hari bumi, *green Ramadhan*, hari lingkungan hidup, hari *mangrove*, dan hari orangutan.

Penerima manfaat:

Lebih dari 200 *agent of change* yang merupakan pekerja BCA dari 100 kantor/unit kerja di seluruh Indonesia.



SOLUSI BISNIS UNGGUL [203-2]



Melalui Pilar Solusi Bisnis Unggul, BCA mendukung pemberdayaan masyarakat untuk meningkatkan kemampuan ekonomi mereka sehingga dapat berkembang secara mandiri. Program ini mengandeng pelaku UMKM, masyarakat pedesaan, serta pemberdayaan kelompok masyarakat/komunitas. Kegiatan program, antara lain pengembangan potensi desa melalui ekonomi kreatif dan sinergi UMKM dengan pemanfaatan layanan perbankan. Hingga akhir Desember 2020, BCA mendampingi 12 desa binaan.



“
Desa binaan menghadapi tantangan selama tahun 2020 akibat pandemi COVID-19. Tidak semua lokasi desa binaan dapat dibuka untuk umum, karena adanya aturan Penerapan Sosial Berskala Besar (PSBB). Akibatnya, terjadi penurunan pendapatan dan motivasi pada pengelola desa wisata. Namun, BCA terus berupaya membangkitkan motivasi masyarakat desa binaan untuk tetap bertahan, dan berpikir secara kreatif untuk menghadapi masa normal baru dalam memberikan layanan pada wisatawan. **”**

Selama mendampingi semua desa binaan di masa pandemi, BCA memberikan bantuan fasilitas pendukung protokol Kesehatan, seperti sarana cuci tangan, dan *thermogun* untuk melayani pengunjung, masker dan *face shield* bagi pemandu. Kami juga mengadakan pelatihan pengembangan kapasitas SDM via webinar untuk segenap pengurus, seperti pelatihan memanfaatkan situs dan sosial media, keuangan, teknik pemasaran, dan pelayanan pelanggan, serta seminar desa wisata. Selain itu, BCA juga memberikan bantuan sembako dibagikan untuk segenap pengurus membantu kelengkapan sarana dan prasarana kantor sekretariat desa, fasilitas *homestay*, joglo untuk menerima tamu, hingga toilet bagi masyarakat berkebutuhan khusus. BCA juga memberikan pelatihan untuk meningkatkan kemampuan dan wawasan bisnis pengelola dalam hal keuangan.

Di tengah masa pembatasan aktivitas selama pandemi, BCA memiliki program *talkshow Instagram Live Liburan Dari Rumah (LDR)* yang mengajak masyarakat untuk melihat keindahan desa-desa binaan BCA di berbagai wilayah Indonesia. Selama tahun 2020, program ini telah diadakan 5 kali dan disiarkan secara langsung melalui akun Instagram @goodlifeBCA dan Youtube SolusiBCA, Twitter @GoodLifeBCA. Berwisata secara virtual memberikan pengalaman baru dan berbeda, yang tentunya tidak kalah menarik dengan wisata pada umumnya. Komitmen dalam menghadirkan tour virtual “Liburan Dari Rumah” telah berbuah manis dengan munculnya berbagai respons positif dari pemirsa yang selalu menantikan episode selanjutnya. Atas respons yang positif dari para penonton atas program ini maka program ini akan berlanjut di tahun 2021.



Pengembangan infrastruktur di Bukit Peramun, Desa Binaan Bakti BCA.

Mengapa Google Bisnisku penting?

- 1 Hemudahkan wisatawan menuju tempat Anda (Hindari bantuan peta online)
- 2 Hemudahkan wisatawan melihat produk yang Anda jual
- 3 Hemudahkan wisatawan menghubungi Anda dan melakukan transaksi
- 4 Bisnis Anda semakin dipercaya dan dilihat wisatawan

Pelatihan SDM Desa Binaan secara daring sepanjang tahun 2020.

Wirawisata Goa Pindul

Lokasi:

Desa Bejiharjo, Karangmojo, Gunung Kidul, Yogyakarta.

Potensi:

Potensi wisata, seni karawitan, seni lesung, keindahan alam Goa Pindul, fasilitas *outbound*, dan *tracking*.

Kegiatan:

Paguyuban Wirawisata Gelaran II merupakan komunitas yang diprakarsai oleh Karang Taruna Desa Bejiharjo yang selama ini mengelola desa wisata ini.

12.244 orang

Jumlah wisatawan Goa Pindul hingga tahun 2020



Tantangan dan tindak lanjut:

Penurunan jumlah pengunjung yang datang ke desa ini mencapai 90% akibat dampak negatif dari pandemi COVID-19. Tantangan lainnya adalah banyaknya penduduk desa yang sebagian besar berusia lanjut sehingga rentan terpapar virus dan risiko alam berupa letusan Gunung Merapi. Menghadapi tantangan ini, BCA terus melakukan pendampingan melalui webinar hingga masyarakat dan pengelola desa dapat bangkit kembali untuk menyambut kondisi normal baru.



● Desa Wisata Pentingsari.

Tantangan dan tindak lanjut:

Di masa pandemi, Goa Pindul harus menghadapi penurunan pengunjung hingga sekitar 70%. Namun demikian, kami terus memotivasi masyarakat desa untuk bertahan dan berpikir kreatif sebagai persiapan saat kondisi normal baru.

Desa Wisata Pentingsari

Lokasi:

Lereng Gunung Merapi, Cangkringan, Sleman, Yogyakarta.

Potensi:

Wisata alam, budaya dan pertanian.

Kegiatan:

Desa ini menyediakan kesempatan bagi wisatawan untuk tinggal dan berbaur bersama penduduk.

3.132 orang

Pengunjung Desa Wisata Pentingsari hingga tahun 2020



Desa Wisata Wayang Wukirsari

Lokasi:

Imogiri, Yogyakarta.

Potensi:

Seni tatah sungging (kerajinan kulit), wayang kulit, dan kerajinan kulit lainnya.

Kegiatan:

Salah satu upaya BCA dalam melestarikan warisan Indonesia ini adalah melalui pendampingan kepada Desa Wukirsari.

Pendampingan kepada perajin wayang diarahkan untuk meningkatkan potensi wisata wayang sehingga warga Desa Wukirsari tidak sekedar mahir membuat dan memasarkan produk wayang, tetapi juga mampu menyediakan jasa edukasi budaya pelestarian wayang tradisional. Pendampingan yang diberikan

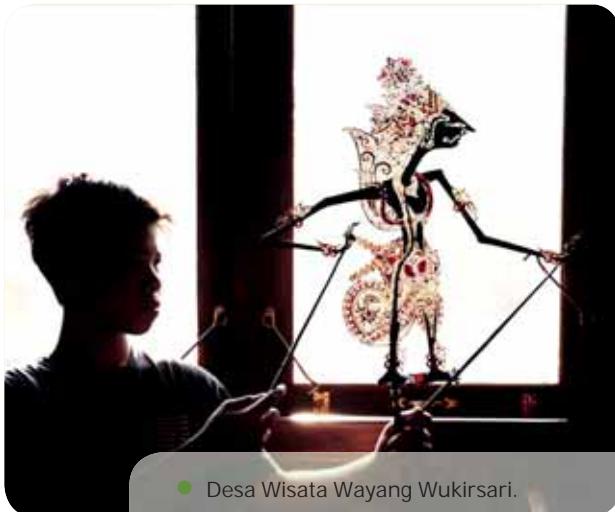


juga memperhatikan aspek sosial dan lingkungan. Dari aspek lingkungan, perajin wayang memberikan edukasi kepada pengunjung wisata untuk membuat pakaian wayang dari bahan bekas seperti kertas koran dan plastik kemasan. Sementara itu, kaum wanita dilatih untuk dapat menyajikan makanan yang sehat dan layak bagi para pengunjung.



Tantangan dan tindak lanjut:

Terjadinya penurunan pendapatan hingga 91% pada pengrajin wayang. Melihat kondisi ini, maka BCA terus berperan memberikan motivasi lewat berbagai webinar dan bantuan untuk mendukung protokol kesehatan. Semua dilakukan agar desa binaan tetap optimis dan termotivasi karena BCA tetap mendukung mereka.



Desa Wisata Tamansari

Lokasi:

Lereng Gunung Ijen, Licin, Banyuwangi.

Potensi:

Pengalaman hidup dan pertanian, serta pengembangan area Sendang Seruni.

Kegiatan:

Tamansari merupakan desa wisata yang menawarkan pengalaman hidup di pedesaan seperti bertani, berkebun kopi, cengkeh, dan cokelat, serta menambang belerang. Desa ini dikenal dengan kesenian Tari Gandrung.

Pada tahun 2019, Desa Wisata Tamansari meraih penghargaan dari Kementerian Desa, Pembangunan Daerah Tertinggal dan Transmigrasi (Kemendes PDT) sebagai Desa Wisata Pemanfaatan Jejaring Bisnis. Dampak positif dari penghargaan tersebut yaitu meningkatnya motivasi pengelola untuk memanfaatkan peluang pasar melalui kerja sama dengan beberapa perusahaan penyedia aplikasi jasa pariwisata.



Tantangan dan tindak lanjut:

Potensi desa wisata terus digali, salah satunya adalah pengembangan area Sendang Seruni. Desa Wisata Tamansari merupakan salah satu desa yang dapat bertahan di masa pandemi, yang dibuktikan dengan meningkatnya pendapatan desa wisata sebanyak 9,6%. Untuk mempertahankan capaian ini, BCA berupaya meningkatkan semangat pengurus dalam mengelola desa wisata melalui berbagai pendampingan dan pelatihan.



Kampung Batik Gemah Sumilir

Lokasi:

Desa Petukangan, Wiradesa, Pekalongan.

Potensi:

Sarana Edukasi dan produksi batik.

Kegiatan:

Kampung Gemah Sumilir mempunyai potensi pembuatan kain tenun dan kerajinan tangan. Hasil karya Komunitas Batik Gemah Sumilir ini banyak yang telah diikutsertakan di berbagai expo, pameran atau conference.

Tantangan dan tindak lanjut:

Selama masa pandemi, jumlah pengunjung di Kampung Batik hanya 328 orang. Kondisi pandemi juga mempengaruhi pameran-pameran batik yang harus ditiadakan sementara waktu. Sembari bertahan di masa pandemi, para perajin batik mengembangkan kerajinan kupu-kupu yang terbuat dari daun dan dilukis dengan pewarnaan alami.

Doesoen Kopi Sirap

Lokasi:

Lereng Gunung Kelir, Semarang, Jawa Tengah.

Potensi:

Perkebunan kopi organik dan ramah lingkungan.

Kegiatan:

Wisata yang ditawarkan bagi para pengunjung, di antaranya pengetahuan seputar budi daya, pengolahan, dan penyajian kopi, serta wisata kuliner kopi organik sebagai hasil alam desa dengan tema "Ngopi Asyik di Alam Indah Doesoen Kopi Sirap." Pengunjung dapat memilih dan mencicipi berbagai jenis kopi dengan beragam cita rasa dan ciri khas. Selain itu, pengunjung dapat menikmati kopi sembari melihat keindahan alam lereng Gunung Kelir.

Tantangan dan Tindak Lanjut:

Diversifikasi produk dan perbaikan kemasan harus dilakukan dalam menghadapi persaingan pasar produk kopi untuk meningkatkan penjualan di masa Pandemi yang imbasnya dirasakan juga oleh masyarakat Doesoen Kopi Sirap.

Desa Wisata Pucak Tinggan

Lokasi:

Desa Pelaga, Petang, Badung, Bali.

Potensi:

Pesona alam dan budaya Tinggan.

Kegiatan:

Pengunjung dapat menikmati dan mengenal keindahan alam, lingkungan hidup, pengolahan hasil pertanian dan perkebunan, kesenian lokal, serta tracking di area Pucak Tinggan. Untuk melengkapi sarana layanan wisata, BCA memberikan bantuan papan informasi, papan nama setiap lokasi edukasi dan wisata, papan petunjuk arah, pembangunan toilet di area tracking, serta perapihan taman, serta uji coba layanan.

Tantangan dan Tindak Lanjut:

Imbas dari pandemi juga dirasakan oleh masyarakat Desa Wisata Pucak Tinggan. Kegiatan wisata yang sementara dihentikan membuat masyarakat kembali kepada kegiatan semula yakni sebagai petani dan melakukan aktivitas keagamaan di Pura Pucak Mangu.



Salah satu kekayaan flora berupa hamparan lumut di Gunung Lumut.

Gunong Lumut

Lokasi:

Desa Limbongan, Kecamatan Gantung, Kabupaten Belitung Timur, Kepulauan Bangka Belitung.

Potensi:

Kekayaan flora.

Kegiatan:

Gunong Lumut merupakan kawasan hutan lindung dengan potensi kekayaan flora di area seluas 42.000 hektar. Pada ketinggian 70 meter menjelang puncak gunung, terlihat hamparan lumut dengan beragam bentuk dan jenis yang menutupi permukaan tanah, batu, dan pepohonan. Pengunjung dapat menikmati



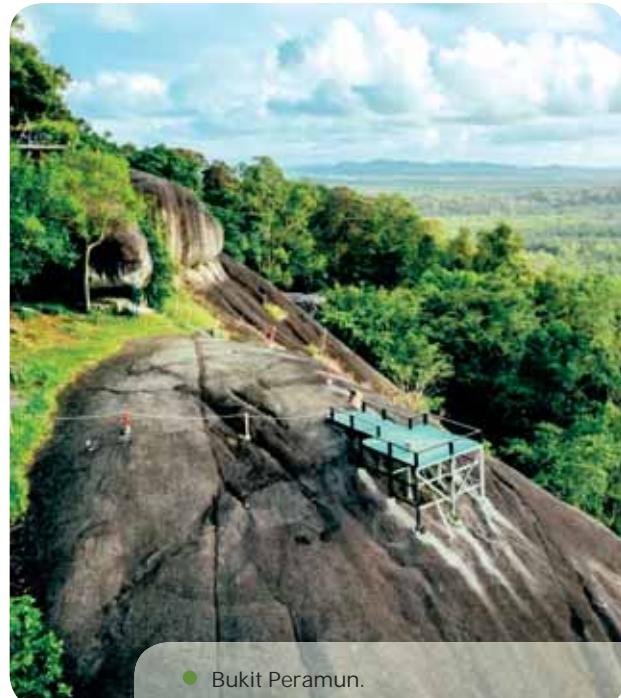
bunga anggrek dengan jenis, bentuk, dan warna unik. Untuk menjaga keberadaan hutan lindung dan membantu masyarakat sekitar.

Tantangan dan Tindak Lanjut:

Pemerintah daerah Belitung menutup sementara akses wisata di Belitung dimasa Pandemi sehingga masyarakat kembali kepada aktivitas semula sebagai petani maupun aktivitas lainnya.



● Wisata Aik Rusa' Berehun.



● Bukit Peramun.

Wisata Aik Rusa' Berehun

Lokasi:

Desa Terong, Kecamatan Sijuk, Kabupaten Belitung, Belitung Barat.

Potensi:

Wisata alam dan ekowisata.

Kegiatan:

Desa Aik Rusa Berehun dikenal sebagai desa kreatif karena keberhasilan warga dalam mengubah area bekas galian tambang yang terbengkalai menjadi lingkungan yang asri.

Di desa ini, area bekas galian tambang telah menjadi danau lengkap dengan beberapa pondok untuk wisata.

Selama tahun 2020, BCA memberikan pendampingan yang diberikan kepada pengurus dan pengelola desa antara lain pembekalan dan pelatihan, di antaranya layanan, *creative selling skill*, dan kepemimpinan. BCA juga membantu pembangunan dapur demo masak, *selfie spot*, jembatan, dan pengembangan *digital marketing*.

Tantangan dan Tindak Lanjut:

Pemerintah daerah Belitung menutup sementara akses wisata di Belitung dimasa Pandemi sehingga masyarakat kembali kepada aktivitas semula sebagai petani maupun aktivitas lainnya.

Bukit Peramun

Lokasi:

Belitung Barat dengan ketinggian 129 mdpl.

Potensi:

Kekayaan flora dan fauna, terutama tanaman obat.

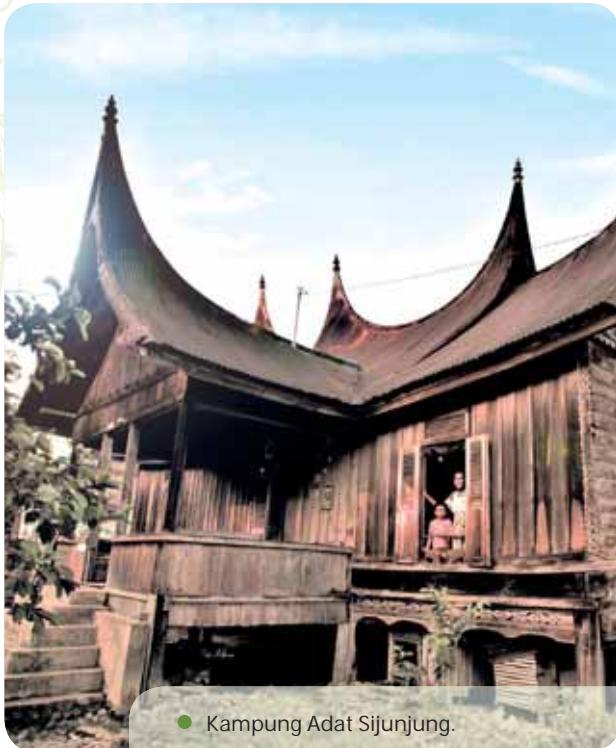
Kegiatan:

Pengurus wisata Bukit Peramun memanfaatkan teknologi QR Code yang memuat informasi seputar tanaman kepada pengunjung agar dapat belajar mengenal pepohonan di Bukit Peramun.

Selain itu, pengurus juga mengembangkan *virtual guide* dalam dua bahasa yaitu bahasa Indonesia dan Inggris. Tersedianya sistem informasi digital ini sangat membantu pengunjung mengetahui informasi dan keunikan yang ada di Bukit Peramun. Berkat keberhasilan penerapan aplikasi teknologi, kini Bukit Peramun dikenal sebagai hutan berbasis digital. Pada malam hari, pengunjung dapat melihat hewan langka *Tarsius* yang merupakan primata endemik Sumatera dan Kalimantan.

Tantangan dan Tindak Lanjut:

Pemerintah daerah Belitung menutup sementara akses wisata di Belitung dimasa Pandemi sehingga masyarakat kembali kepada aktivitas semula sebagai petani maupun aktivitas lainnya.



Kampung Adat Sijunjung

Lokasi:

Kecamatan Sijunjung, Kabupaten Sijunjung, Sumatera Barat.

Potensi:

Wisata budaya Minangkabau, Rumah Gadang (rumah adat Minang).

Kegiatan:

Pengunjung dapat secara langsung melihat Rumah Gadang (rumah adat Minang) yang hingga saat ini tetap dipertahankan penduduk desa.

Tantangan dan Tindak Lanjut:

Di masa pandemi juga dirasakan kaum ibu sebagai motor penggerak *homestay* di kampung adat. Pengunjung yang menurun membuat segenap masyarakat di Kampung adat kembali kepada aktivitas semula sebagai Petani.

Nagari Silokek

Lokasi:

Kawasan geopark nasional yang terletak di Sijunjung, Sumatera Barat.

Potensi:

Panoramanya yang sangat eksotik, antara lain gua stalagtit dan stalagmit, keanekaragaman flora dan fauna, air terjun, pantai pasir putih, serta lokomotif uap yang merupakan peninggalan sejarah zaman pendudukan Jepang.

Kegiatan:

Pengunjung dapat menikmati paket wisata Susur Goa, Arung Jeram, menikmati keindahan air terjun sampai menikmati kuliner khas di Nagari Silokek.

Pada tahun 2020, BCA juga memberikan bantuan produksi video pariwisata Silokek dan donasi kegiatan olahraga sepak takraw kejuaraan piala Kementpora RI di Pasir Putih, Silokek.

Tantangan dan Tindak Lanjut:

Masa pandemi juga di rasakan oleh segenap masyarakat di Nagari Silokek, menjadi petani dan peladang dilakukan kembali sambil menunggu kondisi kembali normal.



Dampak Kegiatan Sosial dan Mekanisme Pengaduan Masyarakat

Melalui kegiatan tanggung jawab sosial perusahaan yang dijalankan, BCA mengembangkan program sosial kemasyarakatan yang berdampak positif signifikan bagi kehidupan masyarakat. BCA juga mempertimbangkan potensi dampak negatif yang muncul seiring berjalannya program. Dampak negatif dari kegiatan sosial, misalnya kecemburuan di antara masyarakat penerima program, perbedaan hasil yang diterima oleh penerima manfaat. Oleh sebab itu, untuk mengurangi dampak negatif BCA terus berupaya meningkatkan kinerja dan kualitas tim pelaksana program di lapangan, walaupun dengan tantangan yang besar.

Mekanisme Pengaduan Masyarakat

Masyarakat penerima program diberi kesempatan menyampaikan pengaduan. Saat ini, pengaduan dapat disampaikan melalui *e-mail* ke *csr@ bca.co.id*. Di tahun 2020, tidak terdapat pengaduan signifikan yang diterima dari penerima manfaat program bakti BCA.

Literasi dan Inklusi Keuangan

Literasi Keuangan dan Membangun Budaya Mengelola Uang [FS16] [FN-CB-240a.4]

Belum semua wilayah di Indonesia merupakan wilayah yang *bankable*. Oleh sebab itu, pemerintah terus mendorong lembaga jasa keuangan untuk mendukung peningkatan aksesibilitas masyarakat melalui program literasi dan inklusi keuangan. Peran aktif BCA dalam mendukung literasi keuangan yakni melalui Solusi Cerdas dari Program Bakti BCA dengan menyebarluaskan budaya pengelolaan keuangan bagi masyarakat. Upaya literasi keuangan yang dilakukan BCA menggunakan metode yang menarik, salah satunya gamifikasi melalui *game board*.

Kegiatan Literasi Keuangan selama tahun 2020

105.522 Orang

Peserta edukasi literasi keuangan

581 Orang

Peserta edukasi literasi keuangan (tidak termasuk peserta untuk LAKU BCA) untuk masyarakat termasuk

353 Orang

Peserta edukasi literasi keuangan dengan Mobil Literasi Keuangan (SiMOLEK) yang diprakarsai oleh OJK

14.941 Orang

▲137% YoY

Peserta edukasi literasi keuangan untuk pelajar dan mahasiswa (tidak termasuk peserta untuk LAKU BCA)

Webinar Literasi Keuangan “Berani Mimpi, Mulai Aksi”



Pada 19 November 2020, BCA menyelenggarakan webinar literasi keuangan yang ditujukan khususnya bagi generasi muda. Pemahaman akan pengelolaan keuangan pribadi bagi generasi muda menjadi ilmu yang berharga untuk merasakan *financial freedom* di masa depan. Webinar ini dikemas secara menarik dan modern yang terbagi dalam tiga sesi *talkshow* yang setiap sesinya memiliki pembahasan edukatif mengenai literasi keuangan. Webinar ini diikuti oleh lebih dari 1.800 peserta dari berbagai sekolah, universitas, dan juga berbagai latar belakang profesi.

Melalui webinar literasi keuangan, diharapkan generasi muda, khususnya kaum pelajar dapat semakin sadar akan pentingnya memahami keuangan. Selain itu, dalam webinar juga dipaparkan penggunaan layanan perbankan digital. BCA yakin dengan kehadiran akses digital yang semakin mudah saat ini dapat menjadi peluang bagi generasi muda untuk memenuhi kebutuhan informasi akan pengelolaan keuangan mendasar sampai dengan tips disiplin menabung, bahkan investasi.

Produk Inklusi Keuangan [FS13] [FN-CB-240a.3]

BCA mendukung program inklusi keuangan dan pengadaan layanan keuangan tanpa kantor dalam rangka inklusi keuangan (LAKU Pandai). BCA membuka akses bagi masyarakat yang relatif sulit terjangkau melalui produk-produk inklusi keuangan, di antaranya LAKU BCA dan DUITT. Selain itu, BCA juga memiliki produk TabunganKu, SimPel dan Sakuku. Tabunganku membebaskan biaya administrasi bulanan dan pembatasan transaksi, SimPel menargetkan pelajar sebagai nasabah, sedangkan Sakuku adalah uang elektronik yang dapat digunakan untuk pembayaran belanja, isi pulsa/paket data, beli voucher game dan transaksi perbankan lainnya. Semua produk inklusi BCA memiliki keunggulan bebas biaya administrasi bagi nasabah.

Kegiatan Inklusi Keuangan

LAKU

2,6 ribu
Agen

152,7 ribu
Rekening

Rp23,5 miliar
Total saldo

↗ 9,5%
Jumlah nasabah YoY



1,0 juta
Rekening
↗ 17,5%
Jumlah nasabah YoY



2,9 ribu
Rekening
Rp1,1 miliar
Total saldo
↗ 31,3%
Jumlah nasabah YoY



1,2 juta
Rekening
Rp5,7 miliar
Total saldo
↗ 13,9%
Jumlah nasabah YoY



Edukasi literasi keuangan dengan
● metode gamifikasi.

*Foto diambil sebelum masa pandemi



Edukasi literasi keuangan kepada pelajar.

*Foto diambil sebelum masa pandemi

Dampak Positif dan Negatif Literasi dan Inklusi Keuangan [FN-CB-240a.3]

Kami telah mengidentifikasi potensi dampak positif dan negatif peluncuran produk inklusi keuangan. Produk LAKU BCA dan DUITT membawa dampak positif bagi masyarakat di wilayah yang jauh dari perkotaan, kantor cabang, maupun ATM BCA, karena memudahkan akses transaksi keuangan perbankan bagi mereka. Para agen LAKU BCA dan DUITT akan membantu transaksi tunai dan nontunai dengan memanfaatkan perangkat EDC. Namun demikian, Bank perlu meningkatkan profesionalitas dan memastikan integritas para agen LAKU BCA. Adanya agen yang kurang berintegritas berpotensi membuka peluang *fraud* sehingga menimbulkan dampak negatif yaitu hilangnya kepercayaan nasabah kepada Bank.

Lembar Persetujuan Dewan Komisaris dan Direksi atas Laporan Keberlanjutan 2020 PT Bank Central Asia, Tbk

Kami selaku Dewan Komisaris dan Direksi, yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Central Asia Tbk tahun 2020 telah disampaikan secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan sesuai dengan POJK No. 51/POJK.03/2017.

Demikian lembar persetujuan ini dibuat dengan sebenarnya.

Jakarta, Februari 2021

Anggota Dewan Komisaris

Djohan Emir Setijoso

Presiden Komisaris

Tonny Kusnadi

Komisaris

Cyrillus Harinowo

Komisaris Independen

Raden Pardede

Komisaris Independen

Sumantri Slamet

Komisaris Independen

Anggota Direksi

Jahja Setiaatmadja

Presiden Direktur

Suwignyo Budiman

Wakil Presiden Direktur

Armand Wahyudi Hartono

Wakil Presiden Direktur

Subur Tan

Direktur

Erwan Yuris Ang

Direktur Independen

Rudy Susanto

Direktur

Henry Koenafi

Direktur

Lianawaty Suwono

Direktur

Santoso

Direktur

Vera Eve Lim

Direktur

Haryanto Tiara Budiman

Direktur

Gregory Hendra Lembong

Direktur



AA1000
Licensed Assurance Provider
000-174

Independent Assurance Statement

The 2020 Sustainability Report of PT Bank Central Asia Tbk

Number : 002/000-174/II/2021/SR-Asia/Indonesia
Type/Level : 1 and 2/Moderate

Dear stakeholders,

PT Bank Central Asia Tbk ("the Bank" or the "Reporting Organization") has assigned Social Responsibility Asia ("SR Asia") to assess its 2020 Sustainability Report ("the Report") for the reporting period of January 1 to December 31, 2020. The reporting organization is one of the largest commercial banks in Indonesia and is listed on the Indonesia Stock Exchange.

Intended User and Purpose

This Independent Assurance Statement ("the Statement") presents our opinion, findings, and recommendations based on particular assurance mechanisms, procedures, and scope of work on the Report to the stakeholders of the Bank. SR Asia advises all NOT to use the Statement for interpreting the Bank's overall performance or sustainability, unless for the areas covered in the scope of the assignment.

Responsibilities

Responsibilities of SR Asia and the Bank are defined in the Non-Disclosure Agreement and the Engagement Agreement documents. Following the scope of assurance, SR Asia as agreed by the Management¹ is responsible to perform an assessment, NOT an audit, on the Report content and come up with recommendations as well as the Statement. The Management is responsible for the presentation of data, figures, and information in the Report content. SR Asia only discloses the results of assurance to the Management and does NOT accept any responsibility for any other purpose or to any other person or organization. Any dependence that a third party has placed on the Report is entirely at its own risk.

Independence, Impartiality, and Competency

SR Asia assigned an Assurance Team consisting of experts in the ISO 26000, the principles and standards of AA1000 AccountAbility, the GRI Sustainability Reporting Guidelines, and the country reporting regulation. The experts also have experience in writing and reviewing sustainability reports and integrated reports of organizations from different industry sectors. SR Asia also applies a particular assurance protocol based on a professional code of conduct. Members of the Assurance Team do NOT have any relationships with the Bank that can influence their ability to provide an independent and impartial statement.

Description and Source of Disclosures

The assurance work was started with an initial review of the Report draft submitted by the Bank. SR Asia assessed the disclosures of data and information in the Report content and traced back to the evidence documents provided by the Reporting Organization. Discussions with the Management were also conducted to clarify the findings. During the assurance, SR Asia applied the methodology and approach of the analysis referring to the AA1000 Assurance Standard v3 and the SR Asia Protocol on Assurance Analysis and also using the SR Asia Great Assurance

¹ Management of the Bank



Tool digital platform. In addition, the Assurance Team reviewed public data and information online significantly related to some topics of the Report content.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content and **Type 2 assurance** specifically applied on the topics of economic performance, pension fund, and business continuity management with respect to the AA1000 Assurance Standard v3 and AA1000APS (2018) AccountAbility Principles.
2. A **moderate level of assurance** procedure on the Report content and evidence, where the **risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.**

Scope and Limitation of Assurance Service

1. Data and information in the Report content for the reporting period of January 1 to December 31, 2020.
2. Data and information related to the material aspects that have been identified by the Bank: **equality, occupational health, safety, and security; product portfolio; protection of customer privacy and data security; anti-fraud; training and education; financial inclusion and literacy; energy and emission; and indirect economic impacts.**
3. Under Type 2, data and information including the mechanisms, processes, and control system related to the economic performance, pension fund, and business continuity management that the Bank has implemented.
4. SR Asia assumes that the Bank, or independent parties, or other parties associated with the Bank, have verified and/or audited any data and information related to financial statements; therefore SR Asia EXCLUDES financial data, information, and figures in the Report content in the scope of assurance work.
5. Analysis of publicly disclosed information, system, and process of the Bank has in place to ensure adherence to the principles.
6. Adherence to the following reporting principles, guidelines, and standards;
 - a) Consolidated set of GRI Sustainability Reporting Standards 2020 ("GRI Standard") and GRI G4 Financial Services Sector Disclosure ("GRI-G4 FS") issued by the Global Reporting Initiative;
 - b) Sustainability Accounting Standard for Commercial Bank (FN-CB) issued by the Sustainability Accounting Standard Board (SASB);
 - c) Sustainable Banking Assessment (SUSBA) issued by World Wildlife Funds (WWF);
 - d) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Company ("POJK 51").

Exclusion

1. Financial statements and financial data and information other than those mentioned in the Report.
2. Aspects of the Report other than those mentioned under the defining materiality section and discussion on defining Report content.
3. Stakeholders' engagement, which may be involved in developing the Report.
4. Data and information outside the reporting period.
5. Data and information in the public domain not covered in the reporting period.
6. Statements and claims presenting the Bank's opinion, belief, expectation, advertisement, and future planning.

Methodology

1. Assign an Assurance Team whose members are experts in sustainability report development and assurance.
2. Pre-engagement phase was conducted to ensure the independence and impartiality of the Assurance Team.
3. Kick-off meeting and an initial analysis on the Report draft.



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000-174

4. Evaluate data and information against the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), GRI Standard, GRI-G4 FS, SUSBA, SASB, and POJK 51.
5. Assess indicators data and trace back data to the sources.
6. Discuss online the results of the analysis with the Management and data contributors.
7. Under Type 2 assurance, carry out in-depth interview on financial performance, pension fund, and business continuity management topics online with the Management and the representatives of the relevant functions or units of the Bank.
8. Implement the SR Asia Protocol on Assurance Analysis and use SR Asia Great Assurance Tool digital platform.

Adherence to AA1000AP (2018) and GRI Standards

Inclusivity – Presentation on key stakeholders and the Bank's stakeholder engagement practices in the Report content is inclusive. Different functions in the Bank collectively adequately manage stakeholder engagement and communication based on various methods and approaches. Nevertheless, the Bank is recommended to enhance the measurement of engagement effectiveness, outcomes, and impacts in the next reporting.

Materiality – Material topics in the Report content sufficiently describe the sustainability context of the Bank. Occupational health and safety as one of the material topics is related to the Bank's sustainability performance during the COVID-19 pandemic. In defining the Report content, the Bank has conducted discussions with key stakeholders as part of materiality assessment. In the future, the Bank is encouraged to strengthen the criteria and thresholds aligned with risk management in determining material topics.

Responsiveness – As per assurance work, overall, the Bank has shown its responsiveness to the stakeholders' concerns including climate change mitigation and adaptation issues. Under senior management, the Bank has access to obtain necessary competencies to develop responses related to stakeholders' concerns. However, the Report content does not specify that the Bank has assessed the relationship between the maturity, impact, and prioritization of a topic and the appropriateness of the responses through a strategic stakeholder engagement management.

Impact – To some extent, the Report content describes the Bank's efforts to recognize, manage, measure, and evaluate the actual and potential impacts of business activities and decisions on the stakeholders, especially concerning the material topics. Disclosures in the Report content regarding the bank's sustainability performance are also made in both quantitative data and qualitative information in a balanced manner. The Bank has performed customer survey but not yet conducted an impact assessment on the other stakeholders.

In "Accordance" with Core Option – Based on the assurance work taken, the Assurance Team has concluded that the Report content indicates its adherence to the **core option** of GRI Standards. At least one disclosure of each material topic is presented in the Report content and the disclosure of management approach (DMA) is disclosed adequately.

GRI Standards Principles – To some extent, the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability) are moderately applied in the Report content. The Management also has submitted evidence documents adequately in a softcopy format to the Assurance Team during the assurance process.

Type 2 Assurance – The results of Type 2 assurance indicate that the Bank has implemented sufficient mechanism, process, and control system related to the economic performance, pension fund, and business



continuity management. Nevertheless, the Bank is expected to perform an external validation on its business continuity management practices based on the globally accepted standard.

Recommendations

1. To strengthen sustainability commitments with specific and clear targets and objectives that are achievable and measurable, and aligned with Sustainable Development Goals (SDGs) when applicable.
2. To perform impact assessment, i.e. social footprint assessment or human rights impact assessment, as one of the valid approaches and mechanisms to evaluate sustainability performance.
3. To conduct a more strategic and well-documented stakeholder engagement management as indicated by the AA1000 Stakeholder Engagement Standard (AA1000SES 2015).

The assurance provider,

Jakarta, 23rd of February 2021



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Indeks POJK, GRI, SASB, dan SUSBA

POJK No. 51/POJK.03/2017

No.	Uraian	Halaman
1	Penjelasan strategi keberlanjutan	33
2	Ikhtisar kinerja aspek keberlanjutan	2-9
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2.a.1	Kuantitas produksi atau jasa yang dijual	7
2.a.2	Pendapatan atau penjualan	7
2.a.3	Laba atau rugi bersih	7
2.a.4	Produk ramah lingkungan	7
2.a.5	Pelibatan pihak lokal yang berkaitan dengan proses bisnis Keuangan Berkelanjutan	7
2.b	Aspek lingkungan hidup, paling sedikit meliputi	4, 8
2.b.1	Penggunaan energi (antara lain listrik dan air)	4, 8
2.b.2	Pengurangan emisi yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan lingkungan hidup)	4, 8
2.b.3	Pengurangan limbah dan efluen yang dihasilkan (bagi LJK, Emiten, dan Perusahaan Publik yang proses bisnisnya berkaitan langsung dengan lingkungan hidup)	4, 8
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2.c	Aspek sosial yang merupakan uraian mengenai dampak positif dan negatif dari penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan (termasuk orang, daerah, dan dana)	8
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4.c	Strategi pencapaian target	12
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5.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	40
5.c	Manajemen risiko atas penerapan keuangan berkelanjutan	41
5.d	Penjelasan mengenai pemangku kepentingan	38-39
5.e	Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan	11-12, 38-39, 44-45

POJK No. 51/POJK.03/2017

No.	Uraian	Halaman
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6.b.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	57-58
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6.c	Kinerja sosial	70, 81
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6.e.2	Informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap Lingkungan Hidup sekitar terutama upaya peningkatan daya dukung ekosistem	104-106
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Standar GRI konsolidasi 2020

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	102-3	Lokasi kantor pusat	29
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Standar GRI konsolidasi 2020

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Energi	302-1	Konsumsi energi dalam organisasi	94-95
	302-3	Intensitas energi	94-95
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Kepegawaian	401-1	Perekruitmen karyawan baru dan pergantian karyawan	84
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	403-4	Partisipasi, konsultasi, dan komunikasi pekerja tentang keselamatan dan kesehatan kerja	51, 90
	403-5	Pelatihan bagi pekerja mengenai keselamatan dan kesehatan kerja	90
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Indikator	Aspek	Halaman
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FS2	Prosedur untuk menilai dan menyaring risiko lingkungan dan sosial di lini bisnis	41, 43-44, 62
FS3	Proses untuk memantau implementasi dan kepatuhan klien dengan persyaratan lingkungan dan sosial termasuk dalam perjanjian atau transaksi	43-44, 62
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FS5	Interaksi dengan klien/Investee/mitra bisnis mengenai risiko dan peluang lingkungan dan sosial	68
FS6	Persentase portofolio untuk lini bisnis berdasarkan wilayah tertentu, ukuran (misal: mikro/SME/besar) dan menurut sektor	59, 61, 63-64
FS7	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat sosial khusus untuk setiap lini bisnis yang dirinci berdasarkan tujuan	67
FS8	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat lingkungan spesifik untuk setiap lini bisnis yang dirinci berdasarkan tujuan	9, 61, 67-68
FS9	Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial dan prosedur penilaian risiko	41-42
FS10	Persentase dan jumlah perusahaan yang dimiliki dalam portofolio lembaga tempat organisasi pelapor berinteraksi dengan masalah lingkungan atau sosial	60, 62
FS11	Persentase aset yang terkena penyaringan lingkungan atau sosial positif dan negatif	62
FS12	Kebijakan pemberian suara diterapkan pada masalah lingkungan atau sosial	32
FS13	Jalur akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis	114-115
FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan untuk orang-orang yang kurang beruntung	69
FS15	Kebijakan untuk desain yang adil dan penjualan produk dan layanan keuangan	74
FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat	113



Sustainability Accounting Standards Board (SASB)

Kode	Uraian	Halaman
Metrik Aktivitas		
FN-CB-000.A	Jumlah dan nilai rekening giro dan tabungan menurut segmen: (a) pribadi dan (b) usaha kecil	20
FN-CB-000.B	Jumlah dan nilai pinjaman menurut segmen: (a) perorangan, (b) usaha kecil, dan (c) korporasi	58
Keamanan data		
FN-CB-230a.1	(1) Jumlah pelanggaran data, (2) persentase yang melibatkan informasi identitas pribadi (PII), (3) jumlah pemegang akun yang terpengaruh	75, 78
FN-CB-230a.2	Deskripsi pendekatan untuk mengidentifikasi dan menangani risiko keamanan data	75
Inklusi Keuangan & Pengembangan Kapasitas		
FN-CB-240a.1	(1) Jumlah dan (2) jumlah pinjaman yang terhutang yang memenuhi syarat untuk program yang dirancang untuk mempromosikan usaha kecil dan pengembangan masyarakat	64, 67
FN-CB-240a.2	(1) Jumlah dan (2) jumlah pinjaman jatuh tempo dan pinjaman non-akrual yang memenuhi syarat untuk program yang dirancang untuk memajukan usaha kecil dan pengembangan masyarakat	67
FN-CB-240a.3	Jumlah rekening giro ritel tanpa biaya yang diberikan kepada pelanggan yang sebelumnya tidak memiliki rekening bank atau yang tidak memiliki rekening bank	114
FN-CB-240a.4	Jumlah peserta dalam inisiatif literasi keuangan untuk pelanggan yang tidak memiliki rekening bank, tidak memiliki rekening bank, atau kurang terlayani	113
Penggabungan Faktor Lingkungan, Sosial, dan Tata Kelola dalam Analisis Kredit		
FN-CB-410a.1	Eksposur kredit komersial dan industri, menurut industri	58
FN-CB-410a.2	Deskripsi pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (ESG) dalam analisis kredit	41
Etika Bisnis		
FN-CB-510a.1	Jumlah total kerugian moneter sebagai akibat dari proses hukum yang terkait dengan penipuan, perdagangan orang dalam, anti-trust, perilaku anti-persaingan, manipulasi pasar, malpraktik, atau undang-undang atau peraturan industri keuangan terkait lainnya	32, 74
FN-CB-510a.2	Deskripsi kebijakan dan prosedur <i>whistleblower</i>	79
Manajemen Risiko Sistemik		
FN-CB-550a.1	Skor Global Systemically Important Bank (G-SIB), menurut kategori	17
FN-CB-550a.2	Deskripsi pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (ESG) dalam analisis kredit ke dalam perencanaan kecukupan modal, strategi perusahaan jangka panjang, dan aktivitas bisnis lainnya	41

SUSBA ESG Integration Pillars

No	Indikator	Aspek	Halaman
1	Tujuan	Strategi keberlanjutan dan keterlibatan pemangku kepentingan Partisipasi dalam inisiatif keuangan berkelanjutan dan advokasi kebijakan dengan regulator	33 15-16
2	Kebijakan	Pernyataan publik tentang masalah LST tertentu Pernyataan publik tentang sektor tertentu	11-13 13
3	Proses	Menilai risiko LST dalam persetujuan klien dan transaksi Pemantauan dan keterlibatan klien	44 42
4	SDM	Tanggung jawab untuk LST Pelatihan staf E&S dan evaluasi kinerja	31-32 86
5	Produk	Integrasi ESG dalam produk dan layanan	72
6	Portofolio	Penilaian dan mitigasi risiko LST di tingkat portofolio Pengungkapan eksposur dan target risiko LST	41-44 60

LEMBAR UMPAN BALIK

Laporan Keberlanjutan 2020 PT Bank Central Asia Tbk (BCA) memberikan gambaran kinerja keuangan dan keberlanjutan. Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara setelah membaca Laporan Keberlanjutan ini dengan mengirim e-mail atau mengirim formulir ini melalui pos.

PROFIL ANDA

Nama (bila berkenan) :
 Institusi/Perusahaan :
 Surel :
 Telp/Hp :

GOLONGAN PEMANGKU KEPENTINGAN

- Pemegang saham dan investor
- Pelanggan
- Karyawan
- Pemerintah
- Media
- Mitra usaha
- Masyarakat dan komunitas
- Lain-lain, mohon sebutkan:
.....

MOHON PILIH JAWABAN BERIKUT YANG PALING SESUAI DENGAN PERTANYAAN DI BAWAH.

- | | YA | TIDAK |
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| 1. Laporan ini mudah dimengerti. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Laporan ini bermanfaat bagi Anda. | <input type="checkbox"/> | <input type="checkbox"/> |
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MOHON BERIKAN PENILAIAN ATAS TINGKAT ASPEK MATERIAL YANG DINILAI PENTING DARI LAPORAN INI (Nilai 1 = Paling Tidak Penting s/d 5 = Paling Penting).

Kinerja ekonomi	
Portofolio produk	
Kualitas layanan dan digitalisasi	
Perlindungan privasi dan keamanan data nasabah	
Pencegahan <i>fraud</i>	
Pelatihan dan Pendidikan	
Kesetaraan, Kesehatan, Keselamatan Kerja, serta Keamanan Kerja	
Inklusi dan Literasi Keuangan	
Energi dan Emisi	
Dampak Ekonomi Tidak Langsung	

TERIMA KASIH ATAS PARTISIPASI ANDA.

MOHON AGAR LEMBAR UMPAN BALIK INI DIKIRIMKAN KEMBALI KE ALAMAT:

Corporate Secretary
PT Bank Central Asia Tbk (BCA) [102-53]
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 Tel. (62 21) 2358 8000
 Fax. (62 21) 2358 8300
 E-mail: humas@bca.co.id
 Website: www.bca.co.id

PT BANK CENTRAL ASIA TBK



Always by your side

Live to Inspire

2020 SUSTAINABILITY REPORT





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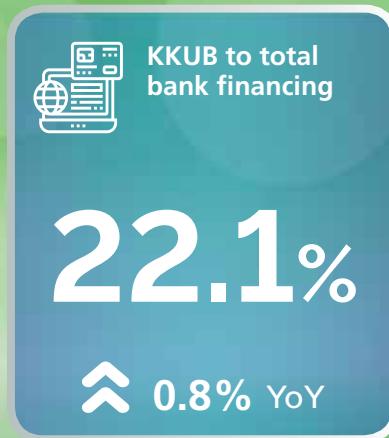
Live to Inspire

The COVID-19 pandemic has massively changed the ways humans think, go about their activities and do business. The changes affected our lives and stimulate the ability to adapt. It is at this time that BCA continues to be present at the side of all customers with the adaptation of financial services that prioritize good health for employees, customer, and all stakeholders. Innovation continues to be developed in order to be at the forefront of impacting change, and to inspire goodness in life towards sustainable economic growth.

Sustainability Performance Achievements



Operational and Economic Performance





Social and Community Performance

1 Female occupying Director positions

16.7%

2 Female occupying Branch Heads positions

56.7%

3 Female employees out of total employess with promotional opportunities

64.1%

4 Employees participating in Sustainable Finance Training

874

5 Bakti BCA Scholarship

Rp5.5 billion 3.8%

790 people 8.1%

6 Assisted Schools

20 schools 17.6%

727 teachers 34.9%

9,938 students 14.3%

7 Financial Literacy Education Participants

> 14,000 Students in 10 provinces

> 90,000 People

8 Customer Engagement (CE) Index

4.67 (scale 1-5)

Branch Service Quality (BSQ) Index

4.87 (scale 1-5)

Corporate Social Responsibility Fund (including COVID-19 assistance)

Rp116.8 billion

BCA employee solidarity for COVID-19

Rp1 billion

Operational costs for handling COVID-19

Rp47.6 billion





Environmental Performance



Solar panels installed in 2 buildings generating 16,654 kWh of electrical energy in 2020 (2.6 times greater than in 2019)

66 building branches supporting the **green office** concept

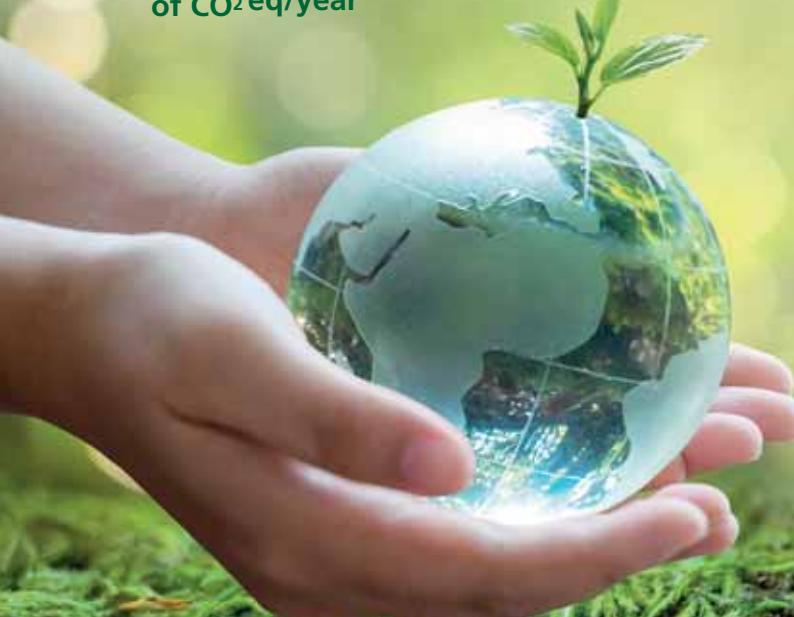
2 offices with a **waste management** system



22.5% Reduced paper usage
or approximately **18.1** tons
with emission reduction potential of 37.2 tons of CO₂ eq

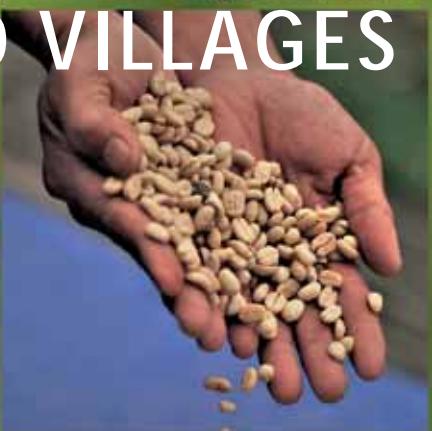
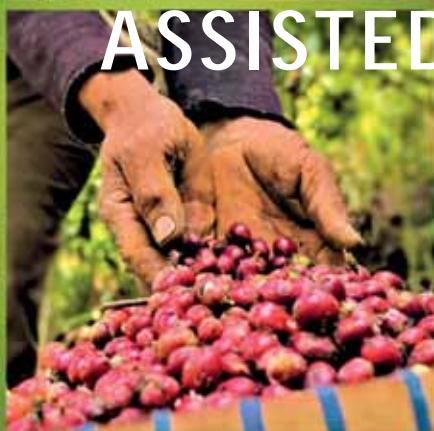
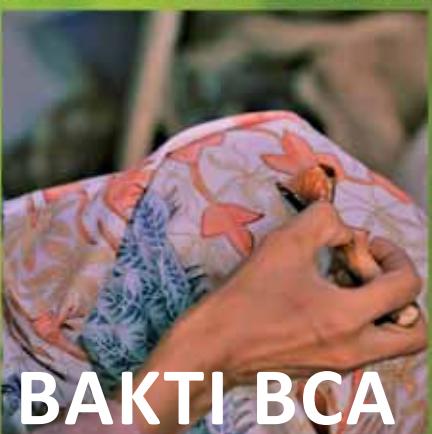
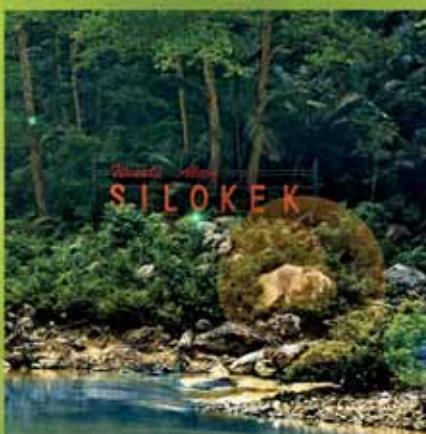
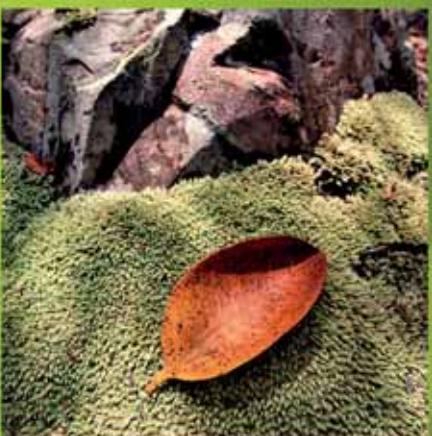
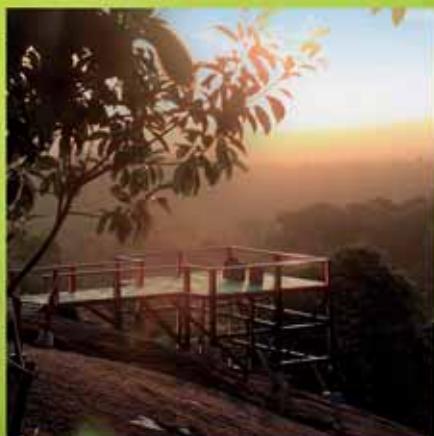
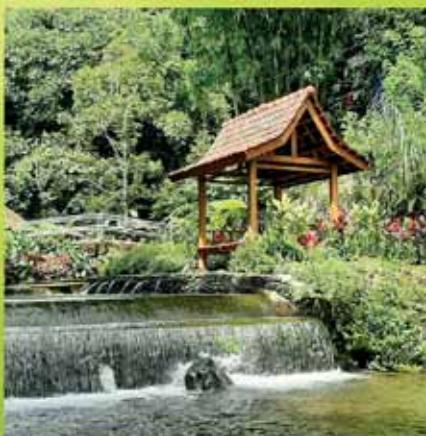
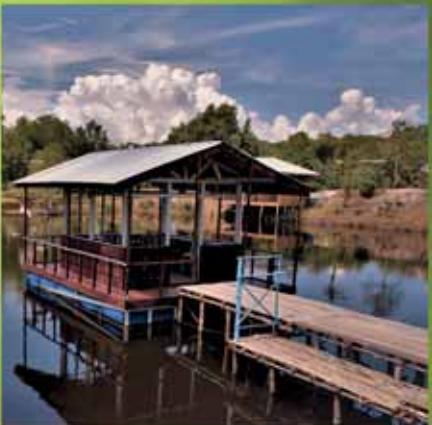
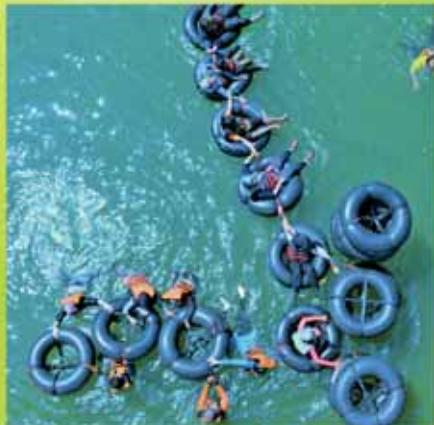
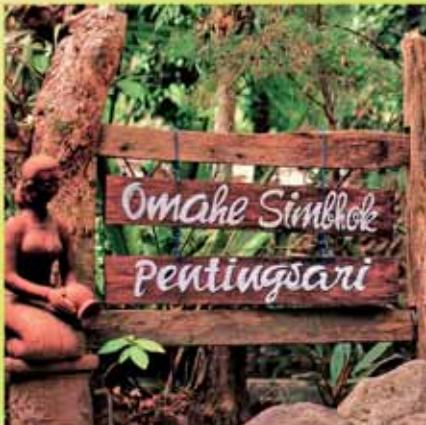
14,700 mangroves
potential to absorb **31.7** tons
of CO₂ eq/year

2,100 trees in the peat restoration areas potential to absorb **8.0** tons CO₂ eq/year



8,909 hatchlings released
31 orangutan rehabilitated in Kalimantan





12

BAKTI BCA ASSISTED VILLAGES

- **Pentingsari Tourism Village**, Sleman, Yogyakarta
- **Wirawisata Goa Pindul**, Gunung Kidul, Yogyakarta
- **Aik Rusa Berehun Tourism Village**, Terong, West Belitung
- **Tamansari Tourism Village**, Banyuwangi, East Java
- **Bukit Peramun**, West Belitung
- **Gunung Lumut**, East Belitung

- **Nagari Silokek**, West Sumatra
- **Wayang Wukirsari Tourism Village**, Imogiri, Yogyakarta
- **Kampung Batik Gemah Sumilir Tourism Village**, Pekalongan, Central Java
- **Kampung Adat Sijunjung**, West Sumatra
- **Doesoen Kopi Sirap**, Semarang, Central Java
- **Pucak Tinggan Tourism Village**, Badung, Bali

Providing Convenience & Reliability in Transaction



QR code-based peer-to-peer transfer with BCA mobile and 'Sakuku' e-wallet



Banking virtual assistant accessible through a number of popular chat apps



Application for online investing on mutual funds and bonds and insurance information



BagiBagi
An easier way to transfer digital money at the same time to Sakuku account through BCA mobile



Debit Online
Control feature for debit card transactions via BCA mobile



Lifestyle
Easy access to airplane and train tickets, hotels, and game vouchers via BCA mobile



Mobile apps for access to BCA internet banking and mobile banking services



Online merchant payment feature emphasizing speed of transaction



Top Up Flazz
BCA mobile
Convenience of top up Flazz balance via mobile phone



Buka Rekening Baru

Online savings account opening through BCA mobile

Number of Accounts

>24
million accounts

Online Account Opening in 2020

>1.6
million accounts
(contributed >48% of total account growth)

Composition of Number of Transactions in Digital Channels

99.0%
to total transaction





SUSTAINABILITY ASPECTS HIGHLIGHTS

Economic Aspects Performance

Description	Unit	2020	2019	2018
Internal Performance				
Operating income	Rp billion	75,165	71,623	63,034
Net profit	Rp billion	27,147	28,570	25,852
Loan disbursements	Rp billion	574,590	586,940	538,100
MSME loan disbursements	Rp billion	77,174	81,429	71,118
Infrastructure financing (including non-cash loan)	Rp billion	45,470	41,734	32,237
Third Party Funds (TPF)	Rp billion	834,284	698,980	629,812
Total frequency of internet and mobile banking transactions	Million times	9,585	6,356	4,196
Total taxes paid	Rp billion	6,421	7,719	6,854
Opening (closing) branches*)	Branches	(8)	7	14
Economic Performance regarding Sustainable Finance				
Nominal products and/or services that meet sustainable business activity criteria categories (KKUB)**	Rp billion	127,005	125,144	109,947
KUR disbursements	Rp billion	132.7	125.7	116.2
Percentage of total sustainable business activity categories (KKUB) financing portfolio to total loan portfolio	%	22.1	21.3	20.4
Financial Inclusion Performance				
Laku BCA growth				
- Number of agents	Agents	2,633	2,375	1,722
- Number of accounts	Accounts	152,678	139,470	55,979
- Amount of Laku BCA customer funds	Rp billion	23.5	14.6	4.9

* Branch closures due to reduced banking transactions in these branches.

** KKUB financing portfolio as of December 31, 2018 & 2019 restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020



Social Performance

Description	Unit	2020	2019	2018
Internal Performance				
Female employees with promotion opportunities	%	64.1	63.8	62.0
Female occupying Director positions	%	16.7	27.3	25.0
Female employees to total employees	%	61.3	60.8	60.4
Number of training participants	People	39,237	67,548	60,448
Number of training days	Days	160,361	248,738	207,513
Number of training hours	Hours	976,700	1,660,212	1,275,086
Employee training and education expenses	Rp million	208,954	395,659	273,279
Number of financial literacy education participants (CSR)	People	105,522	107,267	99,425
Customer Engagement (CE) index	Scale 1-5	4.67	4.67	4.63
Branch Service Quality (BSQ) Index	Scale 1-5	4.87	4.86	4.81
Customer complaint settlement level	%	99.3	99.4	99.1
Percentage of (whistleblowing) complaints that have been completed investigated out of the total number of complaints received	%	81.8	100.0	100.0
Social Responsibility Activities				
Social responsibility activity funds realization	Rp billion	116.8	122.8	105.6
Number of non-degree education graduates	People	164	142	167
Number of assisted clinic patients	People	16,611	17,976	15,570



Environmental Performance

Description	Unit	2020	2019	2018
Internal Performance				
Electricity consumption ^{a)}	kWh	80,048,325	80,073,145 ^{a)}	77,582,416 ^{a)}
Electricity consumption intensity	kWh/m ²	185	186	182
GHG emissions generated	tCO ₂ eq	71,046	71,340	68,230
Paper consumption at the head office ^{b)}	Ton	63	81	93
Paper waste reduction	Ton	18	12	1 ^{c)}
Mileage of office car use	Km	1,484,923	n/a	n/a
Water consumption	m ³	67,365	55,322	45,168
Branch offices that support green office concept	Branches	66	61	34
Environmental Responsibility Activities				
Realization of social responsibility funds	Rp million	575	685	1,118
Reintroduction of orangutan in Kalimantan	Orangutan	0	6	6
Orangutan rehabilitation	Orangutan	31	0	0
Biodiversity conservation	Turtle nests	100	100	100
	Mangrove	14,700	20,200	12,000
Peat area restoration	Trees	2,100	-	-

a) Restatement of data for 2018 and 2019, as the data calculations coverage has increased from 3 Main Offices to 6 Main Offices, Head Office Data Center, and 115 KCU Buildings.

b) Printer Pooling reported is for WSA II, WSA I, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.

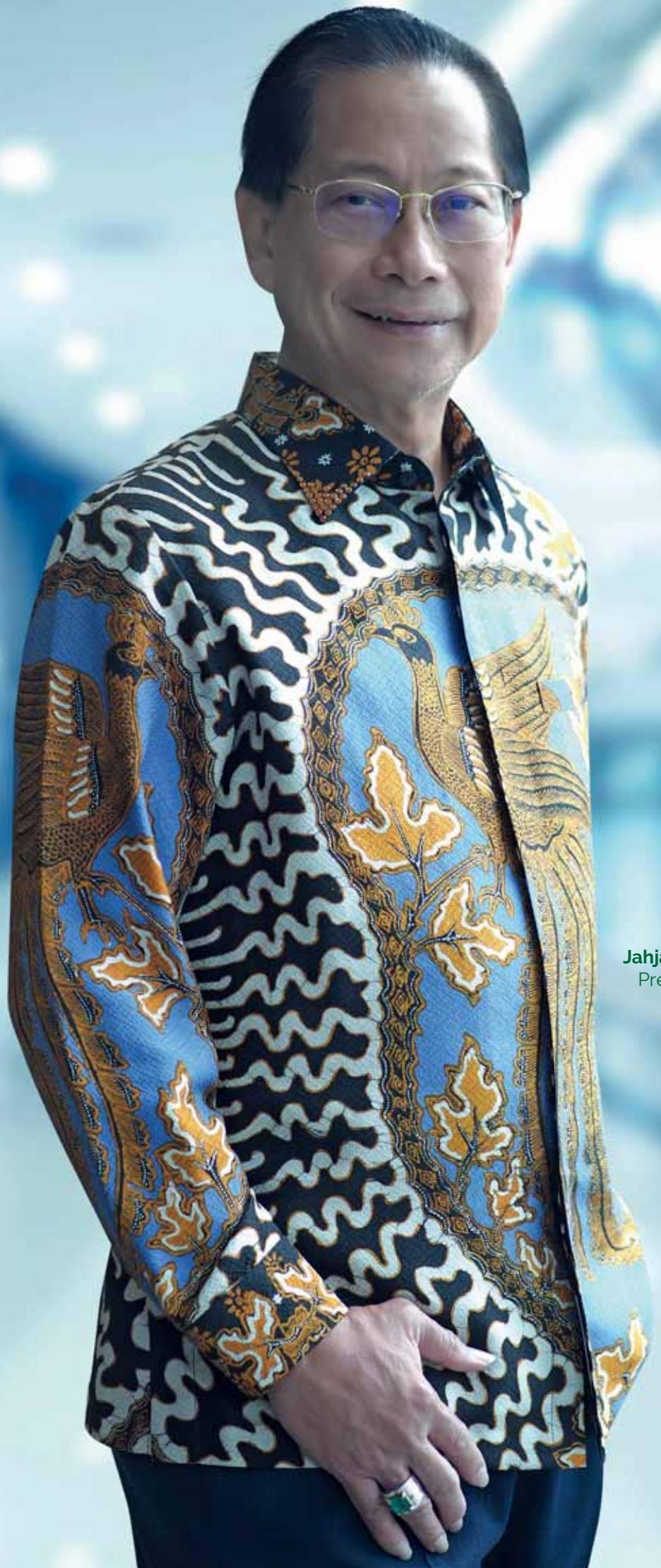
c) 2018 paper data refers to purchased and not-used data.



Sustainable Business Financing [FS8]

Description	2020		2019		2018	
	Rp billion	%	Rp billion	%	Rp billion	%
Sustainable business activity categories (KKUB) financing portfolio*	127,005	100.0	125,144	100.0	109,947	100.0
a. Renewable energy	4,643	3.7	3,020	2.4	2,343	2.1
b. Energy efficiency	441	0.3	547	0.4	1,589	1.4
c. Management of living natural resources and sustainable land use	31,761	25.0	28,455	22.7	23,946	21.8
d. Eco-friendly transportation	7,725	6.1	5,965	4.8	5,437	4.9
e. Sustainable water and waste water management	1,014	0.8	1,014	0.8	1,094	1.0
f. Eco-friendly and eco-efficient products (less residue)	4,169	3.3	4,629	3.7	4,332	3.9
g. Environmentally-friendly buildings that meet national, regional, or international certification standards	77	0.1	85	0.1	89	0.1
h. MSME activities	77,174	60.8	81,429	65.1	71,118	64.7
Non-MSME KKUB financing portfolio based on segment	49,831	100.0	43,715	100.0	38,829	100.0
- Corporate	48,810	98.0	42,649	97.6	37,474	96.5
- Commercial	1,020	2.0	1,066	2.4	1,355	3.5
Infrastructure financing portfolio (including non-cash loan)	10,430	100.0	8,436	100.0	8,194	100.0
- Toll roads	2,915	28.0	2,945	34.9	2,975	36.3
- Electricity	1,690	16.2	1,457	17.3	1,663	20.3
- Railroads	1,955	18.7	1,096	13.0	1,462	17.8
- Airports dan ports	2,855	27.4	1,923	22.8	1,000	12.2
- Drinking water and sanitation	1,014	9.7	1,014	12.0	1,093	13.3

* KKUB financing portfolio as of December 31, 2018 and 2019 restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020. Overall financing portfolio based on the industry sector is shown in the 2020 annual report. [\[FN-CB-410a.1\]](#)



Jahja Setiaatmadja
President Director



MESSAGE FROM THE BOARD OF DIRECTORS [102-14, 102-15]



Facing the challenges of the COVID-19 pandemic in 2020, BCA has strengthened its cooperation with all stakeholders and has continued to innovate by improving its digital technology-based financial services. BCA supports the Government in its efforts to provide a stimulus to the real sector for the national economic recovery (PEN) due to the impact of the COVID-19 pandemic through policy adjustments and strategies to stay with our customers in all situations. In addition, BCA also supports the Government's call to start shifting to a low-carbon economy. In response to this call, we are making adjustments to our credit policy with an environmental, social and governance (ESG) insight, as well as mapping our banking activities to start mitigating and adapting to climate change.

Dear Respected Stakeholders,

The message from the World Economic Forum on January 21-24, 2020, made us all aware that environmental risks are the main risks and will have an impact on world economic conditions. The call for a low-carbon economy and support for the achievement of the Sustainable Development Goals (SDGs) continues to resonate, especially during the COVID-19 pandemic. In line with the dynamics of Government policies and conditions during 2020, BCA has undertaken a number of initiatives to quickly adapt to the latest market needs.

The COVID-19 Pandemic Empathy Program and the #BankingFromHome Movement that prioritize digital features were two of the initiatives we put in place during 2020. These activities have had huge positive impacts amid the challenges, including breaking chain of the pandemic and reducing customer mobilization to the branch offices. All of our efforts enabled us to provide services that were safer, easier, more comfortable, and met customer needs. Anywhere and at anytime.

Policies to Respond to Sustainability Challenges

The health of our customers and employees was a sustainability challenge during the COVID-19 pandemic. We responded to this by adjusting our work activities and implementing strict health protocols, in line with the Government and WHO health protocols related to COVID-19. We encouraged our customers to make their transactions through the BCA mobile application and internet banking KlikBCA. In all branch offices, body temperatures were checked, hand sanitizers were provided and we implemented social distancing. Other preventive measures included implementing COVID-19 risk self-assessments, and disinfecting the facilities and

infrastructure in the banking hall, and the counter desks and waiting chairs on a regular basis.

Overall, the pandemic also had an impact on the challenges of managing the interrelated economic and social aspects. From an economic perspective, the spread of the COVID-19 outbreak directly and indirectly impacted debtor performance. To improve the weakening economic stimulus and to support the Government's policy, BCA issued a regulation for restructuring BCA debtors' loan facilities, for those affected by the spread of COVID-19. The provision was guided by the Financial Services Authority Regulation No. 11/POJK.03/2020 concerning the National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019. BCA also made adjustments to its BCA Credit Card provisions and implemented a BCA Credit Card Easing Program based on Bank Indonesia Letter No. 22/263/DKSP/Srt/B dated April 15, 2020 concerning the Policy for Implementing Credit Cards in Emergency Times for COVID-19. The provision for interest subsidies for MSME and BCA KPR loans was also instigated in the framework of the national economic recovery program (PEN).

BCA continued to provide banking services that could be accessed safely and comfortably by our customers. Education on technology-based banking services became more relevant with the increased variety of digital banking services provided by BCA. Online opening accounts via BCA mobile, and adjusting the limits for fund transfers, were some of the adjustments made to our banking services. Our customers no longer have to come to the branch offices to make these transactions, and debtors' businesses can continue to adapt to the new normal period.

Apart from challenges related to COVID-19, BCA continued to manage other sustainability challenges, one of which is the impact of climate change. BCA's support and inspiration to reduce the negative impacts of climate change is manifested by implementing financing policies that cover the environmental, social and governance (ESG) aspects. Overall, in response to the sustainability challenges, BCA has developed a Sustainable Governance with three pillars as a strategy for implementing Sustainable Finance. These three pillars cover the economic, environmental, and social aspects, which are reflected in the Pillars of Responsible Banking, Sustainability Culture, and Social Value Creation. In 2020, BCA has reviewed the Basic Bank Credit Policy (KDPB) of PT. BCA, Tbk with the addition of a new policy to prohibit lending to businesses with potential environment, social and governance (ESG) risks.

Sustainable Finance Implementation and Target Achievement Strategies

Throughout 2020, BCA continued to carry out its operational activities to the maximum extent possible, especially by remaining at the side of its customers. All BCA employees adapted and carried out their respective responsibilities, including serving the needs of all customers and implementing the principles of Sustainable Finance.

Sustainability performance includes the economic, social and environment sustainable finance performance. For economic performance, we recorded a net profit of Rp27.1 trillion, down 5.0% compared to last year. Loans disbursed in 2020 amounted to Rp574.6 trillion, a decrease of 2.1% YoY. Sustainable financing amounted to Rp127.0 trillion (an increase of 1.5% YoY), with non-MSMEs contributing Rp49.8 trillion and MSMEs contributing Rp77.2 trillion. The non-MSME Sustainable Financing helped increase the overall Sustainable Finance portfolio in 2020.

We appreciated the regulator's swift response in relaxing the restructuring policy as this helped the banks and customers through these difficult times. BCA has always been on the side of its customers during these economic challenges, helping them by restructuring their loans since the beginning of the pandemic. As of the end of December 2020, BCA's total loans restructured amounted to Rp104.2 trillion, or around 18% of the total loans, for approximately 100,000 customers.

Apart from lending, BCA also remained focused and committed to providing excellent service during the COVID-19 pandemic to both customers and employees.

We continued to serve all of our customers and partners with enthusiasm and inspiration. Transaction Banking BCA goes hand in hand to support the Financial Inclusion program. Through LAKU BCA, we served 152,678 customers in the regions, supported by 2,633 LAKU BCA agents who assist customers in non-bankable areas with their financial transactions. One significant impact of this financial inclusion service was the opening of access to financial services for migrant workers and their families, as well as access to financial services in remote areas. Customers with special needs also enjoyed equal services, and ease in making their transactions, through the ATM Wicara.

In providing services to our employees, throughout 2020, BCA continued their competency development through webinars, with 39,237 employees attending online training. Sustainable Finance Training was also held, and was attended by 874 employees. The employee competency management activities respected the concept of human rights and ensured equal opportunities and mutual respect for diverse backgrounds. This diversity and equality policy is contained in the 2019-2021 Collective Labor Agreement. BCA used internal communication media for this education and development, using Community of Practice (COP), BLIMS (digital library), Instagram @bcasemuaberes. In November 2020, BCA held a Sustainability Awareness Month to introduce the concept of environment, social, governance (ESG) to all BCA employees. About 24,500 BCA employees were exposed to the values of Sustainable Finance when BCA organized this event.

We truly appreciate the excellent service and solid performance provided by the BCA personnel during the pandemic situation, despite the adjustments they had to make in their work activities. The spirit of "One BCA" with the tagline "One Goal, One Soul, One Joy" united the determination, ideas, and dreams into their work, creating a feeling of goodness within BCA. One of BCA's forms of concern for employees' health was to improve facilities and implement health protocols, at a cost of Rp47.6 billion. We will continue to maintain this healthy and safe working environment to ensure that all BCA personnel are able to perform well.

BCA's social responsibility through its Bakti BCA Program continued to show BCA's concern for the communities. Throughout 2020 Bakti BCA Program, 396 students took part in the non-degree Accounting Education Program, and 172 students took part in the non-degree Technological Information Education Program. In addition, the total distribution of Bakti BCA scholarships was worth Rp5.5 billion, an increase of



3.8% from last year. Bakti BCA also provided assistance to prevent the transmission of the COVID-19 virus by distributing funds of around Rp21.4 billion. Assistance was given to hospitals, local communities with donations of basic food, as well as assistance through mentoring.

From an internal environment perspective, BCA has started developing strategies for mitigating and adapting to climate change, both internally and externally, with reference to the Task Force on Climate related Financial Disclosures (TCFD). The development started by compiling a road map for initiative disclosures in reducing the negative impact of climate change, formulating strategies, and identifying the business sectors considered at high risk from extreme weather.

The implementation of climate change mitigation and adaptation mapping began in six locations, namely Gedung Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah, Wisma BCA Foresta, Landmark Pluit and Alam Sutera. These buildings have implemented various green office concepts including LED lighting, building automation system (BAS), eco-friendly air conditioning and wastewater management. These six buildings make up our initial study to explore how to implement green offices in other buildings gradually. In supporting the renewable energy concept, BCA has installed solar panels in two buildings, namely Wisma Asia II and KCU Gading Serpong.

In line with BCA's support for the implementation of Sustainable Finance, efforts were made to increase the amount of financing for ESG-minded businesses, and to encourage debtors to pay more attention to environmental sustainability. These debtors include palm oil companies with Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certificates; companies that follow the PROPER environmental performance appraisal with a minimum result of Blue PROPER; financing for Hydro Power Plant (PLTA) and Mini Hydro Power Plant (PLTMH) projects; and a biogas power plant (PLTBg). BCA ensures that all debtors comply with the labor, human rights, and Good Corporate Governance regulations.

Business Risks, Opportunities and Prospects

Many factors can trigger business risks and opportunities. When managing risks, BCA always applies prudential banking or the prudence principles. Throughout 2020, health risks and credit risks were our main concern, especially during the COVID-19 pandemic. On the

other side, we looked at business opportunities arising from digital banking and the development of IT-based system innovations. These business opportunities need safe and reliable digital banking service solutions that include maintaining the confidentiality of customer data, and we have implemented quality security management in line with ISO 27001 standards in our information security management systems.

We have seen that the prospects for sustainable financing are still wide open. The Government's agenda for infrastructure development in Indonesia is still ongoing, accompanied by exclamation for a transition to a low carbon economy. The potential for developing power plants using new and renewable energy sources is still ongoing. There are still financing opportunities for green buildings, green manufacturing, and other green projects in line with the increasing awareness of stakeholders in the environment, social and governance aspects.

Appreciation

We would like to express our appreciation to all of our customers, BCA employees, working partners, investors, and other stakeholders for hard work, commitment and good cooperation in getting through this challenging year. Our appreciation also goes to regulator and the Government for policies that are responsive during pandemic. We are optimistic that we will soon welcome a new day, with new enthusiasm, and new innovations with even better performance. BCA will be here and will continue to be alongside all of our stakeholders, to inspire Indonesia and bring about a sustainable economic future.

On behalf of the entire BCA Board of Directors, I would like to sincerely thank you. Let's continue to maintain the health and sustainability of the environment surrounding us.

Jakarta, February 2021

Jahja Setiaatmadja

President Director

RECOGNITION AND ENGAGEMENT

Corporate



ASIAMONEY

Forbes

- Forbes' List of The World's Best Bank 2020: #1 in Indonesia
- Forbes' List of Global 2000 2020: #487

BrandZ

- Most Valuable Brands 2020 - Top 100 Most Valuable Global Brands 2020

Asiamoney

- Asiamoney Best Bank Awards 2020 - Best Domestic Bank

Management



The Economist

- Top Eight Banks – Performance under Current CEO*, per October 2020

* Out of top 50 banks by market capitalization, CEO or equivalent

Customer Service



Contact Center World (CCW)

- Contact Center World (CCW) Asia Pacific Award 2020 - 25 Gold Medals, 5 Silver Medals, 2 Bronze Medals and Dream Team Award

Digital Banking Service



KEMENTERIAN KEUANGAN
REPUBLIK INDONESIA

Ministry of Finance of Republic of Indonesia

Ministry of Finance of Republic of Indonesia Award

- Best Work Performance of SUN Retail Distribution Partner in 2019
- Best Work Performance of SBSN Retail Distribution Partner in 2020 - Conventional Bank Category
- IBCA Predicate - Private Bank Category

ESG



FIHRRST

- A+ Rating of Public Company with Best Sustainability Report for 2019

Employees



BEST COMPANIES TO WORK FOR IN ASIA

HR Asia (Magazine) & Business Media International

- HR Asia Award 2020 - Best Companies to Work for in Asia 2020

MSCI

Ranked first in the 10 main constituents of MSCI Indonesia as of December 2020

The MSCI index takes into account the exposure to ESG performance against its peers in the Indonesian capital market. BCA also received an A rating in the MSCI ESG Ratings for the period of December 2020.

FTSE4Good

Ranked 2nd in the top 10 constituents of FTSE4Good Asean as of December 2020

The FTSE4Good Index is selected and sorted transparently and determined based on ESG criteria in the ASEAN capital market.

KEHATI

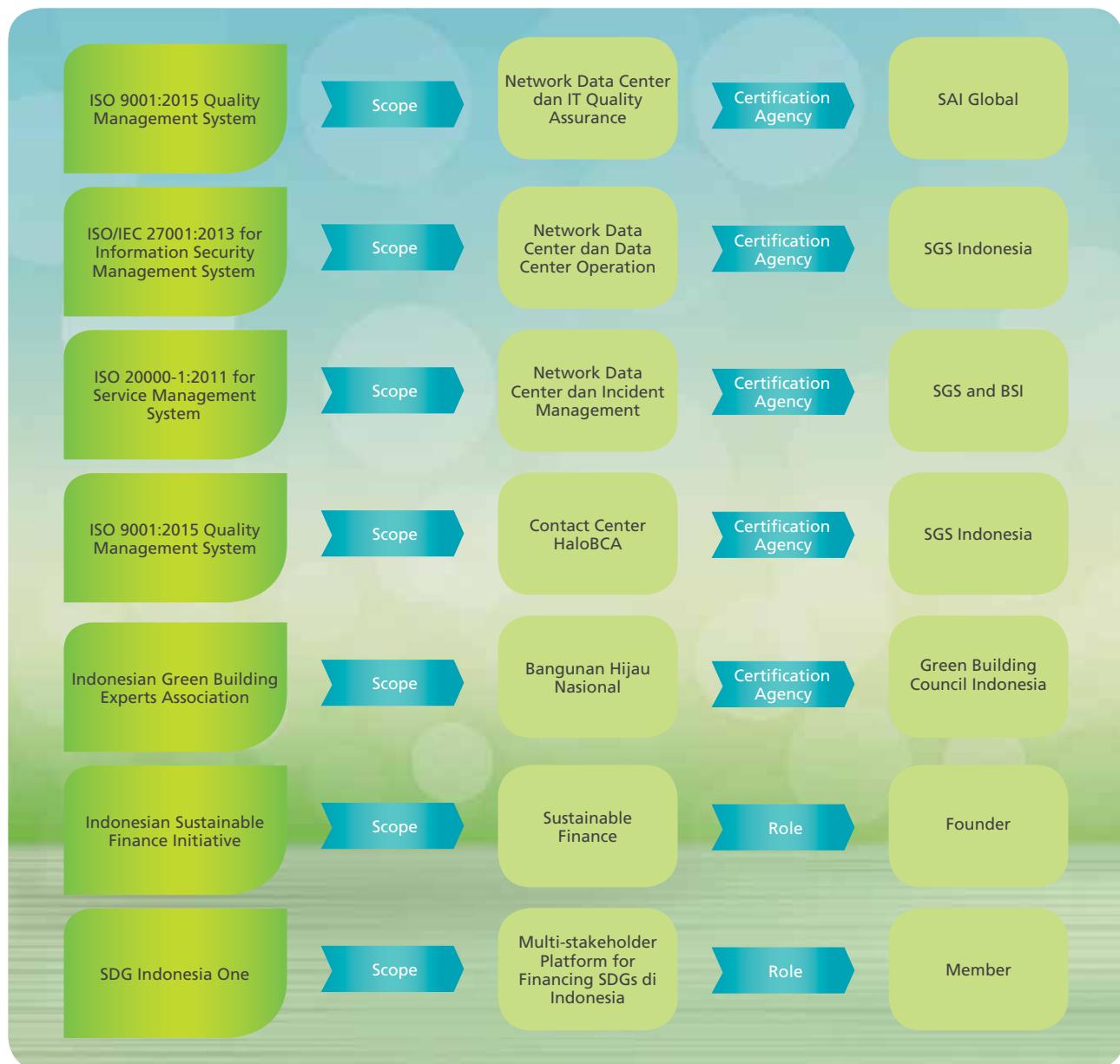
BCA was included in the list of SRI-KEHATI index companies for the period December 2020 - May 2021. This shows that the company is committed to managing the environmental, social, and governance (ESG) aspects.

www.kehati.or.id and www.idx.co.id



External Initiatives and Certification [102-12]

BCA implements national and international standards, principles and initiatives to improve the Bank's capabilities in terms of operations, services, quality feasibility, and other important banking aspects. To ensure that the standards and principles followed are running optimally, internal monitoring and evaluations are carried out, together with assessments by independent parties to gain certification.



Membership of Industry Associations related to Sustainable Finance [102-13]

Association
National Bank Association (Perbanas)
Indonesian Bank Custodian Association (ABKI)
Indonesian Mutual Fund Management Association (APRDI)
ACI Financial Market Association (ACI FMA)
Indonesian Payment System Association (ASPI)
Banking Compliance Director Communications Forum (FKDKP)
Sovereign Debt Securities Trader Association (HIMDASUN)
Indonesia Contact Center Association (ICCA)
The Institute of Internal Auditors (IIA) Indonesia Chapter
Indonesian Audit Committee Association (IKAI)
Security Investor Protection Fund (SIPF)
Asia Pacific Loan Market Association (APLMA)
European ATM Security Team (EAST)
International Monetary Conference (IMC)
Certified Information System Auditor - Information Systems Audit & Control Association (CISA)

BCA's commitment to Sustainable Finance is not only demonstrated through its role as the "**“First Mover on Sustainable Banking”**", but also in its participation as one of the founders of the Indonesian Sustainable Finance Initiative (IKBI).

BCA's support for IKBI activities in 2020 [102-12]

Activity	Time	Role
South East Asia Bank Workshop – Jakarta CDP and IKBI	March 3, 2020	Participant
Series of Webinars on Sustainable Finance (IKBI and UNEP-FI)	June 8-12, 2020	Participant
FGD - Renewable Energy Investment Funding (in collaboration with the Indonesian Renewable Energy Society)	June 24, 2020	Interviewee
"Enabling Environment for Private Sector Engagement in Climate Adaptation Project" Workshop Presentation	July 13, 2020	Participant
Webinar Science Based Targets Initiative	October - November 2020	Participant
Sustainable Finance Business Class	December 4-15, 2020	Participant



COMPANY PROFILE

BCA 'Always by Your Side'

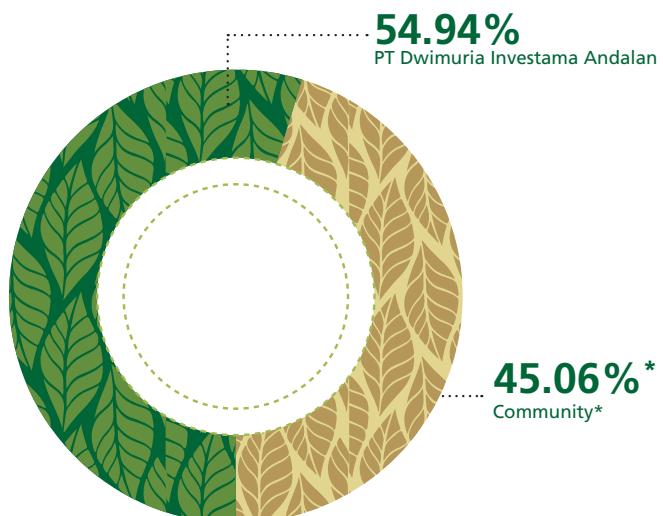
General Company Information [102-1, 102-5]

PT Bank Central Asia Tbk. (BCA) is a private bank established in 1957. For more than 63 years, we have never stopped offering a variety of banking solutions to satisfy all of our customers' financial needs from various backgrounds. Through our many quality and targeted products and services, BCA financial solutions support the personal financial planning and the development of its business customers. Supported by our strong branch network, the breadth of our ATM network, as well as other electronic banking networks, anyone can enjoy the ease and convenience of BCA transactions offered.

Through our "Always by Your Side" commitment, BCA will continue to maintain its customers' and stakeholders' trust and expectations. Winning their trust and providing the best solutions for our customers' financial needs is an honor and pride for BCA.

As one of the largest private commercial banks and payment settlement banks in Indonesia, BCA active in payment settlement and lending to support the business development in Indonesia and its economic development. Currently, BCA is not included in the list of Global Systemically Important Banks (G-SIB), however, we will continue to improve the Bank's competencies and performance to maintain its position as one of the largest and best private banks in Indonesia. [FN-CB-550a 1]

BCA is a publicly-listed company with shareholder composition is as follows:



* The publically owned shares as of December 31 2020 includes 2.49% owned by parties affiliated with PT Dwimuria Investama Andalan. In addition, Commissioners and Directors own 0.19% of the Company's shares.

Corporate Vision, Mission and Values

Vision

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

Mission

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





Corporate Values [102-16]



Business Scale [102-7,102-4] [FN-CB-000.A]



Products and Services

The business scale also includes market share and customer type. BCA ensures that its presence can be reached by various groups, such as individual customers, corporations, commercial customers, to Micro, Small and Medium Enterprises (MSMEs). Hence, BCA continues to develop technological innovations to provide digital banking that can be accessed anywhere and at anytime to fulfill the need for banking transactions easily. [102-6]



Operational Areas and Changes in Branch Offices [102-4, 102-6, 102-10]

BCA operates throughout Indonesia. Its branch offices are located in cities and towns, and none of these offices are located in or adjacent to conservation or protected areas

In 2020, there were changes due to the closure of several branches due to reduced transactions at these branches.

Products and Services [102-2]

Further information on banking products and services can be found on the Company website <https://www.bca.co.id/id/Individu/Produk> and in the 2020 Annual Report.

REPORT PROFILE

“BCA delivers its Sustainability Report in **response** to stakeholder **needs**, and it **conveys information on** the economic, environment, social, and governance performance risk management.”



Basis of the Report [102-54]

BCA's sustainability performance reporting fulfills its commitment to support the Sustainable Development Goals (SDG) and to comply with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 related Sustainable Finance in Indonesia. The sustainability performance covers the economic (profit), environment (planet), social, and sustainability governance aspects. The Sustainability Report also reflects the BCA Sustainability Pillars.

Other guidelines used to prepare the Sustainability Report include:

- Global Reporting Initiatives (GRI Standards) “core option”;
- GRI Financial Sector Supplement Disclosures (FS);
- Sustainability Accounting Standards Board (SASB) for Commercial Banks category; and
- Sustainable Banking Assessment (SUSBA) Environmental, Social, and Governance (ESG) Integration Pillars from The World Wildlife Fund (WWF).

Report Cycle [102-50, 102-51, 102-52]

BCA publishes its Sustainability Report annually, separately from its Annual Report, however the contents of these two reports are complementary. This report is a continuation of the 2019 Sustainability Report, which was published on March 11, 2020. This report contains the sustainability performance for the period January 1 - December 31, 2020, and includes comparisons with the previous two years' data in important performance sections.



● Annual General Meeting of Shareholders BCA 2020.



● Analyst Meeting Semester I 2020 - Navigating the Company Through Pandemic.

Determination of Material Topics [102-46]

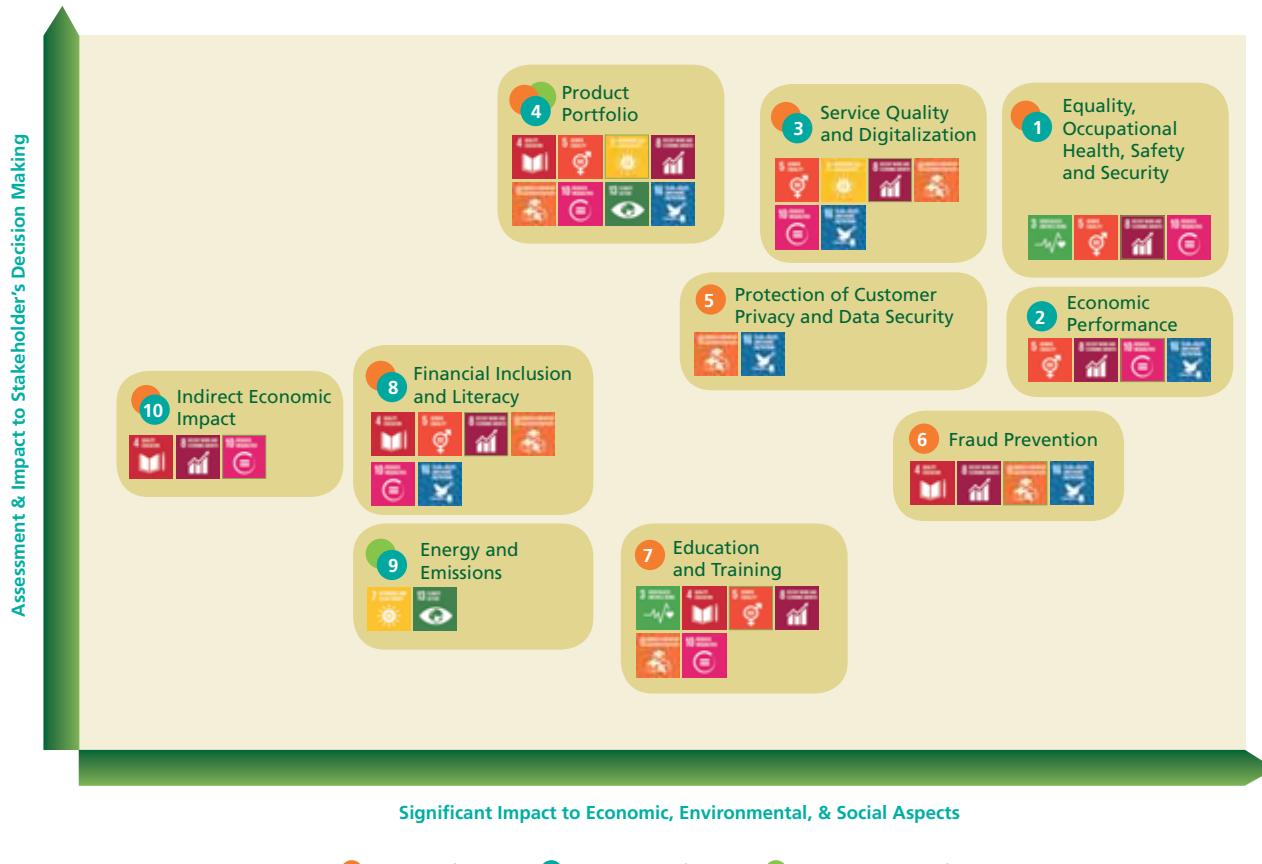
Material Topics Determination Process





Material Topics Matrix [102-47]

Materiality matrix and contribution to SDGs



● Social Performance ● Economic Performance ● Environmental Performance

Report Content Scope [102-45]

All data and information presented in the Sustainability Report were derived from internal data after validation by the relevant work units. Specifically for financial information, the data source was taken from the consolidated financial statements and covers all subsidiaries. The subsidiaries are PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT BCA Multi Finance, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), and PT Bank Digital BCA (BCA Digital). Apart from financial data, other data was derived from BCA as the parent company.

Report Changes and Information Restatements [102-48, 102-49]

There were no significant changes in this report, such as changes in the reporting period, the scope of information, or the reporting cycle. However, we analyzed the material topics and there is a position change in material topics from the previous year.

Equality, Health, Safety, and Occupational Security (EHSOS) became the main material topics based on the 2020 conditions, when the COVID-19 pandemic occurred. These topics highlight how BCA prioritizes its employees' and customers' health conditions during the pandemic. BCA realizes that none of its activities can be carried out without supporting good health. For this reason, the efforts taken to control and break the spread of the COVID-19 virus are delivered more comprehensively in this report, without reducing the other information needed by stakeholders. In this report, there are several significant data restatements of information reported in the previous report. The data restatements are due to adjustments in data coverage and changes in calculation methods.

Material Topic Boundaries and Management Approach [102-46, 103-1, 103-2, 103-3]

Equality, Occupational Health, Safety and Security (EOHSS)

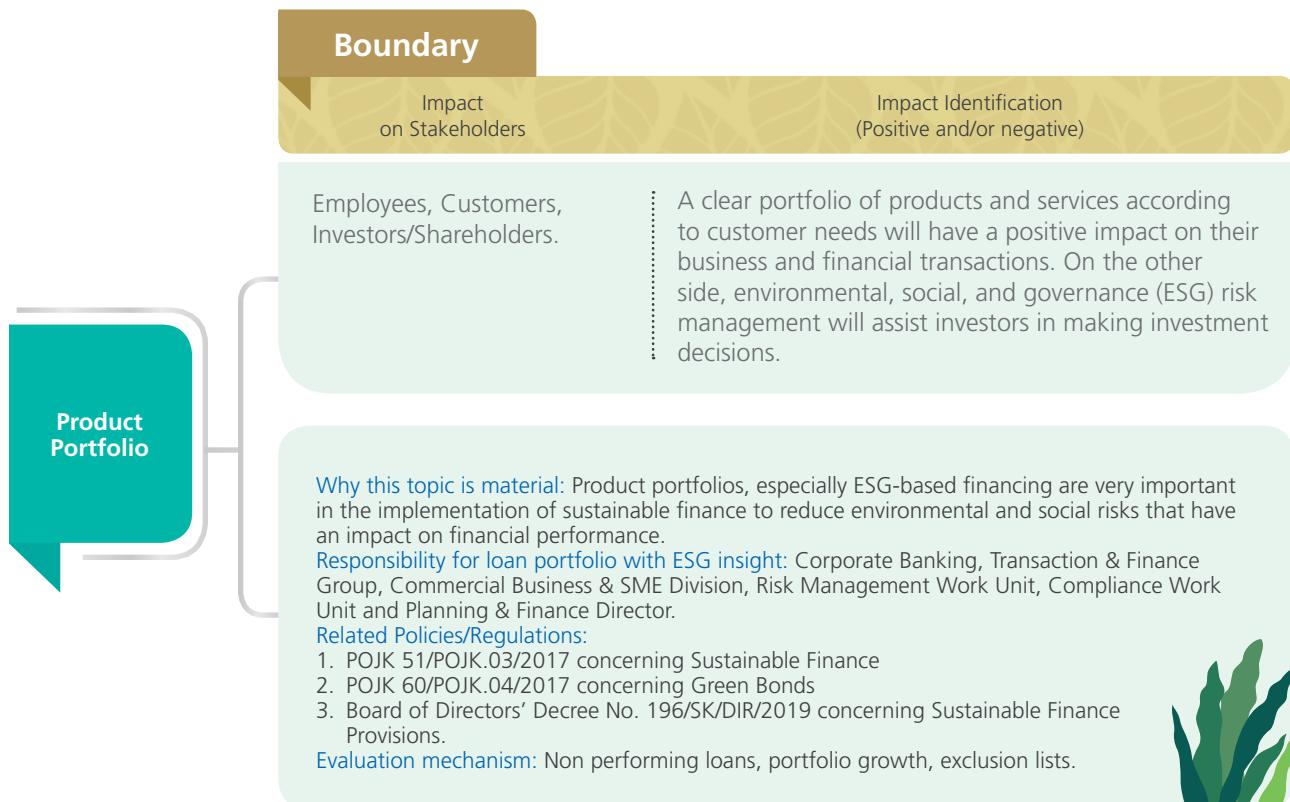
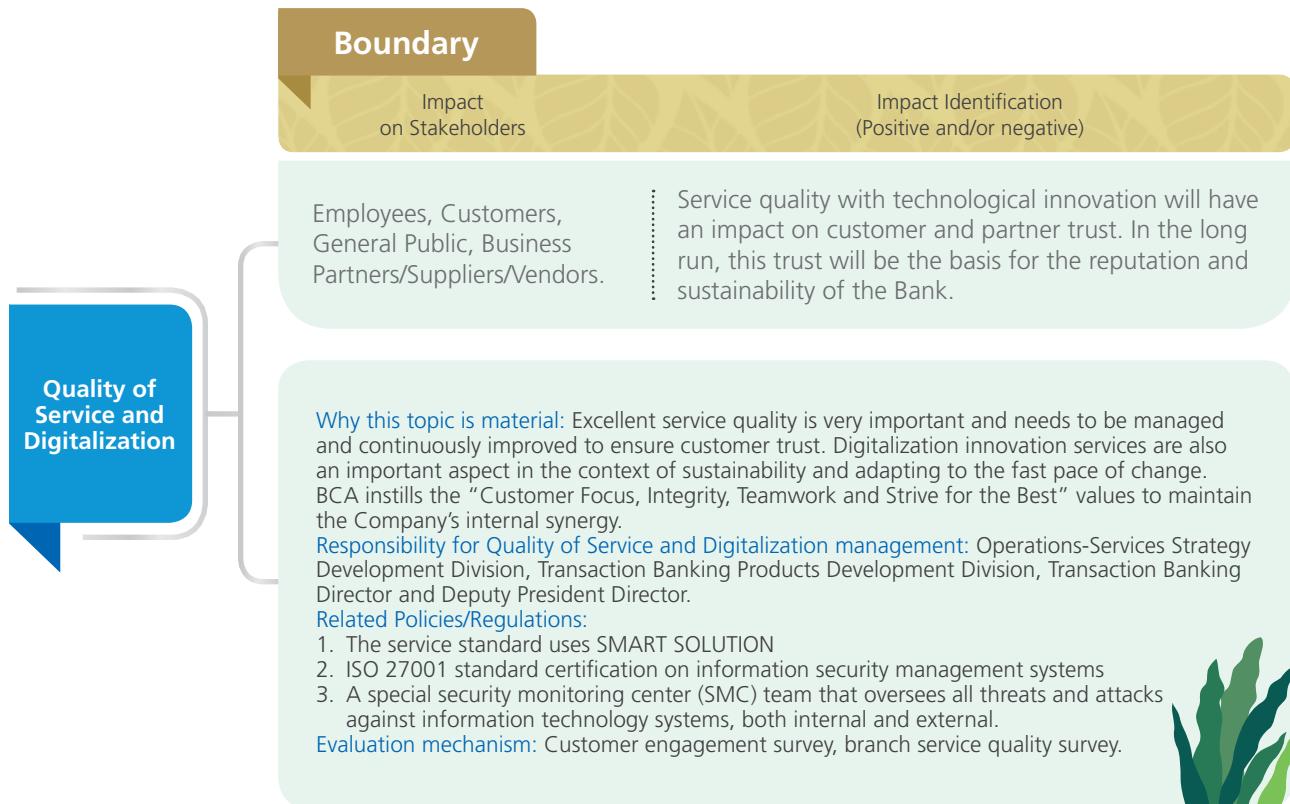
Boundary	Impact on Stakeholders	Impact Identification (Positive and/or negative)
	Employees, Customers, Business Partners/Suppliers/Vendors.	Compliance with health protocols at work will have a positive impact on the health and safety of employees, customers and business partners/suppliers/vendors.
<p>Why this topic is material: The importance of implementing EOHSS within BCA supports the smooth running of its banking operations, especially during the pandemic. Occupational health and safety forms the basis for human resources and business sustainability.</p> <p>Responsibility for EOHSS management: Business Continuity & Crisis Management function in the Risk Management Working Unit, and Compliance & Risk Management Director.</p> <p>Related Policies/Regulations: Guidelines for Handling COVID-19.</p> <p>Evaluation mechanism: Number of work accidents, number of working days lost due to illness.</p>		



Economic Performance

Boundary	Impact on Stakeholders	Impact Identification (Positive and/or negative)
	Employees, Customers, General Public, Business Partners/Suppliers/Vendors, Regulators, Investors/ Shareholders.	Business performance is carried out in accordance with the Bank's Business Plan (RBB). The impact of managing positive economic performance will provide value to all stakeholders.
<p>Why this topic is material: Economic performance forms the basis for managing all the Bank's business activities.</p> <p>Responsibility for economic performance management: Corporate Finance Division report the economic performance to Corporate Secretary henceforth submitted to the Planning & Finance Director.</p> <p>Related Policies/Regulations: Financial Accounting Standards, Bapepam-LK regulation No.KEP-347/BL/2012 dated June 25, 2012, namely regulation No. VIII G.7 concerning "Presentation and Disclosure of Financial Statements of Issuers or Public Companies".</p> <p>Evaluation mechanism: Monthly financial audit by the Internal Control Function and by the External Auditor Tanudiredja, Wibisana, Rintis & Rekan Public Accountant Firm.</p>		







Protection of Customer Privacy and Data Security

Boundary

Impact on Stakeholders

Impact Identification (Positive and/or negative)

Employees, Customers, Regulator.

To maintain customer trust in BCA, data security and customer privacy are managed through an adequate IT system. Protection of customer data is also a form of respect for human rights.

Why this topic is material: Personal data and financial security for customer privacy is the foundation of trust for the banking business. Thus, the privacy and security of customer data is a vital aspect to be maintained in accordance with regulations.

Responsibility for Protection of Customer Privacy and Data Security: Enterprise Security Unit and Deputy President Director.

Related Policies/Regulations:

1. The Information Security Management System for Data Center Network Services and Data Center Operation Services has received ISO/IEC 27001:2013 certification;
2. Board of Directors' Decree No. 011/SK/DIR/2019 dated January 25, 2019 concerning Revision of Head Office Information Security Policy and Region Office Information Security Policies;
3. Board of Directors' Decree No. 035/SK/DIR/2017 dated March 24, 2017 concerning Operational Risk Management Policy;
4. Board of Directors' Decree No. 164/SK/DIR/2015 dated November 20, 2015 concerning Consumer Protection Provisions.

Evaluation mechanism: Customer engagement survey.




Fraud Prevention

Boundary

Impact on Stakeholders

Impact Identification (Positive and/or negative)

Employees, Customers, General Public, Business Partners/Suppliers/Vendors, Regulators, Investors/ Shareholder.

Fraud and corruption behavior will have an impact on the loss of trust and ultimately harm the company.

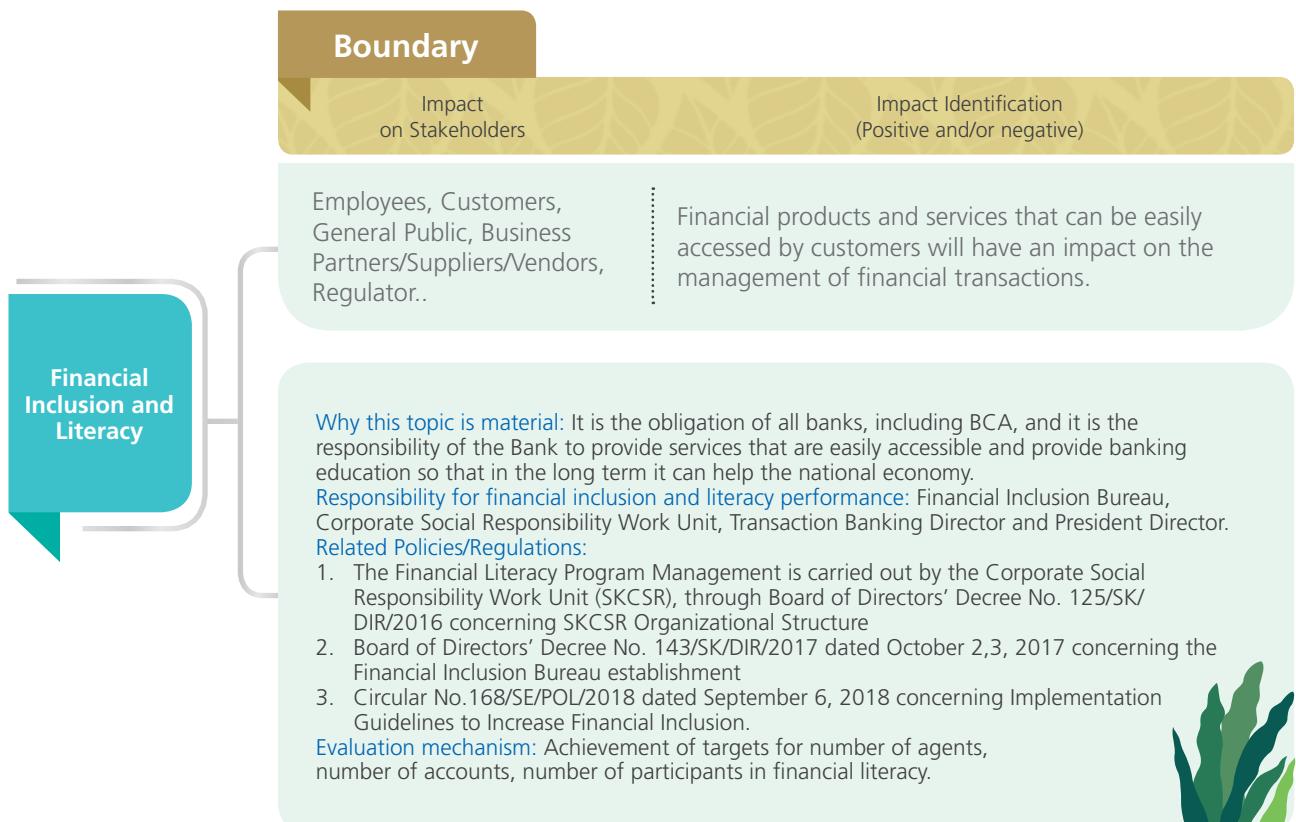
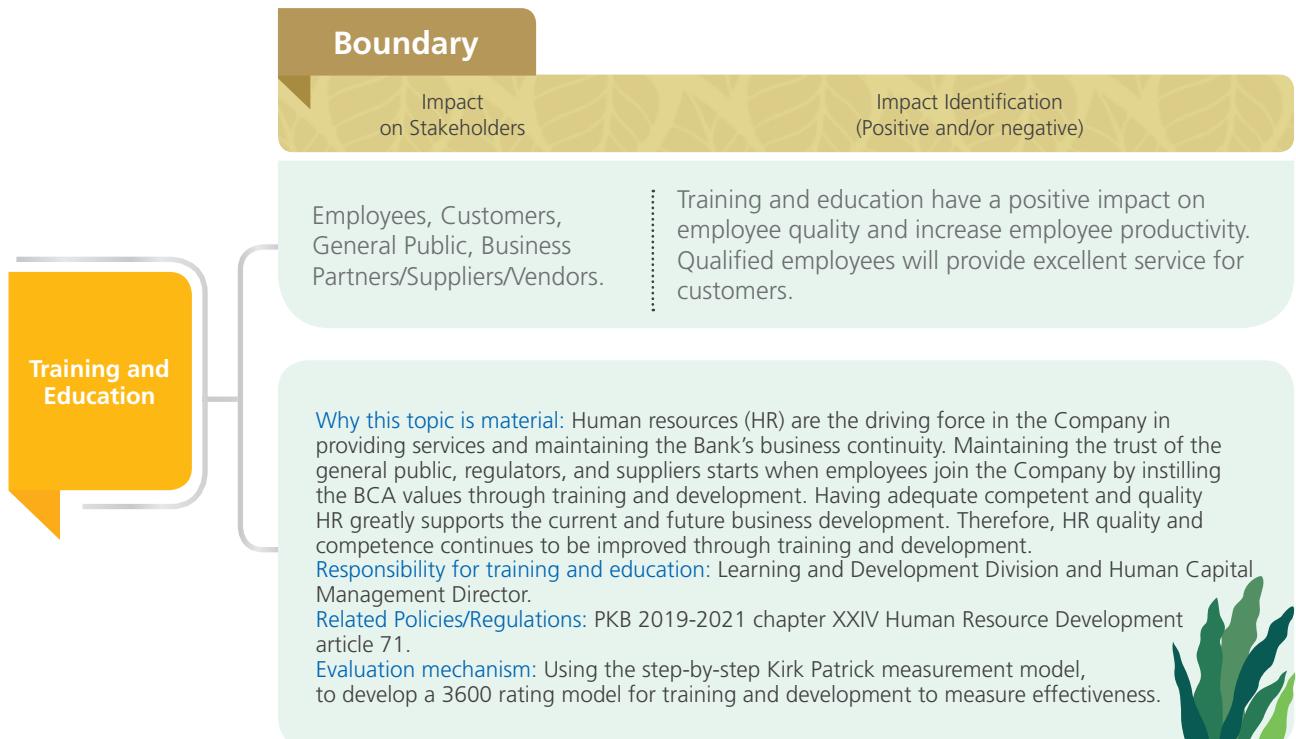
Why this topic is material: Financial crime is one of the main risks of financial institutions, especially with technological developments. Prevention of financial crimes includes anti fraud, anti-corruption, anti-money laundering, and anti-terrorism financing (APU/PPT).

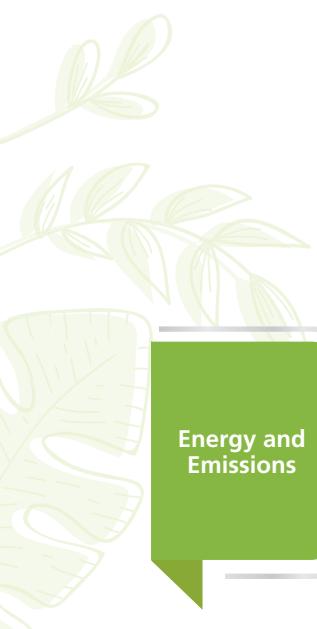
Responsibility for fraud prevention: Anti Fraud Bureau Function, Compliance Work Unit, Compliance & Risk Management Director and President Director.

Related Policies/Regulations: OJK Regulation No. 39/POJK.03/2019 concerning Anti Fraud

Evaluation mechanism: Whistleblowing System, periodic audits at least every three years, Three Lines of Defense.







Energy and Emissions

Boundary

Impact on Stakeholders

Impact Identification (Positive and/or negative)

Employees, Customers, Investors/Shareholders.

Controlled use of energy will help reduce emissions and have an impact on reducing CO₂ which causes climate change.

Why this topic is material: Energy and emissions are environmental aspects that affect human life, and can directly interfere with business continuity. Therefore, the Bank as a business entity that provides financing is required to support wise energy use and reduction of greenhouse gas emissions.

Responsibility for energy use and emissions reduction management: Procurement and Facility Management Division and Network Distribution Director.

Related Policies/Regulations:

1. POJK 51/POJK.03/2017 concerning Sustainable Finance
2. POJK 60/POJK.04/2017 concerning Green Bonds
3. Memo regarding Agent of Change

Evaluation mechanism: Calculation of energy efficiency and resulting emissions.



Indirect Economic Impact

Boundary

Impact on Stakeholders

Impact Identification (Positive and/or negative)

Employees, Customers, General Public.

The presence of BCA has a positive impact on customers and society, especially as a driving force for the national economy.

Why this topic is material: Information on indirect economic impacts is important for stakeholders to report on BCA's performance and support, especially in helping improve community welfare.

Responsibility for economic performance management: Corporate Social Responsibility Work Unit and President Director.

Related Policies/Regulations:

1. Decree No. 132/SK/DIR/2020 dated July 24, 2020 concerning Additional Loan Restructuring Policy for COVID-19 Affected Debtors;
2. Decree No. 141/SK/DIR/2020 dated August 5, 2020 concerning Interest Subsidies for Micro, Small and Medium Enterprises Loans in the Context of the National Economic Recovery Program (PEN);
3. Decree No. 149/SK/DIR/2020 dated August 31, 2020 concerning Loan Guarantees for MSMEs Affected by COVID-19 in the Context of the National Economic Recovery (PEN);
4. Board of Directors' Decree No. 197/SK/DIR/2018 dated December 10, 2018 concerning Provisions for Micro, Small and Medium Enterprises (MSMEs) Loans;
5. Board of Directors' Decree No. 196/SK/DIR/2019 concerning Sustainable Finance Provisions.

Evaluation mechanism: Program Realization Report submitted to the Board of Directors and Board of Commissioners periodically.





Validation and Verification [102-32, 102-56]

The contents of this report have been validated by internal parties and verified by an independent external party.



Internal parties:

- Data and information, including material topics were approved and validated by all data contributors and the highest management from related functions, to ensure the accuracy and reliability of the data.
- Disclosure of performance and sustainability strategy was reviewed by the Finance & Planning Director and other relevant Directors.
- The Board of Directors conducted a review of the verification results from an independent party.
- The Board of Directors and Board of Commissioners approval sheets are presented in this report.

External parties:

- Financial data, audited by Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan.
- The verification was carried out by SR Asia, an assurance service, using the AA 1000 AS (V3), Type 1 and 2 Standards, specifically for economic performance with a Moderate Level. The assurance process was one of the activities undertaken in developing this Sustainability Report to ensure the reliability of its information and data presented. BCA ensured that there was no conflict of interest in this verification process and that the selection of SR Asia as an assuror was determined independently.

Previous Year's Report Feedback

We received input related to the 2019 Sustainability Report with suggestions on how to improve the ESG performance continuously. Following this input, BCA has disclosed more information on reducing CO₂ emissions in an effort to reduce the impact of extreme climate change. This information disclosure is in response to questions from many investors, as well as the initiation of recording and development of climate change mitigation and adaptation strategies. Information on employment, diversity and equality, as well as human rights is also presented in a more comprehensive manner, complementing the information in the 2020 Annual Report.

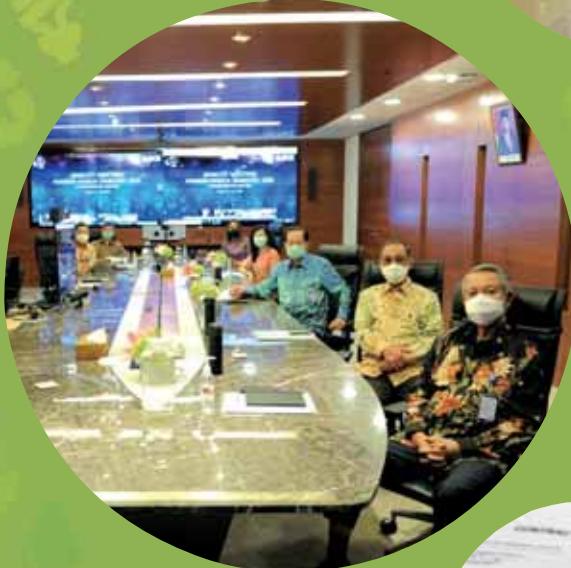
We have also paid attention to the verification process (assurance) response in the 2019 report. We have adjusted the sustainability strategies and policies, and carried out stakeholder mapping to ascertain their input and needs. We have improved on the results of the strategy adjustments, stakeholder mapping, and identification of material topics, and these are presented in this report.

For the input received, BCA would like to extend our thank you and will continue to improve the quality of our reporting. Responses to this 2020 sustainability report can be submitted to: [102-3, 102-53]

Corporate Secretary and Communication

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SUSTAINABILITY GOVERNANCE

"Sustainability governance at BCA is implemented through management and business operation, in accordance with Good Corporate Governance (GCG) principles which are integrated with sustainability principles."





Sustainability Governance Structure

BCA has established the Environment Sustainability Governance (ESG) Sub-Division based on the Board of Directors' Decree No. 136/SK/DIR/2019 dated August 30, 2019. Structurally, the ESG Sub-Division becomes part of the Corporate Secretariat and Communication Division under the Corporate Secretary. This division reports to the Finance and Planning Director who in turn reports the sustainable financial performance to the President Director.

The ESG Sub-Division main duties cover two aspects, namely:

Corporate Secretariat and Integrated Good Corporate Governance (GCG) Aspects

Increase corporate value through good corporate governance (GCG) principles implementation.

Sustainable Finance Aspects

- Develop and implement a Sustainable Finance culture in the organization to support the Company's sustainability.
- Monitor the implementation of Sustainable Finance in accordance with the RAKB.

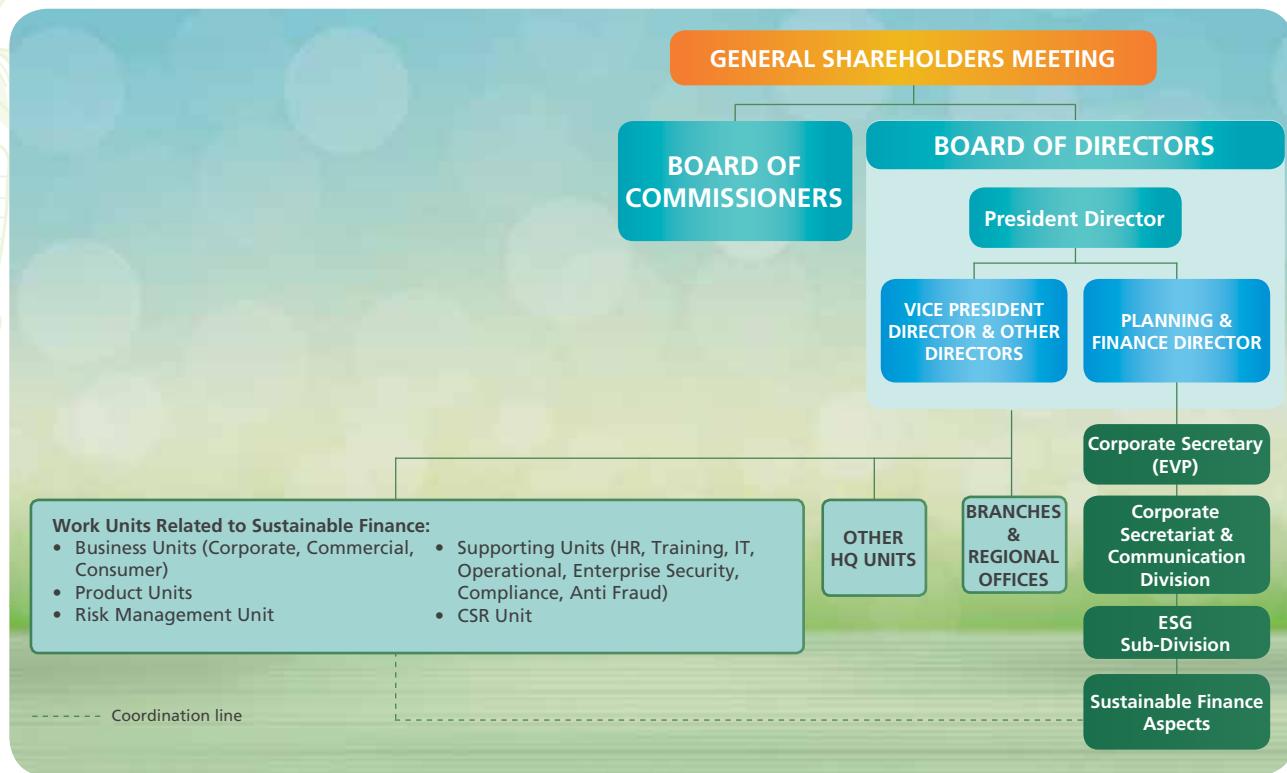
In building a culture of sustainable finance and compiling the RAKB, the ESG Sub-Division coordinates closely with related units, including the Corporate Banking, Transaction and Finance group, SME and Commercial Business division, Credit Analysis group, Procurement & Facility Management division, Risk Management unit and CSR unit, Operation Strategy Development division, and Strategic Information Technology group. The ESG Sub-Division ensures that Sustainable Finance is carried out optimally, and is measured by achievement of the RAKB targets that form the Key Performance Indicator (KPI). Even though there is an ESG Sub-Division, the overall implementation of sustainability governance is the responsibility of all BCA employees, including the Board of Commissioners and the Board of Directors who are involved in its supervision.

Throughout 2020, the ESG Sub-Division continued to disseminate an understanding of sustainable finance, one of them is through the Sustainability Awareness Month program. In addition, the ESG Sub-Division adjusted policies, provided input on the Sustainable Finance performance to the Corporate Secretary, and evaluated the implementation of the Sustainable Finance Action Plan.



Complete information related to the highest governance bodies and committees composition, as well as performance evaluations for the Company's highest bodies can be found in the 2020 Annual Report.

Sustainability Governance Structure [102-18] [102-19]



Directors' Duties Related to Sustainable Finance

In general, the President Director and the seven Directors are collectively responsible for implementing Sustainable Finance, under the coordination of the Planning & Finance Director. Other Directors include the Credit & Legal Director, Corporate Banking Director, Network Distribution Director, SME & Commercial Banking Director, Human Capital Management Director, and Compliance & Risk Management Director. The Board of Directors ensures that there is no conflict of interest with management in managing the sustainability aspects. Through the General Meeting of Shareholders (GMS) BCA delivers its sustainability performance to its stakeholders, however, there is no specific voting policy on the environment or social issues. All shareholders still have the same voting rights to express their opinions.

The Planning & Finance Director's main duties related to sustainable finance, include: building and implementing a sustainable finance culture in various aspects of the organization, ensuring the application of the eight principles of sustainable finance, and the implementation of the Sustainable Finance Action Plan (RAKB); publication of Sustainability Report; and keep on monitoring sustainable finance issues. These duties are supported by all other members of the Board of Directors, and also includes the Board of Commissioners whose duties are to oversee all sustainable finance planning and implementation. Management's roles in sustainability governance are contained in the Board of Directors' Decree No 193/SK/DIR/2020 dated December 14, 2020 concerning Sustainability Governance.

During 2020, for its implementation of sustainable governance in line with all regulations, BCA did not receive any fines or sanctions related to legal violations of Bank Indonesia Regulations, Financial Services Authority Regulations, or other banking-related regulations. [FN-CB-510a.1]



Sustainability Strategy

For BCA, sustainability is part of Bank's commitment to realizing its Vision and Mission, as well as to create a better future for all stakeholders. BCA makes this happen by implementing Sustainable Finance and supporting the achievement of the Sustainable Development Goals (SDG).

BCA's Sustainable Finance Vision and Mission was established through the Board of Directors' Decree No. 196/SK/DIR/2019 dated November 29, 2019, and forms the basis for implementing Sustainable Finance. BCA's strategy to maximize the Sustainable Finance implementation is also supported by the Environment Sustainability Governance (ESG) Sub-Division that was formed based on the Board of Directors' Decree No. 136/SK/DIR/2019 dated August 30, 2019, as well as the approval of the Sustainability Governance Guidelines.

To strengthen its commitment, BCA periodically reviews all ESG policies and procedures that have been implemented. Besides, BCA has developed a Sustainable Finance (SF) Policy and mapped the Sustainable Business Activity Category (KKUB) as a guideline for implementing the Bank's business activities that support the SDGs. This policy is used as a tool for monitoring and evaluating the implementation of Sustainable Finance through an internal audit process at least once every three years. BCA already has KPI in the work units to measure their sustainability performance.

Sustainable Finance [102-16]

Vision



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

Sustainable Finance

Values

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

Sustainable Finance [102-16]

Mission



To align all our corporate activities with the principles of sustainable finance.

The Sustainability Strategies to support the implementation of sustainable finance include:

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



Support for the Sustainable Development Goals

"This year we started **inventorizing** the **CO₂ emissions** resulting from our banking activities in 6 head office buildings and 115 of our 138 Main Branch Offices as an effort to mitigate the negative impact of global warming."

In 2020, BCA developed three pillars as part of its strategy for supporting sustainability, covering Responsible Banking, Sustainability Culture and Social Value Creation. The three pillars fall under the Corporate Vision, Mission and Values, and the Sustainable Finance Vision, Mission, and Values. For each Pillar, the scope of activities covers the economic, environment, social, governance aspects. These three pillars form BCA's strategic direction when conducting its sustainability activities and support the achievement of the Sustainable Development Goals (SDGs).

Sustainability Pillars

BCA Sustainability Pillars

Determining BCA's main support for

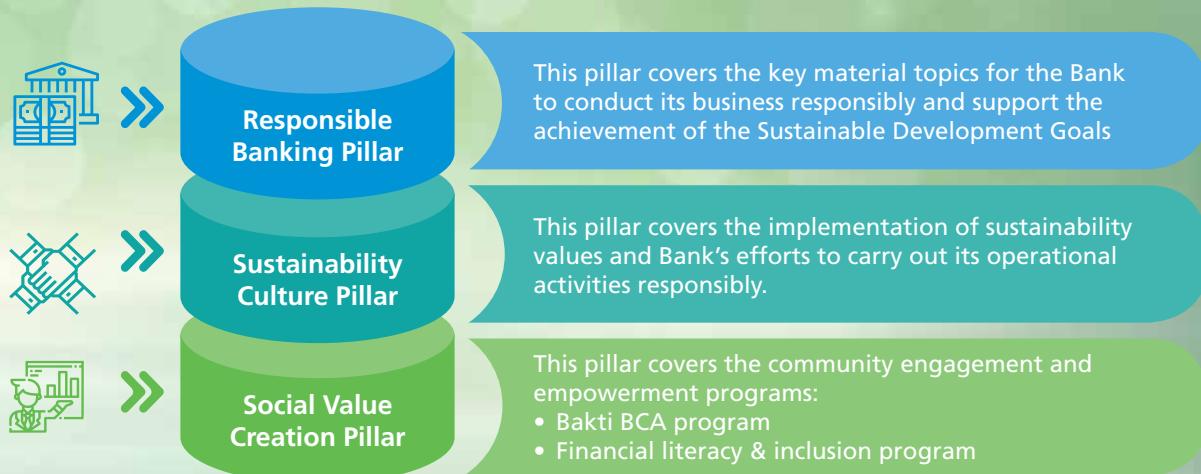


The Sustainable Development Goals

Of the 17 Sustainable Development Goals (SDGs)
BCA has prioritized the following 9 goals:



The Implementation of Policies and Strategies





Mapping of Priority Sustainable Development Goals (SDGs) is carried out through the SDG Compass stage.

01

Understanding the Sustainable Development Goals

An understanding of the importance of aligning each SDG goal to a sustainable business activity is carried out continuously, one way was at the second quarterly analyst meeting on July 27, 2020.

02

Determining Priorities

Internal discussions with the Planning & Finance Director on mapping the business strategies, objectives, and targets related to SDGs. As a result, nine SDGs were prioritized to receive BCA's support.

03

Determining the Targets

Targets are set in line with the strategies and business objectives, in accordance with the SDGs support priority.

04

Integration

The integration stage involves mapping each target to a key performance indicator (KPI) for each work function.

- Building learning culture to fulfill SDG 4 as KPI for all members of the Board of Directors
- Supporting Sustainable Finance to fulfill SDG 7 and 8 as KPI for all members of the Board of Directors.
- Bank soundness level to fulfill SDG 8 and 16 as KPI for all members of the Board of Directors.
- IT Development Project, IT Infrastructure and platform - always on to fulfill SDG 9 as KPI for the Deputy President Director
- Oversee Corporate Social Responsibility Program to fulfill SDG 10 as KPI for the President Director.

05

Reporting and Communication

All targets and performance achievements are evaluated regularly and submitted to the Director of Planning & Finance as part of our improvement process.

Support for Priority Sustainable Development Goals

BCA mapped the Sustainable Development Goals to support its achievements. BCA prioritized nine objectives for its internal and external activities, namely goals 3, 4, 5, 7, 8, 9, 10, 13 and 16.

Target Achievement 2020:

- Zero work accidents
- Implemented health programs, including health talk, health training, health education via video and infographics.
- Cooperated with Halodoc for online consultations.
- Provided a counseling program for employees in need.
- Developed green offices with open and more ergonomic work spaces.
- Implemented work from home program.

Target 2021:

- Zero work accidents
- Improving activities that have been carried out in 2020.

Achievement Strategy:

1. Instigate strict health protocols based on Memorandum 685/MO/HCM/2020.
2. Organize virtual health activities due to the pandemic.

Good Health and Well-Being



Target Achievement 2020:

- 56.7% female branch bank heads of the total bank branch heads.
- Equal remuneration for female and male employees at the same entry level (male employee is 2.8% higher than female employee).
- 878 women (47.7%) of the total employees fill middle-up manager positions.

Target 2021:

- Maintain an equal percentage of female and male employees with opportunities to:
 - serve as Branch Head.
 - fill a position as a middle-up manager.

Achievement Strategy:

1. Application of CLA Preamble and Article 59 paragraph 2 Point i concerning equal rights and the prohibition of any discrimination against employees.
2. Support the careers of female employees up to managerial level or above.
3. Provide equal services for both male and female customers, so that BCA can maintain its business relationships.
4. Start planning to formulate internal BCA gender equality policies.

Gender Equality



Quality Education



Affordable and Clean Energy



Target Achievement 2020:

- Average growth of 1.5% in sustainable business activity category (KKUB) financing portfolio.
- Calculated the emission data for 6 Head Office buildings and 115 of the 138 Main Branch Offices.

Target 2021:

- 5.5% increase in KKUB portfolio.
- Calculate the emission data for all Branch Offices.

Achievement Strategy:

1. Provide syndicated loans for Hydro Power Plant (PLTA) and Mini Hydro Power Plant (PLTMH) projects.
2. Cooperate with ICED and/or financing on a bilateral or syndicated basis with other financial institutions.
3. Map the mitigation strategies for reducing CO₂ emissions at BCA Buildings in stages.

**Target Achievement 2020:**

- People's Business Credit (KUR) realization of Rp132.7 billion.
- Laku BCA Development:
 - Number of agents: 2,633 people.
 - Number of accounts: 152,678.
 - Total funding of Rp23.5 billion.

**Target 2021:**

- KUR target of Rp138.3 billion.
- Laku BCA Development:
 - Number of agents: 2,850 people.
 - Number of accounts: 236,000.
 - Total funding of Rp21 billion.

Achievement Strategy:

1. Disburse 60% of KUR financing to the production sector (non-trading).
2. Provide equal employment, education and career opportunities in line with Policy No CLA 2019-2021 (article 11, article 71).
3. Provide inclusive financial services, including Laku BCA, Duit, SimPel, Tabunganku.
4. Map the banking services required to provide financial access to the unbankable community.
5. Carry out Bakti BCA community empowerment and business training activities.
6. Cooperate with village administrators, local communities, and local governments.

Decent Work and Economic Growth
**Target Achievement 2020:**

- Customer engagement index (CE): 4.67 (from a scale of 5).
- Branch service quality index (BSQ): 4.87 (from a scale of 5).
- No complaints received regarding data privacy and security.
- 1.6 million new accounts opened using digital banking.

Target 2021:

- CE Active index: 4.65.
- BSQ Index: 4.70.
- There will be no major fraud.
- No complaints received regarding data privacy and security.
- 2 million new accounts opened using digital banking.

Achievement Strategy:

1. Develop digital innovations through digital banking features and solutions.
2. Conduct digital banking education and socialization, for example - opening an online account.
3. Improve service quality through training and appreciations.
4. Ensure implementation of ISO 27001-information security management system.
5. Implement machine learning and artificial intelligence.
6. Implement data loss prevention (DLP) and two-factor authentication for electronic information security.

Industry, Innovation, and Infrastructure
**Target Achievement 2020:**

- 1.5% increase in KKUB portfolio.
- The level of 'efficiency' for energy consumption intensity in the head office buildings at Landmark Pluit and Wisma Pondok Indah were in accordance with SNI 03-6196-2000.

Climate Action
**Target 2021:**

- 5.5% increase in KKUB portfolio.
- Expanding the scope of Agent of Change (AOC) from the Head Office (33 Divisions) and 138 KCUs (main branches), to increase awareness of achieving GHG emission reduction at the Head Office and KCU.
- Develop a database to collect records on the impact from operational activities on climate change.
- Expand GHG reduction targets for Scope 1 and 2.

Achievement Strategy:

1. Finance products that reduce the use of natural resources and produce less pollution.
2. Finance railroad projects (LRT, commuter line, and railink), as well as financing waste treatment installations.
3. Reduce paper usage, use teleconferencing, video conferencing, smart buildings, and digital services.
4. Provide insights into environmental, social, and governance (ESG) aspects to prospective debtors.
5. Disburse bilateral or syndicated financing with other financial institutions to ESG-oriented businesses.
6. Adaptation behavior in smart building and implementation environmentally friendly technology, a culture of sustainability, and educate employees through agents of change.

Reduce Inequality
**Target Achievement 2020:**

- Average of 29.1 training hours/employee in one year.
- Financial literacy and inclusion to 105,222 participants.
- Remuneration for employees above the minimum wage.
- KUR disbursements of Rp132.7 billion.

Target 2021:

- Average of 37 training hours/employee in one year.
- Financial literacy and inclusion to 90,000 participants.
- Remuneration for employees above the minimum wage.
- KUR financing of Rp138.3 billion.

Achievement Strategy:

1. Equal remuneration for female and male employees based on work performance.
2. Conduct planned and targeted training.
3. Carry out financial literacy and inclusion activities in collaboration with third parties.
4. Implement the Bakti BCA programs.

Peace, Justice, and Strong Institutions
**Target Achievement 2020:**

- 100% regulatory compliance.
- Zero reports of corruption.
- Maintain BCA's position as 'Best Financial Sector'.

Target 2021:

- 100% regulatory compliance.
- Zero reports of corruption.
- BCA's minimum bank soundness rating was 2.

Achievement Strategy:

1. Evaluate all business activities are in accordance with regulations.
2. Make the whistleblowing system more effective.
3. Conduct training and socialization on the code of ethics.

Stakeholder Engagement [102-40, 102-42, 102-43, 102-44]

BCA identifies key stakeholders, namely parties related to the bank's business activities that influence the Company's sustainability and vice versa, including the involvement of local parties related to the Sustainable Finance process. There are seven key stakeholder groups that have been mapped to their needs, and BCA's engagement and needs response. This stakeholder engagement is managed collectively by various units, one being the Corporate Secretary & Communication Division.

Method of Engagement and Frequency		
Meetings/Means of Engagement and Frequency	Significant Topics and Stakeholder Needs	Responses to Stakeholder Needs
 Regulator <ul style="list-style-type: none"> Compliance implementation report, at least once a year, or incidentally Evidence of the announcement for the Annual and Extraordinary General Meeting of Shareholders (AGMS and EGMS), a summary of the Consolidated Financial Statements, at least once a year or incidentally Monthly reports, Public Expose Implementation Plan, at least once a year or incidentally 	<ul style="list-style-type: none"> Compliance and implementation of the precautionary and governance principles Environmental and social risk analysis for lending Anti Fraud and anti corruption, Anti Money Laundering/Terrorism Financing Prevention Green banking Financial inclusion and literacy Sustainable finance Payment of taxes and other obligations 	<ul style="list-style-type: none"> Implement compliance Prepare a Sustainable Finance Action Plan (RAKB) Prepare annual report and sustainability report Ensure governance is carried out properly Establish an ESG Sub Division to monitor the implementation of the RAKB and green banking Increase the reach of banking access Pay taxes according to obligations and on time
 Investors and Shareholders <ul style="list-style-type: none"> GMS at least once a year Quarterly reports, every quarter Annual reports Sustainability Reports 	<ul style="list-style-type: none"> Financial performance Improved information on environmental, social and governance (ESG) performance Security of customer privacy in the use of digital products Support for actions to address climate change Loan management 	<ul style="list-style-type: none"> Carry out a strategy to achieve business targets Disclose ESG performance information more comprehensively in the Sustainability Report Follow up recommendations on ESG aspects from rating agencies and observers Develop a Security Monitoring Center (SMC), implement Data Loss Prevention, and continuously improve IT systems to anticipate cyber crime Develop strategies and road maps for action to address climate change Pay attention to the loan portfolio mix, maintain the level of Non-Performing Loan (NPL) The Investor Relations work unit held 213 meetings during 2020
 Employees <ul style="list-style-type: none"> Internal communication media, periodically Internal meetings based to the needs of the related divisions, at least once a year Sharing Sessions, regularly Sports and artistic events, regularly 	<ul style="list-style-type: none"> Training and education Career path planning Employee understanding of Human Resources (HR) management support applications Equality, health, safety and security of employees (K5) Work and retirement welfare Freedom of association Balance of life and work to enable employees to stay fit 	<ul style="list-style-type: none"> Availability of communication facilities, for example internal media, gatherings, sharing sessions, and Halo SDM Availability of a whistleblowing system In-class training and e-learning Performance appraisals and promotion systems Provide adequate work facilities to ensure K5 The existence of a Labor Union Provide welfare during work and retirement Guarantee the safety and rights of employees in accordance with the Collective Labor Agreement (CLA) Availability of facilities and infrastructure to carry out activities



Method of Engagement and Frequency		
Meetings/Means of Engagement and Frequency	Significant Topics and Stakeholder Needs	Responses to Stakeholder Needs
 Customers	<ul style="list-style-type: none"> Banking activities at branch offices, frequency at any time Other meetings, frequency at any time if needed <ul style="list-style-type: none"> Sufficient information on financial products and services Competitive lending rates Data confidentiality and customer privacy Excellent service and innovations Banking access Fraud prevention 	<ul style="list-style-type: none"> HaloBCA: 1500888, websites and social media Information on banking products and services available on the BCA website Provide loan interest rates by taking into account the interest rates set by Bank Indonesia Quality service with regular customer surveys Develop technological innovations Security Monitoring Center (SMC), running Data Loss Prevention (DLP), and continue to improve technological innovation systems to anticipate cyber crime Implement financial inclusion and literacy Run SMART SOLUTION
 Business Partners/Suppliers/Vendors	<ul style="list-style-type: none"> Interaction through website, any time Code of conduct for vendors, socialization of procurement requirements annually Meetings with the Logistics and Procurement Division, if needed at least once a year <ul style="list-style-type: none"> Openness in building cooperation Clear tender procedures Smooth communications Occupational health and safety (OHS) Timely payments 	<ul style="list-style-type: none"> Provide the required information Instigate fair and appropriate partner selection process Socialize procurement procedures policies Instigate good communications and cooperation Ensure healthy and safe working conditions Payment system according to work contracts
 General Public	<ul style="list-style-type: none"> General seminars or training, held regularly Community development activities Meetings with institutions related to Sustainable Finance, including WWF, USAID-ICED <ul style="list-style-type: none"> Continuity of empowerment programs over the following years Education and training Strategically assisted Bakti BCA programs Banking access 	<ul style="list-style-type: none"> Bakti BCA program Internships and provision of job opportunities as needed Financial inclusion and literacy programs
 Media	<ul style="list-style-type: none"> Banking information, periodically or incidentally Media coverage (print, online, electronic) Daily communication <ul style="list-style-type: none"> Schedule of meetings during press conferences Clarity of material to be reported Similarity in perception and knowledge regarding ESG to facilitate reporting 	<ul style="list-style-type: none"> Provide 138 press releases in 2020 Develop communication facilities, for example press conferences, pressrooms on the BCA website, e-mail humas@bca.co.id Update information related to banking solutions or company performance on the www.bca.co.id website

Note:

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

● dependency ● responsibility ● tension ● influence

Sustainable Finance Competency Development

The number of participants in the Sustainable Finance training in 2020 reached 23%, exceeding the target of 15% of the total employees directly related to Sustainable Finance. Of the total 874 participants include 6 Board of Director, 719 were employees directly related to sustainable business activities (credit-related work units). This training was held internally through 3 webinars. BCA also included representatives from the subsidiaries and members of the Board of Commissioners Support Committees as training participants.

Sustainable Finance Training Participants

Departmental Level	Number of Participants (people)		
	2020	2019	2018
Board of Commissioners	-	3	-
Directors	6	8	2
Senior Manager	36	70	15
Middle Manager	306	162	45
Line Manager	341	221	70
Staff	185	185	24
Non staff	-	7	-
Total	874	656	156

On the external side, BCA began to actively provide education and share experiences related to sustainability to BCA's stakeholders. On July 30, 2020, BCA was invited to share its experiences in one of the Sustainability Basic Knowledge training sessions, addressed to students and lecturers at the Faculty of Business Economics (FEB) Unika Atmajaya. BCA also became a resource person for Sustainability Business in BCA and Services Excellent HaloBCA, addressed at all Prodia management levels on October 6, 2020. For its vendors, BCA collaborated with BPJS Ketenagakerjaan to provide webinars related to Sustainability Business on December 18, 2020, which were attended by 827 participants with the BCA Director of Planning and Finance as a resource person.

Sustainable Finance Training Module Development [FS4]

BCA develops its Sustainable Finance training module material by involving stakeholders through dialogue and discussion. The training modules have been completed and will be used starting in 2021. There are also e-learning based training modules on the application of environmental and social procedures within the business lines, especially the credit line. The availability of comprehensive training modules is expected to help improve employees' competencies to enable them to identify potential debtor businesses, in accordance with the ESG aspects.



Sustainable Finance Risk Identification Procedure

[102-11, FS2, FS9] [FN-CB-410a.2, FN-CB-550a.2.]

“

BCA has a policy to minimize lending risks, not only for the economic aspect, but also for the environment, social and governance aspects, including the risk of climate change that over time could have a significant impact on lives.

”

To enable us to address sustainability risks, BCA conducts routine stress tests to ensure there is an understanding in the Company of the business dynamics, including the dynamics caused by the COVID-19 pandemic. Sustainable financial risk management has become a part of corporate risk management that must be evaluated every year. The President Director and the Director of Planning & Finance actively supervise the implementation of the RAKB, where every three months the RAKB performances are delivered in the Analyst Meetings. The ESG-oriented credit management is carried out by the Corporate Banking, Transaction & Finance Group, Commercial & SME Business Division, Credit Risk Analysis Group, under the supervision of the Director of Corporate Banking, Director of Commercial Banking & SME and Director of Credit & Legal.

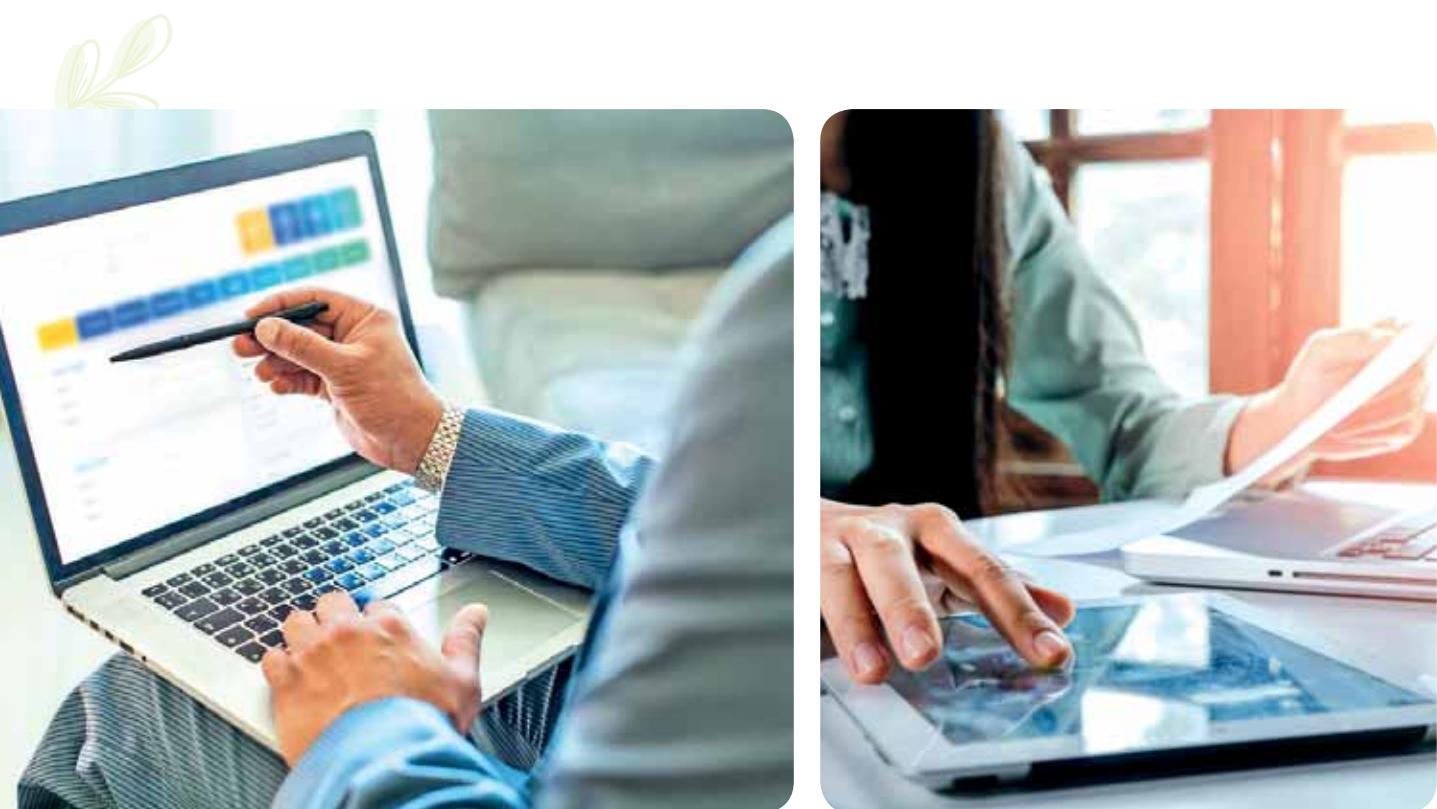
BCA has identified that the Sustainable Finance risk lies in the provision of credit with ESG insight. We have adjusted the credit terms for businesses that have a high ESG risk. ESG risk identification is carried out at the time of reviewing the credit proposal. All policies and procedures related to the social environment and governance have been regularly reviewed by BCA management as needed, the previous review was conducted in 2019. These results will affect the risk rating of the debtor and determine the credit decisions. Periodically, the Risk Management Unit monitors the loan portfolio, including ensuring that the portfolio is properly diversified according to the Bank's risk appetite. During 2020, monitoring was carried out monthly, and the results were submitted to the Risk Director and the Director for each business unit (Corporate, SME and Commercial, and Consumer).

For debtors who have complied with the basic credit requirements, but have not met the ESG aspects, BCA agreed on an action plan with the Debtor based on a certain deadline to improve its performance in accordance with the conditions of each debtor.

All debtors must provide information in accordance with their performance. At least once a year, at the same time as credit extension and/or credit facility review, the Credit Team will supervise the performance.

BCA also implements an escalation scheme involving the Credit Committee, which functions to provide decisions or recommendations on credit submitted by large debtors, specific industries, and if there is a special request from the Board of Directors. The Credit Committee is directly responsible to the Board of Directors for its performance. In addition, BCA also conducts audits with a minimum frequency of once every three years covering the suitability of the application of environmental and social policies in the credit extension process.





Credit Approval Process Mechanism

Marketing

- The Bank only provides loans to individuals and companies that have a healthy business, trustworthy governance, and have the ability to pay off their loans.
- Specify one KKUB in the sustainable financing classification.

Credit Analyst

- Assesses the business prospects of (potential) debtors, including potential business growth, market conditions, quality of management and workforce, Environmental Impact Analysis (AMDAL) documents, and Assessment of Company Performance Rating in Environmental Management (PROPER)
- Specify one KKUB in the sustainable financing classification.

Compliance Unit

- The Compliance Unit is responsible for reviewing compliance with regulations, including loan restructuring, and loan extensions/changes.

Decision Maker

- The decision maker from the business development side and the decision maker from the credit risk analysis side jointly have the main responsibility for making credit decisions.

Branches/Credit Unit

- Monitors and follows up credit transactions based on the PROPER assessment. If the PROPER assessment results still do not meet the requirements, it is necessary to have a follow-up plan agreed upon by BCA and the debtor as well as monitoring the results within a certain period of time.

Supervision

- Monitors and detects any potential non-performing loans early and takes immediate action to avoid losses. Supervision is carried out by the Internal Audit Division and the Risk Management Unit (SKMR).



Environmental, Social and Governance (ESG) Risk Management Policies Implementation [102-11, FS1, FS2, FS3]



Jaideep Singh & Ivan

Representatives of APG Investment Management Investors

"BCA's management quality and performance across cycle have led to APG's long term investment in and engagement with the bank. We strongly support BCA's effort to improve its ESG disclosure and encourage management to prudently integrate ESG in its business. We would like BCA to demonstrate responsible leadership in the banking industry in a part of the world that is home to technologically inclined young demographics and also some of the world's most sensitive biomes."

BCA applies ESG risk management using a precautionary approach that is in line with the Sustainable Finance implementation. In 2020 BCA has reviewed the ESG policies and procedures that have been implemented. In addition, BCA has also implemented seven new policies related to Sustainable Finance and COVID-19. Policies related to Sustainable Finance are reviewed periodically or as needed.

In general, the entire process of providing BCA loans is carried out in accordance with the General Loan Requirements Manual. However, specifically for managing loans with ESG risk, BCA has implemented policy No. 169/SK/DIR/2020 dated October 23, 2020 concerning non-financing to prospective debtors who have businesses with risks pertaining to:

- Illegal logging activities, production and trade in timber or other forestry products from forests that are not sustainably managed.
- Activities that involve all forms of forced labor or exploitation of children under the age or violations of human rights (such as: prostitution, people trafficking, smuggling).
- Production, trade, shipment and import of weapons outside an official business entity/institution that has received special permission/special legality from the Government.
- Production, trafficking of narcotics, psychotropic substances and addictive substances outside an official business entity/institution that has received special permission/special legality from the Government.

- Activities that have a negative impact on UNESCO World Heritage Sites or national and/or international protected areas.
- Activities that violate the rights of local communities, such as activities that take over land ownership from the customary communities/indigenous people without the consent of the communities/residents.
- Trade activities in wildlife or wildlife products (such as ivory, horns, shark fins).

Relevant general policies with ESG risk management implemented refers to various regulations, including Guidelines Implementation of ESG Integration for Banks issued by OJK in 2015; BCA's Basic Bank Credit Policy (KDPB); Law No. 32 of 2009 on Environmental Protection and Management; as well as Law No. 13 of 2003 on Labor, which is in line with the basic principles of the International Labor Organization (ILO).

To ensure that the financing we provide supports ESG, BCA researches debtor information as to whether there are any warnings/violations/problems related to ESG. BCA periodically updates its debtor data regarding ESG compliance. Identification is also carried out based on certain standards for the MSME sector debtors, for example empowering women or financing in outermost, frontier, disadvantaged (3T) areas.

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BCA has established an ESG risk management policy with an exclusionary principle, which covers:

- Requirements for debtors/prospective debtors to fulfill environmental regulations in accordance with the type and scale of the business activity's impact, which includes environmental permits accompanied by environmental impact analysis (AMDAL) documents, environmental management efforts/environmental monitoring efforts (UKL/UPL).
- Results of the environmental management performance assessment (PROPER) issued by the Ministry of Environment. If the PROPER assessment results do not meet environmental requirements, then BCA will request more information on the debtor's follow-up. Currently, BCA demands a minimum requirement of PROPER Blue for each debtor as a sign of compliance with all environmental regulations.
- Climate change risk, one of which is through risk management and three lines of defenses carried out by internal control.
- For debtors with significant risks to climate change, forest destruction and biodiversity, BCA will request a risk mitigation plan be periodically submitted as an improvement report.

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Climate Change Risk Identification

In 2020, BCA started to raise awareness among the risk management teams on the impact of climate change. BCA has conducted a preliminary assessment of the climate physical risks and the result shows that climate physical risks are related to the agriculture, construction, and infrastructure sectors.

BCA has identified eight (8) economic sectors related to climate physical risks namely (1) Agriculture, hunting, and forestry (2) Fishery (3) Manufacturing (4) Electricity, gas, and water (5) Construction (6) Wholesale and retail trading, (7) Transportation, warehousing, and communications and (8) Real estate, rental and business services. Some of the possible climate risks identified in these sectors include harvest failure, delay or inability of operations, damaged infrastructure, and delayed projects, which pose risks on the ability of debtors to repay the loan to BCA. Debtor profiles associated with climate change risk include the corporate, commercial enterprises, and public sectors. The risk mitigation carried out by BCA for business sectors at risk of climate change is by implementing an ESG risk management policy, which is an exclusionary principle.

BCA understands that all parts of the country need to support reducing any risk from climate change. Therefore, to support the Government's call to move towards a low-carbon economy, BCA has begun to map transition risks due to climate change. In addition, BCA also supports Indonesia's ratification of the Paris Agreement, and its pledge to reduce GHG emissions by 29% by 2030.

Sustainable Finance Achievements, Opportunities, and Challenges

Since applying the sustainable finance concept, BCA's achievements, opportunities, and challenges have included. BCA's Sustainable Finance achievements and support:

- Participating in the establishment of the Indonesian Sustainable Finance Initiative (IKBI);
- Being ranked second in the private banks with the largest KUR funding category in 2020;
- Receiving appreciation at the 2020 Environmental, Social & Governance Award (ESG) organized by Investor Magazine;
- BCA received an award from ACGS for governance as an Asset Class Company 2020;
- A+ rating for public company with Best Sustainability Report 2019 from Foundation For International Human Rights Reporting Standards (FIHRRST).



The challenges faced when applying Sustainable Finance include:

- Gaps in the understanding and competence of its internal and external stakeholders;
- The rapid changes in information technology, increasing the risk of disruption for banks;
- Tight business competition between banks, many kinds of regulations, and e-commerce competition from non-financial institutions.

The opportunities identified when applying Sustainable Finance include:

- More and more businesses are starting to pay attention to environmental aspects when doing business;
- There is increasing attention from the Government and investors regarding sustainable business that delivers environmentally friendly products, for example electric vehicles, use of renewable energy, and green certified buildings;
- Number of MSMEs that started their business by recycling waste;
- Emergence of technology-based MSMEs that can reduce transportation or paper.

Challenges and opportunities go hand in hand, however BCA remains optimistic that the opportunities and plans for its KKUB lending can increase within a range of 5.5%, including KUR financing that is targeted to reach Rp138.3 billion in 2021. Since first applying sustainable finance, BCA has not faced any significant problems or challenges.

Sustainable Finance Action Plan (SFAP/RAKB)

In line with OJK regulations, BCA prepares a RAKB for a five-year period. The RAKB is prepared in line with the business strategies and support for the SDGs. In the RAKB, BCA reports increases in its sustainable finance portfolio, including its financing quality targets and achievements based on KKUB, for the MSME and Non-MSME segments

By the end of December 2020, the Sustainable Finance portfolio had increased by 1.5% with the non-MSMEs environmentally friendly business (KUBL) category growing by 14.0%, and MSMEs decreasing by 5.2%. This achievement was below the target set of 7% due to the conditions caused by the COVID-19 pandemic.

During 2020, internal capacity building was carried through sustainable finance training for units directly related to KKUB financing, 874 or 23% of the total employees attended Sustainable Finance training, exceeding its target of 15%. [FS4]

The development of Sustainable Finance was also supported by adjustments to corporate governance and policies, including:

- a. Board of Directors' Decree No. 193/SK/DIR/2020 dated December 14, 2020 concerning Sustainability Governance Framework;
- b. Board of Directors' Decree 169/SK/DIR/2020 concerning updating the Basic Bank Credit Policy (KDPB) by adding an exclusion list related to ESG;
- c. Circular No. 114/POL/2020 concerning updating the provisions in the BCA Associate Data Management Centralization that added a Partner Compliance Statement document with provisions related to ESG, and the implementation of a Occupational Health and Safety (OHS) management system;
- d. Adding KKUB information to the ICOS (Integrated Credit Origination System) application;
- e. Board of Directors' decree No. 139/SK/DIR/2020 concerning Anti Fraud Declaration and Integrity Pact;
- f. Board of Directors' decree No. 017/SK/DIR/2020 concerning the policy on the provisions for environmentally friendly property and motor vehicle loans;
- g. Issuance of BCA policies related to COVID-19 for BCA customers, debtors and employees.



TOGETHER THROUGH PANDEMIC CHALLENGES

"PT Bank Central Asia Tbk (BCA) as part of national banking continues to show support against various policies and appeals from government in the midst of the COVID-19 pandemic situation."





#ServingOurCustomer

The Novel Coronavirus or 2019-nCOV Pandemic brought many major changes, not only in Indonesia but also across the world. The rapid and massive spread prompted the Government to take action and to introduce policies to handle the situation. At the Presidential press conference at the Bogor Palace on March 15, 2020, the President called out the people to work from home, study at home, and pray from home. Since then, Government and all levels of society have campaigned for social distancing to prevent COVID-19 spreading.

BCA immediately responded to this call and adapted its banking business activities. The safety, security and health of its employees, customers and the general public has become the primary concern for BCA.

*#ServingOurCustomer #CaringOurEmployee
#HelpingOurCommunity*

CUSTOMER HEALTH AND SAFETY WHEN DOING TRANSACTIONS IN BCA OFFICES

In order to support of the Government extension of Government Regulation No. 21 Year 2020, and the Ministry of Health Regulation No. 9 Year 2020, concerning large-scale social restrictions (PSSB) for Accelerating the Handling of COVID-19, BCA instigated adjustments to its Branch Office services.

BCA is committed to always supporting the Government and banking regulator policies to minimize COVID-19 spreading in Indonesia. Therefore, management instigated policy steps to adjust branch office operations from April 20, 2020 to April 30, 2020, and the weekend banking services have not been operational until now.

Banking is an important sector that has to operate as usual. To protect its customers, employees, guests and the public, as well as to ensure customer cleanliness and comfort when making transactions at the branch offices, BCA implemented a number of health protocols, and guidelines for banking services.

BCA also made use of technology by developing a self assessment application that can be accessed by scanning a QR Code or via a link. Everyone arriving in a BCA area will have to fill in and show the self assessment results to building officials before entering the office areas. The Risk Management Unit prepared mechanisms for coping with any abnormal conditions that occurred.

Health Protocols include:

- Every person coming to a BCA office branch area, whether customer or employee, must undertake a body temperature check, wear a mask and undergo a health self-assessment.
- Social distancing is required in the elevators, banking halls, ATMs using signs to indicate queuing distance and which chairs to sit in.
- Partitions installed at all teller counters and CSO stations.
- Hand sanitizer provided for customers in easily accessible locations.
- All facilities periodically disinfected.



CONVENIENCE OF TRANSACTIONS WITHOUT LEAVING THE HOME & ADAPTING TO NEW NORMAL TRANSACTIONS

#WorkFromHome #BankingFromHome #DibikinSimpel

BCA remains committed to serving its customers and is "always by your side." To help BCA customers conduct their transactions and activities, BCA immediately responded by introducing #BankingFromHome, making it easier for customers to conduct their transactions without leaving their homes, and provided a sense of comfort and safety for customers.

BCA actively socialized its digital banking solutions so that customers did not have to leave their homes through websites and other communication media. Various solutions included opening an account online, checking information, making payments, purchases and money transfers can be done by the BCA banking solutions. BCA stakeholders, including the media, have helped BCA expand and speed up this education.

Making Life Easier, Three Features in the New Normal Era for Security & Convenience of Transactions

1. A QR feature with BCA mobile that allows customers to pay for their shopping using QRIS payments. QRIS is a payment network that uses QR Codes with BCA mobile and other payment applications where BCA supports the Government and has implemented cashless payments via QRIS. In addition, QR with BCA mobile makes it easier for customers to make touch-less payments for their shopping at various merchants who cooperate with BCA.

2. The Cardless Cash Withdrawal feature in BCA mobile allows users to withdraw cash without an ATM card. This feature supports customers in the new normal era who are looking for minimal physical contact with objects or other things.
3. Mastercard Debit Online feature, a feature that makes it easier for customers to make online transaction payments. Uniquely, the Debit Online BCA feature gives customers flexibility in managing their online transactions using BCA mobile. This new feature provides customers with two benefits at the same time, namely easy and unlimited transaction control.

Customer Needs, BCA's Top Priority

- **Increase in Transfer Limit at KlikBCA**

On March 27, 2020, through Board of Directors' Decree No. 048/SK/DIR/2020, adjustments were made to the limit of fund transfer transactions per day per user ID on KlikBCA Individu from Rp100,000,000 (one hundred million rupiah) to Rp250,000,000 (two hundred and fifty million rupiah).

- **BCA Free GoPay Top Up Balance and 50% Discount for Top Up LinkAja**

During the pandemic, BCA continued to urge customers to maximize the use of non-cash transactions through various BCA channels, such as Mobile Banking and Internet Banking in support of physical distancing. During the period April 1 – 30, 2020, the free GoPay balance top up fee program, and a 50% discount on replenishing LinkAja balances, became a collective movement to minimize physical contact when making transactions to ensure more safety during the pandemic period.



#WorkFromHome #BankingFromHome

Easy Transaction, without Go Out from Home

In supporting the government advice to do activities at home, BCA provide banking services for the customer through BCA mobile and KlikBCA.

Individual Customers



BCA mobile

For those of you who don't have a BCA account, don't worry. You can use the Open Savings Account facility through the Open New Account menu available on the BCA mobile application.

Banking transaction services which can be accessed in one hand, including facilities:

1. Saving Account Opening via Open New Account
2. QRku, transfer without account number by QR
3. Chatting while do the transaction by activating the BCA Keyboard
4. Block the BCA ATM Card or Credit Card via m-Admin
5. Credit Card control via m-Admin
6. BCA Credit Card activation via m-Admin
7. Make/Change the PIN of BCA Credit Card via m-Admin
8. Transaction without card via Cardless menu
9. Request of BCA Credit Card limit upgrade via m-Admin
10. E-Commerce transaction via m-Admin
11. E-Wallet Top Up via BCA Virtual Account
12. Flazz Gen2 Top Up via Flazz Blance Info (specific for Android)

Business Customers



KlikBCA Business

No need to leave the house, with KlikBCA Bisnis you can do things below by simply clicking the menu on your computer:

- | | | |
|-----------------------------|-------------------------|--------------------|
| • Account Information | • Bill Payment | • Tax e-Billing |
| • Fund Transfer | • Account Sweeping | • Loan Information |
| • Foreign Exchange Transfer | • Multi Transfer (MFTS) | • Others |
| • Payroll | • BCA Virtual Account | |



Important

For your convenience and minimizing the risk, make sure that you pay attention at several things below:

- Make sure that your User ID, KeyBCA and KeyBCA Pin are unknown by other
- Logout every time you leave the computer after the banking transaction
- Make sure that your network and internet connection are safe and smooth, as well as to avoid KlikBCA Business accesses by public internet network (WIFI)

For more information:

24 hours services of HaloBCA
By phone on 1500888

Type #halobca via
Whatsapp on 0811 1150 988

www.bca.co.id

#dibikinsimpel

Celebration of Beautiful & Memorable Moments without Obstacles

- **Bagi-Bagi THR, ya BagiBagi**

BCA customers continued to feel the joy and warmth of the Eid holiday during the COVID-19 pandemic. Customers could take advantage of #BankingFromHome BCA anywhere and at anytime. Sharing their kindness at Eid Al-Fitr with the family and relatives did not require multiple transfers, just use the BagiBagi feature on the BCA mobile application.



- **Lifestyle features in BCA mobile**

The Lifestyle feature aims to encourage customers to enjoy hobbies and entertainment without switching applications on their BCA mobile. In the Lifestyle feature, customers can search, book and pay for airplane tickets, train tickets, hotels, and various vouchers for gaming needs. The Lifestyle feature complements BCA mobile's features in reaching customer needs through the current digitalization trend.

TOGETHER WITH DEBTORS TO FACE THE ECONOMIC CHALLENGES

COVID-19 had a tremendous impact on businesses. The sectors directly or indirectly impacted included tourism, hotels, transportation, trade and others. In response to the Financial Services Authority Regulation (POJK) No. 11/POJK.03/2020 dated March 13, 2020 concerning "National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019", BCA issued loan restructuring policies for debtors affected by the spread of COVID-19. Loan restructuring schemes for BCA debtors affected by COVID-19 included:

1. Extension of credit terms
2. Postponement of principal instalments
3. Reduction in interest rates
4. Additional credit facilities

The restructuring scheme was determined following reviews on the conditions in each debtor. BCA restructured Rp104.2 trillion or around 18% of the total loans, for approximately 100,000 customers.

BCA also provided relief to BCA credit card holders. In accordance with Bank Indonesia policy during the COVID-19 emergency, starting from May 1, 2020, interest rates, minimum payment limits and late fees for BCA credit card payments were adjusted. With these adjustments, it was hoped that customers would feel more comfortable when making transactions with BCA Credit Cards.

CONTINUING TO ENCOURAGE NEW LOANS IN THE MIDDLE OF NEW NORMAL CONDITIONS

Corporate loan financing will focus on industrial sectors that have great potential, such as the e-commerce, property and building materials, transportation and logistics, and health. BCA is committed to supporting the infrastructure development in Indonesia and disburses syndicated loans for national strategic projects such as the toll road, construction and electricity infrastructure.

During the challenging COVID-19 pandemic times, BCA through the MSME sector, supported the Government's programs to restore the wheels of the national economy. BCA continued its service improvements by adding 2 MSME centers in 2020 in Semarang and Malang. BCA also worked with MSMEs through the "Bangga Lokal Program", to help them develop their businesses. Through promotions and marketing, and educational activities, selected MSMEs were given the opportunity to obtain working capital financing.



In the micro credit segment, BCA continued building partnerships with companies that have the micro market segment access and infrastructure, such as BPR, Klik ACC, iGrow, Akseleran, and Fintech Modalku.



The KPR BCA ONLINEXPO program is available to help satisfy customer needs during the pandemic, especially those who wants to buy a new residence. As it is held online, customers and the general public can easily access KPR BCA ONLINEXPO anywhere and at anytime, without the need for face-to-face meetings. More than 200 houses and apartments as well as property agents were present at the event. It also includes other attractive promos that can only be obtained at KPR BCA ONLINEXPO.

#CaringOurEmployee

SOCIALIZATION OF COVID-19 [403-4]

The Risk Management Unit and the Human Capital Management Division are constantly socializing COVID-19 to the employees, with appeals on how to anticipate the spread of COVID-19 and the preventive actions to take. In addition, on March 27, 2020 a COVID-19 call center was established for employees to gain information related to COVID-19.

Guidelines for handling COVID-19 were issued to Employees and Management so they can fully understand the procedures for handling suspected cases, probable cases, close contacts and confirmed cases. Contact tracing is also being carried out to break the chain of the virus spreading.

Employee awareness of COVID-19 continues to be raised through continuous education. Educational material covers understanding COVID-19, its prevention, general characteristics, handling and other health materials. This material is delivered through e-booklets, videos, posters through the internal communication media including MyBCA portal, e-mail, plasma TV, Instagram.

To help employees better understand health issues, BCA also organizes online talk shows with resource persons including health practitioners and nutritionists. Various communication methods and media are used to educate our employees, and how they can share this useful information with their families and loved ones.



PROMOTING HEALTHY LIFESTYLES

Having a healthy and fit body is key, and through its communication media Instagram @bcasemuaber, BCA invites all employees to exercise with #WorkoutFromHome via IG live. These sports activities are routinely carried out, and include basic yoga, pilates, Asian combat and Asian letics.



ADJUSTMENT OF OFFICE ACTIVITIES [403-6, 403-7]

Office activities adjustments were introduced with due observance of safety measures to minimize potential risks associated with the work from home (WFH) policies, and changes in other internal work processes.

- Introducing split operations for head office/regional office employees associated with customer service operational transactions
- Implementing alternate work from home (WFH) procedures for employees based on conditions and needs.
- Allowing pregnant employees to work from home (WFH) at a gestational age of 5 months.
- Postponing face-to-face activities involving many people, such as meetings and training and replacing them with the conference calls/video conferences
- Establishing working hours for employees who work from the office (WFO)
 - Flexible time for non operational head office
 - Go home early for operational head office/regional office/branches
- Implementing Secure Remote Access to the office. This application allows employees to gain access from home so they can continue working optimally and safely during the COVID-19 pandemic. Secure remote access security uses a combination of 2 factor authentication, VPN and also adopts Zero-Trust technology.

SAFE ENVIRONMENT/WORK AREA FOR EMPLOYEES

Health safeguards and protocols implemented include:

- Every employee who comes to a BCA office must undertake a body temperature check, wear a mask and undergo a health self-assessment
- Employees are urged to use the biometric-based attendance facilities
- Social distancing is required in the elevators, banking halls, ATMs and employee work areas
- All teller counters and CSO stations have partitions installed
- Hand sanitizers are provided at the teller counters and CSO stations
- Disinfecting is carried out regularly, especially in areas that are frequently touched by employees, including doors, elevator buttons, photocopiers, work tables.
- Assessments are carried out on employees who travel from out of town
- Cross building activities are prohibited
- Ozonization of areas where employees have been confirmed with COVID-19.



LUNCH ASSISTANCE

Taking into account the developing situation and BCA's concern for the health of its employees, especially while at work, and to minimize the risk of activities outside the office building, BCA provides lunch for employees in the office.

TRANSPORTATION ASSISTANCE

Responding to the restrictions on public transportation during the Large-Scale Social Restrictions (PSBB), BCA provides shuttle buses at several locations.

Rp47.6 BILLION

The costs incurred by BCA for employees related to COVID-19 amounted to Rp47.6 billion. This cost consisted of health costs, procurement of masks, vitamins, hand sanitizers, disinfectants, rapid test kits, ozonation, thermometers, PPE and others.

EMPLOYEE FINANCIAL NEEDS FULFILLED

BCA assisted in the financial needs of employees at the beginning of the pandemic, by giving part of their bonuses in advance. BCA also continued to pay holiday allowances (THR). To date, there have been no salary deductions and job terminations.



During the pandemic,
employees can still enjoy a
work-life-balance

BCA offers many activities for
channeling hobbies and entertainment
through

IG @bcasemuaber

#HelpingOurCommunity



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COVID-19 has had an impact on all of us, including the Indonesian people who are BCA stakeholders. Therefore, BCA fully supports the efforts of the Government and the medical teams in their handling of COVID-19 in Indonesia. BCA is committed to continuing to help the communities, especially those whose economies are affected by COVID-19. Many actions and activities have been carried out by BCA and its personnel.



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Rp116.8 billion

CSR fund including COVID-19 assistance



Rp1 billion

Solidarity donation from BCA employee & Bakti BCA

AGAINST COVID-19, BCA DISTRIBUTES MEDICAL DEVICES FOR PATIENTS AND HEALTHCARE PERSONNEL

The donations made by BCA included:

- Providing 41,000 rapid test kits for COVID-19 early detection at a total cost of Rp2.6 billion, to be distributed to the Association of Indonesian Hospitals (PERSI) to 30 hospitals.
- Providing 9 ventilator units, 7 syringe pump units, 2 isolation transport units, and 2 N95 sterilizer mask units to 6 hospitals at a total cost of Rp6.1 billion.
- Providing personal protective equipment (PPE) for the protection of medical personnel at several health agencies at a total cost of Rp6.3 billion.
- Providing assistance to MSMEs in the form of opportunities to produce cloth masks at a total cost of Rp99 million. MSMEs that received assistance were located in Pekalongan, Kediri, Bogor, Jakarta and Padang.
- Providing assistance to 21,750 families in communities around BCA branch offices that were affected by the pandemic in the form of food packages at a total cost of Rp2.2 billion.
- BCA actively supported government partners and private agencies in dealing with the COVID-19 pandemic at a total cost of Rp3.2 billion.



SPIRIT OF SOLIDARITY, BCA PERSONNEL & BAKTI BCA IN THE MIDDLE OF PANDEMI COVID-19

The spirit to help each other does not come from BCA alone, but also came from all BCA personnel. As a form of empathy and solidarity for the people specifically economically impacted by this pandemic, BCA employees & Bakti BCA initiated an internal fundraising and collected donations of Rp1 billion from April-May 2020.

The donated funds that were collected amounting to Rp1 billion were converted to supply 10,000 basic food packages containing rice, instant noodles, soy sauce, cooking oil, corned beef, sardines and personal hygiene tools such as soap and cloth masks.

The aid was packaged attractively in a goodie bag that also contains infographic educational material on COVID-19 prevention measures and was distributed to 12 BCA Regional Offices throughout Indonesia, whilst taking into account the health protocols established by the Government and WHO.

SUPPORTING THE MOVEMENT TO WEAR MASKS (GPM), BCA DONATES 100,000 MASKS TO THREE PROVINCES

At the beginning of the COVID-19 pandemic, masks became one of the basic necessities to prevent the spread and transmission of COVID-19. Through the Bakti BCA CSR program, BCA empowered its Bakti BCA assisted MSMEs and assisted villages to produce cloth masks.

This activity brought with it 2 benefits, provided added value and revitalized the wheels of the economy for fostered MSMEs and villages, and supported the Movement to Wear Masks (GPM) program. Through this community empowerment around 100,000 masks were directly donated to Central Java, East Java and West Java. Educating and distributing masks makes people more aware of and understand the importance of wearing masks during the COVID-19 pandemic.

SUPPORT HANDWASH MOVEMENT WITH PORTABLE HANDWASH UNIT

BCA supported the government's efforts to reduce the spread of the COVID-19 virus by installing 60 washing facilities in the BCA offices in Jabodetabek. Chosen locations were based on high population density and closeness to public facilities. The hand washing facilities are expected to improve the hygiene of customers and the surrounding communities.

BCA also donated 21 washing facilities in other areas in the Jakarta area including Pasar Jaya, mosques, Islamic boarding schools, and community health centers.

During its Financial Literacy and Investment Webinar for 500 UGM Vocational School Students, BCA also initiated the repair of the UGM Vocational School canteen, built a co-working space for students, established a BCA cash office, and provided 6 (six) portable washing facilities to support the prevention of COVID-19 at the UGM Vocational School.





INSPIRATION FOR RESPONSIBLE BANKING

"BCA is always by the side of every customer, even during the challenging pandemic times. BCA has delivered a number of technological innovations to continue serving its customers. The wheels of life must never stop, the spirit to remain strong is the inspiration value for BCA's presence for the whole country."





Responsible Financing

The largest area of financing is in the Non-MSME Sustainable Business Finance (KKUB) category, and relates to Sustainable Natural Resources and Land Use Management. The process for providing loans to this sector is in accordance with BCA's policy to ensure environmental protection and preservation, and no deforestation.

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BCA's loan financing portfolio in 2020 fell by around 2.1% compared to last year and overall, BCA's economic performance was quite solid, despite being in a pandemic condition.

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COMPANY PERFORMANCE AND BUSINESS CONTINUITY

Achievement of Performance against Target

BCA recorded a good financial performance in 2020, despite the challenging of the COVID-19 pandemic. Operating income, which consists of net interest income and other operating income, increased by 4.9% to Rp75.2 trillion as of December 31, 2020, compared to Rp71.6 trillion in the previous year. Net profit reached Rp27.1 trillion, a decrease of 5.0% compared to Rp28.6 trillion in 2019.

The pandemic and the large-scale social restrictions (PSBB) during 2020 greatly affected the wheels of the economy. By understanding this situation, BCA continued to support its banking activities by increasing digital transaction limits to help customers conduct their transactions more easily. By the end of 2020, third party funds collected reached 108.4% of the target, an increase of 19.4% YoY. During the same period, current and savings accounts (CASA) reached Rp642.1 trillion, an increase of 21.0% YoY.

Financial Performance (Rp billion)

Description	2020	2019	2018
Financial Performance			
Loans Disbursed - Gross	574,590	586,940	538,100
Third Party Funds	834,284	698,980	629,812
Operating Income	75,165	71,623	63,034
Operating Expenses	(29,969)	(30,742)	(27,651)
Net Income	27,147	28,570	25,852
Ratio (%)			
Capital Adequacy Ratio (CAR)	25.8	23.8	23.4
Non-Performing Earning Assets and Non-Earning Assets to Total Earning Assets and Non-Earning Assets	0.9	0.9	0.9
Allowance for Impairment Losses (CKPN) on Financial Assets against Earning Assets	2.8	1.9	1.9
Gross NPL	1.8	1.3	1.4
Net NPL	0.7	0.5	0.4
Return on Assets (ROA)	3.3	4.0	4.0
Return on Equity (ROE)	16.5	18.0	18.8
Net Interest Margin (NIM)	5.7	6.2	6.1
Efficiency ratio (BOPO)	63.5	59.1	58.2
Loan to Deposit Ratio (LDR)	65.8	80.5	81.6
Liquidity Coverage Ratio (LCR)	379.2	276.3	278.2

On the other side, the loan portfolio reached Rp574.6 trillion, a decrease of 2.1% YoY, reaching 98.4% of the target set of Rp583.9 trillion. Corporate lending is still the major part of the credit pillar, and this grew by 7.6% to Rp256.6 trillion. However, commercial lending and small and medium enterprises (SMEs) lending decreased 7.6% to Rp197.9 trillion. Housing Loans (KPR) decreased by 4.3% to Rp78.6 trillion. Vehicle Loans (KKB) decreased by 22.2% to Rp28.4 trillion.

An explanation of the overall loan portfolio divided by business sector and segment (corporate, commercial & SME, and consumer) can be found in the 2020 Annual Report. [\[FN-CB-410a.1\]](#) [\[FN-CB-000.B\]](#)

In the face of the conditions in 2020, BCA continued to respond positively to the dynamic business environment with its global and sustainability issues, including the environmental and social issues. We maintained a healthy capital liquidity enabling us to survive during the pandemic conditions.

Climate Change-Related Disclosures [102-11]

As a financial services provider, climate change presents both risks and opportunities for BCA. We follow the international standards and the guidelines laid down by the Task Force on Climate-related Financial Disclosures (TCFD) when we analyze and carry out our activities as our responsibility to participate in reducing global warming and protecting our business continuity from the negative impacts of climate change.

BCA has adjusted its lending policies, particularly for environmental, social and governance (ESG) oriented financing. Loan requirements at BCA contain a checklist pertaining to the ESG aspects as part of the sustainable finance governance implementation that listed in the Approval Letter of Credit (SPPK).

Financial Implications of Climate Change [201-2]

The current climate change has resulted in shifting seasons, with higher rainfall and drastically increasing temperatures. The extreme weather in early 2020 caused flooding throughout Indonesia and resulted in the closure of several BCA branch offices. These closures disrupted banking operations, although most were resolved through digital banking. As a result of the flooding, 25 BCA main branch offices in Jabodetabek were closed for 1 day. The flooding also caused damage to a number of BCA ATMs and resulted in a potential loss of around Rp5.2 billion.

The negative impact of climate change also affected our debtors whose business is in clove plantations. They experienced a disruption of operational activities due to high rainfall and pest attacks from changing temperature in Dompu, Nusa Tenggara. As a result, there is a potential loss due to crop failure, which may result in delays to loan repayments for their business loans from BCA.

ECONOMIC VALUE GENERATED AND DISTRIBUTED

The economic value generated comes from interest income, other operating income and other comprehensive income. The total economic value generated in 2020, was Rp90.3 trillion, an increase of 3.1% from last year. Meanwhile, the economic value distributed related to operational expenses and to stakeholders, such as paying taxes to the Government, paying employee remuneration, and carrying out social and environmental responsibility activities. [\[201-4\]](#)

During the current year, the sources of funds that we used were derived from BCA assets and liabilities, and we did not receive any financial assistance from the Government. However, during the pandemic, BCA supported the Government policies and utilized Government facilities to assist its debtors. BCA participates in a credit guarantee program for debtors whose businesses are affected by COVID-19. In addition, BCA supported many other debtors affected by COVID-19, through loan restructuring and interest subsidies. [\[201-4\]](#)



Economic Value Generated and Distributed (Million Rupiah) [201-1]			
Description	2020	2019	2018
Economic Value Generated			
Interest Income and Sharia - Net	65,403,161	63,837,795	56,766,800
Other Operating Income	21,004,028	21,145,101	17,743,675
Other Comprehensive Income	3,889,342	2,568,287	910,375
Total Direct Economic Value Received	90,296,531	87,551,183	75,420,850
Economic Value Distributed			
Interest Income and Sharia - Expenses	11,241,891	13,360,347	11,476,255
Other Operating Expenses (Manpower Costs and General & Administrative Expenses)	29,968,715	30,742,208	27,651,554
Allowance for Impairment Losses on Assets	11,628,076	4,591,343	2,676,602
Dividend Payments	13,634,221	8,752,529	6,410,302
Payments to Government	6,421,398	7,719,024	6,854,404
Community Expenditure (environmental service)	575	685	1,118
Total Economic Value Distributed	72,894,876	65,166,136	55,070,235
Total	17,401,655	22,385,047	20,350,615

SUSTAINABLE FINANCE PORTFOLIO



Outstanding KKUB Loan Portfolio based on Business Segments [FS6]

Description	2020		2019*		2018*	
	Rp billion	%	Rp billion	%	Rp billion	%
Non-MSME KKUB Loan Portfolio	49,831	39.2	43,715	34.9	38,829	35.3
- Corporations	48,810	38.4	42,649	34.1	37,474	34.1
- Commercial	1,020	0.8	1,066	0.8	1,355	1.2
MSME KKUB loan portfolio	77,174	60.8	81,429	65.1	71,118	64.7
Total KKUB Portfolio	127,005	100.0	125,144	100.0	109,947	100.0

*) Data as of December 31, 2018 and 2019 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020.
Percentage of business portfolios by region, size and sector can be seen in the BCA Annual Report 2020.

The KKUB loan portfolio as at the end of 2020 totaled Rp127.0 trillion, and consisted of 39.2% in KKUB Non-MSME loans and 60.8% in MSME loans. The KKUB loan portfolio increased by 1.5% YoY, lower than the target set at an average of 7%. KKUB financing at the end of 2020 was 22.1% of the total financing for the year. The financing included Non-MSME KKUB loans of Rp49.8 trillion and MSME KKUB loans of Rp77.2 trillion.

KKUB financing of corporate segment in December 2020 is Rp48.8 trillion, or 19.0% of the total corporate loans, an increase of 14.4% compared to last year. The number of corporate KKUB debtors was 11.2% of the total corporate debtors. [FS10]

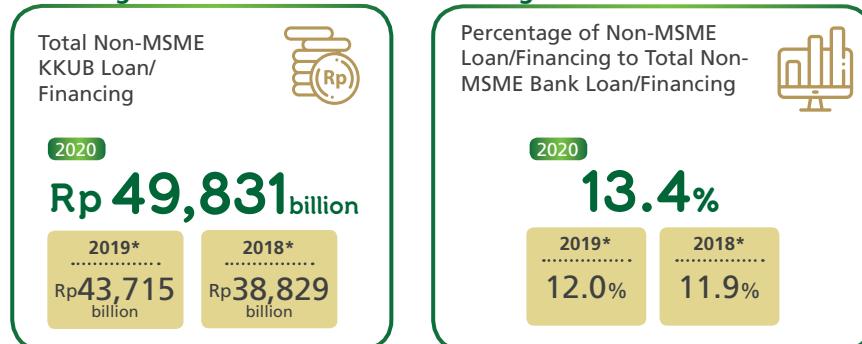
Sustainable Finance Target and Performance

Description	Unit	2020	2019*	2018*
Number of products meeting the sustainable business category				
1. Fund raising	Number of Products	-	-	-
2. Fund distribution **	Number of Products	1	1	1
Total productive assets for sustainable business activities				
3. Total Loans/Financing for Sustainable Business Activities (Rp)	Rp billion	127,005	125,144	109,947
4. Total Non-Loans/Non-Financing for Sustainable Business Activities (Rp)	Rp billion	447,585	461,796	428,152
Total Bank Loans/Financing		Rp billion	574,590	586,940
Percentage of total loans/financing for sustainable business activities to total Bank loans/financing (%)	%	22.1	21.3	20.4

* KKUB's financing portfolio as of December 31, 2018 and 2019 was restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020.

** Products used for KKUB funds are integrated with the existing credit products.

Percentage of Non-MSME KKUB Financing



*) Non-MSME KKUB loan/financing portfolio as of December 31, 2018 and 2019 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020

● Sustainable financing for Renewable energy

● Sustainable financing for Eco-Friendly Transportation.

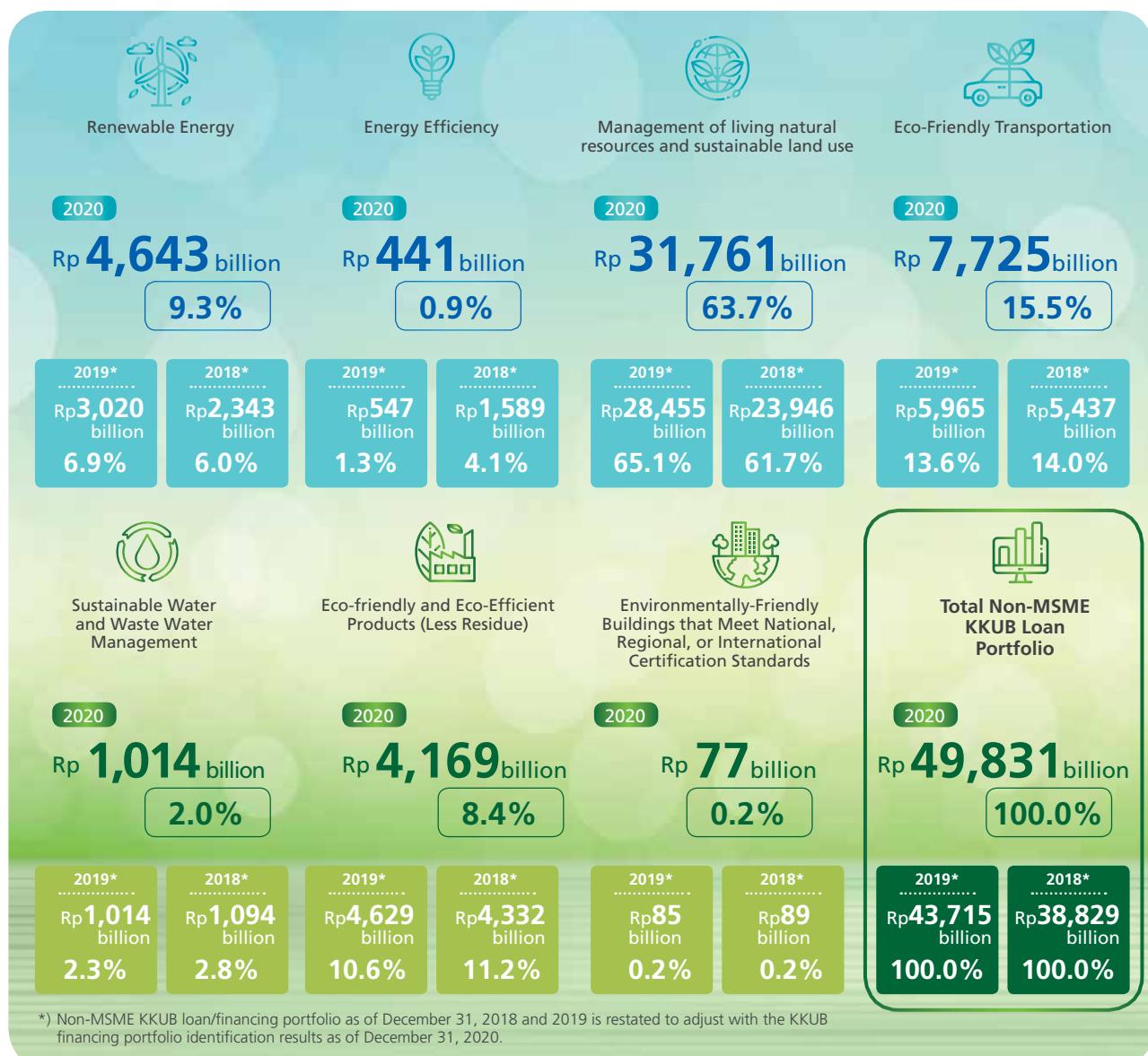


“

The Sustainable Natural Resources and Land Use Management is still dominates by Non-MSME KKUB financing, with lending to this sector reaching Rp31.8 trillion. The majority of the businesses financed were environmentally friendly palm oil companies.

”

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



GREEN PORTFOLIO MANAGEMENT [FS2, FS3]

Green portfolio management is covered in the terms of financing for the ESG-oriented business sector. BCA manages its ESG risk by referring to Decree No. 169/SK/DIR/2020 dated October 23, 2020.

BCA realizes that the environment needs to be protected. Any environmental damage can have a negative impact on economic and social conditions that affect business activities and in the long run will have a significant impact on the quality of human life. The impact of environmental damage, for example extreme climate change, and environmental degradation that affects agriculture. BCA understand that pollution to water, land and air, as well as the marine ecosystems can impact the economy and social aspects of community life, as river pollution disrupts clean water sources and air pollution increases the risk of respiratory disease. Therefore, BCA encourages its debtors to pay attention to their business activities by preserving the environment, and jointly reducing the risks of any negative impact. BCA supports those debtors who are not involved in biodiversity loss, damage to the marine environment, deforestation, flood, water crises, drought, pollution, and violations of human rights and workers' rights in line with the basic principles of the International Labor Organization (ILO).

In its financing policy, BCA also asks corporations, which have a high risk to the environment, and avoid irresponsible land clearing, illegal logging, and other deforestation efforts, the debtor to complete AMDAL documents, requests and monitors the acquisition of environmental-related certifications, such as Indonesian Sustainable Palm Oil (ISPO) or the Roundtable on Sustainable Palm Oil (RSPO) for palm oil companies; Forest Stewardship Council (FSC) and Programme for the Endorsement of Forest Certification (PEFC) for wood or forest processing companies; International Sustainability and Carbon Certification (ISCC) or UTZ Certification for coffee and cocoa products; BONSUCRO Certification for sugar products; and a Green Building certificate for the building sector, as well as a PROPER Rating for all industries that are required to take an environmental performance evaluation.

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

ISPO & RSPO Certification Status	2020		2019		2018	
	Number of Companies	Oustanding (Rp billion)	Number of Companies	Oustanding (Rp billion)	Number of Companies	Oustanding (Rp billion)
Certified	48	18,761	46	19,680	45	16,044

Note: All companies that have obtained certification are corporate debtors, and they include 48 companies, or around 36% of the total corporate debtors engaged in the Palm Oil Plantation sector and the Palm Oil Industry.

Certified Palm Oil Companies
ISPO: 36 Companies
RSPO: 20 Companies

Certified Coffee/Chocolate Processing Companies
UTZ: 2 Companies

Certified Timber/Forest Processing Companies
FSC: 6 Companies
PEFC: 5 Companies

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





BCA also contributes towards supporting Indonesia's development by financing the infrastructure sector, including toll roads, electricity, railroads, telecommunications towers, airports and executive ports, as well as drinking water and sanitation. In 2020, infrastructure development lending increased by 9.0% compared to 2019, due to an increase in financing toll roads, airports and railroad infrastructure.

Infrastructure Financing (including non-cash loans) (Rp billion)

Sector	2020	%	2019	%	2018	%
- Toll Roads	17,293	38.0	12,946	31.0	10,341	32.1
- Electricity	14,498	31.9	19,155	45.9	15,376	47.7
- Railroads	3,353	7.4	2,080	5.0	2,320	7.2
- Telecommunication Towers	6,408	14.1	4,593	11.0	2,107	6.5
- Airports and Ports	2,904	6.4	1,946	4.7	1,000	3.1
- Drinking Water and Sanitation	1,014	2.2	1,014	2.4	1,093	3.4
Infrastructure Financing Portfolio (Including Non-Cash Loans)	45,470	100.0	41,734	100.0	32,237	100.0

Rp45.5 Trillion
2020 Total Infrastructure Loan Disbursements

Rp10.4 Trillion
Total Infrastructure Sustainable
Financing Portfolio

9.0% YoY
Increase in Infrastructure Lending

23.6% YoY
Increase in the Infrastructure Sustainable
Financing Portfolio



“

BCA applies the sustainable finance principles, which integrates the ESG aspects, into its infrastructure sector loan disbursements. As of the end of 2020, the infrastructure projects sustainable financing portfolio accounted for 22.9% of the total infrastructure loans, an increase of 2.7% compared to 2019.



Sustainable Infrastructure Financing (Rp billion) [FS6]

Description	2020	2019*	2018*
Toll Roads	2,915	2,945	2,975
Electricity	1,690	1,457	1,663
Railroads	1,955	1,096	1,462
Airports and Ports	2,855	1,923	1,000
Drinking Water and Sanitation	1,014	1,014	1,093
Total	10,430	8,436	8,194

*) Data as of December 31, 2018 and 2019 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2020.

The acceleration in Indonesia's infrastructure also includes power plant construction projects to support the Government's 35,000 MW electricity project. We have identified financing for electricity projects from an ESG perspective, and BCA has financed projects including mini-hydro, biomass and biogas power plants across several islands in Indonesia.

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

Description	2020	2019	2018
Sumatra	1,103	779	944
Java	353	251	238
Nusa Tenggara	49	50	47
Sulawesi	54	202	227
Kalimantan	131	175	206
Total	1,690	1,457	1,663

SUPPORTING MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs)

“
As BCA's contribution to developing the Indonesian economy, in 2020 BCA lending to the MSMEs sector reached Rp77.2 trillion, or 13.4% of total loans.
”

Supporting MSMEs during the Pandemic [203-2]

[FN-CB-240a.1]

MSME loans disbursed during 2020 amounted to Rp77.2 trillion, or a decrease of Rp4.3 trillion from last year. This was mainly due to the COVID-19 pandemic impact on the economic sector and weak demand so that debtors tend to maintain inventory and receivables at a healthier level, as well as make efficiency in running their business by reducing usage of credit facilities or reducing/paying off part of their credit facilities.





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By the end of 2020, BCA had restructured loans amounting to Rp18.5 trillion for 10.830 MSMEs debtors.

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Competitive Pricing for MSMEs

During the pandemic, in support of the MSMEs, BCA also promoted competitive interest rates for MSMEs through several special programs, including a program for processing loans at MSME Centers, Trading Areas, and KI warehouses. With competitive pricing it is hoped that MSMEs will continue to run their business.



Opening 2 MSME Centers

To expand its network, BCA re-opened 2 additional MSME Centers, in the Semarang and Malang areas, to add to the Centralized MSME network in Jabodetabek, Surabaya , Bandung, dan Medan.



The MSME Centers serve as loan processing units for the Region Offices, and support the growth of quality MSME loans in the Branches and Regions. It is hoped that by having MSME Centers, MSME loan processing will be faster.

Traditional Market Kiosk Financing

BCA continues to work with a Traditional Market development company to provide investment loans to purchase kiosk as part of the Tigaraksa market revitalization program in Balaraja Banten, as part of a traditional market modernization program. The Total market revitalization financing disbursements amounted to Rp13.6 billion. Currently, 166 traders occupy the Tigaraksa Market where they have applied a modern waste management system so that the market looks neat and orderly.



Partnership Program with Principal Companies

BCA operates a partnership program with several principal companies who act as anchors for smallholder farmers and breeders. This cooperation took place up to the end of December 2020, and included:

1. Collaborating with regional rural banks (BPR) to disburse KUR to cattle breeders in Ngajum district, Malang regency, with a limit of Rp20.0 billion, and outstandings of Rp8.0 billion, from 16 MSME debtors.
2. Collaborating with anchor companies to disburse KUR to ginger farmer MSMEs, with a limit of Rp15.0 billion, and outstandings of Rp12.1 billion;
3. Collaborating with anchor companies to disburse KUR to tobacco farmer MSMEs, with a limit of Rp20.0 billion, and outstandings of Rp11.5 billion.



Loan Disbursements through Direct, Channeling, or Joint-Financing Patterns

- Financing 46 MSME Palm Plasma Farmer Cooperatives/Groups with total outstandings as at December 2020 of Rp598.6 billion.
- Financing 420 debtors through KlikACC fintech with outstandings of Rp30.3 billion.
- Financing 3,765 retired civil servants through Koperasi Nusantara with total disbursements of Rp82.0 billion.
- Financing program through Modalku fintech with total disbursements of Rp13.6 billion.



Samsul Bahri

Tobacco farmer in Magelang

BCA's service is good and fast. Loans are provided in only 5 days and the process is simple. Tobacco planting capital helps farmers who lack the necessary capital. Hopefully the loan period can be extended.



The channeling cooperation pattern is also carried out by disbursing of business loans (KUR) through Perkreditan Rakyat (BPR) Karya Perdana Sejahtera (KPS). This channeling collaboration with BPR KPS is aimed at supporting community businesses in the Gunung Kawi area, Malang, including the cattle breeding business through PT Santosa Agrindo (PT Santori), a partner of the MSME cattle breeders. PT Santori will transfer technology to the breeders as well as act as an offtaker, distributing KUR with a limit of Rp20 billion.



Personal Business Loans (KUR) [FS7, FS8] [FN-CB-240a.1]

As a form of commitment to supporting sustainable finance, BCA distributes KUR and ESG-oriented financing. BCA distributes financing for productive businesses, ranging from corporate, commercial, to MSMEs. In addition, BCA also focuses on business that encourage increased activities and creativity in disadvantaged (unbankable) areas. The productive businesses include handicrafts, processed agricultural products, animal husbandry and nurseries. KUR disbursements follow the principle of equality, regardless of background. We also provide assistance and learning on financial products and/or services to help their businesses.

Rp132.7 billion



Total 2020 KUR disbursements

5.6% YoY

Increase in KUR disbursements

2020 KUR Disbursements [FN-CB-240a.1]

Type of KUR	Number of Debtors	Maximum Financing (Rp billion)	Composition %
Micro	446	16.1	12.1
Retail	660	116.6	87.9
Total	1,106	132.7	100.0

As at the end of December 2020, the KUR disbursement portfolio had reached Rp132.7 billion, with 1,106 debtors, an increase of 5.6% compared to 2019. The KUR disbursements take place through intermediary branches, and BCA also collaborates with off-takers and channeling schemes. The KUR disbursements this year were dominated by the production business sector. During 2020, the NPL value of BCA KUR was 2.7%, below the target of 3%. [FN-CB-240a.2]



Tasrip
Ginger Farmer

"Thanks to the KUR program, the ginger farmers have been greatly helped. Initially, I had problems raising capital, but now it's easier and the loan process is very fast. Now I can grow ginger at the right time without any worries about capital."

KUR for Emprit Ginger (*Zingiber officinale ros*c) Farmers [FS5, FS6, FS8]

The Emprit ginger (*Zingiber officinale ros*c) farming in Tegal and Jepara indirectly supports the local community's economy and has a positive impact on social and environmental aspects. From a social aspect, there are around 50 female employees who receive benefits directly or indirectly, so they can support their families. From an environmental perspective, ginger emprit farmers use organic fertilizer from cow dung.



In 2020, BCA with PT Azma Agro Nusantara disbursed loans to 287 ginger farmers in Tegal and Jepara with a total value of Rp22.9 billion with a tenor of 10 months. By extending these loans, it is hoped that farmers will continue to produce during the pandemic. With the funding provided, farmers can sow seedlings to harvest 3 times, with a yield of around 15 tons.

During 2020, the assistance to the Emprit ginger farmers was constrained due to the COVID-19 pandemic. However, we still provided skills, knowledge, and insights on Emprit ginger farming through online training, including how to grow crops using existing land and ginger seeds, and how to make organic fertilizers. KUR financing helps the Emprit ginger farmers, as it uses an installment system with payments made after the harvest (yarnen).

Empowering Women through MSMEs [FS5, FS8]

Since 2017, BCA has disbursed super-micro business financing through its "Dana Mandiri Sejahtera" Venture Capital Program specifically for mothers in Central Java, West Java and Banten. The supervision for credit responsibility is carried out by other mothers in the communities. The program has been extended three times with the smooth loan quality. The annual disbursements totaled Rp10 billion to 3,654 female debtors.

SUPPLY CHAIN AND PROCUREMENT PRACTICES [102-9]

The smooth operations in all BCA branch offices and head office units is supported by reliable supply chains and procurement practices. The vendors or partners who work together to support a smooth goods and services procurement at BCA include Public Accounting Firms, IT developer vendors, goods, services and transportation suppliers, building/branch office maintenance and repair contractors, and electronic equipment providers. In the supply chain, we involve a number of parties, including local parties.

For its procurement practices, BCA has established a supplier or vendor selection policy, including the strategy and procurement process, competency policies, prohibition of discrimination against suppliers, and compliance with the code of ethics. Through the Enterprise Backoffice Integration (EBI) application, the entire procurement system is integrated, starting from the budgeting process, preparing purchase orders/contracts, leasing, building maintenance, procurement, to payments. This system indirectly supports environmentally friendly business practices, equality, and good corporate governance compliance, in line with the environmental, social, and governance (ESG) concepts.



Service Quality



As one of the banks with the largest market capitalization in Southeast Asia, BCA continues to develop and provide banking solutions for its customers. The service quality we deliver covers security, comfort, reliability, and easy access to banking transactions. BCA's strategies for improving service quality includes:

- Developing its Human resource competencies and capabilities;
- Optimizing its digital network systems, internet services and social media;
- Strengthening the solution center;
- Developing digital banking services;
- Instilling an innovation culture to continuously create new technology;
- Establishing a Digital Service Center Unit for digital service operations.

”

One of BCA's commitments to providing equal services is manifested by locating 19 ATM Wicara in seven cities namely DKI Jakarta, Bandung, Tangerang, Magelang, Yogyakarta, Cilegon, and Malang to ease the access for customers with disabilities. [FS14]

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BCA continued to provide the maximum possible service during the COVID-19 pandemic and established several service adjustment policies so that customers could make transactions remotely without having to come to the branch. These policies were contained in Decree No. 048/SK/DIR/2020 dated March 27, 2020 concerning Key BCA Limit Changes for Fund Transfer Transactions using KlikBCA Individu.

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Customer Satisfaction Survey [102-43]

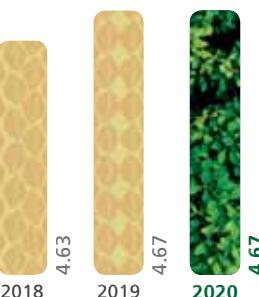
One method of determining the banking services quality and performance is through customer satisfaction surveys. Customer satisfaction surveys are conducted annually by independent parties. The method used assesses the customer engagement and branch service quality by telephone. The customer engagement survey was conducted using the international Gallup method.

Customer Satisfaction Index (scale 5)

Branch Service Quality (BSQ) Survey Results



Customer Engagement (CE) Survey Results



Positive and Negative Impact Arising from Sustainable Finance Products and/or Services

To maintain the quality of its banking services and to deliver banking with an ESG perspective, BCA evaluates the positive and negative impacts of all products and/or services prior to launch. The evaluations and assessments also includes fund raising and distribution products.

For its funding products and/or services, BCA manages and mitigates any risks based on its predetermined risk appetite, including risks associated with the social and environmental aspects. Negative impact in its banking services could arise from the placement or use of funds from criminal acts, such as gambling, illegal arms trade and terrorism. BCA manages this risk by implementing an Anti Money Laundering and Counter-Terrorism Funding policy in the Bank's daily operations.

Banking products and services with a positive impact include lending to debtors in the renewable energy sector, environmentally friendly transportation, and MSMEs. By lending to the environmentally friendly sector, BCA indirectly supports businesses that pay attention to environmental preservation and contribute towards climate change mitigation.

Number of Complaints and Percentage Resolve

Number of Complaints

2020 **1,796 thousand**

2019
1,746 thousand

2018
1,501 thousand

Complaints resolved according to the SLA

2020 **1,784 thousand**

2019
1,735 thousand

2018
1,488 thousand

Percentage Resolved

2020 **99.3%**

2019
99.4%

2018
99.1%

Products with a positive impact on the social aspect include banking solutions that businesses use to empower marginalized communities, women's groups, and people with disabilities. The positive impact of Sustainable Finance products and/or services can also be felt by customers who use the ATM Wicara, and through the financial inclusion products intended for the unbankable people.

However, we have also identified products and/or services with a negative impact on social aspect, include lending to labor-intensive industries that have the risk of employing underage workers, paying wages below the minimum wage, or carry the risk of human rights violations. To avoid these risks, BCA enforces strict credit terms and mitigates risks by increasing its supervision and conducting surveys on business premises to ensure that potential risks do not occur.

Handling Customer Problems and Complaints

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BCA provides facilities for customers to report any problems or complaints through its communication services: contact center HaloBCA: 1500888, website www.bca.co.id, e-mail halobca@bca.co.id, Twitter @HaloBCA, video calls, video banking, webchat or Whatsapp.

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All problems or complaints received through HaloBCA must be resolved according to the service level agreement (SLA) with a different resolution time for each type of problem. This commitment helps improve service excellence and maintain superior performance.

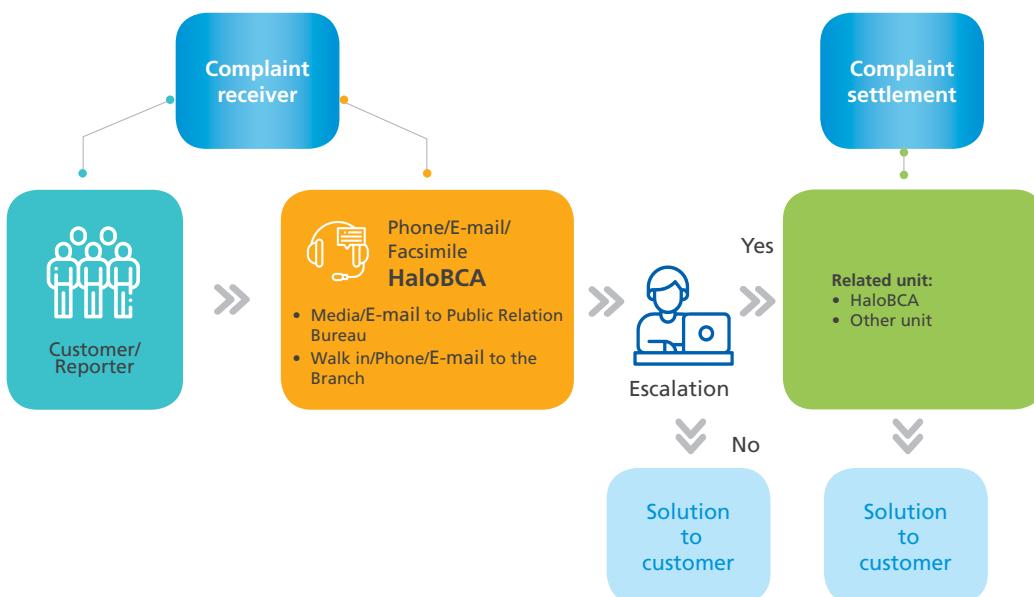


In 2020, HaloBCA received 14,244,827 phone calls, with 12.61% customer complaints, 61.70% requests, 26.67% customers need for banking information, and 0.02% with suggestions. The largest number of complaints from customers related to cards being stuck in ATM machines, money stuck in ATMs, accounts being debited but money not received, and credit cards being rejected.

To reduce the number of complaints, BCA is actively developing banking products and services educational programs and facilities. Educational facilities are available through BCA's official social media. The aim is for customers to better understand BCA's banking solutions and become more aware of the latest banking fraud/crime modes along with tips on transaction security.

The customer complaints and resolution procedures are implemented in accordance with Bank Indonesia regulations concerning customer complaints and banking mediation, as well as OJK Circular (SE OJK) No. 17/SEOJK.07/2018 dated December 6, 2018. Education on the complaint procedures is also carried out via telephone, e-mail, letters, or text messages (SMS).

Customer Complaint Mechanism and Complaint Resolution



If a customer is not satisfied with the resolution given by HaloBCA, the customer can mediate through Bank Indonesia, when HaloBCA with the related unit will assist in the mediation process in order to deliver a win-win solution for both parties.

In connection with the Bank's obligation to submit a Customer Complaint Handling and Resolution Report to Bank Indonesia and the Financial Services Authority, BCA Branches are required to recap all customer complaints received, processed and resolved by the Branch itself (KCU and its KCP). Complaints included in the recap report are those that may cause potential financial losses to customers. The customer complaints recapitulated by the Branches does not include complaints processed and resolved by the Head Office Work Unit (UKKP) to avoid any overlap with the recap submitted by the UKKP. HaloBCA recapitulates

the reports by BCA branches throughout Indonesia and UKKP, the resolved customer complaints, and then submits a consolidated report to the Regulators based on their deadline and method. There are 3 (three) types of customer complaint reports, namely:

- Customer Complaint Handling and Resolution Report;
 - Customer Complaint Services and Resolution Report;
 - Handling of Customer Complaints Regarding Deposits and/or Withdrawals of Money Report;
- The deadline for submission of the three Branch reports is determined in the Digital Service Center Support Bureau memo requesting the report data.

To present accurate and actual information, HaloBCA uses Halo Info as the information source, as this contains information on BCA products and programs.

Technology and Digitalization Development

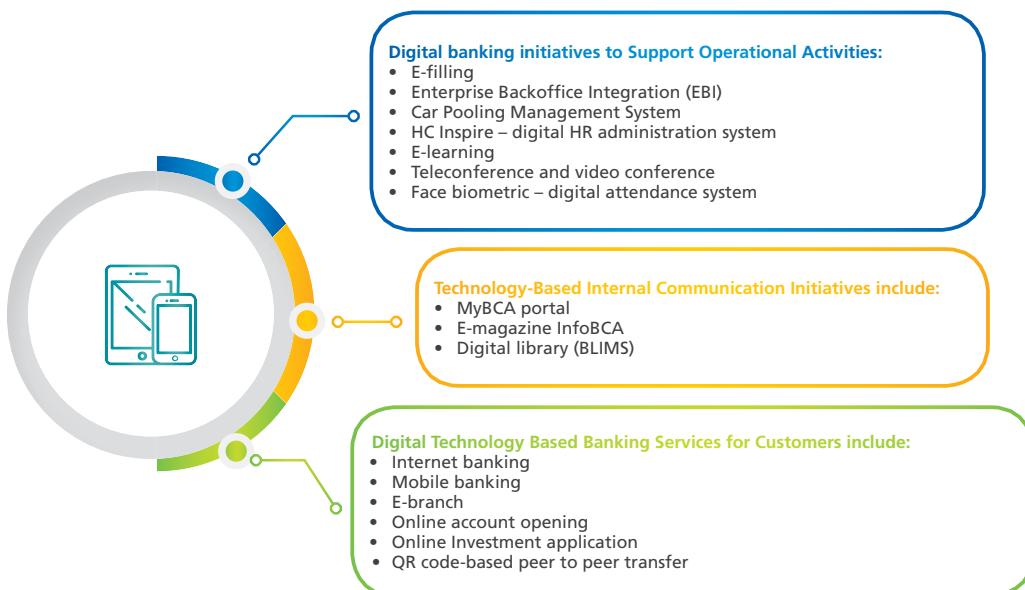
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The use of information technology has become a key success factor in banking, no more so than during the COVID-19 pandemic. Thus, BCA has taken full advantage of technology by accelerating the adoption of digital and non-cash payments.”

Information Technology Development Innovations

One of BCA's success factors is its Information technology applications that deliver quality banking services and products, enhance the customer experience, and encourage internal productivity. BCA's information technology uses effective and efficient technology to deliver quality, reliable and safe banking products and services in line with the Bank's objectives, together with strong and comprehensive information technology risk management processes.

Some of the innovations implemented in 2020 included:

- Predictive analytics with big data-based machine learning;
- Event driven/stream processing and in-memory data processing for increased performance and availability of application services;
- Infrastructure modernization to improve the mainframe system infrastructure and network security so that network security is maintained;
- Partial release to production to ensure the reliability of applications used by customers;
- Citizen developer concept using a low code platform;
- Platforms for third parties (notaries, developers, and insurers) in the Loan Digitalization process;
- API-based Open Banking to support the development of the digital ecosystem;
- Future Branch to simulate and digitize transaction services at branches;
- Campaign Management Platform to provide the right products or services based on customer needs;
- Android-based Point of Sale (POS) to support payments at merchants;
- New General Ledger using new more cost efficient technology.





Optimization of E-channel and Digital Banking

Digital banking service solutions not only increases customer comfort and convenience, but also indirectly supports Sustainable Finance, particularly environmental conservation efforts, such as saving energy, reducing paper use, and reducing carbon emissions.

By the end of December 2020, BCA had saved 18.1 tons of paper at the Head Office. This reduction in paper helps preserve trees that absorb CO₂ emissions. As a result, BCA contributed to reducing emissions by 37.2 tCO₂ eq.

Paper Consumption

Description	2020	2019	2018
Waste paper used (Ton)	62.5	80.7	92.6
Paper consumption reduction (Ton)	18.1	11.9	1.0
Emission reduction (tCO ₂ eq)	37.2	24.5	2.0

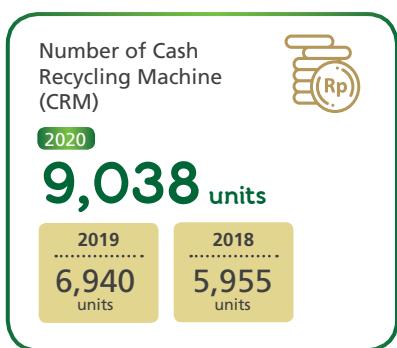
Note:

Data obtained by calculating the printer pooling reported at WSA II, WSA I, WPI, Menara BCA, Chase Plaza, Halo Serpong, Landmark Pluit.

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Through the Branch 2020 project, the branch office's transactional banking function (i.e. 80% transactions and 20% building relationships with customers) will change significantly towards a relationship banking function (80% building relationships with customers).
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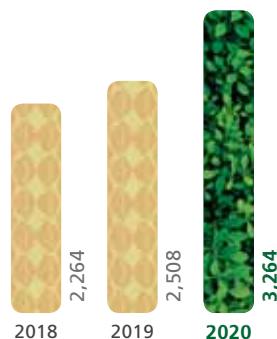
All customers expect easy service access, transactional security, and speedy transaction efficiency. BCA answers this need through its digital banking service solutions, and these are beginning to shift towards traditional transactions.

Cash Recycling Machines (CRM) will gradually replace conventional ATMs, as they have better functions, including cash withdrawals as well as cash deposits, thus supporting the efficiency of money management.

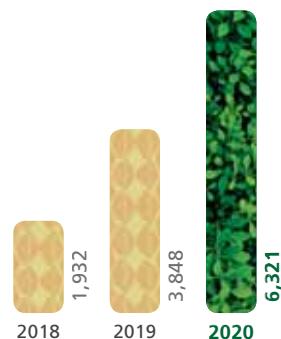


Total Transaction Frequency (million times)

Internet Banking



Mobile Banking



Products and/or Services Innovation and Development

When developing its products and services, BCA considers any creative and innovative ideas from its employees. Every year, BCA holds the BCA Innovation Awards (BIA). All employees can participate in the event, giving them the opportunity to share creative ideas to develop and improve banking solutions and operational processes. This is part of BCA's commitment to make innovations part of the work culture.

As well as the BIA, BCA also holds a BCA Innovation Convention (BIC). Through these two events, employees are encouraged to channel their ideas and innovative solutions for the financial sector, as well as their support for ease of access, efficiency, comfort, and environmentally friendly behavior.

634

Number of proposals submitted in the BCA Innovation Awards

27

The number of innovation proposals implemented up to 2020

RESPONSIBILITY FOR BANKING PRODUCTS AND/OR SERVICES

Product Evaluation Procedure

All new products and/or services designs, including Sustainable Finance products and/or services, launched by BCA pass through an evaluation and approval process by authorized parties. The evaluation process cycle starts with the initial idea, planning, compliance with related provisions and policies, risk review, support for ESG aspects, up to security for customers, as stipulated in the Board of Directors' Decree No. 080/SK/DIR/2015 dated June 18, 2015 concerning the Product/Activity Policy and the Supporting Information Technology Systems.

Compliance with regard to risk assessments for planned new products and activities refers to the Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and the Implementation of regulations. This evaluation process including the development of Sustainable Finance products, and involves Bank Indonesia and the Financial Services Authority. All financial products and services launched to the public must obtain approval from Bank Indonesia and/or the Financial Services Authority. During the reporting period, no banking solutions were suspended or withdrawn from the public after being launch. [\[417-2, FS15\]](#)

Marketing Communications Compliance [\[417-3\] \[FN-CB-510a.1\]](#)

BCA financial products and/or services are marketed through several channels, including digital media, print, direct sales, or cross selling. When using digital media as a means of communication, we always comply with the code of business ethics legal regulations. In an effort to mitigate communication risks, development of marketing communication materials refers to the advertising code of ethics. During 2020, BCA did not encounter any incidents of non-compliance related to marketing communications, and no sanctions/fines were imposed on the Bank.



Customer Data Privacy and Security Protection

Data, Transactions Security, and Customer Data Confidentiality [418-1] [FN-CB-230a.2]

”

BCA has ISO 27001 certification covering the information security management system standards for its network and data center systems. In addition, BCA was one of the first private banks to receive the prestigious certification, PCI DSS 3.2.1, for all entities managing cardholder transactions and data, including the data centers. ”



BCA ensures that all company data is classified according to the level of data confidentiality. BCA uses a Database Activity Monitoring solution to ensure that the database is accessed only by authorized people and applications. This solution is equipped with machine learning and artificial intelligence features to ensure no anomalies occur. To further protect the security of confidential data in the database, BCA has implemented Database Masking technology to protect confidential data from being exposed to unauthorized parties.

BCA is one of the private banks that the first bank to received certification on Payment Card Industry Data Security Standard (PCI DSS) 3.2.1 that intended for all entities that manage transactions and cardholder data, including Data Centers. In addition, BCA also obtained ISO 20000-1:2018 certification in order to improve the service management system (SMS).

With the rapid development of information technology, customer interactions with BCA digitally have also increased. However, this can also lead to a risk of technology crime, so BCA continues to improve its IT security system. BCA's IT security system has been developed to protect data security and ensure the IT system's availability to serve customer transactions, including preventing and anticipating cyber-crime and potential fraud.

For Data Loss Prevention (DLP), BCA's ongoing data security strategy is to increase the security of important electronic information, and to prevent information theft and access by unauthorized parties. To ensure security in BCA's internet-based internal applications, BCA has implemented a Two Factor Authentication security to ensure access to the database is carried out only by authorized personnel.

To ensure service security for all customers, the Director of Information Technology also oversees through regular reports submitted by the Strategic IT Group Division. During 2020, BCA held training related to e-learning social engineering awareness for all BCA employees. BCA did not encounter any significant cases related to violations or misuse of customer data and privacy. In 2020, no customer data was lost. Therefore, there were no sanctions/fines imposed on BCA or its employees. [418-1][FN-CB-230a.1]

”

BCA provides banking solutions supported by a reliable data security system.

”

Fraud and Financial Crime Prevention

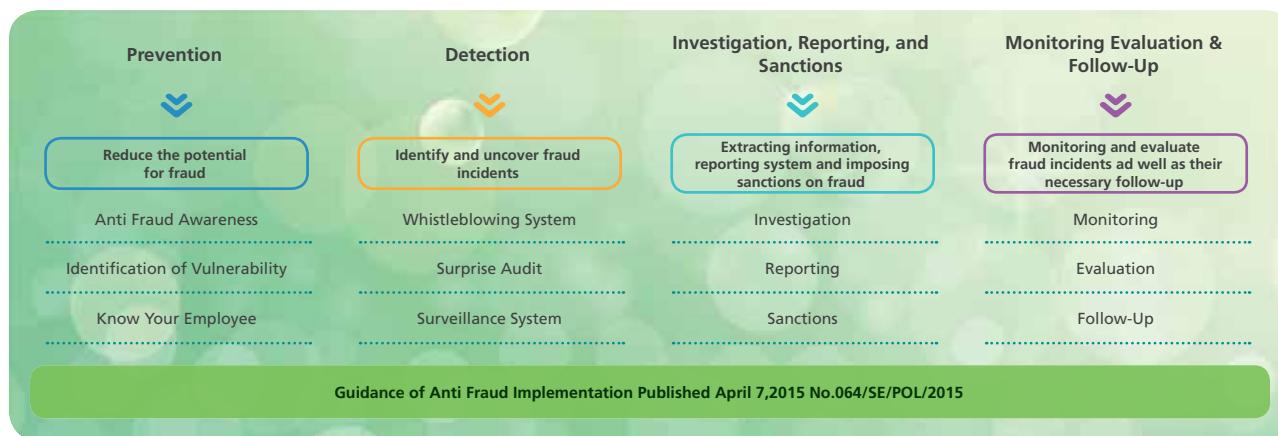
“
 We have implemented an anti-corruption management system based on ISO 37001: 2016 that applies to all BCA employees and management, as well as our partners and vendors.
”

Our commitment to enforcing anti fraud refers to the four Anti Fraud Strategy Pillars. Fraud prevention efforts are carried out on an ongoing basis through an effective control system, and include prevention, detection, investigation and monitoring.

Pillars of Anti Fraud Strategy



4 Pillars of Anti Fraud Strategy



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

BCA has an Anti Fraud Bureau that oversees the anti fraud strategies and evaluates their implementation. The Anti Fraud Bureau is also tasked with increasing the effectiveness of the anti fraud strategies, in accordance with OJK regulation No. 39/POJK.03/2019.

Anti Fraud enforcement efforts include optimizing the application of anti-gratification, disseminating anti fraud information, conducting internal audits, improving data security systems, and raising awareness of the whistleblowing system. BCA audits all branch offices, on a three-year basis with a priority scheme based on the audit results. If there is an indication of fraud, the BCA Internal Audit can immediately conduct an investigation at the Branch Office or related work unit. All regional offices, branch offices, and head office operational units have an internal control unit.

In 2020, BCA also updated its Anti Fraud Declaration, which was signed by the President Director, to commit to:

1. Conducting business fairly, honestly, and transparently;
2. Avoiding doing business with third parties who are not committed to the Company policies; and/or
3. Sanctioning any violations of policies and commitments.



**99%**

Employees receiving anti fraud socialization and training

Employee Anti-corruption Training by Position Level in 2020 [205-2]

Position Level	Total Employees (a)	Training hours (b)	Training hours per employee (b) : (a)
Senior Positions (including Board of Commissioners and Board of Directors)	0	0	0
Manager (senior, middle dan line manager)	164	1,148	7
Staff	1,602	11,214	7
Non Staff	13	91	7
Total	1,779	12,453	7

*) Anti-corruption training includes anti fraud training.

Fraud prevention is also carried out during the lending process. The entire process of extending loans is carefully monitored and evaluated. During 2020, there were 9 fraud cases committed by permanent employees, all of which have been resolved. On the other side, there was no termination of contracts with partners or debtors due to fraud or other regulatory violations. [205-3]

BCA pays special attention to functions where there is the potential for fraud. BCA management has identified the highest degree of corruption is in the teller or frontliner functions/jobs. BCA has implemented risk assessments in all lines of work (100%) following ISO 37001 standards concerning the Anti Bribery Management System. In 2020, there were allegations and acts of corruption. We followed up on all suspected corruption cases in accordance with the mechanisms for imposing dismissals, and other sanctions. [205-1, 205-3]

Efforts to raise awareness, communicate and enforce anti fraud include: [205-2]

01**Employee Awareness**

Employee Awareness through in class training, e-learning, completing the Integrity Pact, anti fraud comics, anti fraud educational videos, and the whistleblowing system;

**02****Customer Awareness**

Education/socialization to customers to increase customer awareness of the latest banking fraud/crime modes along with tips on transaction security are disseminated through BCA websites, KlikBCA Banners, Vira, Online Media, Social Media (Facebook, Youtube, Twitter and Instagram).

**03****Vulnerability Identification**

The Branch/Region/Head Office work units with the Risk Management Unit, are required to conduct a Risk Control Self Assessment (RCSA) on the operational risk identification, measurement, monitoring and control processes;

**04****Know Your Employee**

Applied through rotation/transfer/promotion, implementation of mandatory 5 consecutive days leave*) BI Checking for recruitment/promotion.



*) Adjustments during the 2020 pandemic, this policy is not implemented.

Preventing Financial Crime and Technology Crime

Money laundering and financing terrorism practices are considered financial crimes. BCA has implemented Anti Money Laundering and Prevention of Terrorism Funding (AML and PTF) policies for all transactions in the branches. AML and PTF Guidelines are contained in the Board of Directors' Decree No. 145/SK/DIR/2019 dated September 20, 2019.

As technology advances, the risk of crime in digital financial services will increase. To mitigate this risk, BCA provides banking safety education for all customers and has increased security at all digital banking outlets and e-channels, one way by installing CCTV at ATM locations or digital banking outlets.

Information Technology System Security

BCA's main priority is ensuring the security of its BCA e-channel application so as to increase customer confidence and convenience in making transactions. BCA has improved the security in its digital channels transaction platforms by utilizing machine learning technology and artificial intelligence to detect malware on customers' computers early. BCA regularly conducts application vulnerability testing in collaboration with IT security consultants.

For mobile device security, BCA has implemented Secure E-mail on its mobile devices to protect stored e-mails, as well as Anti Virus to ensure mobile devices are free from malware. In addition to e-mail security, e-mail sandboxing has been added to ensure that incoming e-mails to BCA are free from malware, as well as using additional e-mail tagging to provide additional information if the e-mail comes from outside BCA.

BCA has also implemented a container protection solution to ensure the security of its platforms and applications. On the network side, as the banking transactions traffic lane, BCA has also improved its security, and has started to implement the Next-Generation Intrusion Prevention System with its advanced detection and protection capabilities to prevent vulnerability exploits and malware, and by so doing increase the Bank's network security.

BCA's server security improvements involve ensuring the anti-virus is always up to date, as well as improving the patch management process, and equipping the servers with virtual patching solutions. In addition, BCA has also enhanced its Security Log Management to correlate logs that detect any potential frauds that may occur. BCA's Security Monitoring Center team oversees all internal and external threats and attacks on the information technology system.

HR competencies are continuously being strengthened through IT system security knowledge-sharing and training so as to anticipate the latest cyber attacks. To increase security awareness, BCA maintains a continuous dialogue within the company, and externally through the company website, and cyber security socialization activities. To increase employee awareness, BCA also conducts e-mail phishing tests on an ongoing basis, and all employees are required to follow Social Engineering Awareness e-learning. During 2020, no customer data was lost. [\[FN-CB-230A1\]](#)

**Wilson**

Sr. IT Analyst Customer Touchpoint Solution

"Previously, many customers spent a long time waiting in queues to do their transactions at the branches. Now, they don't need to come or queue anymore, but just use their gadgets. BCA has improved many digital services, including digital Customer Service, HaloBCA Chat (via Whatsapp), and BCA Virtual-assistant chat (via Line, FBM, GoogleAssistant) called Vira. All of BCA's services are created to serve all generations."

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

BCA operates a whistleblowing system to support transparency and to detect and prevent fraud as early as possible. Internal and external parties can report frauds or violations committed by any perpetrators within the bank.

Whistleblowers don't need to worry, as the company guarantees the confidentiality of data and protects the whistleblower's identity. Whistleblowers can submit complaints through the bca.co.id website, and their reports will automatically be received by the whistleblowing system manager. Reports that have been validated by the whistleblowing system manager as reports that meet the criteria will be forwarded to the Anti Fraud Bureau for follow-up.

Complaints - Whistleblowing System

Year	Status	Total	Explanation
2020	In progress (Open)	4	Still in process
	Finished (Closed)	18	No complaints had to be resolved through legal channels and 18 complaints were resolved internally. All reports did not meet the criteria.
2019	In progress (Open)	0	No complaints had to go through legal channels, and 15 complaints were resolved internally.
	Finished (Closed)	15	One complaint resulted in sanctions (SP1), and one case in the process of imposing sanctions, and other reports received did not meet the criteria *).
2018	In progress (Open)	0	No complaints had to go through legal channels, and 23 complaints were resolved internally.
	Finished (Closed)	23	Two complaints resulted in termination of employment, while other reports received did not meet the criteria *).

*) Incomplete data/informational only/customer complaints.



INSPIRATION FOR SUSTAINABILITY CULTURE

"Occupational health and safety (OHS) is continuously being instilled in BCA employees so that it becomes a culture that supports the principles of sustainability. During the COVID-19 pandemic, OHS became an obligation that had to be implemented everywhere, including when serving customers. A culture of mutual service and sharing has become an inspiration for any changes that occur."





INSPIRATION FOR SUSTAINABILITY CULTURE

For BCA, sustainability involves using all its potential through innovations to secure the present and the future for all generations. This responsibility forms the basis for the Bank's internal and external operational activities that pays due regard to natural preservation. Internally, all BCA personnel must work together to follow the corporate values, the culture of caring for the environment, and the achievement of efficiency targets. Externally, responsible financing must also form the basis of any process in extending credit to borrowers. It is hoped that this culture of sustainability is reflected in every behavior by BCA's agents of change, both towards their fellow BCA employees and the customers.

BCA created a Sustainability Awareness Month program as a campaign for the internal implementation of sustainability. The aim of this campaign is to increase awareness and educate its employees, as well as encourage and inspire sustainability. This campaign is run in a fun and entertaining way, and is supported by management and involves around 24,500 BCA employees. The campaign has 3 phases, namely Awareness (Informing and educating the BCA's employees about Sustainability, BCA's role & plan to achieve sustainability), Engagement (involving employees to discuss deeper topics through talk shows and activities), Retention (reminding employees about how to live sustainably and other support programs, and listen to feedback on new ideas and progress).

Fair Operations

In addition to providing equal opportunities for all segments of society to become customers, either as debtors or creditors, BCA also conducts fair operations for all employees. The fair treatment policy for all employees is contained in the Collective Labor Regulation (CLA) Chapter 4, article 5, article 29 paragraph 5, article 71 and article 72 that pertains to equality and fairness in performance appraisal, promotion and education policies, and freedom of association. For the promotion process, activities are carried out in a transparent, objective and fair manner, regardless of ethnicity, religion, race, class, and gender. BCA ensures that every employee has the same opportunities and chances for career development.

Fairness is also manifested by BCA through its policy of providing periodic wage/salary increases every year, the amount of which is based on a work performance assessment, the prevailing wage/salary scales, and the Company's ability. Likewise, equal opportunities are provided to its business partners, either as suppliers or vendors.

BCA also has consumer protection policies, which cover transparency, fair treatment, reliability, confidentiality and security of consumer data/information, as well as complaint handling and resolving consumer disputes in a simple, fast, and affordable manner.

Fair operations also covers anti-corruption enforcement in the workplace. Anti-corruption enforcement involves handling AML/PTF fairly based on legal channels, and reporting any findings to the PPATK. As well as internal performance, fair operations is also applied when working with business partners, whereby each business partner is obliged to sign a compliance letter containing statements to run their businesses fairly, to respect human rights, and to comply with regulations related to social aspects.

Human Rights and Employment

EQUALITY AND DIVERSITY [102-8]

BCA's business continuity is supported by 24,603 competent and creative human resources (HR). They all have equal opportunities to improve their work quality and gain experience in diversity in their working interactions. This work culture is a form of appreciation for human rights (HAM), and its implementation is monitored by the Human Capital Management Division. In practice, the human rights aspect ensures equality and diversity, and that there is no underage or forced labor.

The 2019-2021 CLA Article 7 paragraph 2 contains information concerning the absence of child labor and forced labor. A clear policy on working hours to ensure there is no forced labor is contained in CLA Article 13, Article 14, Article 19 , Article 20, and Article 21. The equality and work diversity in BCA as at the end of December 2020 is shown in the following tables. All BCA employees are full-time employees.

Total Employees based on Gender and Employment Status

Employment Status	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Permanent	8,913	14,280	9,049	14,162	9,366	14,467
Not permanent (contract, probation, trainee)	617	793	658	920	507	601
Total based on gender	9,530	15,073	9,707	15,082	9,873	15,068
Total overall	24,603			24,789		

Total Employees based on Gender and Position

Position	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	5	0	5	0	5	0
Director	10	2	8	3	9	3
Senior Manager	105	81	105	76	108	66
Middle Manager	843	795	846	759	814	712
Line Manager	3,678	6,068	3,677	5,929	3,721	5,880
Staff	4,096	7,719	4,131	7,946	4,212	8,230
Non-Staff	793	408	935	369	1,004	177
Total based on gender	9,530	15,073	9,707	15,082	9,873	15,068
Total overall	24,603			24,789		

Employee Composition based on Gender and Length of Service

Length of Service	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
> 20 Years	4,434	5,991	4,772	6,049	5,246	6,440
> 15 - 20 Years	292	532	489	947	600	1,112
> 10 - 15 Years	380	528	352	489	327	446
> 5 - 10 Years	1,782	3,806	1,317	2,547	928	1,698
> 1 - 5 Years	1,990	3,328	2,016	3,969	2,262	4,705
≤ 1 Years	652	888	761	1,081	510	667
Total based on gender	9,530	15,073	9,707	15,082	9,873	15,068
Total overall	24,603			24,789		



Employee Composition based on Gender and Work Area

Work Area	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	5,537	8,038	5,419	7,969	5,096	7,457
West Java (excluding Jabodetabek)	535	1,021	612	1,059	840	1,353
Central Java and DIY	624	1,177	661	1,218	705	1,243
East Java	1,229	2,062	1,310	2,070	1,397	2,151
Sumatra	815	1,372	865	1,380	932	1,448
Kalimantan	257	489	279	478	307	490
Eastern Indonesia	533	914	561	908	596	926
Total based on gender	9,530	15,073	9,707	15,082	9,873	15,068
Total overall	24,603		24,789		24,941	

Employee Composition based on Gender and Education Level

Education Level	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Doctorate Degree	6	1	4	1	4	1
Master's Degree	499	433	484	399	469	369
Bachelor's Degree	6,758	11,841	6,596	11,581	6,449	11,294
Diploma (D1-D4)	439	1,174	455	1,253	571	1,427
High School (or lower)	1,828	1,624	2,168	1,848	2,380	1,977
Total based on gender	9,530	15,073	9,707	15,082	9,873	15,068
Total overall	24,603		24,789		24,941	

Employee Composition based on Gender and Age Group

Age Group	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
< 25 Years old	1,181	1,786	1,056	1,756	953	1,787
> 25 - 30 Years old	1,972	3,967	1,992	4,129	1,969	4,159
> 30 - 35 Years old	1,240	2,278	1,020	1,742	804	1,256
> 35 - 40 Years old	408	622	369	638	415	788
> 40 - 45 Years old	845	1,710	1,059	2,108	1,258	2,454
> 45 - 50 Years old	1,827	2,805	2,133	2,945	2,429	2,946
> 50 Years old	2,057	1,905	2,078	1,764	2,045	1,678
Total based on gender	9,530	15,073	9,707	15,082	9,873	15,068
Total overall	24,603		24,789		24,941	

Employee Turnover [401-1]

At the end of 2020, BCA's employee turnover was 3.5%. This was relatively lower compared to last year.

Description	2020	2019	2018
% Employee Turnover Rate	3.5	4.9	3.7

Employee Turnover Rate based on Gender and Age Group

Age Group	2020		Male	Female	2019		2018	
	Male	Female			Male	Female	Male	Female
< 30 Years	186	264	254	408	246	337		
30 - 50 Years	214	347	291	397	228	310		
> 50 Years	150	132	123	125	82	74		
Total based on gender	550	743	668	930	556	721		
Total overall	1,293		1,598		1,277			

Employee Turnover Rate based on Gender and Placement Area

Placement Area	2020		Male	Female	2019		2018	
	Male	Female			Male	Female	Male	Female
Jabodetabek (including Head Office)	376	533	476	640	387	490		
West Java (excluding Jabodetabek)	40	42	35	69	27	47		
Central Java and DIY	32	42	20	38	16	37		
East Java	42	53	60	79	56	66		
Sumatra	32	45	39	61	29	43		
Kalimantan	7	16	14	15	10	13		
Eastern Indonesia	21	12	24	28	31	25		
Total based on gender	550	743	668	930	556	721		
Total overall	1,293		1,598		1,277			

During 2020, BCA recruited 1,776 new employees, comprising 761 males and 1,015 females. This was higher than the 1,453 new employees recruited in 2019 due to the Company's business growth and the need for more human resources.

New Employees based on Gender and Age

Age Group	2020		Male	Female	2019		2018	
	Male	Female			Male	Female	Male	Female
< 30 Years	670	899	600	819	370	449		
30 - 50 Years	81	107	15	19	9	5		
> 50 Years	10	9	0	0	0	0		
Total based on gender	761	1,015	615	838	379	454		
Total overall	1,776		1,453		833			

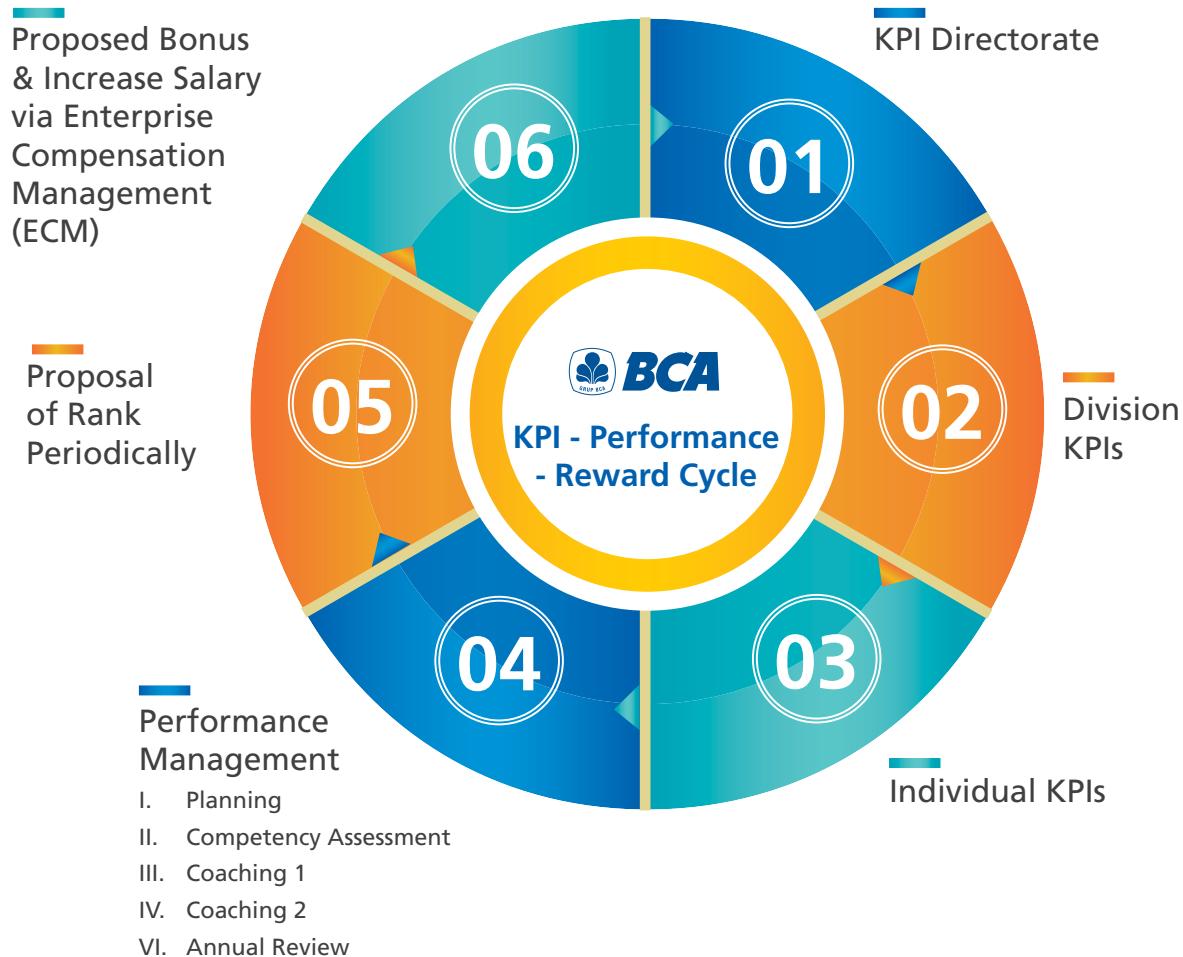


New Employees based on Gender and Placement Area

Placement Area	2020		Male	Female	2019		Male	Female	2018	
	Male	Female			Male	Female			Male	Female
Jabodetabek (including Head Office)	672	812	566	732	361	404				
West Java (excluding Jabodetabek)	18	39	11	12	2	6				
Central Java and DIY	21	24	6	15	4	10				
East Java	17	39	16	41	4	16				
Sumatra	25	45	8	19	3	13				
Kalimantan	1	30	5	10	3	2				
Eastern Indonesia	7	26	3	9	2	3				
Total based on gender	761	1,015	615	838	379	454				
Total overall		1,776		1,453		833				

Employee Performance Appraisal [404-3]

All employees (100%) undertake an evaluation and performance appraisal. Performance appraisals use the Performance Appraisal and Performance Management form. The performance appraisal results are used to adjust remunerations, bonuses, career path or promotions.



Promoted Employee based on Region and Gender

Region	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Head office	433	495	406	464	348	352
Branches and regional Offices	581	1,318	748	1,566	609	1,207
Total based on gender	1,014	1,813	1,154	2,030	957	1,559
Total overall	2,827		3,184		2,516	

Employee Engagement

BCA has developed a positive work culture within its internal teams through its Team Engagement (TE) program. To understand the results of this program, we measure the level of employee engagement. In collaboration with Gallup, BCA measures employee engagement every two years through surveys of all permanent employees and Bakti interns who have worked for one year in BCA. Due to the COVID-19 pandemic, no surveys were conducted in 2020. The last survey was conducted in 2018, with a value of 4.73 on a scale of 5.

“ONE BCA: One Goal, One Soul, One Joy” as the spirit of cooperation within a team. This tagline continues to be socialized to reduce silos between work units so that all employees collaborate and work together to achieve common goals.”



Employee Competency Development

The Learning & Development Division develops training material and tools for all employees. The training materials are delivered through video learning, video conferencing, e-learning, gamification and micro learning. HR development is not only carried out through training, but also through on the job training, tutoring, rotation, coaching, and mentoring. The materials not only cover the banking industry, but also soft skills such as leadership, personality development, and communication. [404-2]

E-learning is become one of our solution and strategy to pursue a continuous learning. In 2020, there are 311,735 e-learning user with 180 modules.

Training Realization [404-1]

Description	2020	2019	2018
Training Expenses (Rp Million)	208,954	395,659	273,279
Participants (People)	39,237	67,548	60,448
Males	14,685	25,666	23,514
Females	24,552	41,882	36,934
Total training hours per year	976,700	1,660,212	1,275,086
Males	357,582	618,064	477,422
Females	619,118	1,042,147	797,664
Average training hours per employee per year	39.7	67.0	51.1
Males	37.5	63.7	48.4
Females	41.1	69.1	52.9

**12**

Directors

**5**

Executive Vice President followed training in 2020

213

modules



Training/education modules developed by BCA

976,700

hours



Total training hours in 2020

1,482

people



Employees receiving competency development

Training for Employees Reaching Retirement Period [404-2]

Permanent employees who are reaching retirement age are provided for. BCA's internal training program is given in two stages, the first stage is Ring the bell (50 years old), and the second stage is Beautiful life (54 years old). In addition to this training, BCA also provides financial assistance, especially for retired employees who wish to open their own businesses. For one year after stopping work, retirees will still receive one full year's salary, health facilities, holiday allowances, and health facilities for themselves and their families.

Taking into account the needs of the Company in certain areas and/or during certain times, BCA also provides opportunities to retirees who want to continue working as long as there is a need in the Company. This includes representing BCA in signing loan agreements before a notary public during the customer loan process. For retirees at a certain level, they can also receive assistance, coaching, tips, and motivation. Some retirees are also rehired as expert staff to assist the Committees below the Board of Commissioners, or as Directors and/or Commissioners of BCA subsidiaries.

SUPPORT FOR HUMAN RIGHTS

BCA respects human rights aspects of all individuals, and within its business this covers all operational processes, including lending, investments and the supply chain. Currently, the Company is in the process of drafting a special policy regulating human rights for internal purposes.

Until now, BCA strives to implement real human rights practices. The practices we apply to our working partners/vendors includes ensuring that their employees receive wages according to applicable regulations, are not below the minimum wage, and they receive social health and employment insurance. This human rights aspect is assessed through an annual vendor evaluation. In addition, our support for women's empowerment reflects our concern for human rights and support for the Sustainable Development Goals.



Commitment to fair operations
● through support of employee welfare.

*Picture was taken before pandemic



Equal opportunities for all
BCA employees.

*Picture was taken before pandemic

Support for Women's Empowerment

BCA supports women by providing equal opportunities so they can pursue their careers to the highest level. Of the 2,827 total employees who received promotions at BCA, 64.1% of whom are female. Currently, there are 2 female Directors, or 16.7% of the total Directors, and 613 female branch office heads, or 56.7% of the total branch office heads throughout Indonesia. The existence of females in senior positions is based on their achievements and performance, without discrimination.



Webinar "The Role of Women in the Development of Tourism Villages"

BCA, through the Bakti BCA assisted villages program, has seen the challenges businesses face in adapting to technological developments. One of the developments made in the tourism villages has been the enhanced role of women as coordinators of the tourism village management.



On November 26, 2020, BCA presents an inspiring webinar entitled: "The Role of Women in the Development of Tourism Villages". The resource persons for this webinar were Tourism Village Observer Lia Afriza, Head of Samiran Boyolali Tourism Village Dayang Nevia Afriansari, and Housewife and UMKM Coordinator of Tamansari Village, Wahyu Dwi Lestari. This inspirational webinar was viewed by 12 Bakti BCA assisted villages.

BCA's responsibility for developing Bakti BCA fostered villages continues to be realized through digital assistance. Following an appeal by the Government and the SDGs requiring female empowerment, BCA supports the involvement of women in the development of tourism villages. Through this support, BCA wants to motivate Indonesian women to continue working in any situation and anywhere.

The role of women in tourism villages can be realized through their coordinating the tourism village management, and providing innovative ideas to develop craft products. Women must rise to fight the pandemic by showing their leadership potential and creativity, and this can be honed through inspirational programs such as this webinar.

Webinar "Women's Standing in Advancing the Villages"

To commemorate Mother's Day every December 22, BCA presented a webinar entitled "Women's Standing in Advancing the Villages", followed by a cooking demonstration of Indonesian cuisine on December 21, 2020, as part of BCA's CSR program. Also attending the event was Hotel Santika Premiere Beach Resort Belitung Executive Chef Amirudin Suryana.



The role played by women, especially mothers, in the growth of tourism villages through creativity is a positive added value. It is the responsibility of BCA through the Superior Business Solution pillar to provide motivation and assistance to all tourism village administrators during these current conditions. Webinars and cooking demonstrations cover materials and topics that are relevant to women in developing their business skills in the tourism sector.



Employment Opportunities for People with Disabilities

Equality in job opportunities is also given to those with disabilities. BCA employs 13 outsourced people with disabilities who work in the Digital Service Centers. This shows BCA's concern for improving the welfare of people with disabilities and supporting Government Regulation No. 43 of 1998 concerning Efforts to Improve the Well-being People with Disabilities.

Maternity Leave [401-3]

BCA's attention to female can be seen in the provision of nursing rooms in almost all head offices and regional offices.

BCA respects human rights, and one way this is shown is through gender equality. 61.3% of our employees are female and we appreciate their contribution to the bank's business continuity. BCA's appreciation for its female employees includes providing maternity leave for a maximum of 3 months. This also applies to female employees who experience miscarriages or abortus provocatus for medical reasons, and this is covered in the 2019-2021 CLA. Due to the pandemic conditions, in 2020 the leave policy was adjusted so that pregnant female employees at a gestational age of 5 months will be directed to work from home (WFH) for up to 1.5 months after giving birth.

Maternity leave does not reduce the annual leave allowances. Male employees are entitled to three working days leave during child birth, and four working days if their wife experiences a miscarriage for. During 2020, 875 female employees took maternity leave and 398 male employees took leave for child birth.

	Description	2020	2019	2018
Employees entitled to maternity leave		15,984	16,542	16,929
Female		9,667	9,817	9,871
Male		6,317	6,725	7,058
Employees who take childbirth leave		1,273	1,309	1,318
Female		875	915	935
Male		398	394	383
Employees returning after maternity leave		1,262	1,292	1,301
Female		865	899	919
Male		397	393	382
Percentage returning to work		99.14%	98.70%	98.71%
Percentage of employees retained		97.96%	96.03%	95.60%

Paying Attention to Employee Welfare [401-2]

To ensure the welfare of its employees, BCA provides remuneration and benefits in accordance with their work results, position, and employment status.

Employee Benefits based on Employment Status

Type of Allowance	Permanent Employees	Contract Employees	Trainee
1 Hari Raya allowances (THR)	✓	✓	✓
2 Year-end allowances	✓	NA	✓
3 Religious Hari Raya special allowances	✓	NA	✓
4 Position allowances	✓	NA	NA
5 Other allowances	✓	✓	✓

Comparison of Basic Salary at the Lowest Level with Regional Minimum Wages (UMR)

The remuneration provided by BCA to employees has met the employment regulations in Indonesia. In fact, the amount of the basic salary for permanent employees, both male and female at the lowest level, is still higher than the district/city minimum wage (UMK) across all branch offices in Indonesia.

Percentage of Basic Salary for Permanent Employees in Jakarta at the Lowest Level Against the Regional Minimum Wage



Note: Comparison of employees' remuneration with the UMR for the Jakarta area.

Old Age Savings [201-3]

BCA plan for old-age savings (retirement) for all employees covers the EVP to staff level. Pension fund management is carried out by an employer pension fund institution established by BCA through a defined contribution pension plan. The defined Contribution payment scheme is mandatory for employees who have worked for more than one year. Contributions are borne jointly by the employees and the company in accordance with applicable regulations, namely 5% x fixed pay borne by the company and 3% x fixed pay borne by the employee.

Trade Union and Collective Labor Agreement (PKB) [102-41]

To guarantee freedom of expression and association, a Labor Union was formed. The organization is managed independently by the employees and facilitated by the Company. until August 2018, 18,991 employees (78.8%) were members of the Labor Union. Every two years, representatives from the Labor Union together with management review and update the Collective Labor Agreement (CLA), which forms the basis for conducive and productive industrial relations. The rights and obligations for 100% of the permanent employees is protected through this CLA.

OCCUPATIONAL SECURITY, SAFETY, AND HEALTH

Decent and Safe Work Environment [403-7]

BCA believes that a decent workplace and a conducive environment will promote a good working climate and will help increase employee productivity. The occupational health and safety (OHS) program has the support of the management and all BCA personnel. The employee protection policies are contained in the 2019-2021 CLA, including Article 42, Article 47, Article 49, Article 57 paragraph 1, Article 58 paragraph 2, and Article 59 paragraph 2, and they all refer to Law Number 13 of 2003. Article 86 paragraph 2 states "To protect the safety of employees/laborers to achieve optimal work productivity, efforts must be made to OHS".

Efforts to create work safety apply to all vendors in accordance with policy No. 114/SE/POL/2020. within the policy, BCA requires a health and safety management system (SMK3) to be implemented by vendors.

Work safety are reflected in the office space arrangements, including the completeness and feasibility of working facilities and environment, as well as security facilities. To maintain zero work accidents, as well as OHS awareness and skills, every employee receives socialization, training and undertakes drills every year. Evacuation drills for tall buildings, fires, natural disasters, and earthquakes are also conducted at regional offices and branch offices. Early warnings are also sent to employees through the Android application to make them aware and prevent accidents. [403-5]

Access to Health Facilities [403-3, 403-4]

Health facilities provided to employees include insurance, health clinics, and health education. All employees are entitled to vaccinations, hospitalization, outpatient care, childbirth, glasses, dental care, laboratory examinations, periodic medical examinations, and pap smears.

BCA also provides employees and their families with access to BPJS Kesehatan. BCA has a collective BPJS Kesehatan registration for employees with a maximum limit of five people, including the employee concerned. BCA actively promotes a healthy lifestyle (health awareness) through health seminars.



Environment



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

Green Banking Initiative

<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Electrical energy Apply AC inverter, LED lights, on/off AC and lighting schedule, Head Office building electricity monitoring. Target of achieving Energy Consumption Intensity (IKE) standards. </div>	<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Emissions Apply environmentally friendly technology, as well as disseminate and educate employees in the building through Agents of Change. </div>
<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Water Check water installations and taps, water conservation education, and monitoring water use in the Head Office building. </div>	<div style="background-color: #2e6b2e; color: white; padding: 10px; border-radius: 10px; width: 100%;">  Plastic waste <ul style="list-style-type: none"> - Encourage employees to use glass tumblers and cups. - Avoiding the use of plastic drinking water bottles for BCA internal activities - Cooperating with waste management organizations to recycle plastic waste. </div>

REDUCING ENERGY CONSUMPTION AND CONTRIBUTING TO REDUCING EMISSIONS

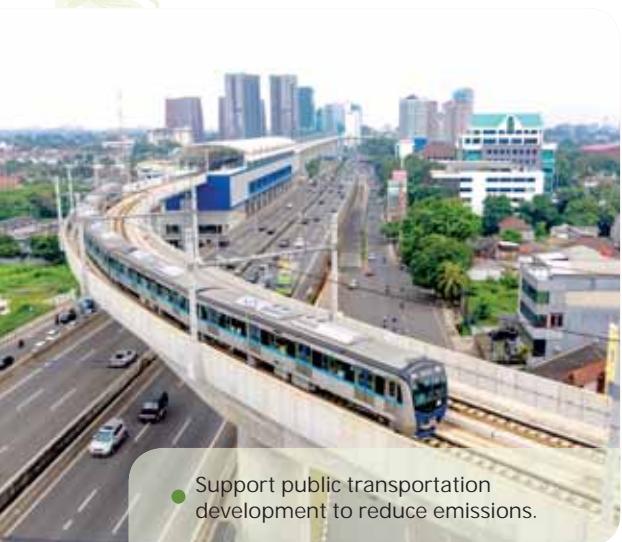
Steps taken related to climate change included:

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

“

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

”



Yosef Lim
G-Energy Global

"BCA has taken the appropriate steps by considering and pursuing the environmental and sustainability aspects in its business. With BCA, we have implemented the green building concept wherever possible to achieve energy efficiency. An IKE simulation calculation has shown that energy consumption intensity in the BCA Foresta building is 128 kWh/m² per year, which is about 35% more energy efficient than other buildings in Indonesia. The estimated savings from the reduction in investment cost for chiller system is Rp1.4 billion per year as a result of cooling optimization, while the savings in operational cost from chiller system estimated at Rp420 million per year (including façade work). These energy savings are why the BCA building is seen as an example of a high efficient/high performance building."

Climate Change Mitigation Strategy

BCA's approach to identifying and managing climate change risks refers to international standards, namely the Task Force on Climate-related Financial Disclosures (TCFD) guidelines, the GHG Protocol, and we are considering participating in the Science Based Targets Initiative (SBTI). These initiatives fall under the Finance and Planning Director, who has been tasked with climate change integration as one of the main aspects of ESG within the monitoring and reporting strategy which is delivered periodically. Finance and Planning Director also responsible for monitoring risks and opportunities related to climate change that may impact the Bank's operations.

We are working to integrate climate change mitigation and adaptation into our business operations. This strategy is also implemented to support the Government of Indonesia to achieve its 29% GHG reduction goal by 2029 and to motivate businesses to transition to a low carbon economy.



Activities undertaken to implement climate change mitigation and adaptation strategies include:

01

Institutionalization and Capacity Building

Training and discussions have been conducted with the ESG Team together with some related subdivisions and management teams regarding climate change. In 2020, eleven discussions were held involving 30-50 participants from BCA head office. This discussion also involved the Board of Directors, the Corporate Banking Transaction & Finance Group, the Commercial & SME Business Division, the Credit Risk Analysis Group, the Logistics & Building Division, the Risk Management Unit, and the Consumer Credit Business Division.

02

Data Gathering and Analysis

Collecting operational data to come up with a full GHG inventory by 2023 for its operations. In 2020, analysis was undertaken for six HO buildings (Scope 1), all business travel of BCA staff, and using a car pool fleet as an example for staff travel (Scope 3). Further, data on the impact of extreme weather events was collected. Also, a first screening of the investment portfolio to ascertain the vulnerability of certain sectors to climate change impact.

03

Identifying Existing Climate Actions

Green building/Energy efficiency Programs. Several BCA-owned buildings, such as BCA Forestra, KCU Gading Serpong, Menara BCA Building, and Landmark in Pluit, have been managed using green building principles. Some of the measures implemented included: 1) use of LED lights; 2) applying energy efficiency via inverter technology and variable volume refrigerant systems; and 3) using solar panels.

04

Sustainable Finance

Through the sustainable finance action plan (SFAP), BCA has already identified several sectors related to climate change and their investment efforts. Investments made include efficiency energy projects, syndicated loans for renewable energy projects, cooperation with ICED in achieving financing targets in the renewable energy sector, financing the development of the public transportation infrastructure, and funding the wastewater treatment business sector.

Climate Change Mitigation Preparation Based on TCFD

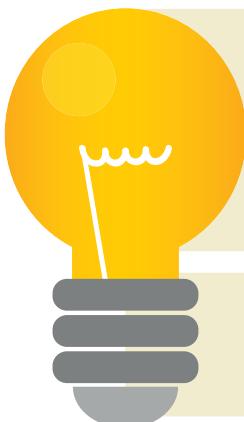
- Identify internal stakeholders
- Build human resource capacity and form working groups

- »
- Identify and implement existing strategies
 - Conduct a climate change risk assessment

- »
- Conduct an inventory of GHG emissions from bank business activities

Contribution to Climate Change - GHG Inventory

In 2020, BCA engaged independent external consultants to start gathering data for its GHG inventory. From this inventory identification, energy use calculations were made to identify efficiencies.



01

Scope 1:

Emissions from the use of diesel for generators, and refrigerant leaks that are manageable by BCA.

02

Scope 2:

Emissions resulting from the consumption of electricity purchased from PLN.

03

Scope 2:

Indirect GHG emissions originating from: 1) Business travel; 2) Car pooling; 3) Emissions generated by third parties i.e printer pooling use, and others.

Initial GHG inventory [305-2, 305-3]

Emisi GRK (ton CO ₂ eq)	2020	2019	2018
Scope 2			
B.1. Electricity purchased			
Head office	13,742	13,705	13,223
Head Office Data Center	16,995	14,321	13,972
Main Branches	39,465	42,160	40,845
TOTAL	70,202	70,186	68,040
Scope 3			
C.1. Business travel	480	989	N/R
C.2. Car pooling	236	N/R	N/R
C.3. Printer pooling use	128	165	190
TOTAL	844	1,154	190
Total GHG Emissions (Scope 2 + 3)	71,046	71,340	68,230

Note:

GHG emission data scope 1 will only be measured starting in 2021.

Intensity of Electrical Energy Use [302-1, 302-3]

Description	2020	2019 ^{a)}	2018 ^{a)}
Intensity of Electrical Energy Use (kWh)	80,048,325	80,073,145	77,582,416
Area (m ²)	433,492	431,557	425,229
Intensity of Energy Use (kWh/m ²)	185	186	182

^{a)} Restatement of data for 2018 and 2019, as the coverage of data calculations has increased from 3 Head Office buildings to 6 Head Office buildings, Head Office Data Center, and 115 KCU.

In 2020, electrical energy used in the 6 Head Office Buildings, 4 Head Office Data Center, and 115 KCU amounted to 80,048,325 kWh, with an electrical energy intensity of 185 kWh/m² per year. This meets the 'efficient' category based on SNI 03-6196-2000 concerning Intensity of Building Energy Consumption in Indonesia. This result was achieved due to BCA's consistency in carrying out electricity efficiency initiatives from 2017 to 2020, including:

- scheduling gradual shut down of elevators to be gradually shut down;
- turning off lights during lunch time in the back office area;
- conducting a #BCASWITCHOFF campaign on Instagram to increase raise awareness of for turning off lights and other electronic equipment when not in use;
- unplugging dispenser sockets at night.

BCA has installed solar panels at Wisma Asia II and KCU Gading Serpong using an on grid system that captures sunlight to be converted into electrical energy. By the end of 2020, the energy generated from the solar panels in the Wisma Asia II building was to 8,027.3 kWh and in the KCU Gading Serpong building 8,626.8 kWh.



WASTE MANAGEMENT

Waste Management

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

Electronic waste management

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

WATER USE AND WASTEWATER MANAGEMENT

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

Water usage

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

Notes:

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

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

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

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

USE OF RECYCLED MATERIALS

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

ENVIRONMENTAL COMPLAINTS

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



INSPIRATION FOR SOCIAL VALUE CREATION

"In carrying out Corporate Social Responsibility (CSR), BCA provides regular assistance in line with its activity plans and the Bakti BCA umbrella program. The Bakti BCA program has been developed based on a concept of sustainability that creates a long-term shared value."



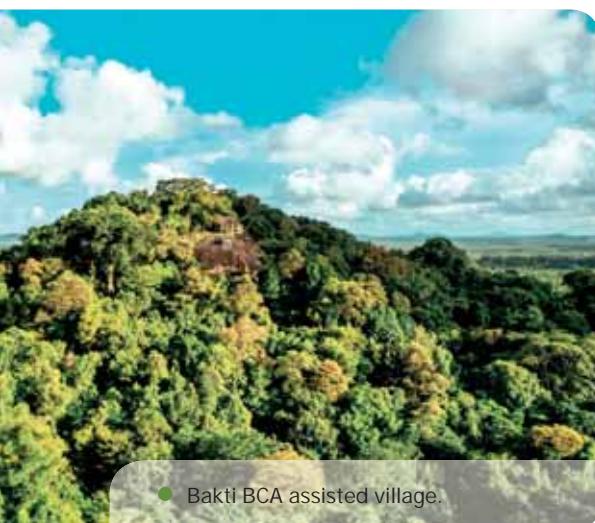


Community Engagement and Empowerment

BCA continues to create the best solutions and services for its customers and the Indonesian people despite the current challenges and uncertainties. This creative spirit could be seen at the Pesta Akbar Pengetahuan event entitled Indonesia Knowledge Forum (IKF) IX 2020 with the theme "Business Revamp: Overcoming Uncertainty through Knowledge" for more than 6,600 participants. Unlike previous forums, IKF IX 2020 was held virtually, due to existing COVID-19 pandemic health protocols, and participants were guided on how to enjoy IKF IX 2020 through ikf.co.id for one full day on October 6, 2020.

Bakti BCA Program

The Bakti BCA program activities are focused on community welfare and improve environmental improvements, and support the achievement of the Sustainable Development Goals (SDG). The program is delivered through three pillars, namely:



- Bakti BCA assisted village.

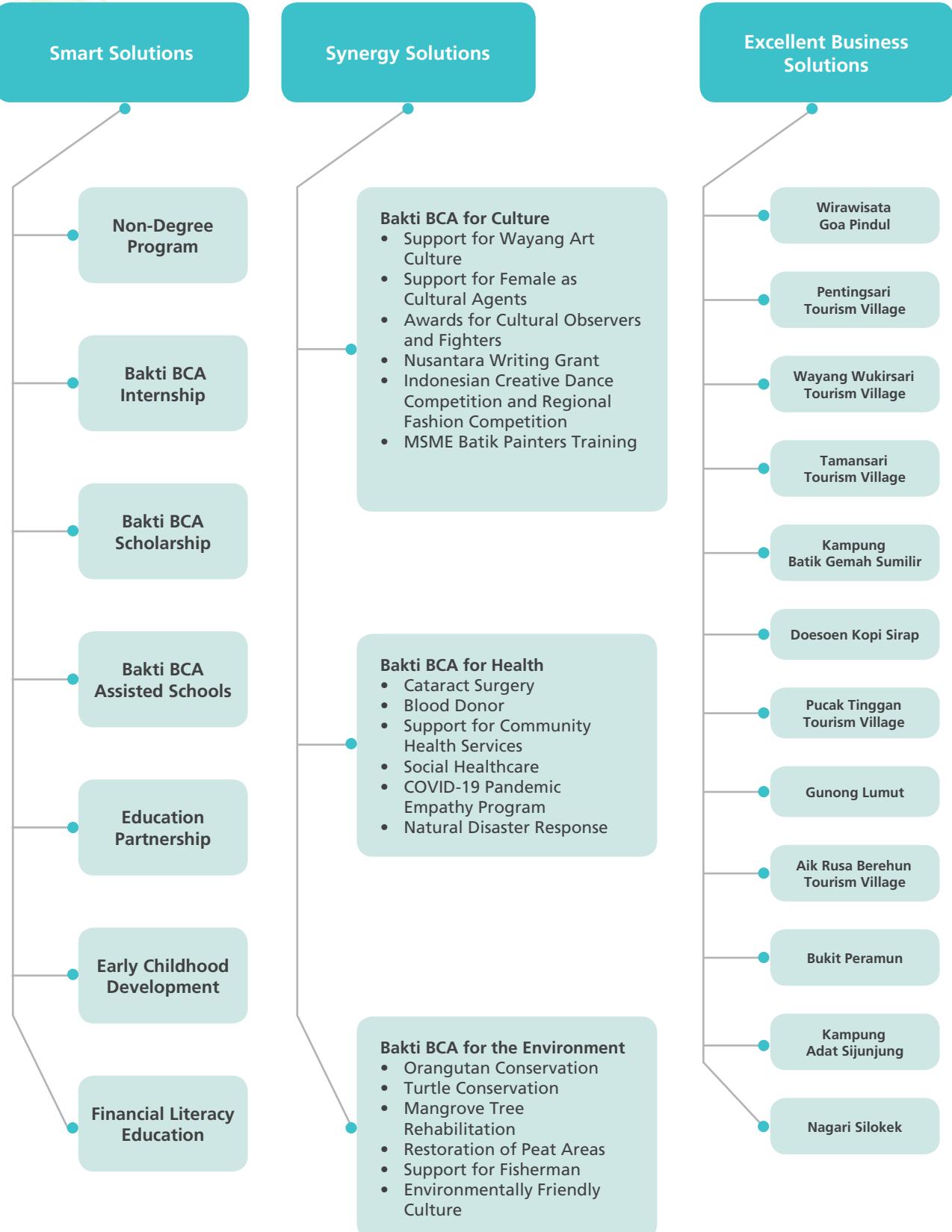
WEBINAR
"Be Creative and Innovative Teacher"
Sekolah Binaan Bakti BCA

bakti BCA

Pembicara	Keynote Speaker	Peserta

● Smart solutions pillar Bakti BCA assisted school.

Bakti BCA





SMART SOLUTIONS



“
The Bakti BCA Education Program has opened up my future to work for and develop my talents. ”



- One of implementation of educational partnerships via online throughout 2020.

Non-Degree Education Program

Activities:

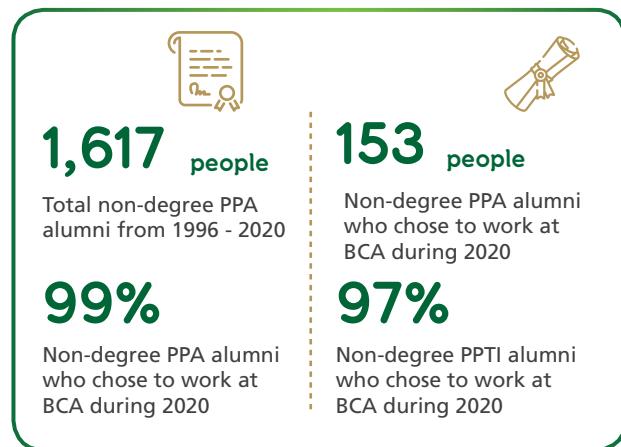
Non-degree education through the Accounting Education (PPA) and Informatics Engineering Education (PPTI) Programs. These programs last 30 months and uses a knockout system in the teaching and learning process.

Benefit recipients:

High school, vocational or equivalent graduates who excel, but have financial constraints.

2020 performance:

Total participants PPA: 396 people and PPTI: 172 people



Participants and Graduates in the Non-Degree Accounting Education Program (PPA) and Informatics Engineering Education Program (PPTI)

Non-Degree Program	2020	2019	2018
PPA			
Total Participants	396	392	376
Alumni	129	114	134
Joined BCA	128	113	133
PPTI			
Total Participants	172	147	106
Alumni	35	28	33
Joined BCA	34	26	33

Bakti BCA Internship

Activities:

Organized the Bakti BCA Internship Program to improve the quality of Indonesia's human resources.

Benefit recipients:

High school and undergraduate graduates to gain experience as a Customer Service Officers (CSO) or tellers at BCA.



Bakti BCA Scholarship

Activities:

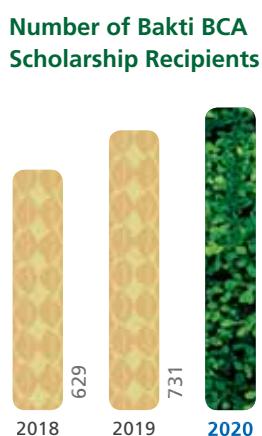
Providing scholarships in the form of financial assistance and training to improve soft skills. BCA also collaborates with other institutions in distributing scholarships, including Yayasan Karya Salemba Empat, Sekolah Tinggi Hukum Jentera, Beasiswa Buat Indonesia Timur, and IKOPIN.

Benefit recipients:

Bachelor Degree students.

2020 performance:

In 2020, the total scholarship funds amounted to Rp5.5 billion and was distributed to 18 public universities throughout Indonesia.



Bakti BCA School Assistance

Activities:

Providing quality assistance, access and development of educational infrastructure, as well as face shields, cloth masks, and thermoguns during the COVID-19 pandemic. BCA also provided training for teachers on curriculum, soft skills and hard skills.

During 2020, the training provided included "Development of Assessment and Evaluation in XXI Century Learning" and "Becoming an Effective Blended Learning Teacher in the Age of Distance Learning." This training was followed by a SMART Teacher Award program aimed at increasing teacher innovative and creative skills in developing learning in schools.

Currently, most of the Bakti BCA assisted schools have been accredited as "good" and "very good."

Benefit recipients:

727 teachers and education staff, and 9,938 students.

2020 Performance:

20 Bakti BCA assisted schools located in Lampung, Serang, Yogyakarta and Banyuwangi.

Education Partnerships

Activities:

Cooperating with educational institutions through seminars and public lectures at various universities. In 2020, one of the public virtual lectures had the theme "Striving for Excellence During New Normal." Also, on the National Teachers' Day 2020 in December 2020, BCA held an educational webinar with the theme "Advance East Indonesian Educators." In addition to the webinars, Bakti BCA also held a writing competition with the theme "Learning Innovations in Pandemic Times."

Benefit recipients:

Universitas IPB, Sekolah Vokasi UGM, students who received Bakti BCA Scholarships for the 2019 - 2020 academic year in 18 state universities, 740 schools in 40 cities, and more than 5,000 teachers.

2020 performance:

The cost for this activity reached Rp128 million.



Early Childhood Development

Activities:

Partnering with the United Nations Children's Fund (UNICEF) to provide assistance to support early childhood development, this activity has also strengthened the coordination between government agencies, and created alternative models for early childhood education based on local wisdom in accordance with the culture in Papua.

Benefit recipients:

Holistic-integrative early childhood education (PAUD HI) in Sorong and Raja Ampat districts, West Papua.

2020 performance:

BCA donated Rp500 million to UNICEF.

SYNTERGY SOLUTIONS



“

Culture is at the root of a nation's character, but is often forgotten. BCA helps in preserving the Indonesian indigenous culture. Hopefully there will be many other institutions that care more about our cultural richness.

”



Bakti BCA for Culture

We have seen that Indonesia's local culture has started to disappear along with the development of digital services and the influence of a modern culture. BCA is striving to preserve the Indonesian culture and introduce cultural arts to the younger generations through various activities.

Support for Wayang Art Culture

Activities:

Preservation and introduction to cultural arts in a virtual manner, including:

- Swargaloka, "The Indonesia Opera Drayang Swargaloka";
- Rumah Cinwa, "Bakar Tongkang, Tradisi dan Masa Kini Budaya Peranakan, Tionghoa di Bagansiapiapi";
- Sahabat Pencinta Wayang Orang "Pagelaran Wayang Orang Putri";
- Puppeteer Jose Amadeus Krisna "Wayang Geger Pecinan";
- Wayang Tavip "Beringin Satan".

BCA also provided basic food assistance to puppet artists affected by the COVID-19 pandemic as they were unable to perform.

Benefit recipients:

Working together with 5 puppeteer and artist associations, basic food assistance was given to 100 artists in Central Java.

BCA also supports the preservation and introduction of wayang culture through its Wayang for Students and Wayang Day Programs. These activities help bring the puppet culture to the younger people in Indonesia and helps increase the understanding, behavior, and exemplary values contained within the wayang art culture.



● Archipelago Creative Dance Competition and Regional Fashion Competition.



● Support for online cultural activities.

The Wayang for Student activities are aimed at junior high school, high school and vocational high school students, and BCA has an annual program for conducting Wayang for Students in designated schools. However, in 2020, the Wayang for Students and Wayang Day activities had to be postponed due to the COVID-19 pandemic. We hope that these programs will return to motivate others to actively participate in developing wayang as one of Indonesia's cultures.

Supporting Female as Cultural Agents

Activities:

Organizing a discussion program with the topic "Women and Indonesian Culture". In the discussion, the role of women as agents of change and cultural agents in creating and preserving Indonesian culture was discussed.

Benefit recipients:

By the end of 2020, 1,590 viewers participated in this activity via the Solusi BCA YouTube channel.

Awards for Cultural Observers and Fighters

Activities:

BCA presented awards to cultural observers and fighters who have demonstrated their struggle to preserve Indonesian culture. These awards included the Nusantara Academic Award 2020 and the Waskita Award 2020.

Benefit recipients:

Nusantara Academic Award 2020 to 2 students and Waskita Award 2020 to 2 cultural activists.

Nusantara Writing Grant

Activities:

Organizing the Nusantara Writing Grant, financial assistance (grants) for students writing their master's thesis or doctoral dissertation on the various local cultures and religions in Indonesia.

Benefit recipients:

5 Students from UGM (2 students), ITB (1 student), UIN Sunan Kalijaga (1 student), and Institut Seni Indonesia Surakarta (1 student).

Archipelago Creative Dance Competition and Regional Fashion Competition

Activities:

Conducting cultural preservation activities in collaboration with Sampan Bujana Sentra and the Ministry of Education and Culture. During 2020, activities

were held virtually in Jakarta, and reached many areas in Indonesia including Jakarta, Banten, Bandung, Blitar, Banyuwangi, Tulungagung, Kediri, Padang, Bangka Belitung, Purworejo, Wonogiri, Yogyakarta, Dumai, Kupang, Kalimantan, Bali, and many more.

Benefit recipients:

564 participants and 16 winners in the Indonesian creation dance competition, and 309 participants and 9 winners in the fashion competition.

MSME Batik Painters Training

Activities:

Preserving batik as an Indonesian culture and increasing Batik Painters' competencies and independence in support the growth of batik MSMEs.

In 2020, BCA held training for MSME Batik Painters in Lamongan Regency, East Java, with the training being followed by mentoring. However, due to the COVID-19 pandemic, assistance activities in 2020 could only be carried out twice out of the 12 meetings targeted.

Benefit recipients:

24 MSME owners, 31 MSME employees, and 16 additional people outside the MSMEs, including 8 teachers who can pass on this knowledge of batik techniques in schools.

Bakti BCA for Health

BCA realizes that the Bank plays a very important role in creating a productive society, supported by healthy, intelligent, and creative generations. One way of achieving this is by improving public health.

During the COVID-19 pandemic, BCA supported the Movement to Wear a Mask (GPM) program through educate on the proper use of masks. BCA has donated 100,000 cloth masks in East Java (50 thousand), Central Java (30 thousand) and West Java (20 thousand). Specifically in East Java, BCA also distributed aid in the form of 500 PPE (Sidoarjo) and 5,000 surgical masks for health workers, while in Central Java, BCA also handed over 1,000 APD and 10,000 surgical masks for health workers at both the Puskesmas and the Hospital. The masks that were distributed were UMKM products assisted by BCA and Bakti BCA-assisted village communities. By using masks produced by our assisted partners, it is hoped this will help increase the income for them whose businesses have been affected by the pandemic.



In an effort to help the Government reduce the spread of the corona virus, CSR BCA installed 60 washing facilities in the BCA branch offices in Jabodetabek. The locations chosen were based on the population density and closeness to public facilities. The hope is that these hand washing facilities will not only be used by BCA customers but also by the surrounding communities. In addition BCA also donated 21 washing facilities in other areas in the Jakarta area, including Pasar Jaya, mosques, Islamic boarding schools, and community health centers, etc.

Cataract Surgery

Activities:

In support of the Government program and the World Health Organization (WHO) Vision 2020, namely The Right to Sight, BCA organizes cataract surgery for people in need. BCA has collaborated with the Indonesian Eye Specialist Association (SPBK Perdami) since 2001 and the Kick Andy Foundation since 2017.

Each year BCA organizes cataract surgeries for at least 500 sufferers, in a minimum of four cities. However, the pandemic in 2020 presented a challenge so these activities had to be postponed until normal conditions return.

Benefit recipients:

Assistance to SPBK-Perdami, in the form of 4,000 surgical masks.

Blood Donor

Activities:

Organizing blood donor activities at least eight times per year, with an average of 1,500 blood bags. However, due to the pandemic in 2020, blood donor activities could only take place over two days, where 443 blood bags were collected.

Benefit recipients:

Assistance to the Indonesian Red Cross (PMI), including 443 blood bags and 6,000 surgical masks.

Support for Community Health Services

Activities:

Providing affordable quality health services for people in need, in collaboration with the Klinik Bakti Medika since 2015 and Praktik Dokter Duri Utara since 2012. BCA also covered subsidized healthcare payments for patients and special assistance to deal with the COVID-19 pandemic. A total of 75 rapid test kits and 500 surgical masks were distributed to the two clinics.

Benefit recipients:

Assistance to 4,294 patients in Klinik Bakti Medika and 12,317 patients in Praktik Dokter Duri Utara.

Social Healthcare

Activities:

Providing general health services, such as free reading glasses, blood pressure checks and simple lab tests (blood sugar levels, cholesterol, uric acid), as well as providing free vitamins.

Benefit recipients:

BCA provided subsidies in the form of Social Medicine services to 175 patients at Praktik Dokter Duri Utara and 150 patients at Klinik Bakti Medika.

COVID-19 Pandemic Empathy Program

Medical assistance activities:

Distributing medical equipment assistance in the form COVID-19 rapid test kits, ventilators, syringe pumps and protective equipment for medical personnel in health centers and hospitals amounted to Rp18.3 billion.

Benefit recipients:

Health Centers and Hospitals and other Health Agencies.

BCA distributed 41,000 COVID-19 Rapid test kits through the Indonesian Hospital Association (PERSI) to 30 hospitals worth Rp2.6 billion

The costs incurred for partnership activities with regulators and other partners were to Rp3.2 billion

Equipment and personal protective equipment worth Rp12.5 billion



Basic food assistance during the COVID-19 Pandemic

Activities:

Basic food assistance for the welfare of people affected by the pandemic.

Benefit recipients:

Communities around the BCA branch offices in areas 1 to 12 receiving basic food assistance for a total of 21,750 family heads with food packages worth Rp2.2 billion.

Natural Disaster Response

Activities:

Providing assistance to communities affected by natural disasters. In 2020, post-disaster recovery assistance continued for victims of the Donggala and Palu earthquakes that occurred in 2018. Donations were made for rebuilding TK Anatapura Lolu School, Sigi Biromaru District, Sigi Regency, Central Sulawesi Province, Palu, and for buying teaching and learning tools in several schools, TK Kartika XXI-18, TK Kartika XXI-19, Early Childhood Education (Paud) Kartika Kodim 1306/DGL, TK Negeri Satu Atap Petobo and TK Antapura Lolu. BCA also made donations to people affected by other disasters, including the floods in Jakarta and the surrounding areas with costs amounting to Rp90 million.

Benefit recipients:

A total of Rp400 million was symbolically handed over via video conference on October 14, 2020 to the Foundation Head who is also the Principal of the TK Anatapura Lolu School, Sigi Biromaru District, Sigi Regency, Central Sulawesi Province, Palu. Other beneficiaries included TK Kartika XXI-18. TKK Kartika

XXI-19, Early Childhood Education (Paud) Kartika Kodim 1306/DGL, TK Negeri Satu Atap Petobo. The Jakarta flood donation beneficiaries included people affected by the floods in Karawang and East Jakarta.

Bakti BCA for the Environment

Indonesia has one of the highest biodiversity systems in the world. However, human activities and climate change now pose a threat to this biodiversity ecosystem. To help address this, BCA actively participates in preserving biodiversity through its social and environmental responsibility (SER) activities in the environmental sector.



Collaborating with BOSF in support orangutan conservation.

Orangutan Conservation

Activities:

Running an orangutan conservation program, for one of the endemic fauna of Kalimantan that is protected by law. Since 2012, BCA has collaborated with the Borneo Orangutan Survival Foundation (BOSF) to support their rescue, rehabilitation and release (reintroduction) efforts.

During 2020, the program was carried out by providing rehabilitation assistance, covering the provision of food, logistics, medicine, medical equipment, enrichment tools (honing orangutan skills and fighting power), and laboratory tests. To support the orangutan caregivers and administrative staff health in the orangutan conservation area, BCA provided 8,000 surgical masks to the Borneo Orangutan Survival (BOS) Foundation in Samboja Lestari and Nyaru Menteng. Total donations for orangutans and their habitat conservation in 2020 amounted to Rp450 million.



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

Benefit recipients:

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

Turtle Conservation

Activities:

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

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

Benefit recipients:

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

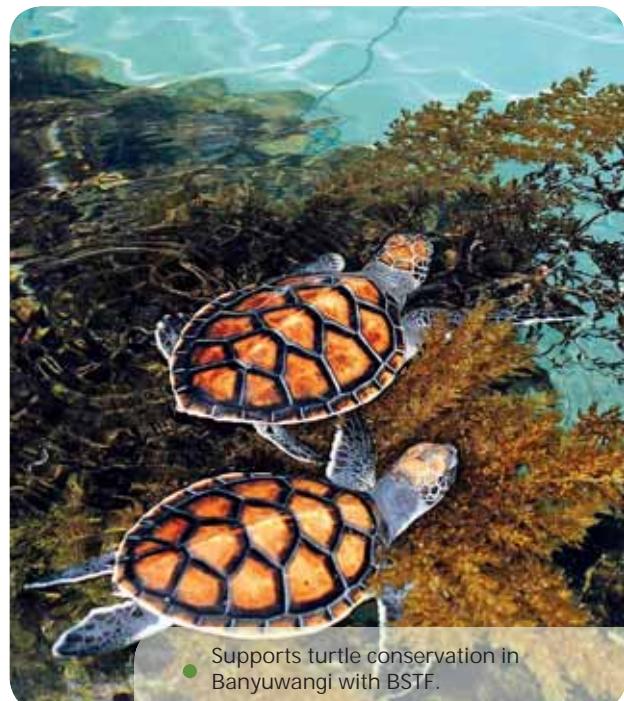
BCA's support for the Fishermen program

Activities:

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

Benefit recipients:

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



Supports turtle conservation in Banyuwangi with BSTF.

Mangrove Tree Rehabilitation

Activities:

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

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

Benefit recipients:

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

Restoration of Peat Areas

Activities:

BCA also provided support for the restoration of peat areas affected by forest and land fires. A total of 2,100 endemic plant seedlings were planted in a 6 ha area in the Giam Siak Kecil - Bukit Batu peat area in Sepahat Village, Bengkalis Regency, Riau. It has been estimated that this will help absorb 8.0 tons of CO₂e emissions per year.

Support for sustainable peat management to prevent fires was also given to the village, sub-district, and Bengkalis district governments.

Benefit recipients:

The peat areas affected by forest and land fires in the Giam Siak Kecil - Bukit Batu peat area in the Sepahat Village area, Bengkalis Regency, Riau. This Restoration activity also involved the Fire Care Community (MPA) group, providing them with economic, social and ecological benefits, in a balanced, inclusive, and sustainable manner for the community.

Environmentally Friendly Culture

Activities:

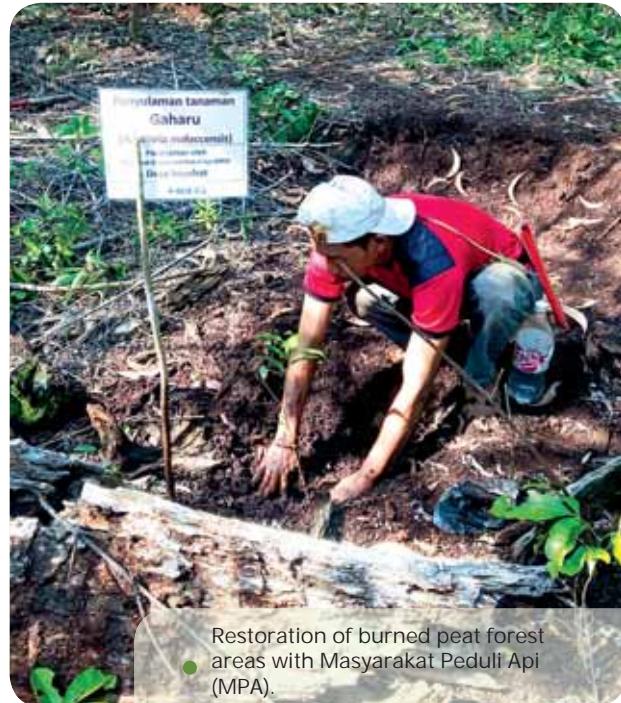
Socializing an environmentally friendly culture to employees by creating a green office.

Several activities have helped support an environmentally friendly culture at the Head Office and Branch Offices including:

- Activating the Agents of Change in implementing an environmentally friendly culture. They represent the work units in head office, regional offices, branch offices throughout Indonesia, as well as in the subsidiaries. A Sharing knowledge event was held in 2020 with the theme "Becoming an Environmentally Friendly Consumer".
- Conducting "Caring for the Earth Actions", including conserving electricity and water, reducing paper, plastic and waste, reducing the use of styrofoam, participating in Earth Hour, growing plants, and other environmental movements.
- Calling for an environmentally friendly movement through internal communication media and corporate social media. This activity was carried out seven times with the theme of saving water, earth hour, earth day, green Ramadan, environment day, mangrove day and orangutan day.

Benefit recipients:

More than 200 BCA employee agents of change from 100 offices/work units throughout Indonesia.



EXCELLENT BUSINESS SOLUTIONS [203-2]



Through the Excellent Business Solutions Pillar, BCA supports community empowerment by increasing their economic capacity so that they can develop independently. In this program BCA collaborates with MSMEs, rural communities, and community empowerment groups. The program activities include developing the villages' potential through creative economy and synergizing MSMEs through the use of banking services. By the end of December 2020, BCA had assisted 12 villages.



“The assisted villages faced challenges during 2020 due to the COVID-19 pandemic. Not all the villages were open to the public, because of the large-scale social regulations (PSBB). As a result, there was a decrease in income and motivation for the tourism village people. Therefore, BCA continued to motivate the assisted villagers helping them to stay afloat and to think creatively when providing tourism services during this new normal period. **”**

Working side by side with the assisted villages during the pandemic, BCA provided health protocol support facilities, such as hand washing facilities and thermoguns for visitors, plus masks and face shields for guides. We also held training on human resource capacity building via webinars for all administrators, such as training on using websites and social media, finance, marketing techniques, and customer service, as well as village tourism seminars. BCA also provided basic food assistance to be distributed to all administrators, assisted in completing the facilities and infrastructure for the village secretariat offices, homestay facilities, joglo for guests, and toilets for people with special needs. BCA also provided training to improve the administrators financial capabilities and insights.

During the pandemic, BCA ran an Instagram Live Vacation From Home (LDR) Talkshow program that invited the public to see the beauty of BCA's assisted villages in various parts of Indonesia. During 2020, this program held 5 times and broadcasted live via Instagram @goodlifebca and Youtube SolusiBCA every Thursday at 19.00 - 20.00 WIB, Twitter @GoodLifeBCA. Virtual visits provided a new and different experience, no less interesting than physical tours. The commitment to present the virtual "Vacation from Home" tour has paid off with positive responses from viewers who are eagerly awaiting the next episode. Following the positive responses from the audience, this program will continue in 2021.



Infrastructure development in the Bukit Peramun, Bakti BCA assisted village.

Recording... LIVE on Custom Live Streaming Service

Mengapa Google Bisnisku penting?

- 1 Hemudahkan wisatawan menuju tempat Anda (dihadirkan bantuan peta online)
- 2 Hemudahkan wisatawan melihat produk yang Anda jual
- 3 Hemudahkan wisatawan menghubungi Anda dan melakukan transaksi
- 4 Bisnis Anda semakin dipercaya dan dilihat wisatawan

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Online Human Resource Training for Assisted Village in 2020.

Goa Pindul Tourism

Location:

Bejiharjo Village, Karangmojo, Gunung Kidul, Yogyakarta.

Potential:

Tourism potential, musical art, lesung art, natural beauty of Goa Pindul, outbound facilities, and tracking.

Activities:

Paguyuban Wirawisata Gelaran II is a community initiated by the Bejiharjo Village Youth Organization which has been managing a tourism village.

12,244 people

Number of tourists in Goa Pindul in 2020



Challenges and Follow Up:

The decrease in the number of visitors coming to this village reached 90%, due to the COVID-19 pandemic. Another challenge is the large percentage of villagers who are elderly so they are vulnerable to viruses and natural risks such as the eruption of Mount Merapi. Facing these challenges, BCA continues to provide assistance through webinars so that the community and village heads can rise again to welcome the new normal conditions.



Challenges and Follow Up:

During the pandemic, Goa Pindul faced a decrease in visitors of up to 70%. However, we continue to motivate the villagers to survive and think creatively in preparation for the new normal.

Pentingsari Tourism Village

Location:

Slopes of Mount Merapi, Cangkringan, Sleman, Yogyakarta.

Potential:

Natural, cultural and agricultural tourism.

Activities:

This village provides opportunities for tourists to live and mingle with the residents.

3,132 people

Pentingsari Tourism Village visitors in 2020



Wukirsari Wayang Tourism Village

Location:

Imogiri, Yogyakarta.

Potential:

The art of tatah sungging (leather craft), shadow puppets, and other leather crafts

Activities:

One of BCA's efforts to preserving Indonesian heritage is through assistance to Wukirsari Village.

Assistance to the puppet craftsmen is directed at increasing the potential for wayang tourism so that the people of Wukirsari Village are not only adept at making and marketing wayang products, but can also provide cultural education services on preserving traditional puppets. The assistance provided also pays attention to the social and environmental aspects. From



an environmental aspect, puppet craftsmen provide education to tourist visitors on making wayang clothes from used materials such as newspaper and plastic packaging. In addition, the women are trained to serve healthy and proper food for visitors.



Challenges and Follow Up:

There was a decrease in income of up to 91% for wayang craftsmen. In response, BCA continued to play a motivating role through webinars and through assistance to support health protocols. Everything carried out was to ensure the villages remained optimistic and motivated while BCA continued to support them.



● Wukirsari Wayang Tourism Village.

Tamansari Tourism Village

Location:

Slopes of Mount Ijen, Licin, Banyuwangi.

Potential:

Life and agricultural experiences, as well as the development of the Sendang Seruni area.

Activities:

Tamansari is a tourism village that offers rural life experiences such as farming, gardening coffee, cloves and chocolate, as well as mining sulfur. The village is also known for its Gandrung Dance.

In 2019, Tamansari Tourism Village won an award from the Ministry of Villages, Development of Disadvantaged Areas and Transmigration (Kemendes PDT) as a Tourism Village Utilizing Business Networks. The positive impact of this award increased the motivation to take advantage of market opportunities through cooperation with several tourism service application providers.



Challenges and Follow Up:

The potential for tourism villages is continuously being explored, and this includes the development of the Sendang Seruni area. Tamansari Tourism Village is one of the villages that can survive a pandemic, as evidenced by an increase in tourism village income by 9.6%. To maintain this achievement, BCA is endeavoring to increase the enthusiasm for managing tourism villages through mentoring and training.



● Tamansari Tourism Village.

Gemah Sumilir Batik Village

Location:

Petukangan Village, Wiradesa, Kajen, Pekalongan.

Potential:

Educational facilities and batik production.

Activities:

Kampung Gemah Sumilir has the potential to produce woven fabrics and handicrafts. Many of the works of the Gemah Sumilir Batik Community have been included in various expos, exhibitions or conferences.

Challenges and Follow Up:

During the pandemic period, the number of visitors to Kampung Batik fell to only 328 people. The pandemic condition also affected batik exhibitions that had to be postponed. To survive the pandemic, batik craftsmen developed their butterfly crafts made from leaves and painted with natural colors.

Doesoen Coffee Sirap

Location:

Slopes of Mount Kelir, Semarang, Central Java.

Potential:

Organic and environmentally friendly coffee plantations.

Activities:

Tours offered to visitors, including knowledge on cultivation, processing and serving coffee, as well as culinary tours to see organic coffee, a natural product of the village, with the theme "Fun Coffee in the Beautiful Nature of Doesoen Kopi Sirap". Visitors can choose and taste various types of coffee with different flavors and characteristics. In addition, visitors can enjoy coffee while enjoying the natural beauty of Mount Kelir.

Challenges and Follow Up:

To increase sales during the pandemic felt by the people of Doesoen Kopi Sirap, verified products and packaging improvements had to be introduced to face the competition in the coffee product market.

Pucak Tinggan Tourism Village

Location:

Pelaga Village, Petang, Badung, Bali.

Potential:

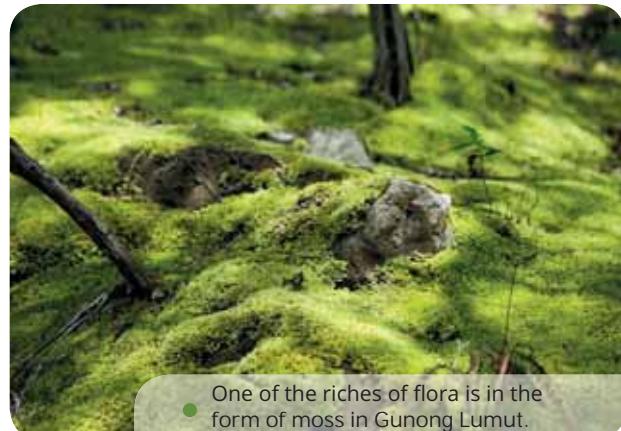
Enchantment of nature and high culture.

Activities:

Visitors can enjoy and get to know the beauty of nature, the environment, processing of agricultural and plantation products, local arts, and tracking in the Pucak Tinggan area. To complement the tourism service facilities, BCA provides assistance using information boards, signboards at each educational and tourist location, direction boards, toilets constructed along the tracking area, as well as garden tidying, and service testing.

Challenges and Follow Up:

The Pucak Tinggan Tourism Village community also felt the impact of the pandemic. Tourism activities being temporarily stopped forcing the community to return to their original activities, namely as farmers and carrying out religious activities at Pura Pucak Mangu.



One of the riches of flora is in the form of moss in Gunong Lumut.

Gunong Lumut

Location:

Limbongan Village, Gantung District, East Belitung Regency, Bangka Belitung.

Potensi:

Flora richness.

Activities:

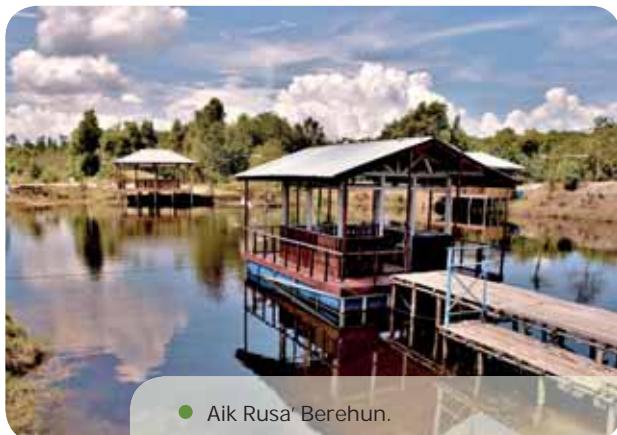
Gunong Lumut is a protected forest area with a potential richness of flora spread over 42,000 hectares. 70 meters below the peak there is an expanse of moss in various shapes and types covering the surface of the ground, rocks, and trees. Visitors can enjoy orchids



with unique types, shapes and colors. To maintain the protected forests and help the surrounding community.

Challenges and Follow Up:

The local Belitung government temporarily closed tourism access in Belitung during the pandemic forcing the community to return to their original activities as farmers and other activities.



● Aik Rusa' Berehun.

Aik Rusa' Berehun, Terong

Location:

Terong Village, Sijuk District, Belitung Regency, West Belitung.

Potential:

Nature tourism and ecotourism.

Activities:

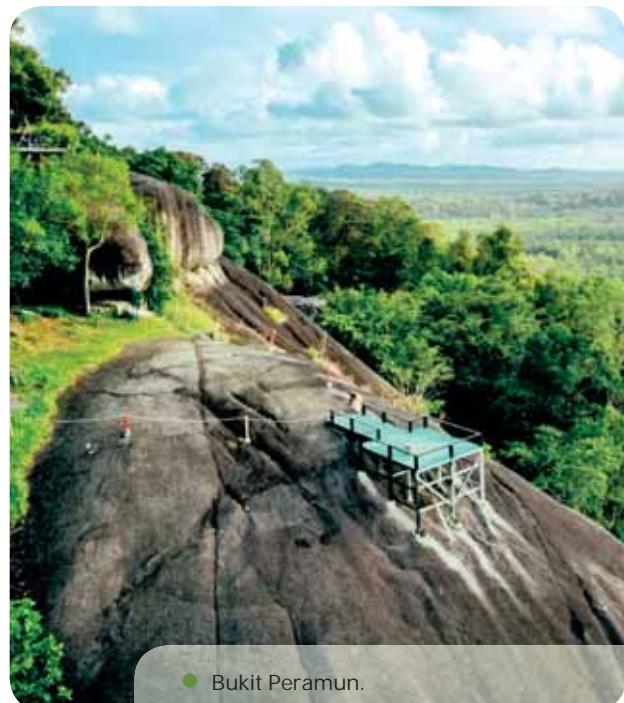
Aik Rusa Berehun Village is known as a creative village due to the success of its residents in transforming an abandoned mining excavation area into a beautiful environment.

In this village, the former mining excavation area has become a lake complete with several huts for tourism.

During 2020, BCA provided assistance to village administrators and managers, including training, services, creative selling skills, and leadership. BCA also helped build a cooking demo kitchen, selfie spots, bridges, and developed digital marketing.

Challenges and Follow Up:

The local Belitung government temporarily closed tourism access in Belitung during the pandemic forcing the community to return to their original activities as farmers and other activities.



● Bukit Peramun.

Bukit Peramun

Location:

West Belitung at an altitude of 129 masl.

Potential:

The wealth of flora and fauna, especially medicinal plants.

Activities:

Bukit Peramun tourism management using QR Code technology with information on plants so visitors can learn about the trees on Bukit Peramun.

A virtual guide in two languages was also developed, in Indonesian and English. The digital information system helps visitors find information about the uniqueness that exists in Bukit Peramun. Thanks to the successful application of technology applications, Bukit Peramun is now known as a digital-based forest. At night, visitors can see the rare Tarsius, a primate endemic to Sumatra and Kalimantan.

Challenges and Follow Up:

The local Belitung government temporarily closed tourism access in Belitung during the pandemic forcing the community to return to their original activities as farmers and other activities.



Kampung Adat Sijunjung

Location:

Sijunjung District, Sijunjung Regency, West Sumatra.

Potential:

Minangkabau cultural tourism, Rumah Gadang (traditional Minang house).

Activities:

Visitors can enjoy the Rumah Gadang (traditional Minang house) that the villagers have maintained until now.

Challenges and Follow Up:

During the pandemic, mothers felt the impact as the driving force behind the homestay visitors in the traditional villages. The decreasing number of visitors forced the entire community in the traditional villages to return to their original activities as farmers.

Nagari Silokek

Location:

National geopark area located in Sijunjung, West Sumatra.

Potential:

Very exotic panoramas, including stalactite and stalagmite caves, diversity of flora and fauna, waterfalls, white sand beaches, and steam locomotives that are historical relics of the Japanese occupation.

Activities:

Visitors can enjoy the Susur Goa tour packages, rafting, the beauty of the waterfall and the typical culinary delights in Nagari Silokek.

In 2020, BCA provided assistance for production of Silokek tourism videos and donated funds for the sepak takraw championships at the RI Kemenpora Cup in Pasir Putih, Silokek.

Challenges and Follow Up:

The pandemic was also felt by the entire community in Nagari Silokek, so they returned to farming while waiting for conditions to return to normal.



Impact of Social Activities and Public Complaint Mechanisms

Through its corporate social responsibility activities, BCA develops community social programs that have a significant positive impact on the communities' lives. BCA also considers the potential negative impacts that may arise as the programs progress. The negative impacts include envy among the communities, and differing results received by different beneficiaries. Therefore, to reduce any negative impact, BCA continuously strives to improve the performance and quality of the program implementation teams in the field, despite the huge challenges they face.

Public Complaints Mechanism

Program recipient communities are given the opportunity to submit complaints. Currently, complaints can be submitted via e-mail to csr@bca.co.id. In 2020, no significant complaints were received from BCA Bakti program beneficiaries.

Financial Literacy and Inclusion

Financial Literacy and Building a Money Management Culture [FS16] [FN-CB-240a.4]

Not all regions in Indonesia are bankable areas. Therefore, the Government continues to encourage financial service institutions to support the people's accessibility through financial literacy and inclusion programs. BCA's plays an active role in supporting financial literacy through its Smart Solutions by disseminating a culture of financial management in the community. BCA's financial literacy efforts use an interesting method, called gamification using a game board.

Financial Literacy Activities in 2020

105,522 people

Participants in financial literacy education

581 people

Participants in financial literacy (excluding participants for LAKU BCA) including

353 people

Participants using Mobil Literasi Keuangan (SiMOLEK) initiated by OJK

14,941 people

▲137% YoY

Students participating in financial literacy education (excluding participants for LAKU BCA)

Financial Literacy Webinar “Dare to Dream, Start Action”



On November 19, 2020, BCA organized a financial literacy webinar aimed specifically at the younger generation. An understanding of personal financial management for the younger generation is valuable knowledge needed for future financial freedom. This webinar is packaged in an attractive and modern way and divided into three talkshow sessions, each presenting an educational discussion on financial literacy. This webinar was attended by more than 1,800 participants from a variety of schools, universities, and professional backgrounds.

Through these financial literacy webinars, it is hoped that the younger generation, especially students, will be increasingly aware of the importance of understanding finance. In addition, the webinars explained how to use the digital banking services. BCA believes that increasingly easy digital access today will provide opportunities for the younger generation to find the information they need from basic financial management to discipline tips on saving and even investing.

Financial Inclusion Products [FS13] [FN-CB-240a.3]

BCA supports the financial inclusion programs and provides officeless financial services for financial inclusion (LAKU Pandai). BCA has opened up access for people in remote areas through its financial inclusion products, including LAKU BCA, DUITT. BCA also has TabunganKu, SimPel and Sakuku products. Tabunganku provides relief in terms waive monthly administration fees and transaction restrictions, SimPel targets students as customers, while Sakuku is electronic money that can be used for shopping payments, topping up mobile phone/data packages, buying game vouchers, and other banking transactions. All BCA inclusion products have the advantage of free administration fees for customers.

Financial Inclusion Activities

LAKU

2.6 thousand
Agent

152.7 thousand
Accounts

Rp23.5 billion
Total balance

▲9.5%
Total customers YoY



1.0 million
Accounts
▲17.5%
Total customers YoY



2.9 thousand
Accounts
Rp1.1 billion
Total balance
▲31.3%
Total customers YoY



1.2 million
Accounts
Rp5.7 million
Total balance
▲13.9%
Total customers YoY



Positive and Negative Impact of Financial Literacy and Inclusion [FN-CB-240a.3]

We have identified the potential positive and negative impacts of launching our financial inclusion products. LAKU BCA and DUITT products have delivered a positive impact on people in areas away from the urban areas, branch offices, and BCA ATMs, as they facilitate access to banking financial transactions. LAKU BCA and DUITT agents can assist with cash and non-cash transactions using EDC devices. However, the Bank needs to improve their professionalism and ensure the LAKU BCA agents integrity. Having agents that lack integrity has the potential to open up opportunities for fraud, thereby negatively impacting the Bank, and leading to a loss of customer trust in the Bank.

Statement of Members of the Board of Commissioners and the Board of Directors regarding Responsibility for the 2020 Sustainability Report of PT Bank Central Asia Tbk

We, as the Board of Commissioners and the Board of Directors undersigned, hereby declare that all information in the Sustainability Report of PT Bank Central Asia Tbk for the year 2020 has been presented in its entirety, and that we assume full responsibility for the accuracy of the contents of this Sustainability Report in compliance with POJK No. 51/POJK.03/2017.

This statement is duly made in all integrity.

Jakarta, February 2021

Members of the Board of Commissioners

Djohan Emir Setijoso
President Commissioner

Tonny Kusnadi
Commissioner

Cyrillus Harinowo
Independent Commissioner

Raden Pardede
Independent Commissioner

Sumantri Slamet
Independent Commissioner

Members of the Board of Directors

Jahja Setiaatmadja
President Director

Suwignyo Budiman
Deputy President Director

Armand Wahyudi Hartono
Deputy President Director

Subur Tan
Director

Henry Koenafi
Director

Erwan Yuris Ang
Independent Director

Rudy Susanto
Director

Lianawaty Suwono
Director

Santoso
Director

Vera Eve Lim
Director

Haryanto Tiara Budiman
Director

Gregory Hendra Lembong
Director



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000-174

Independent Assurance Statement

The 2020 Sustainability Report of PT Bank Central Asia Tbk

Number : 002/000-174/II/2021/SR-Asia/Indonesia
Type/Level : 1 and 2/Moderate

Dear stakeholders,

PT Bank Central Asia Tbk ("the Bank" or the "Reporting Organization") has assigned Social Responsibility Asia ("SR Asia") to assess its 2020 Sustainability Report ("the Report") for the reporting period of January 1 to December 31, 2020. The reporting organization is one of the largest commercial banks in Indonesia and is listed on the Indonesia Stock Exchange.

Intended User and Purpose

This Independent Assurance Statement ("the Statement") presents our opinion, findings, and recommendations based on particular assurance mechanisms, procedures, and scope of work on the Report to the stakeholders of the Bank. SR Asia advises all NOT to use the Statement for interpreting the Bank's overall performance or sustainability, unless for the areas covered in the scope of the assignment.

Responsibilities

Responsibilities of SR Asia and the Bank are defined in the Non-Disclosure Agreement and the Engagement Agreement documents. Following the scope of assurance, SR Asia as agreed by the Management¹ is responsible to perform an assessment, NOT an audit, on the Report content and come up with recommendations as well as the Statement. The Management is responsible for the presentation of data, figures, and information in the Report content. SR Asia only discloses the results of assurance to the Management and does NOT accept any responsibility for any other purpose or to any other person or organization. Any dependence that a third party has placed on the Report is entirely at its own risk.

Independence, Impartiality, and Competency

SR Asia assigned an Assurance Team consisting of experts in the ISO 26000, the principles and standards of AA1000 AccountAbility, the GRI Sustainability Reporting Guidelines, and the country reporting regulation. The experts also have experience in writing and reviewing sustainability reports and integrated reports of organizations from different industry sectors. SR Asia also applies a particular assurance protocol based on a professional code of conduct. Members of the Assurance Team do NOT have any relationships with the Bank that can influence their ability to provide an independent and impartial statement.

Description and Source of Disclosures

The assurance work was started with an initial review of the Report draft submitted by the Bank. SR Asia assessed the disclosures of data and information in the Report content and traced back to the evidence documents provided by the Reporting Organization. Discussions with the Management were also conducted to clarify the findings. During the assurance, SR Asia applied the methodology and approach of the analysis referring to the AA1000 Assurance Standard v3 and the SR Asia Protocol on Assurance Analysis and also using the SR Asia Great Assurance

¹ Management of the Bank



AA1000
Licensed Assurance Provider
000-174

Tool digital platform. In addition, the Assurance Team reviewed public data and information online significantly related to some topics of the Report content.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content and **Type 2 assurance** specifically applied on the topics of economic performance, pension fund, and business continuity management with respect to the AA1000 Assurance Standard v3 and AA1000APS (2018) AccountAbility Principles.
2. A **moderate level of assurance** procedure on the Report content and evidence, where the **risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero.**

Scope and Limitation of Assurance Service

1. Data and information in the Report content for the reporting period of January 1 to December 31, 2020.
2. Data and information related to the material aspects that have been identified by the Bank: **equality, occupational health, safety, and security; product portfolio; protection of customer privacy and data security; anti-fraud; training and education; financial inclusion and literacy; energy and emission; and indirect economic impacts.**
3. Under Type 2, data and information including the mechanisms, processes, and control system related to the economic performance, pension fund, and business continuity management that the Bank has implemented.
4. SR Asia assumes that the Bank, or independent parties, or other parties associated with the Bank, have verified and/or audited any data and information related to financial statements; therefore SR Asia EXCLUDES financial data, information, and figures in the Report content in the scope of assurance work.
5. Analysis of publicly disclosed information, system, and process of the Bank has in place to ensure adherence to the principles.
6. Adherence to the following reporting principles, guidelines, and standards;
 - a) Consolidated set of GRI Sustainability Reporting Standards 2020 ("GRI Standard") and GRI G4 Financial Services Sector Disclosure ("GRI-G4 FS") issued by the Global Reporting Initiative;
 - b) Sustainability Accounting Standard for Commercial Bank (FN-CB) issued by the Sustainability Accounting Standard Board (SASB);
 - c) Sustainable Banking Assessment (SUSBA) issued by World Wildlife Funds (WWF);
 - d) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Company ("POJK 51").

Exclusion

1. Financial statements and financial data and information other than those mentioned in the Report.
2. Aspects of the Report other than those mentioned under the defining materiality section and discussion on defining Report content.
3. Stakeholders' engagement, which may be involved in developing the Report.
4. Data and information outside the reporting period.
5. Data and information in the public domain not covered in the reporting period.
6. Statements and claims presenting the Bank's opinion, belief, expectation, advertisement, and future planning.

Methodology

1. Assign an Assurance Team whose members are experts in sustainability report development and assurance.
2. Pre-engagement phase was conducted to ensure the independence and impartiality of the Assurance Team.
3. Kick-off meeting and an initial analysis on the Report draft.



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4. Evaluate data and information against the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), GRI Standard, GRI-G4 FS, SUSBA, SASB, and POJK 51.
5. Assess indicators data and trace back data to the sources.
6. Discuss online the results of the analysis with the Management and data contributors.
7. Under Type 2 assurance, carry out in-depth interview on financial performance, pension fund, and business continuity management topics online with the Management and the representatives of the relevant functions or units of the Bank.
8. Implement the SR Asia Protocol on Assurance Analysis and use SR Asia Great Assurance Tool digital platform.

Adherence to AA1000AP (2018) and GRI Standards

Inclusivity – Presentation on key stakeholders and the Bank's stakeholder engagement practices in the Report content is inclusive. Different functions in the Bank collectively adequately manage stakeholder engagement and communication based on various methods and approaches. Nevertheless, the Bank is recommended to enhance the measurement of engagement effectiveness, outcomes, and impacts in the next reporting.

Materiality – Material topics in the Report content sufficiently describe the sustainability context of the Bank. Occupational health and safety as one of the material topics is related to the Bank's sustainability performance during the COVID-19 pandemic. In defining the Report content, the Bank has conducted discussions with key stakeholders as part of materiality assessment. In the future, the Bank is encouraged to strengthen the criteria and thresholds aligned with risk management in determining material topics.

Responsiveness – As per assurance work, overall, the Bank has shown its responsiveness to the stakeholders' concerns including climate change mitigation and adaptation issues. Under senior management, the Bank has access to obtain necessary competencies to develop responses related to stakeholders' concerns. However, the Report content does not specify that the Bank has assessed the relationship between the maturity, impact, and prioritization of a topic and the appropriateness of the responses through a strategic stakeholder engagement management.

Impact – To some extent, the Report content describes the Bank's efforts to recognize, manage, measure, and evaluate the actual and potential impacts of business activities and decisions on the stakeholders, especially concerning the material topics. Disclosures in the Report content regarding the bank's sustainability performance are also made in both quantitative data and qualitative information in a balanced manner. The Bank has performed customer survey but not yet conducted an impact assessment on the other stakeholders.

In "Accordance" with Core Option – Based on the assurance work taken, the Assurance Team has concluded that the Report content indicates its adherence to the **core option** of GRI Standards. At least one disclosure of each material topic is presented in the Report content and the disclosure of management approach (DMA) is disclosed adequately.

GRI Standards Principles – To some extent, the Principles for Defining Report Content (stakeholder inclusiveness, sustainability context, materiality, and completeness) and the Principles for Defining Report Quality (balance, comparability, accuracy, timeliness, clarity, and reliability) are moderately applied in the Report content. The Management also has submitted evidence documents adequately in a softcopy format to the Assurance Team during the assurance process.

Type 2 Assurance – The results of Type 2 assurance indicate that the Bank has implemented sufficient mechanism, process, and control system related to the economic performance, pension fund, and business



continuity management. Nevertheless, the Bank is expected to perform an external validation on its business continuity management practices based on the globally accepted standard.

Recommendations

1. To strengthen sustainability commitments with specific and clear targets and objectives that are achievable and measurable, and aligned with Sustainable Development Goals (SDGs) when applicable.
2. To perform impact assessment, i.e. social footprint assessment or human rights impact assessment, as one of the valid approaches and mechanisms to evaluate sustainability performance.
3. To conduct a more strategic and well-documented stakeholder engagement management as indicated by the AA1000 Stakeholder Engagement Standard (AA1000SES 2015).

The assurance provider,

Jakarta, 23rd of February 2021



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POJK, GRI, SASB AND SUSBA INDICES [102-55]

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FEEDBACK FORM

The PT Bank Central Asia Tbk (BCA) 2020 sustainability report portrays the financial performance and sustainability. Upon reading this sustainability report, we look forward to your input, criticism and suggestions by sending an e-mail or by sending this form by mail.

YOUR PROFILE

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

STAKEHOLDER GROUP

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

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

- | | | |
|---|--------------------------|--------------------------|
| 1. This report is easily understood. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. This report is useful for you. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. This report already portrays the Company's performance in sustainable development. | <input type="checkbox"/> | <input type="checkbox"/> |

YES NO

- | | |
|--------------------------|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

PLEASE ASSESS THE MATERIAL ASPECTS DEEMED IMPORTANT FROM THIS REPORT

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

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

THANK YOU FOR YOUR PARTICIPATION.

PLEASE SUBMIT AND SEND THIS RESPONSE TO THE FOLLOWING ADDRESS:

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2020 LAPORAN KEBERLANJUTAN
SUSTAINABILITY REPORT

Live to Inspire



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