Sustainability Report
2019

BCA
Always by your side



Embracing
A NEW JOURNEY

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Bukit Peramun, one of Bakti BCA Assisted Village

Embracing
A NEW JOURNEY

In 2019, BCA began developing a distinctive sustainable finance vision and mission, established an Environment Sustainability Governance (ESG) Sub-Division, as well as implementing a Sustainable Finance Action Plan (SFAP/RAKB). These activities represent a new and exciting phase in a journey that brings all its stakeholders together, successfully contributing to Indonesia's future growth and sustained development.

2019 SUSTAINABILITY PERFORMANCE HIGHLIGHTS

Economic Performance

Net Profit
Rp28.6 trillion
10.5% YoY

Amount of Tax Paid
Rp7.7 trillion
12.6% YoY

CASA
Rp530.6 trillion
9.8% YoY
75.9% from total DPK

Total Sustainable Business Activity Categories (KKUB) Financing
Rp116.3 trillion
13.8% YoY

Total Frequency of Digital Banking Transactions
8.4 billion
35.4% YoY
98.2% from total transactions

Number of Accounts
21.7 million
14.2%

Branch Service Quality (BSQ) Index
4.86
(Scale of 1-5)

Customer Engagement (CE) Index
4.67
(Scale of 1-5)

Online Opening Account
> 450 thousand Accounts

Social and Community Performance

27.3%
Women that occupy Director positions

55.3%
Women that occupy Branch Head positions

63.8%
Female employees of total employees that received promotion

17,976 patients
Received health service from Bakti BCA Partner Clinics

613 people
Received service Cataract surgery

98,072 people
Financial literacy education participants

20 ATMs
Number of ATM Wicara for people with disabilities

656 people
Employee received sustainable finance training

1,606 people
Non-degree education program alumni

Environmental Performance

20,200 trees
Mangrove trees planted with total planted area of 12 hectares

12.9%
Reduction in paper usage at 7 head office locations, potential reduction of 24.5 tCO_2 eq

61
Branches that support the green office concept

6 orangutans
Reintroduction of orangutans in Kalimantan

BCA contributes to preservation's efforts of protected faunas' habitats including Tarsiers on the Peramun hill, Orangutans in Kalimantan and Turtles in Banyuwangi

261 kWh/m²/year
Electricity consumption at Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah

Innovation and Technology

Delivering Ease and Convenience

QRku

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

VIRA

Banking virtual assistant accessible through a number of popular chat apps

Application for online investing on mutual funds and bonds and information

BCA mobile

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



BCA Keyboard

Access to banking transactions through mobilephone keyboard in various chatting platforms

OneKlik

Online merchant payment feature emphasizing speed of transaction

Buka Rekening Baru

Online savings account opening through BCA Mobile

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
- Gunong Lumut, East Belitung
- Nagari Silokek, West Sumatera
- 'Wayang Wukirsari' Tourism Village, Imogiri, Yogyakarta
- 'Kampung Batik Gemah Sumilir', Pekalogan, Central Java
- 'Kampung Adat Sijunjung', West Sumatera
- Doesoen Kopi Sirap, Semarang, Central Java
- Pucak Tinggan Tourism Village, Badung, Bali

Throughout 2019 BCA received a variety awards from national institutions and international such as:



Forbes

Forbes

Forbes List of The World's Best Bank 2019

FinanceAsia

FinanceAsia

FinanceAsia Country Awards for Achievement 2019

- Best Asian Bank
- Best Bank in Indonesia

Euromoney

EUROMONEY

Euromoney Awards for Excellence 2019

BCA – The Best Bank in Indonesia

Asiamoney

ASIAMONEY

Asiamoney Awards 2019

- Best Domestic Bank
- Best Digital Bank

BrandZ & WPP Kantar

BrandZ 100 Most Valuable Global Brands 2019

Most Valuable Brands 2019

BCA - Top 100 Most Valuable Global Brands 2019

Bank Indonesia

BANK INDONESIA
BANK SENTRAL REPUBLIK INDONESIA

Bank Indonesia Award 2019

Bank dengan Kepatuhan Pelaporan Keuangan Terbaik

MSCI

First Place in the list of 10 MSCI Indonesia's Main Constituents as LST/ESG Leaders – January 31, 2020

MSCI index calculates reported ESG performance with its peers in Indonesia's capital markets. BCA achieved first place in the list of 10 main constituents of MSCI Indonesia ESG Leaders as of January 31, 2020. Furthermore BCA was granted a rating of A from MSCI ESG rating in February 2020.

FTSE4Good

Fourth Place in the list of 10 FTSE4Good ASEAN 5 Index Main Constituents – January 31, 2020

FTSE4Good Index is an index that transparently selects and segregates based on ESG criteria in ASEAN's capital markets. BCA is ranked fourth in the list of 10 main constituents as of January 31, 2020.

KEHATI

BCA is included in the SRI-KEHATI index company list period November 2019 - April 2020. The SRI-KEHATI index refers to Sustainable and Responsible Investment criteria. Companies in this index are considered to have concern for the environment, corporate governance, community involvement, human resources, human rights, and business behaviour with business ethics that are accepted at the international level.

www.kehati.or.id and www.idx.co.id

SUSTAINABILITY ASPECT PERFORMANCE OVERVIEW

Economic Performance

Description	Unit	2019	2018	2017
Internal Performance				
Operating income	Rp billion	71,622	63,034	56,982
Net profit	Rp billion	28,570	25,852	23,321
Loan disbursement	Rp billion	586,940	538,100	467,509
MSME loan disbursement	Rp billion	81,429	71,118	55,716
Infrastructure financing (including non-cash loan)	Rp billion	41,734	32,237	24,572
Third Party Funds (TPF)	Rp billion	698,980	629,812	581,115
Total frequency of internet and mobile banking transactions	Million times	6,357	4,196	3,201
Amount of taxes paid	Rp billion	7,719	6,854	5,838
Opened new branches *	Branches	7	14	24
Economic Performance regarding Sustainable Finance				
Nominal products and/or services that meet sustainable business activity criteria categories (KKUB) **	Rp billion	116,331	102,201	78,947
KUR disbursement	Rp billion	125.7	116.2	103.5
Percentage of total sustainable business activity categories (KKUB) financing portfolio to total portfolio	%	19.8	19.0	16.9
Financial Inclusion Performance				
Laku BCA				
a. Number of agents	Agents	2,375	1,722	362
b. Number of accounts	Accounts	139,470	55,979	17,231
c. Amount of Laku BCA customer savings	Rp billion	14.6	4.9	1.2

* Opened new branches decreased because many transactions done through digital banking
** KKUB financing portfolio per December 31, 2017 and 2018 are restated to adjust with the KKUB financing portfolio identification result as of December 31, 2019



Social Performance

Description	Unit	2019	2018	2017
Internal Performance				
Percentage of female employees compared to total employees	%	60.8	60.4	60.0
Number of training participants (employee)	People	67,548	60,448	56,830
Number of training days (employee)	Days	248,738	207,513	192,424
Number of training hours (employee)	Hours	1,660,212	1,275,086	1,392,003
Employee training and education expenses	Rp million	395,659	273,279	255,000
Number of financial literacy education participants (CSR)	People	98,072	91,425	89,266
Customer Engagement (CE) index	Scale 1-5	4.67	4.63	4.57
Branch Service Quality (BSQ) Index	Scale 1-5	4.86	4.81	4.76
Customer complaint settlement level	%	99.4	99.1	98.6
Percentage of (whistleblowing) complaints that have been investigated from total complaints received	%	100	100	100
Social Responsibility Activities				
Actual social responsibility activity funds	Rp billion	122.8	105.6	103.5
Number of non-degree education graduates	People	142	167	157
Number of assisted clinic patients	People	17,976	15,570	15,036

Environmental Performance

Description	Unit	2019	2018	2017
Internal Performance				
Electrical consumption [a]	kWh	17,282,935	17,114,118	17,456,672
	kWh/year/m^2	261	259	264
Reduction in paper waste [b]	Ton	12	1 [c]	9 [c]
Paper consumption at the head office [b]	Ton	81	93	94
Emissions (reduction)/increase) (scope 1 and 2) [d]	tCO_2 eq	126 [e]	(307)	(1,690)
Water consumption [a]	m^3	55,322	45,168	53,404
Branch offices that support green office concept	branches	61	34	28
Environmental Responsibility Activity				
Bakti BCA expenses related to the environment program	Rp million	685	1,118	782
Reintroduction of the orangutan in Kalimantan	orangutan	6	6	4
Conservation of biodiversity	Turtle nests	100	100	-
	mangrove trees	20,200	12,000	8,200

Notes:
a) Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah buildings
b) Menara BCA, Wisma Asia I and II, Wisma BCA Pondok Indah, Chase Plaza, Landmark Pluit, and Wisma BSD City buildings
c) Paper data for 2017 and 2018 represents purchase data and not consumption
d) Reduction/increase in emissions is calculated for electrical consumption at Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah buildings and paper savings at Menara BCA, Wisma Asia I and II, Wisma BCA Pondok Indah, Chase Plaza, Landmark Pluit, and Wisma BSD City buildings
e) There was information technology infrastructure development

SUSTAINABLE FINANCE PERFORMANCE PORTFOLIO

Description/Year	2019		2018*		2017*	
	Rp billion	%	Rp billion	%	Rp billion	%
Sustainable business activity categories (KKUB) financing portfolio	116,331	100.0	102,201	100.0	78,947	100.0
a. Renewable energy	3,020	2.6	2,343	2.3	2,122	2.7
b. Energy efficiency	547	0.5	1,589	1.6	1,781	2.3
c. Sustainable natural resources and land-use management	21,700	18.7	18,121	17.7	13,346	16.9
d. Eco-friendly transportation	5,965	5.1	5,440	5.3	3,600	4.6
e. Water and waste sustainable management	1,042	0.9	1,093	1.1	15	0.0
f. Eco-friendly and eco-efficient products (less residue)	2,544	2.2	2,407	2.4	2,368	3.0
g. Environmentally-friendly buildings that meet national, regional, or international certification standards	85	0.1	89	0.1	-	0.0
h. MSME activities	81,429	70.0	71,118	69.6	55,716	70.6
Non-MSME KKUB financing portfolio based on segment	34,902	100.0	31,082	100.0	23,232	100.0
- Corporate	33,961	97.3	29,863	96.1	22,142	95.3
- Commercial	941	2.7	1,219	3.9	1,089	4.7
Infrastructure financing portfolio (including non-cash loan)	41,734	100.0	32,237	100.0	24,572	100.0
- Toll roads	12,946	31.0	10,341	32.1	6,745	27.4
- Electricity	19,155	45.9	15,376	47.7	13,770	56.0
- Railroads	2,080	5.0	2,320	7.2	1,574	6.4
- Telecommunication towers	4,593	11.0	2,107	6.5	1,726	7.0
- Airports and ports	1,946	4.7	1,000	3.1	694	2.8
- Drinking water and sanitation	1,014	2.4	1,093	3.4	63	0.3

*) KKUB financing portfolio as of December 31, 2017 and 2018 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2019.
Overall financing portfolio based on the industry sector is shown in the 2019 annual report

MESSAGE FROM BOARD OF DIRECTORS [102-14]



Jahja Setiaatmadja
President Director

> **With the establishment of the Environment Sustainability Governance (ESG) Sub-Division in Corporate Secretary & Communication Division under Executive Vice President reporting to the Finance and Corporate Planning Director, we are refining our efforts to implement sustainable finance, and to achieve our sustainability vision and mission as part of BCA's commitment to sustainability.**

Dear Respected Stakeholders,

The key agenda under discussion at the annual World Economic Forum held on January 21-24, 2020 in Davos-Klosters, Switzerland, left governments and businesses with a lot of homework. One of the strongest statements heard during the forum was that 5 out of 10 of the major risks to which the global economy is currently exposed are environmental. The most prominent are changes in the weather. As we can all clearly see the imminent threat, this issue has raised very serious concerns for all of us.

Attended by more than 3,000 participants from all over the world, the forum once again called for a shared commitment to supporting the sustainable development goals and the Paris Agreement, agreed by 195 countries, including Indonesia. In response to this commitment, through the National Development Planning Agency (Bappenas), Indonesia has initiated four sustainability pillars: social, economic, environmental development, and legal and governance. These pillars are the basis for Indonesia to engage all stakeholders and businesses in general to support the achievement of this inspirational objective.

As the environmental risks are known to a global audience, the banking industry, including BCA, appreciates its role in applying sustainable finance principles to help sustain our shared environment. Along with technology innovations, the Bank has embarked on a new journey to reach this goal by ensuring reliable security for its technology and by focusing on environmental, social and governance (ESG) financing. This initiative is consistent with our support for the Indonesian government's commitment to achieve the targets outlined in the four pillars of sustainable development.

Policies to respond to Sustainability Challenges

The effects of climate change poses a direct threat to sustainability. BCA has responded positively to this challenge and has clearly given its full support to reducing the negative impacts of climate change through ESG-oriented financing policies including financing for the renewable energy sector, such as mini hydro power plants, biomass and biogas. We began mapping what parts of our corporate loan portfolio fall under Sustainable Business Activity Categories (KKUB), organizing training to enhance understanding of the sustainable finance concept, and making adjustments to sustainability governance. We also remain aware of the latest developments through participation in the Indonesian Sustainable Finance Initiative (IKBI) and SDG Indonesia One.

Sustainability means a lot to BCA, we cannot separate ourselves from business sustainability and helping to preserve the environment. As our banking business expands, we are motivated to do more in embedding sustainable values throughout the business. Supported by all stakeholders, the Bank will align sustainability measures, integrating the economic, environmental and social dimensions.

In every journey we take, we meet new challenges and overcome them. The same principle applies to the way we advocate sustainable finance. The challenges relate to policies, mindsets and routines, perspectives 'business as usual' attitudes, and the many different perceptions of the sustainability concept. We realize that the application of sustainable finance requires us to make many adjustments and the support of our stakeholders. Therefore, the first step BCA will make is to comply with relevant regulations, apply sustainability values and prudence principles, and provide appropriate education. For us, it means embracing a new phase in our journey where the key objective is to help achieve sustainable development.

Sustainable Finance Implementation and Target Achievement Strategies

The implementation and achievement of sustainable financial performance is the responsibility of everyone working for BCA, including both the Boards of Directors and Commissioners. The Environment Sustainability Governance (ESG) Sub-Division was established through BoD Decree No.136/SK/DIR/2019 dated August 30, 2019 to support this and developed the sustainable finance vision and mission.

Sustainable finance is built on three main aspects: economic, social and environmental. In 2019, BCA delivered outstanding growth in its economic performance. Our loan portfolio increased 9.1% YoY. Net profit growth increased 10.5% to Rp28.6 trillion, compared to Rp25.9 trillion in 2018. Financing managed under sustainable business activity categories (KKUB) increased 13.8% YoY. The increase was generated by an increase of 12.3% in the non-MSME portfolio and of 14.5% in MSME. The total financing channeled to MSMEs reached Rp116.3 trillion, 19.8% of the total financing distributed by the end of the year. This figure consisted of total loans of Rp34.9 trillion for non-MSME KKUB and of Rp81.4 trillion for MSME.

BCA also provides equal banking services to improve public welfare. We offer financial inclusions services, including one channeled through LAKU BCA, which already has 2,375 agents, 139,470 customers and Rp14.6 billion in customer funds and DUITT. Inclusive finance also has a significant impact on migrant workers and their families, gives access to customers in suburban areas and empowers women. Customers with disabilities also enjoy our commitment to providing equal services through our voice activated ATMs.

Regarding social aspects, BCA organized financial training for 656 employees, including members of both its Boards of Commissioners and Directors. Some 1,026 of our employees have been enrolled in training and given further information about sustainable finance. 99% are also given training and socialization on anti-fraud to enhance their awareness of the risks and consequences of corruption.

Our achievements in social aspects include financial literacy programs and Bakti BCA. The beneficiaries of financial literacy programs increased 7.3% from 2018 to 98,072 people in 2019. Through Bakti BCA, 392 students have been enrolled in non-degree accounting education programs, an increase of 4.3% from 2018. A total of 147 students took part in the technical information education program, an increase of 38.7% compared to the previous year. The number of Bakti BCA apprentices increased 9.8%, as did the amount of Bakti BCA scholarship funds at 8.1%. The Bank also executed strategies to achieve its village empowerment targets and empowered 12 assisted villages to help improve public welfare while also preserving Indonesian culture.

For the environment, BCA is tightening financing distribution, taking into account its possible negative impact. We support debtors who seek to gain environmental certifications; for example Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certificates for palm oil companies. We also help them to achieve a minimum of blue PROPER (second rating in environmental certification). Our support for renewable energy use was manifested in the Rp3.0 trillion financing distributed to hydroelectric power plant (PLTA) and mini hydro power plant (PLTMH) projects, and later to biogas power plants (PLTBg).

BCA banking activities are carried out in a way that enables them to support environmental sustainability through green initiatives. These include technological developments that can contribute to energy savings and emissions reduction, and the wiser use of paper. We saved 4,795 reams of paper at our headquarters, 24.5 tCO_2 eq. We applied a green concept in some of our premises - Gedung Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah. One such application is the use of renewable energy through the options of solar cells at Wisma Asia II and KCU Gading Serpong. By measuring environmental performance, BCA believes that an environment-care culture will help it to set and achieve higher efficiency targets. The success of this environmentally friendly program should engage employees as agents of change in the go green movement.

Business Risks, Opportunities and Prospects[102-15]

External economic, social and environmental situations have the potential to affect sustainability in the business world, including the banking sector. The banking industry plays an intermediary role in society, by investing capital or funds collected from customers in the form of financing to individuals and businesses. Financing that is distributed on precautionary and ESG-minded principles will mitigate the risk of violating various regulations. BCA mitigates this risk by preparing a KKUB credit policy and supporting customers who run their business on the principles of sustainability.

The implementation of sustainable finance in Indonesia has encouraged us to finance KKUB and give the public wider access to inclusive finance. As technology advances and the economy keeps developing, BCA continues to create technological innovations by developing various digital banking product and service solutions to fulfill customer's needs. Digital banking service solutions increase customer's ease and convenience by making transactions possible anytime and anywhere, while remaining secure. Digital banking transactions frequency is increasing significantly. Consequently transactions done in branches are decreasing by about 2%. Digital transactions indirectly decrease usage of paper, transportation and emissions. We also took the opportunity to finance green transportation and infrastructure projects, in line with the 2020–2024 Medium-Term Development Plan (RPJMN) initiated by the government to support sustainable development in Indonesia.

Going forward, business prospects in the KKUB segment are still wide open. Data released by the Ministry of Energy and Mineral Resources in 2016 suggests Indonesia has solar energy potential to an estimated 207,898 MW, the highest among other renewable energy options. For example, potential use of hydro energy is 75,091 MW, wind-powered energy is 60,647 MW and geothermal energy is 29,544 MW. Another potential is the prospect for green building financing in Indonesia, which has the potential of USD200 billion in the next 10 years. In its December 2019 report, the International Finance Corporation (IFC) stated that green buildings in developing countries offer an investment opportunity of Rp24.7 trillion. This should spur economic growth and accelerate sustainable development, while offering financing prospects for ESG financing.

We see the intermediary function as both an opportunity and a challenge. BCA needs to take integrated and sustainable steps to enhance its capacity and capability in assessing the dimensions and risks of ESG, and in exploring every feasible prospect. To seize this opportunity, we are inviting all of our stakeholders to work together in developing sustainable finance programs, and to embark on BCA's journey for a brighter, more sustainable future.

Appreciation

All the targets achieved in our implementation of sustainable finance and delivering strong sustainability performance were due to the hard work and commitment of all of BCA's people and its stakeholders. On behalf of the Board of Directors, we would like to express our gratitude and appreciation to all of them, especially our people and our loyal customers.

We believe that a new journey has unfolded before us all to realize a sustainable future. Going forward, BCA will continue to be optimistic about facing very dynamic challenges in implementing sustainable banking.
Let's join hands!

Jakarta, March 2020



Jahja Setiaatmadja
President Director

BCA SUSTAINABILITY STRATEGIES

Sustainability is part of BCA's commitment to implementing the company's vision and mission. Aligned with that, BCA created a sustainable finance vision and mission as the basis for sustainable finance implementation. The vision and mission were prepared and approved at a Board of Directors and Board of Commissioners meeting on November 26, 2019 and Board of Directors Decree No. 196/SK/DIR/2019 dated November 29, 2019.

Visi
Sustainable Finance [102-16]

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

Mission
Sustainable Finance [102-16]

To align corporate activities with the principles of sustainable finance

Sustainability strategies to support the implementation of sustainable finance are carried out by:

- Increasing the sustainable financing portfolio
- Improving the internal capacity and capability
- Adjusting the organization, risk management, governance, and/or standard operational procedures.



Gunong Lumut is one of the Bakti BCA Assisted Villages

BCA has developed a sustainable finance policy (sustainability policy) as a guideline for implementing its business activities, which supports sustainable development and sustainable business activity categories (KKUB) mapping. At least once every three years, BCA conducts internal audit of the sustainable finance implementation at the related unit in the head office.

Support For Sustainable Development Goals (SDGs)

Global warming as a result of climate change is a concern for all, including banking business players. The banking sector does not only prioritize economic performance, but also environmental risks and social risks that will significantly affect achieving sustainability. To reduce risks from businesses impact on the environment, BCA requests additional documents such as AMDAL, Roundtable on Sustainable palm oil (RSPO), Indonesian Sustainable Palm Oil (ISPO), Forest Stewardship Council (FSC). For that purpose, as one of the largest privately-owned banks in Indonesia, BCA also strives to support environmental preservation and prevent global warming.

In accordance with BCA's commitments, environmentally friendly banking activities and environment, social, and governance (ESG) financing are enhanced from time to time. This corresponds with the implementation of Financial Service Authorization (FSA) Regulation No. 51/POJK.03/2017 on Sustainable Finance and is in line with BCA's support for the achievement of Sustainable Development Goals (SDGs).

BCA's support for SDGs is realized by participating in SDG Indonesia One. BCA maps its solutions and services as well as activities to support SDGs. Mapping is carried out by emphasizing a sustainable finance strategy and the bank's business strategy.

BCA's SUPPORT FOR SDGs

Mapping BCA's Main Support for Sustainable Development Goals

BCA maps its sustainable development goals to support its achievements. There are nine goals that have become priorities for BCA's activities, both internally as well as externally, namely goals 3,4,5,7,8,9,10,13, and 16. The results of this mapping also serve as a reference for material topics that were determined within this report.

Sustainable Development Goal	Activity
3. Good health and well-being 	• Ensure occupational health and safety by periodically conducting fire drills, annual medical checkup and providing health facilities. • Bakti BCA activities also support health for the community. **2020 Achievement Target:** • The employee absentee level because of illness has dropped. • Health services to the community are in line with the program's goals. **Target Achievement Strategy:** • Evaluate the results of the medical checkups, provide healthy living awareness training, holding a sports and arts competition (Porseni). • Work together with, among others, the Indonesian Eye Specialist Doctor's Association Cataract Blindness Prevention Section (SPBK Perdami), Indonesian Red Cross (PMI), Bakti Medika clinic and Duri Utara medical practice.
4. Quality education 	• Provide equal opportunities in training, education. • Social responsibility activities under Bakti BCA's educational field such as scholarships, assisted schools, non-degree PPA and non-degree PPTI. **2020 Achievement Target:** • 15% in training participants for employees related to sustainable business activity categories (KKUB) financing. • 30 permanent employees receive graduate degrees. • Improve the quality of non-degree PPA and PPTI graduates in line with the set target. **Target Achievement Strategy:** • Develop training programs through e-learning, in-class training and/or in cooperation with other parties. • Work together with other learning institutions such as Universitas Trisakti and Universitas Bina Nusantara
5. Gender equality 	• Provide equal opportunities in training, education and career development • Provide a safe, healthy and suitable workplace for women **2020 Achievement Target:** • Female participation in training and career development • Provide lactation rooms in almost all head and regional offices **Target Achievement Strategy:** • Develop training programs through e-learning, in-class training and/or in cooperation with other parties. • Work together with the Procurement & Facility Management Division to provide spaces for lactation rooms
7. Affordable and clean energy 	Provide syndicated loans for mini hydro power plant (PLTMH), hydroelectric power plant (PLTA) projects. **2020 Achievement Target:** • Increases sustainable business activity categories (KKUB) financing portfolio averaging 7%. **Target Achievement Strategy:** • Work together with ICED, and/or financing on a bilateral or syndicated basis with other financial institutions.
8. Decent work and economic growth 	• 60% of KUR financing is disbursed to the production sector (non trading), which includes: services, industry, poultry, agriculture. • Provide equal opportunities in education and career development • Financial inclusion services such as : Laku BCA, Duitt, SimPel, Tabunganku, that are designed for unbankable communities • Social responsibility activities under Bakti BCA, in the area of community development and business training

Sustainable Development Goal	Activity

	2020 Achievement Target:
	• KUR target of Rp138.3 billion.
	• 15% in training participants for employees related to sustainable business activity categories (KKUB) financing.
	• Laku BCA:
	  - Number of agents: 3,000
	  - Number of accounts: 245,000
	  - Number of funds: Rp14.7 billion
	• A continuous mentoring program for assisted villages
	
	Target Achievement Strategy:
	• Directly channel through branches and/or in cooperation through the off-taker and channeling scheme.
	• Develop training programs in the form of e-learning, in-class training and/or in cooperation with other parties.
	• Map banking services as well as provide access to financial services for the unbankable communities.
	• Cooperate with leaders of the community, the local community, regional government

9. Industry, innovation, and infrastructure	Develop digital innovations to meet customer needs

	2020 Achievement Target:
	• Customer Engagement (CE) index from a scale 1-5
	  • CE active : 4.70
	  • CE pasive : 4.60
	• Branch Service Quality (BSQ) index 4.70 from a scale 1-5
	
	Target Achievement Strategy:
	• Develop digital banking features or solutions
	• Open online accounts

10. Reduced inequalities	• Equal remuneration for female and male employees • Develop human resource quality
	2020 Achievement Target: • Provide a minimum wage that is above the minimum provincial or government determined wage rate • Ensure every employee receives the opportunity for training at least once a year **Target Achievement Strategy:** • Ensure HR and Collective Labor Aggreement (CLA) policy on equality and providing remuneration that complies with regulation. • Implement financial inclusion for the community in rural areas
13. Climate action	• Financing of products that can reduce reliance on resources and emit less pollution • Financing of train projects (LRT, commuter line, and rail ink), as well as wastewater treatment plant financing (IPAL). • Reduce environmental impact by recycling used paper, teleconference, video conference, smart building implementation, and digital services. • Product and feature development for BCA digital banking
	2020 Achievement Target: • Increase sustainable business activity categories (KKUB) financing portfolio averaging 7%. • Achieve efficiency levels that comply with SNI 03-6196-2000 category on building energy consumption intensity. • Increase digital banking transactions. **Target Achievement Strategy:** • Increase prospective debtors that have environment, social and governance (ESG) oriented business activities. • Explore the need to expand loans for debtors that have ESG-oriented business activities. • Disburse bilateral as well as syndicated financing with other financial institutions. • Apply environment-friendly technology, as well as socialize and educate employees through agents of change.
16. Peace, justice, and strong institutions	• Ensure occupational health and safety practices • Comply with all regulations • Implement good corporate governance (GCG)
	2020 Achievement Target: • There are no reports related to corruption carried out by BCA employees. • Maintain BCA's position as the "Best Financial Sector' **Target Achievement Strategy:** • Enact the whistleblowing system and comply with all corporate and regulatory provisions. • Socialize the code of conduct



ABOUT THE SUSTAINABILITY REPORT

REPORT PROFILE

Basis of the Report [102-1]

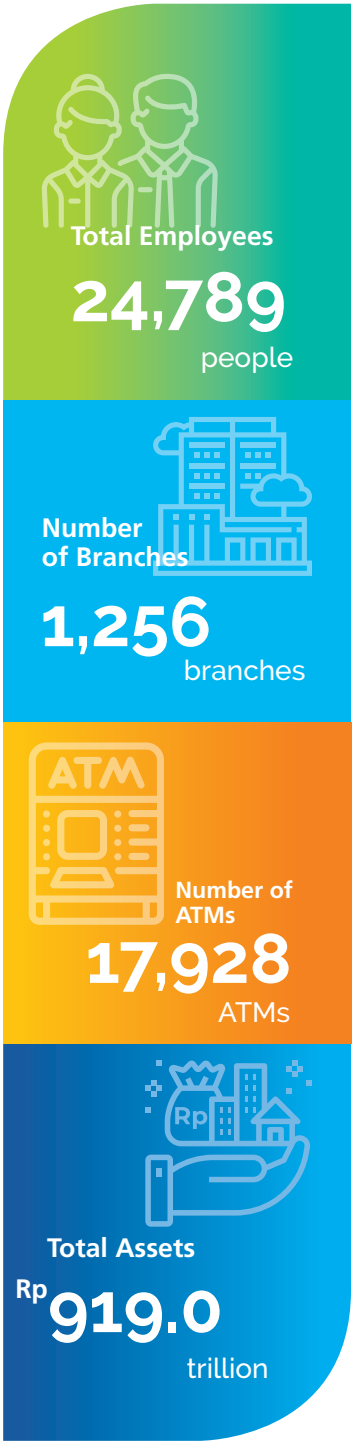
PT Bank Central Asia Tbk (BCA) once again reports its 2019 sustainability performance covering economic (profit), social (people), and environmental (planet) aspects. The sustainability initiative is undertaken by BCA to support the Sustainable Development Goals (SDGs), as well as in to comply with the Financial Services Authority (FSA) Regulation No. 51/POJK.03/2017 that governs the application of sustainable finance in Indonesia.

Report's Cycle [102-50, 102-51, 102-52]

The sustainability report is submitted for the year of 2019 and presented separately from the annual report, however they complement one other. This report demonstrates continuity from the previous period's sustainability report, which was issued on March 12, 2019. This report contains our sustainability performance for January 1 - December 31, 2019.

Report Guidelines and Standards [102-54]

BCA is part of the pilot project entitled: "First Mover on Sustainable Banking" in Indonesia. Sustainable finance application activities form the basis for this 2019 sustainability report. In preparing the report, BCA complies with the Financial Service Authorization (FSA) Regulation No. 51/POJK.03/2017. The information presented in the sustainability report is based on Global Reporting Initiative Standards (GRI Standards) "Core Option", and Financial Sector Supplement Disclosures. This report also refers to the commercial banks sustainability accounting standards indicators for commercial banks issued by the Sustainability Accounting Standards Board (SASB), and the Sustainable Banking Assessment (SUSBA) Environmental, Social and Governance (ESG) Integration Pillars from The World Wide Fund (WWF).



STAKEHOLDER ENGAGEMENT

Topic Identification and Determining Topic Priority [102-46]

BCA identifies topics that are relevant based on the banking industry's characteristics, particularly pertaining to the concept of sustainable finance and its impact on stakeholders. In this sustainability report, BCA considered input from its stakeholders on the sustainability report's quality. Throughout the sustainability report's preparation the material topic's relevance to previous reports is reviewed by the Environment Sustainability Governance (ESG) Sub-Division. This review was conducted by mapping stakeholder interest and its impact on performance and decision making. Through this process, a number of material topics from the previous year were adjusted and priorities rearranged to be presented as a material topic in 2019.

Scope of Content [102-45, 102-46, 102-48, 102-49, 102-56]

The report's content is delivered in the form of narrative and the associated 2019 sustainable performance data. The data presented in the tables and the infographics display data trends over the past three years. All of the data and information is from internal sources validated by the related work unit.

The financial data sources are based on the consolidated financial statement, which covers BCA and all of its subsidiaries. The subsidiaries financial data booked within the financial statement comprise of 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 Royal Indonesia. Apart from financial data, data sources for the other material topics represent BCA as parent only data.



President Director of BCA, Jahja Setiaatmadja sharing session with customer on Customer Day



Media enggagement with Directors of BCA

Changes to the report's content that are deemed significant are shown in the material topics. Four material topics changed from the previous years: product labeling, local community, material, diversity and equal opportunities. Service quality and digitization are additional material topics for 2019. Aside from these changes, there were changes to the composition of BCA's Board of Directors that were submitted in detail in the 2019 Annual Report. There have also been changes to the way in which data is calculated and the explanation submitted in this report, such as changes in the calculation of electricity usage. In 2018, information of energy used included in Landmark Pluit, meanwhile energy calculation results in 2018 did not calculated Landmark Pluit's energy used.

The ESG unit used an independent party to verify the data as well as being directly involved in the assurance process for the 2019 Sustainability Report. This report has taken into account the sustainability report principles, which include stakeholder involvement, the context of sustainability, materiality, and completeness of the data. The report's content has taken into consideration the balance between positive and negative information, data trend comparability, accuracy of data and information, timeliness of reporting, and the clarity and reliability of the report's content. [102-56]

Stakeholder Engagement [102-42]

BCA identifies stakeholders, namely parties related with business activities that affect the Company's sustainability, as well as those that have a significant influence on its sustainability, including the involvement of local parties that are directly related to the sustainable finance business process and associated institutions such as WWF. Interaction with stakeholders is handled collectively by various units, one of which is the corporate secretary. Professional relationships with stakeholders are instilled to gain input and advice to improve BCA's services. It is also expected to improve BCA's understanding of the needs of its stakeholders, including sustainable performance management.

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

Stakeholder	Approach and Management Method		Stakeholder Demand Response
	Meeting/Means of Engagement and Frequency	Significant Topic and Stakeholder Needs	
Customers 	• Banking activities in the branch offices, frequency at any time; • Contact center, HaloBCA, 1500888, website, digital electronic channel and social media, frequency at any time	• Financial performance • Request for information on products or solutions, suggestions, and complaints • Develop banking solutions and resolve issues • Privacy protection and customer data security • Banking transactions	• Provide a 24 hours a day and seven days a week communications medium to receive and respond to complaints from customers • Banking product and services innovation in accordance with need • Customer satisfaction survey • Maintain customer data privacy and security by strengthening the IT security system • Information in the website and mass media
Investors and shareholders 	• General meeting of shareholders (GMS) annual • Extraordinary general meeting of shareholders (EGMS) as needed • Publication of quarterly reports in two print media and updates through BCA's website • Annual report • Sustainability report annually	• Financial performance • Sustainability Financing performance portfolio • Fraud prevention • Responsibility report • Dividend payment • Publication or information disclosure	• Hold GMS and EGMS • Report economic, social, and environment performance • Provide reports through, among others, the website • Press releases • Investor relations that carried out 200 meetings throughout 2019
Regulator 	• Compliance implementation report, at least once a year, or incidental • Report in accordance with regulations	• Compliance and implementation of prudent and GCG principles • Anti-fraud and anti-corruption, APU and PPT • Financial inclusion and literacy • Sustainable finance including product portfolio • Financial performance report	• Implement compliance • Prepare a sustainable finance action plan (RAKB) • Prepare and provide Annual Report and Sustainability Report • Enhance banking access reach (ie. financial literacy)
Business partners/suppliers/ vendors 	• Code of conduct and disseminate procurement requirements • Ease of interacting and communicating such as through an online system, website	• Procure goods and/or services • Work contract that is fair and transparent • Timely payments • Sustainable cooperation • Favorable price and quality	• Provide information that is required • Dissemination of procurement policies • Payment system that complies with work contract • Positive communication and cooperation • Partner selection process that complies with provisions
General public 	• Implementation of community development activities in accordance with plan • Seminar or financial literacy training in accordance with plan • Comunicating with local parties that are directly related to the sustainable finance and associated institutions such as WWF, USAID-ICED	• Community empowerment program • Guidance and education • Work opportunity • Understanding of Sustainable Finance	• Bakti BCA Program • Internship and work opportunities in accordance with BCA's demands • Financial literacy
Media 	• Periodic press releases and press conferences to provide information on the Company's performance and banking products • Media coverage (print, online, electronic) • Daily communication	• Information on company's performance, such as financial performance and corporate action • Latest product development and innovation	• Provide press releases • Develop means of communication, such as press conferences, pressroom in BCA's website, email humas@bca.co.id • Update information regarding banking solution or corporate performance
Employees 	• Internal communications media, both direct and indirect, is at least once a year • Occupational health and safety • Freedom to unionize • Self-development	• Industrial relations • Worker rights and obligations • Career development opportunities • Competency development and educational opportunities • Work facilities	• Provide communication facilities, such internal media, gathering, sharing session, and Halo SDM • Provide a whistleblowing system • Ensure worker security and rights in accordance with collective labor agreement (CLA) • Labor union • In class and e-learning training • Performance appraisal and promotion system • Provide adequate work facilities

Validation and Review

Stakeholder engagement, particularly internal stakeholders, makes a vital contribution to the sustainability report's preparation process. The divisions and work units directly involved as the data contributors, participate in discussions to determine the topics and prepare the report including: Corporate Secretary & Communication Division, Corporate Strategy and Planning Division, Corporate Finance Division, SME & Commercial Business Division, Credit Analysis Group, Corporate Banking, Transaction & Finance Group, Procurement & Facility Management Division, Human Capital Management Division, Learning & Development Division, Corporate Social Responsibility Unit.

Finance & Corporate Planning Director, along with the other directors, supervises the preparation of the Sustainability Report and obtains a review assurance from an independent party prior to submission to the Board of Commissioners. The Board of Directors and Board of Commissioners approval form is shown at the back of this report. The Sustainability Report can be accessed through the Company's website: www.bca.co.id

Feedback on Previous Year's Report

Throughout 2019, BCA received feedback on the 2018 sustainability report from various stakeholders submitted either verbally or in writing. Overall, this feedback was positive and provided valuable inputs with which to make improvements. One piece of feedback was written by WWF Indonesia, and revealed that the evaluation results were based on sustainable banking assessment (SUSBA). BCA has implemented the results of this evaluation and a reference based on SUSBA is presented at the back of this report.

Morgan Stanley Capital International (MSCI), one of the world's leading corporate ratings agencies, provided feedback to BCA in the form of an A rating the MSCI ESG Ratings scale based on their criteria, including the environment, social and governance (ESG) criteria. BCA maintained its rating, being ranked first in a list of 10 main constituents within the MSCI Indonesia Index.

BCA expresses its appreciation and gratitude for all input received from stakeholders. We hope to be able to further enhance stakeholder confidence in BCA's role as the public's premium bank of choice.

Feedback related to the 2019 sustainability report can be submitted through: [102-3, 102-53]

Corporate Secretary and Communications Division

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MANAGEMENT APPROACH

Material Topics [102-47, 103-1]

There are six high category material topics, or topics that serve as BCA's priorities to be submitted in response to stakeholder demands, from among a total of 10 top material topics overall. This topic was discussed internally on December 20, 2019 by Director, ESG unit, as well as related representative units. The topics were chosen based on their impact on BCA's business continuity as it impacts of economic, social, and environmental aspects were identified. Other topics were also presented that took into account the impact on stakeholder decision making.

BCA's Economic Performance

SDG



Main material topic importance

The main function of banking as an intermediary is managing third party funds (deposits) and disbursing these funds through loans. Information on economic performance is vital for submission as an evaluation of the target and financial performance achieved in 2019.

Product Portfolio

SDG



Main material topic importance

Product portfolio, particularly ESG-oriented loans or financing is vital for implementing sustainable finance. The Bank identifies and reports loan portfolios that are ESG-oriented, as well as evaluates business that will be financed to prevent impacts of climate change.

Service Quality and Digitization

SDG



Main material topic importance

Service quality and digitization have become BCA's focus, which is in line with its vision and mission as well as becoming the basis for BCA's business continuity and supporting emission reductions. Service quality and digitization has a significant correlation with the Bank's reputation, customer perception and stakeholder interest.

The service quality and digitization improvement strategy is carried out by improving the quality of human resources, innovation and technology. Responsible banking services, include security, access and convenience, financial inclusion, product design, maintaining customer data confidentiality and support enviromentally friendly behavior.

Customer Data Privacy and Security Protection

SDG



Main material topic importance

Customer personal and financial data privacy is entrusted to the Bank. BCA refers to Article 40 of Law No. 10 of 1998 on the obligation to maintain the confidentiality of customer data. Implementation of the regulations is carried out by maintaining the confidentiality of customer data and banking transactions. Customer data protection is a form of respect for human rights.

Fraud Prevention

SDG



Main material topic importance

Financial crimes are one of the main risk factors for financial institutions, particularly with technological development. Financial crime prevention includes anti-fraud, anti-corruption, anti-money laundering, as well as anti-terrorism financing (APU and PPT). Management of financial crime prevention is very important to prevent negative impacts that will damage the Bank's reputation.

Training and Education

SDG



Main material topic importance

Development of HR competencies and capabilities, is carried out along with technological developments and advancements. Various training facilities and modules are provided by BCA for employees, both in the form of in-class training, e-learning and BLIMS. Also through the Bakti BCA program, facilitating training for managers of the Bakti BCA assisted village, Bakti BCA scholarship recipients, and Bakti BCA school assistance teachers.



Aside from the material topics within the high category, BCA also identified material topics within the medium category. These topics are:

Occupational Equality, Health, Safety, and Security



SDG



Main material topic importance

BCA understands that occupational health, safety, security and equality are a concern for the comfort of all workers. BCA respects equality in terms of work behavior and targets zero accidents for all workers, either on their way to work or on the way back from work.

Financial Literacy and Inclusion



SDG



Main material topic importance

Financial literacy and inclusion has become mandatory for all banks, including BCA. This activity is carried out periodically to ensure that banking access and education is received by all people, particularly in areas that are unbankable.

Energy and Emission



SDG



Main material topic importance

Through internal banking activities and loan disbursal activities extended to debtors, BCA strives and supports energy conservation and reduced emissions. These efforts serve as one of the commitments to reduce Greenhouse Gas (GHG) emissions.

Indirect Economic Impact



SDG



Main material topic importance

BCA's activities that cover all of Indonesia provide a positive impact for adjacent communities, both through excellent banking services, as well as Bakti BCA activities.

Materiality Matrix and Contribution to SDGs

Materiality Matrix



Boundaries of Material Topics and Management Approach [102-46, 102-47, 102-49, 103-1, 103-2, 103-3]

BCA identifies positive and negative impacts of the high category material topic on stakeholders. BCA strives to manage the impact of each of these topics.

BCA's Economic Performance

Limitation

Impact on stakeholder	(Positive and/or negative) impact identification
Internal: Employees	Achieving optimum economic performance will enhance the Company's performance and employee welfare
External: Customers, Regulators, Business Partners/Suppliers, Investors, Shareholders	Achieving optimum economic performance will provide returns for investors, tax payments for the government and/or regulator, interest rates applied to the customer, share price in the stock market and benefits for other external stakeholders

Management Approach and Efforts to Manage Impact

A consolidated financial statement was prepared and presented in accordance with the financial accounting standards in Indonesia that cover statements and interpretations issued by the Indonesian Financial Accounting Standards Board of Accountants Association and Bapepam-LK Regulation No. KEP-347/BL/2012 dated June 25, 2012 namely Regulation No. VIII G.7 on Presentation and Disclosure of Issuer's or Public Company's Financial Statement. To manage financial performance, the Finance Division reports to the Executive Vice President of Corporate Finance and Secretary & Communication Division, which reports to the Finance and Corporate Planning Director. The consolidated financial statement that was audited by the public accounting firm of Tanudiredja, Wibisana, Rintis & Partners (a member firm of PwC Global Network) for the financial year of 2019 was fairly presented in all material aspects.

BCA is committed to achieving optimum economic performance, so as to achieve its annual target as prescribed within Bank business plan (BBP), as well as enhance shareholder value. Therefore, BCA's policy and strategy to achieve optimum economic performance results are always be evaluated by the Board of Directors on a regular basis.

In line with BCA's vision: "To be the bank of choice and a major pillar of the Indonesian economy" BCA has, as of 2019, successfully increased net profit growth to 10.5% YoY. Return on equity (ROE) was 18.0% in line with the target of 17%-19%. Loan disbursement grew 9.1% YoY higher than targeted of 7%-8%, with NPL of 1.3%. All of these results show that BCA's loan quality was relatively good. BCA achieved CASA growth of 9.8% YoY, which reflects BCA's strength as the leader in national payment settlements.



Product Portfolio

Limitation

Impact on Stakeholder	(Positive and/or Negative) Impact Identification
Internal: Employees	Product innovation that supports ESG-oriented product portfolio and digital banking.
External: Customers, Regulators, Investors	Product portfolio and services Information that is clear and appropriate to customer needs. This brings positive benefits and impacts for the customer business and financial transactions. BCA supports sustainable development as an effort to mitigate financial risk that is achieved through ESG-oriented loan financing.

Management Approach and Efforts to Manage Impact

BCA provides banking solutions in accordance with customer needs to increase convinience, security and customer satisfaction. Banking solutions that were provided include funding products, and loans with competitive rates. Digital banking innovations are constantly carried out as part of our efforts to support sustainable finance. Product innovations for banking solutions product innovation are carried out by the product owner such as Transaction Banking Product Development, Transaction Banking Business Development and in accordance with existing regulations. Prior to a new product launch, evaluation will be carried out by Risk Management Unit and Compliance Unit. Product education is carried out through communication facilities that are developed and managed by BCA such as Instagram @GoodLifeBCA, Twitter @XpresiBCA, Line @BankBCA. New products marketed will be monitored and evaluated by the product owner. [FS15]

In order to implement sustainable finance (POJK No. 51/POJK.03/2017 and POJK No. 60/POJK.04/2017), BCA integrates social and environmental risks as part of overall risk management. BCA reduces negative environmental impacts that may arise from the lending to the debtor. Credit risk analysis is consistently monitored and evaluated by external and internal audits. As of the end of 2019, BCA's KKUB financing portfolio had increased by 13.8% compared to December 31, 2018. [FS1, FS9]

Service Quality and Digitization

Limitation

Impact on stakeholder	(Positive and/or negative) impact identification
Internal: Employees	Synergy between the quality of human resources, management, as well as application technology produces excellent service quality. Service quality and digitization affects a bank's reputation
External: Customers, Suppliers, Regulators, Public	Excellent service quality affects a bank's reputation and customers' trust in using a bank's service

Management Approach and Efforts to Manage Impact

Service quality and digitization is one important aspect that affects customer satisfaction and trust. In the long run, this correlates with maintaining BCA's positive reputation. Therefore, it is very important to manage and maintain excellent service quality. In order to manage service quality, BCA continuously develops HR competencies, technology applications, and customer data security. Each related division and unit are encouraged to focus on customer satisfaction, security and convenience. Service quality management is supervised by every director in the related field.

BCA instills the value of "Customer Focus, Integrity, Teamwork and Continuous Pursuit of Excellence" to maintain its internal synergy. BCA's values are disseminated through training and induction programs for new employees. The Operation Strategy Development Division ensures BCA employees possess sufficient competencies in the service sector, which adhere to the service standard SMART SOLUTION. In line with changes in customer requirements, BCA developed a comprehensive, secure and reliable digital banking service.



Customer data Privacy and Security Protection

Limitation

Impact on stakeholder	(Positive and/or negative) impact identification
Internal: Employees	Customer data privacy and security system is every employee's responsibility.
External: Customers, Regulators	Customer privacy and data security protection management covers data security and privacy, as well as responsible products and services, affects the customer's business transactions and trust.

Management Approach and Efforts to Manage Impact

The Bank is responsible for maintaining customer data security and confidentiality including preventing fraud and the misuse of customer data. BCA applies technology to enhance customer data security. Customer data security management is the responsibility of the Enterprise Security Unit (SKES). Customer data security is carried out in accordance with the head office and regional offices, and branch office information security policy. All BCA employees are required to maintain the confidentiality and privacy of customer data as prescribed within the collective labor agreement (CLA) and the banker's code of ethics.

BCA takes internal and external risk mitigation seriously. It constantly updates its security system, which includes efforts to maintain customer privacy. This serves as an inseparable part in the digital and product services development process. Since 2016, the data center network services and data center operation services are ISO/IEC 27001 certified for information security management systems.



Fraud Prevention

Limitation

Impact on Stakeholder	(Positive and/or Negative) Impact Identification
Internal: Employees	Prevention of financial crime requires the support of all employees, particularly with the prevalence of data and technology security issues. Employee integrity and a trusted technology system have become the basic requirements for financial institutions.
External: Suppliers, Regulators, Customers, Public, Investors	The impact of financial crimes is directly felt by customers or users of banking services. Therefore, the Bank's success in preventing financial crime pertaining to IT applications is essential.

Management Approach and Efforts to Manage Impact

BCA adheres to ethical business principles including anti-corruption and anti-fraud measures, as well as preventing technological crimes in other financial fields or digital fraud. In line with Bank Indonesia and Financial Services Authority Regulations, BCA has a whistleblowing system that is prescribed within the Board of Directors Decree No. 146/SK/DIR/2017 on November 1, 2017 regarding whistleblowing system in BCA. The Anti-Fraud Bureau will monitor every fraud violation to be pursued through either litigation or non-litigation processes. Corrupt or fraudulent acts can damage the Bank's reputation. Therefore, corrupt or fraudulent acts cannot be tolerated.

In 2019, there was a decrease in complaints of suspected fraudulent acts from 23 complaints received in 2018 to 15 derived from disclosure of fraud or irregularities through the whistleblowing system. All complaints were followed up. BCA constantly upholds its integrity by preventing every occurrence of fraud, using an internal control system, disseminate anti-fraud and anti-corruption awareness, and the whistleblowing system.

In 2019, BCA encountered cyber-attacks from external sources through the internet registered in the firewall, IPS and WAF. Around 12 million attacks came from various countries but none penetrated BCA's system. The Enterprise Security Unit (SKES) routinely conducts monitoring and evaluation toward information technology security. Therefore, there were no data loss in 2019.



Training and Education

Limitation

Impact on Stakeholder	(Positive and/or Negative) Impact Identification
Internal: Employees	Training and education that positively impacts employee quality and enhances work productivity
External: Government, Regulator, Customers and the Public	High quality employees will provide superior services. Likewise, the public also requires education and training, such as through Bakti BCA activities

Management Approach and Efforts to Manage Impact

HR has an important role to play in ensuring the Bank's business continuity. Adequate HR competency and quality strongly support the development of the Bank's business. Going forward, the application of technology and an digital ecosystem will dominate financial products and services. As a result, BCA actively enhances HR ability and competency in line with developments in technology and sciences. BCA develops and facilitates adequate training and education for its employees. The training module developed by the Learning and Development Division is in the form of in-class training and e-learning. BCA has a training center, the BCA Learning Institute located in Sentul, West Java.

BCA's employees periodically receive training. The employee training and education policy is prescribed within Article 71, Chapter XXIV on Human Resources Development of the 2019-2021 CLA. In essence, the Bank is required to provide education and training to all employees, regardless of rank, at least once a year, in accordance with the demands of the unit.

Throughout 2019, BCA conducted learning totaling 248,738 training days attended by 67,548 participants. BCA successfully increased the number of training participants by 11.7% compared to 2018. Total training hours increased 30.2% compared to the previous year.



BCA develops employee competencies that are directly related with KKUB financing. At the end of 2019, BCA has been developing a sustainable finance training module in the form of e-learning. [FS4].



BCA'S PROFILE

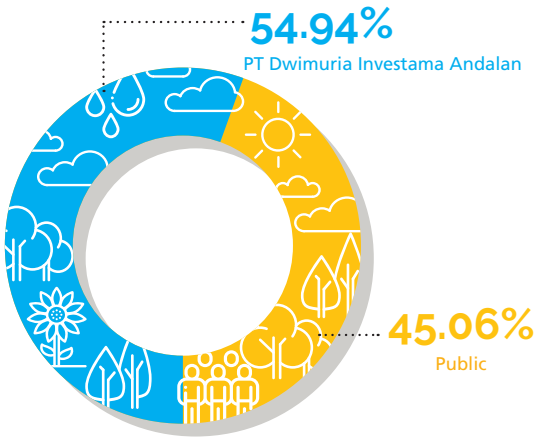
BCA 'Always by Your Side'

Company Profile [102-1, 102-4, 102-5]

PT Bank Central Asia Tbk (BCA) was established in 1957. It provides banking solutions that bring ease and convinience to its customers. BCA has grown and developed together with its customers and the public for more than 62 years, which is reflected in its corporate tagline of BCA "Always by Your Side".

BCA is one of the largest privately-owned commercial banks and payment settlement banks in Indonesia. BCA actively disburses loans as part of efforts to support the development of businesses in Indonesia, which in turn is expected to develop Indonesia's economy. Although BCA is one of the largest privately-owned banks in Indonesia, it is not included in the list of Global Systemically Important Banks (G-SIB).

BCA is a publicly-listed company whose shareholder breakdown is as follows:



The composition of shares owned by the public is divided by 2.49% owned by parties affiliated with PT. Dwimuria Investama Andalan and 1.76% owned by Mr. Anthony Salim. In addition, the Board of Commissioners and Directors has 0.19% of the Company's shares.

VISION MISSION AND BCA CORPORATE VALUES

Vision

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

Mission

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



CORPORATE VALUES [102-16]

Customer Focus

Teamwork

Integrity

Continuous Pursuit of Excellence

BCA's digital banking and its branch network provide ease of access for customers to fulfil their banking transaction needs at any location at any time. The segments that are accessible for BCA comprise individual, corporate, commercial, and up to micro, small, and medium-sized enterprises (MSME). [102-4, 102-6]



BUSINESS SCALE

[102-7, FS6, FS7]

Total Employees
2019
24,789 people
2018 24,941 people
2017 25,439 people

Number of Branches
2019
1,256 branches
2018 1,249 branches
2017 1,235 branches

Total Customer Accounts
2019
Rp 21.7 million
2018 19.0 million
2017 17.0 million

Number of ATMs
2019
17,928 ATMs
2018 17,778 ATMs
2017 17,658 ATMs

Operating Income
2019
Rp 71.6 trillion
2018 Rp63.0 trillion
2017 Rp57.0 trillion

Total countries it operates in
2019
1 nation
2018 1 nation
2017 1 nation

Total Assets
2019
Rp 919.0 trillion
2018 Rp824.8 trillion
2017 Rp750.3 trillion

Total Liabilities
2019
Rp 744.8 trillion
2018 Rp673.0 trillion
2017 Rp618.9 trillion

Total Equities
2019
Rp 174.1 trillion
2018 Rp151.8 trillion
2017 Rp131.4 trillion

Products and services

Current accounts
2019
Rp 184.9 trillion
2018 Rp166.8 trillion
2017 Rp151.3 trillion

Savings
2019
Rp 345.6 trillion
2018 Rp316.2 trillion
2017 Rp292.4 trillion

Time deposits
2019
Rp 168.4 trillion
2018 Rp146.8 trillion
2017 Rp137.4 trillion

Gross loan
2019
Rp 586.9 trillion
2018 Rp538.1 trillion
2017 Rp467.5 trillion

BCA consistently enhances human resource (HR) abilities to provide comprehensive banking solutions for the public. In response to customer and public needs, BCA develops and strengthens digital banking services. Technology applications are also designed to support and enhance branch services. Support activities of branch also involve adjustments, which include the application of a centralized logistics and procurement system.

Products and Services [102-2]

As of 31 December 2019

Products and services	Description
Deposit Account	Tahapan
	Tahapan Xpresi
	Tahapan Gold
	Tahapan Berjangka
	Tahapan Berjangka SiMuda
	Tapres
	Simpanan Pelajar
	TabunganKu
	Laku
	BCA Dollar
	Deposito Berjangka
	Giro
Transaction Banking Services	Safe Deposit Box
	Transfer
	Remittance
	Collection and Clearing
	Bank Notes
	Travellers' Cheque
	Virtual Account
	Sub Account
	Payment
	Auto Debit
	Payroll Services
	Cash Pick Up
	Custodian Services
	Business Debit Card (BDC)
	Payment Gateaway
	STAR Teller
	eBranch
	eService
	State Revenue Module Generation 3 (MPN G3)
	e-Billing (local tax payment : PPN, PPh, and others)
Electronic Banking	ATM BCA (multifunction, non cash and cash recycling machine)
	EDC BCA
	Debit BCA
	Tunai BCA
	Flazz
	Autoprint
	BCA mobile
	m-BCA
	Internet Banking
	KlikBCA Individu - for individual customers needs
	KlikBCA Bisnis - for business needs

Products and services	Description
Electronic Banking (continued)	KlikBCA Bisnis Integrated Solution -with a more comprehensive features than KlikBCA Bisnis, for example, to accomodate supply chain services
	API BCA
	OneKlik
	Welma
	VIRA
	Sakuku
	Duitt
	BCA KlikPay
	WhatsApp Bank BCA
	SMS BCA
	SMS Top Up
	BCA by Phone
	Info SMS/Email
	Video Banking
	CS Digital
	Call Center (HaloBCA)
	Host to Host (H2H) ERP Integration
Cash Management Services	Payable Management/Disbursement
	Receivable Management/Collection (including B2B & B2C)
	Account & Liquidity Management
Credit Cards	BCA Card
	BCA Mastercard
	BCA Visa
	BCA Amex
	BCA JCB
Bancassurance Products	Regular Premium Unit Link
	Maxi Infinite Link Assurance
	Maxi Protection
	Maxi Syariah
	Provisa Platinum Syariah
	Provisa Max Assurance
	Single Premium Unit Link
	Provisa Signature Assurance
	Health Protection
	Hospital 100% Refundable
	Bima Proteksi Kesehatanku
	Optima Health Protection
	Optima Cancer Protection
	Optima Medical Care

Products and services	Description
Bancassurance Products (continued)	Proteksi Penyakit Kritis Maksima (PRIMA)
	BCA Life Perlindungan Kritis Optima (PELITA)
	Proteksi Kesehatan Ultima (PRATAMA)
	Life Protection
	BCA Life Heritage Protection
	b-Save Accident Protection
	BCA Life Proteksi Hidupku
	BCA Life Proteksi Jiwa Optima
	Life Protection 100% Refundable
	Optima Accident Protection
	Education
	Proteksi Edukasi Maksima (EduPlan)
	Retirement
	BCA Life Purna Medis Optima (PURNAMA)
	Proteksi Retirement Maksima (RetirePlan)
	Corporate Solutions
	Program Pensiun DPLK
	Health Corporate Insurance
	Life Corporate Insurance
	General Insurance
	Fire Insurance
	Property All Risks Insurance (PAR)
	Vehicle Insurance
	Travel Insurance
Mutual Fund Investment Products	Money Market Mutual Fund
	Bahana Dana Likuid *
	Batavia Dana Kas Maxima
	Danareksa Gebyar Dana Likuid
	First State Indonesia Money Market Fund **
	Schroder Dana Likuid
	Protected Mutual Fund
	Batavia Proteksi Gebyar III ***
	Batavia Proteksi Gebyar V
	Batavia Proteksi Gebyar VI
	Batavia Proteksi Gebyar 7
	Batavia Proteksi Gebyar 8
	Batavia Proteksi Gebyar 9
	Batavia Proteksi Gebyar 10
	Batavia Proteksi Gebyar 11
	Danareksa Proteksi Gebyar 1
	Danareksa Proteksi Gebyar 2
	Fixed Income Mutual Fund IDR
	Bahana Pendapatan Tetap Makara Prima
	Batavia Dana Obligasi Ultima
	BNP Paribas Prima II
	Danareksa Gebyar Indonesia II

Products and services	Description
Mutual Fund Investment Products (continued)	Eastspring Investments Yield Discovery
	Nikko Gebyar Indonesia Dua
	Panin Gebyar Indonesia II
	Schroder Dana Mantap Plus II
	Schroder Prestasi Gebyar Indonesia II
	Fixed Income Mutual Fund USD
	BNP Paribas Prima USD
	Schroder USD Bond Fund
	Hybrid Mutual Fund
	BNP Paribas Spektra *
	Schroder Dana Terpadu II
	Schroder Syariah Balanced Fund
	Equity Mutual Fund IDR
	Ashmore Dana Ekuitas Nusantara
	Ashmore Dana Progresif Nusantara
	Batavia Dana Saham
	Batavia Dana Saham Optimal
	BNP Paribas Ekuitas
	BNP Paribas Pesona
	BNP Paribas Pesona Syariah
	Danareksa Mawar Konsumer 10
	Eastspring Investments Value Discovery
	First State IndoEquity Sectoral Fund **
	Schroder 90 Plus Equity Fund
	Schroder Dana Istimewa
	Schroder Dana Prestasi
	Schroder Dana Prestasi Plus
	Reksa Dana Saham USD
	BNP Paribas Cakra Syariah USD
	Schroder Global Sharia Equity Fund (USD)
Treasury Investment Products	Government Securities (SBN)
	Conventional Government Securities (SUN):
	Indonesian Ritel Bond (ORI)
	Surat Perbendaharaan Negara (SPN)
	Saving Bond Ritel (SBR)
	Global Bond
	Government Syariah Securities (SBSN) or Sukuk Negara:
	Surat Perbendaharaan Negara Syariah (SPNS)
	Project Bsed Sukuk (PBS)
	Sukuk
	Global Bond
	Surat Berharga Korporasi
	Surat Berharga Negara Asing (Government Bills/Bonds)
	Medium Term Notes (MTN)
	Promissory Notes
	Kredit Derivatif : CLN, EBA

Products and services	Description
Treasury Investment Products (continued)	Surat Berharga Pasar Uang : *
	Sertifikat Bank Indonesia (SBI) **
	Sertifikat Deposito Bank Indonesia (SDBI) ***
	Surat Berharga Bank Indonesia (SBBI) Valas
	Negotiable Certicate of Deposit (NCD)
	Sukuk BI (SukBI)
	Surat Berharga Komersial (SBK)
	Money Market Time Deposit (DBMM)
Credit Facility	Mortgage
	Vehicle Loan
	Syndication Loan
	Working Capital Loan
	Pre-export Financing
	Trust Receipt
	Investment Loan
	Distributor Financing
	Supplier Financing
	Dealer Financing
	Franchise Financing
	Showroom Financing
	Investment Financing
	Business Personal Loan
	Kredit Usaha Rakyat
	Personal Loan
	Money Market Time Loan (PBMM)
Standby LC/Bank Guarantees	Advance Payment Guarantee
	Bid Guarantee
	Counter Guarantee
	Custom Guarantee (P4BM)
	Direct Pay Guarantee
	Financial Guarantee
	Maintenance Guarantee
	Payment Guarantee
	Performance Guarantee
Export Import Facilities (trade finance)	Inward Documentary Collection
	LC Issuance
	Trust Receipt
	LC Forfaiting
	LC Confirmation
	LC Discounting
	LC Negotiation
	Letter of Guarantee
	Outward Documentary Collection
	Pre Export Financing (Export Loan)
Local LC	SKBDN Issuance
	Trust Receipt
	SKBDN Forfaiting
	Letter of Guarantee
	SKBDN Discounting
Foreign Exchange Facilities	TOD
	TOM
	SPOT
	Forward
	Swaps
	Cross Currency Swap (CCS)
	Interest Rate Swaps (IRS)
	FX Option
	Domestic Non-Deliverable Forward (DNDF)
	Overnight Index Swap

* Not available for purchase transactions and incoming transfers, however BCA still serves sales transaction and outgoing transfers
** Not available for purchase transactions and incoming and outgoing transfers, however BCA still serves sales transaction
*** Maturity on 2 September 2019

Operational Regions and Locations [102-4] [102-10]

BCA operates in Indonesia with branch offices and service access that is situated across Indonesia. There is no BCA office/branch which is located in or near conservation area. In 2019 there are additional branches including two main branches and 8 sub-branches. There are also 3 cash offices close, which sums up to 7 additional branches through 2019. As of the end of 2019, BCA has 1,256 offices (139 main branch offices, 873 sub-branch offices, and 244 cash offices) and 17 MyBCA locations (store and booth). BCA has 17,928 automated teller machine (ATM), hundreds of thousands of electronic data capture (EDC), and various other banking digital channels. More detailed information related to branch office and telephone numbers can be found in the 2019 Annual Report.

Membership of Associations

BCA is actively involved in a number of associations, both nationally and internationally. Participation in associations has a strategic meaning, which is to gain clarity of the latest issues in terms of information pertaining to business, banking, risk and opportunities. These matters also serve as a means to instill closer relations with stakeholders.

Company's Membership of Industrial Associations [102-13]

Association	Role	Scope
National Bank Association (Perbanas)	Member	National
Indonesian Bank Custodian Association (ABKI)	Member	National
Indonesian Mutual Fund Management Association (APRDI)	Member	National
ACI Financial Market Association (ACI FMA)	Member	National
Indonesian Payment System Association (ASPI)	Member	National
Banking Compliance Director Communications Forum (FKDKP)	Member	National
Soverign Debt Securities Trader Association (HIMDASUN)	Member	National
Indonesia Contact Center Association (ICCA)	Member	National
The Institute of Internal Auditors (IIA) Indonesia Chapter	Member	National
Indonesian Audit Committee Association (IKAI)	Member	National
Securities Investor Protection Fund (SIPF)	Member	National
Asia Pacific Loan Market Association (APLMA)	Member	International
European ATM Security Team (EAST)	Member	International
International Monetary Conference (IMC)	Member	International
Certified Information System Audition – Information Systems Audit & Control Association (CISA)	Member	International

External Initiative and Certification [102-12]

BCA ensures its operations comply with quality standards. Operational activities are evaluated by an independent certification agency. BCA is also actively involved in external initiatives. These show its seriousness in supporting sustainable development.

Certification	Coverage	Certification agency/role
ISO 9001:2008 Quality Management System	Network data center	SGS Indonesia
ISO 9001:2015 Quality Management System	Network data center and IT quality assurance	SAI Global
ISO/IEC 27001:2013 for Information Security Management System	Network data center	SGS Indonesia
ISO 9001:2015 Quality Management System	Contact center HaloBCA	SGS Indonesia
Indonesian Sustainable Finance Initiative	Sustainable finance	Founder
SDG Indonesia One	Multi-stakeholder platform for financing SDGs in Indonesia	Member
Indonesian Green Building Experts Association	National green building	Green Building Council Indonesia

BCA's Role in Supporting SDG Indonesia One

Since its launch on October 5, 2018 by the Ministry of Finance, BCA has participated as one of the key members of SDG Indonesia One.



Indonesian Sustainable Finance Initiative (IKBI)

BCA played a role as one of the pioneers of Sustainable Finance initiated by the Financial Services Authority through "First Movers on Sustainable Banking" throughout 2015 - 2017, which was developed into The Indonesian Sustainable Finance Initiative (IKBI) which was formed in May 2018. IKBI is an Indonesian banking forum committed to implementing sustainable finance. As one of the founders, BCA continues to support this initiative.

BCA's Support for IKBI's Activities

Activity	Time	Role
IKBI workshop "International Funding Potential and Sustainable Banking Principles"	April 8, 2019	Participant
Green Climate Fund Training	July 29, 2019	Participant
Green Bonds Boot Camp Training Intensive Workshop	November 6-7, 2019	Participant
Executive CEO dialogue on sustainable finance: "Sustainability: What does it take for our economy"	November 22, 2019	Participant
International seminar on sustainable finance	November 26, 2019	Participant

WORK FOR CREATION

BCA Employee Composition and Diversity [102-8]

Competent human resources are an important factor in BCA's success. Success in providing the best banking solutions for customers is attributed to the performance of all employees. The Human Capital Management Division is responsible for developing BCA's human resources. HR management practices take into account sustainability and human rights aspects.

BCA provides equal opportunities for every employee without distinguishing on the basis of ethnic group, religion, race, group, and gender. This represents HR management's basic policy. Equal work opportunities are also applied, beginning at recruitment, through competency development, performance evaluation, remuneration to promotion. These policies are contained in the collective labor agreement (CLA) 2019-2021.

Employee Composition based on Gender and Status

Employee Status	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Permanent	9,049	14,162	9,366	14,467	9,664	14,679
Non-permanent (contract, probation, trainee)	658	920	507	601	516	580
Total based on Gender	**9,707**	**15,082**	**9,873**	**15,068**	**10,180**	**15,259**
Total Overall	**24,789**		**24,941**		**25,439**	



Director of BCA, Lianawaty Suwono (2nd right) won achievement of Indonesia's Most Impactful Women Leaders 2019



BCA Awards, an annual appreciation for BCA's Best Employees Performance



BCA won achievement as Best of Work Place in Asia

Employee Composition based on Gender and Position

Position	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	5	0	5	0	5	0
Director	8	3	9	3	9	2
Senior manager	105	76	108	66	105	63
Middle manager	846	759	814	712	804	680
Line manager	3,677	5,929	3,721	5,880	3,864	5,926
Staff	4,131	7,946	4,212	8,230	4,242	8,552
Non-staff	935	369	1,004	177	1,151	36
Total based on gender	**9,707**	**15,082**	**9,873**	**15,068**	**10,180**	**15,259**
Total overall	**24,789**		**24,941**		**25,439**	

Employee Composition based on Gender and Length of Service

Length of Service	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
> 20 Years	4,772	6,049	5,246	6,440	5,603	6,717
> 15 – 20 Years	489	947	600	1,112	706	1,230
> 10 – 15 Years	352	489	327	446	268	353
> 5 – 10 Years	1,317	2,547	928	1,698	685	1,117
> 1 – 5 Years	2,016	3,969	2,262	4,705	2,247	4,801
< 1 Year	761	1,081	510	667	671	1,041
Total based on gender	**9,707**	**15,082**	**9,873**	**15,068**	**10,180**	**15,259**
Total overall	**24,789**		**24,941**		**25,439**	

Employee Composition based on Gender and Work Zone

Work zone	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Jabodetabek zone (including Head Office)	5,419	7,969	5,096	7,457	5,307	7,669
West Java zone (excluding Jabodetabek)	612	1,059	840	1,353	720	1,175
Central Java and DIY zone	661	1,218	705	1,243	745	1,287
East Java zone	1,310	2,070	1,397	2,151	1,478	2,214
Sumatra zone	865	1,380	932	1,448	991	1,472
Kalimantan zone	279	478	307	490	317	495
Eastern Indonesia zone	561	908	596	926	622	947
Total based on gender	**9,707**	**15,082**	**9,873**	**15,068**	**10,180**	**15,259**
Total Overall	**24,789**		**24,941**		**25,439**	

Employee Composition based on Gender and Education Level

Education	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Doctorate Degree	4	1	4	1	4	1
Master's Degree	484	399	469	369	450	345
Bachelor's Degree	6,596	11,581	6,449	11,294	6,396	11,124
Diploma (D1-D4)	455	1,253	571	1,427	642	1,609
High School (or less)	2,168	1,848	2,380	1,977	2,688	2,180
Total based on Gender	**9,707**	**15,082**	**9,873**	**15,068**	**10,180**	**15,259**
Total Overall	**24,789**		**24,941**		**25,439**	

Employee Composition based on Gender and Age Group

Age Group	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
<25 years old	1,056	1,756	953	1,787	1,082	2,305
> 25 – 30 years old	1,992	4,129	1,969	4,159	1,848	3,858
> 30 – 35 years old	1,020	1,742	804	1,256	676	953
> 35 – 40 years old	369	638	415	788	525	1,070
> 40 – 45 years old	1,059	2,108	1,258	2,454	1,498	2,780
> 45 – 50 years old	2,133	2,945	2,429	2,946	2,605	2,824
> 50 years old	2,078	1,764	2,045	1,678	1,946	1,469
Total based on Gender	**9,707**	**15,082**	**9,873**	**15,068**	**10,180**	**15,259**
Total Overall	**24,789**		**24,941**		**25,439**	

The Human Capital Management (HCM) Division's policy ensures BCA does not employ child or forced labor. This policy is incorporated within Article 7 section 2 of the 2019-2021 CLA. The application of this policy is the responsibility and authority of the HCM division. The policy that governs work hours, which includes work hours, lunch breaks, leaves, and others are prescribed within Article 13, Article 14, Article 19, Article 20, and Article 21 of the CLA.

Support for Female Empowerment

Gender equality, the SDG 5 goal, is one of BCA's priorities. The principle of equality and diversity forms the basis of operational activities as well as HR management policies. BCA provides women equal opportunities to achieve the highest career path. At present, there are three female directors, 27.3% of total directors, and 541 female branch heads or 55.3% of BCA's total branch heads throughout Indonesia. The presence of women in top positions is based on their accomplishments and performance, without discrimination.

BCA provides lactation rooms in several regional offices and the head office to support female employees. These facilities are one of BCA's concrete support of female employee. BCA provide medical benefits for female employee, children and husband of female employee.

Some 60.8% of BCA's employees are female and 63.8% of total employees that received promotion were female employees. Reflecting gender equality. Providing fair and equal employment opportunities for women can indirectly support the family's economic well-being.

Employee Turnover [401-1]

At the end of 2019, BCA's employee turnover was 4.9%. This is relatively low compared with the average employee turnover in the banking industry of 5-10% based on PwC research in 2014.

Description	2019	2018	2017
% Employee Turnover Rate	4.9	3.7	2.7

Employee Turnover based on Gender and Age

Age Group	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
< 30 years	254	408	246	337	223	311
30-50 years	291	397	228	310	174	239
> 50 years	123	125	82	74	80	56
Total based on Gender	**668**	**930**	**556**	**721**	**477**	**606**
Total Overall	**1,598**		**1,277**		**1,083**	

Employee Turnover based on Gender and Placement Zones

Work zone	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Jabodetabek (Jakarta-Bogor-Depok-Tangerang-Bekasi) zone (including head office)	476	640	387	490	355	458
West Java zone (excluding Jabodetabek)	35	69	27	47	11	30
Central Java and Jogjakarta (DIY) zone	20	38	16	37	17	22
East Java zone	60	79	56	66	40	44
Sumatra zone	39	61	29	43	30	28
Kalimantan zone	14	15	10	13	5	6
Eastern Indonesia zone	24	28	31	25	19	18
Total based on Gender	**668**	**930**	**556**	**721**	**477**	**606**
Total Overall	**1,598**		**1,277**		**1,083**	

To meet the Company's requirements, BCA recruited 1,453 new employees consisting of 615 male and 838 female employees as of December 2019. This is higher compared with the number of new employees recruited in 2018 of 833 peoples. [401-1]

New Employees based on Gender and Age

Age Group	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
< 30 years old	600	819	370	449	492	859
30-50 years old	15	19	9	5	15	6
> 50 years old	0	0	0	0	0	0
Total based on Gender	**615**	**838**	**379**	**454**	**507**	**865**
Total Overall	**1,453**		**833**		**1,372**	

New Employees based on Gender and Placement Zone

Work zone	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
Jabodetabek (Jakarta-Bogor-Depok-Tangerang-Bekasi) zone (including head office)	566	732	361	404	422	611
West Java zone (excluding Jabodetabek)	11	12	2	6	7	23
Central Java and Jogjakarta (DIY) zone	6	15	4	10	5	43
East Java zone	16	41	4	16	24	62
Sumatra zone	8	19	3	13	26	68
Kalimantan zone	5	10	3	2	6	24
Eastern Indonesia zone	3	9	2	3	17	34
Total based on Gender	**615**	**838**	**379**	**454**	**507**	**865**
Total Overall	**1,453**		**833**		**1,372**	

As one form of BCA's appreciation for its female employees and in compliance with Law No.13 of 2003 Article 82 on Labor, BCA provides maternity leave rights. This also takes effect for female employees that experience labor miscarriages or abortions due to medical reasons, as prescribed within the 2019-2021 CLA. The maternity leave is not deducted from the female employee's annual leave. Male employees receive permission for a three day leave in the event of a legitimate childbirth and are granted permission for

a four working days leave to accompany the spouse in the event of a miscarriage. In 2019, there were 1,222 female employees on maternity leave and 408 male employees that applied for leave as a result of childbirth. [401-3]

EMPLOYEE PERFORMANCE ASSESSMENT [404-3]

The employee promotion policy is based on the requirements of rank, education and or competency in accordance with the Company's demands, that does not discriminate on the basis of race, religion, grouping or gender. Each employee is accorded equal opportunities and chances. The promotion process is carried out transparently, objectively and justly. There were 3,184 employees promoted in 2019, wherein 63.8% were female employees.

Promoted Employee based on Gender

Location	2019		2018		2017	
	Male	Female	Male	Female	Male	Female
- Head office	406	464	348	352	253	303
- Branch and regional Offices	748	1,566	609	1,207	410	836
Total based on Gender	**1,154**	**2,030**	**957**	**1,559**	**663**	**1,139**
Total Overall	**3,184**		**2,516**		**1,802**	

EMPLOYEE BENEFITS [401-2]

Employee remuneration policy is based on the applicable provisions and BCA also has policies that govern benefits for its employees. These benefits include the following:

Type of Benefit	Permanent Employee	Contract	Trainee
Hari Raya allowances (THR)	✓	✓	✓
Year-end allowances	✓	NA	✓
Religious Hari Raya special allowances	✓	NA	✓
Position allowances	✓	NA	NA
Other allowances	✓	NA	NA

Guaranteeing an Appropriate Working Environment

An appropriate place to work and a conducive environment is a priority for BCA, to support employee comfort and productivity. The Company firmly believes that the best performance is achieved through a conducive working climate.

BCA actively supports the application of the Manpower Department's (Depnaker) work health and safety program. Periodically, BCA conducts earthquake and fire evacuation simulation and education. This is carried out not only in the Head Office, but also in the branch and regional offices. Efforts to instill work safety are reflected in the design of the office spaces that refer to a number of aspects, such as the completeness and appropriateness of the facilities, infrastructure as well as the working environment, security facilities, among others. A lactation room is provided for female employees at several head regional offices to provide comfort for female employees when performing their motherly tasks. Employee protection policies are contained in the 2019-2021 CLA, which includes Article 42, Article 47, Article 49, section 1 of Article 57, section 2 of Article 58, and section 2 of Article 59.

Labor Union and Collective Labor Agreement [102-41]

To guarantee freedom of expression and association, a labor union was formed. The organization is managed independently by employees and facilitated by the Bank. As of August 31, 2018, there are 18,991 (78.8%) permanent employees that are members of the union. The union and management review and compile the collective labor agreement (CLA) once every two years. The CLA is the basis for conducive and productive industrial relations. The rights and obligations of 100% of permanently hired employees are protected through this CLA.

Work Opportunities for the People with Disabilities

BCA provides opportunities for the people with disabilities to obtain a livelihood and work experience in BCA. In 2019, 15 peoples with disabilities were given the opportunity to work in the Digital Services Center. This is part of BCA's focus on improving welfare and providing equal employment opportunities. This serves as BCA's active support for the government's program, specifically related to Government Regulation or PP No. 43 of 1998 on efforts to improve the welfare of people with disabilities.

ECONOMIC PERFORMANCE HIGHLIGHTS

Climate Change Risks [201-2]

Climate change as a result of global warming has changed business practices, which places greater emphasis on environmental risks, as well as in banking loan disbursal processes. The Bank is expected to assist in negative impact prevention activities arising from climate change through its support for sustainable finance.

BCA realizes climate change risks can impact its financial performance. In 2019, there were natural disasters as a result of climate change. There were at least four natural disasters which struck BCA's branches with total potential losses of to Rp272 million, and there were 33 incidents that resulted in damage to ATMs with total potential losses of Rp1 billion. Such events represent climate change risks that must be heeded by all parties and, for this reason, BCA supports business practices that reduce climate change risks.

Company Performance and Business Continuity

BCA's economic performance in 2019 showed positive growth. As of the end of December 2019, net profit increased 10.5% to Rp28.6 trillion, compared with net profit in 2018 of Rp25.9 trillion. Operating income, comprising net interest income and other operating income, increased 13.6% to Rp71.6 trillion as of December 31, 2019, from Rp63.0 trillion in the previous year.

Current accounts and savings accounts (CASA) at the end of 2019 amount to Rp530.6 trillion, an increase of 9.8% YoY. This corresponds with the increase in the number of transactions within BCA, particularly through digital banking. Third party funds amount to Rp699.0 trillion, or 11% higher YoY, exceeding the initial target of 8%-10%. CASA to total third party funds was 75.9%, and CASA continues to be the core of BCA's third party funds.

BCA's loan portfolio was Rp586.9 trillion, which is 9.1% higher than the target 6%-8%. BCA booked positive growth in a number of loan segments. This growth serves as a positive indicator of the business climate and economy in the long run. BCA registered return on assets (ROA) and return on equity (ROE) of 4.0% and 18.0% respectively. This was above the ROA target of not lower than 3.5% and ROE higher than 17%.

BCA's 2019 economic performance is submitted in detail in the 2019 Annual Report. This report contains BCA's consolidated financial statement for 2019. The consolidated financial statement incorporates subsidiary data.

Financial Performance

(Rp billion)

Description	2019	2018	2017
Financial performance			
Total assets	918,989	824,788	750,320
Productive assets	818,694	734,401	672,235
Loans disbursed – gross	586,940	538,100	467,509
Third party funds	698,980	629,812	581,115
Operating income	71,622	63,034	56,982
Operating expense	(30,742)	(27,651)	(25,190)
Net Income	28,570	25,852	23,321
Ratio			
Capital adequacy ratio (CAR)	23.8%	23.4%	23.1%
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.9%	0.9%	0.9%
Allowance provision on earning assets to total earning assets	1.9%	1.9%	2.1%
Gross NPL	1.3%	1.4%	1.5%
Net NPL	0.5%	0.4%	0.4%
Return on assets (ROA)	4.0%	4.0%	3.9%
Return on equity (ROE)	18.0%	18.8%	19.2%
Net interest margin (NIM)	6.2%	6.1%	6.2%
Efficiency ratio (BOPO)	59.1%	58.2%	58.6%
Loan to deposit ratio (LDR)	80.5%	81.6%	78.2%
Liquidity coverage ratio (LCR)	276.3%	278.2%	353.0%

As one of the largest privately-owned banks with the largest assets in Indonesia, BCA not only focuses on the transactional banking business but also providing loan facilities and financial solutions. BCA actively responds to dynamic developments in the business environment and global issues, including environmental and social issues. BCA is active in supporting the SDGs and the application of sustainable finance in Indonesia.

In line with the sustainable finance action plan (RAKB) which started in 2018, BCA began adjusting its loan disbursal policy, particularly on environment, social, and governance (ESG) oriented financing. Loan requirements in BCA contain a checklist pertaining to aspects of ESG. BCA continues to develop financial products and services for the sustainable business activity categories (KKUB) and inclusive finance through corporate MSME financing.



Sustainable Finance Application Financing Performance

Description	Unit	2019	2018*	2017*
Amount of products that meet sustainable business activities category				
a. Funds collection	Number of Products	-	-	-
b. Loans disbursement **	Number of Products	1	1	1
Total sustainable business activities productive assets				
a. Total sustainable business activity category loan/ financing (IDR)	Rp billion	116,331	102,201	78,947
b. The non sustainable business activity loan/financing (IDR)	Rp billion	470,609	435,899	388,562
Total Loan/Financing	Rp billion	586,940	538,100	467,509
Percentage of total sustainable business loan/financing to total bank loan/financing (%)	%	19.8	19.0	16.9

* KKUB financing portfolio as of December 31, 2017 and 2018 is restated to adjust with the KKUB financing portfolio identification results as of December 31, 2019.
** Products for KKUB financing are integrated with existing BCA's loan products.

Supply Chain and Procurement Practices [102-9]

One of the important parts needed to support a bank's operational activities is the supply chain or goods and services procurement practices from and for all branch offices. In 2019, BCA maintained good communications with its partners and vendors, such as public accounting firms, vendor IT development companies, transportation companies, supplier goods and services procurement partners, building/maintenance repair contractors, and electronic equipment suppliers.

BCA has integrated procurement system called Enterprise Backoffice Integration (EBI) that starts from the budgeting process and includes procurement, purchasing order/contract or leasing, building maintenance, and payments. This application supports environmental friendly business, equality, compliance with good corporate governance and is in line with the environment, social, governance (ESG) concept.

Internal policy that governs procurement, includes: supplier or vendor selection policy, (including the procurement process) rank competency policy for supplier, restrictions on discriminatory acts towards suppliers. BCA's partners are determined by their abilities and competencies, as well as product quality in accordance with the Company's requirements. BCA also stringently enacts internal policies that anticipate fraud conditions that may potentially occur within the procurement process, such as acts of corruption, conflicts of interest or bribery that violate the Company's regulations.

Economic Value Distribution To The Employees

Economic value distribution is provided to the stakeholder, particularly to employees that directly interact with the Bank's operational activities. The method of distribution through reward, among others, are in the form of a salary, allowances, and other incentives. Employees also receive economic value distribution through training and development, or outbound activities as well as gatherings. BCA believes in extending awards on the basis of an employee's performance. BCA provides competitive remuneration, wherein its employee remuneration is above the regional minimum wage (UMR) scale applicable in all branch offices in Indonesia. [102-35]

Percentage of Permanent Employee Remuneration in Jakarta to Lowest Level to Regional Minimum Wage (UMR)

2019	2018	2017
155.6%	145.3%	137.1%

Note: Comparison of employee remuneration with Jakarta regional minimum wage (UMR).

Economic distribution to the public is carried out by BCA through the Bakti BCA program. BCA consistently and continuously develops its corporate social responsibility (CSR) program. Bakti BCA activities total funds reached Rp 122.8 billion. These activities continue to be implemented under the pillars of Smart Solutions (Solusi Cerdas), Synergy Solutions (Solusi Sinergi) and Excellence Business Solutions (Solusi Bisnis Unggul).

SUSTAINABILITY GOVERNANCE

Sustainable Governance Structure

BCA's commitment in applying sustainable finance is carried out through, among others, the creation of the ESG Sub-Division through Board of Directors Decree No. 136/SK/DIR/2019 dated August 30, 2019.

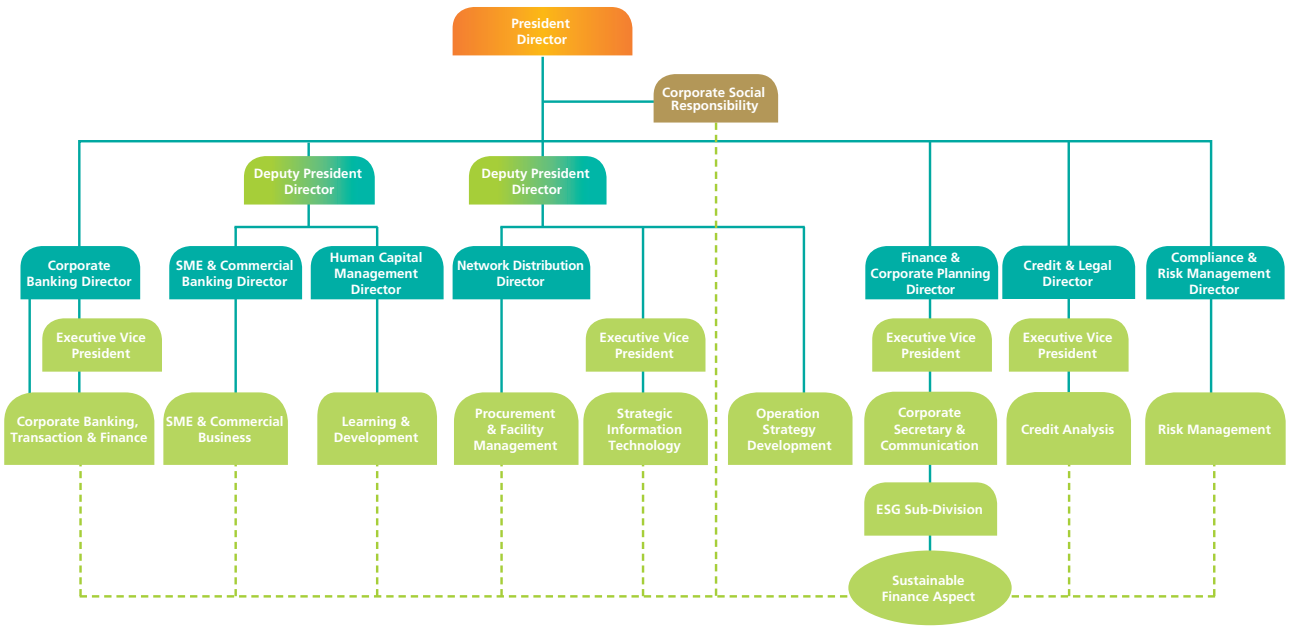
The process of forming the ESG Unit involved internal and external parties that possessed competencies in the field of sustainability. The sub division's main task falls under two areas: the Corporate Secretariat and Integrated GCG, and Sustainable Finance.

The main task of the Corporate Secretariat and Integrated GCG unit is to enhance the value of the company through the implementation of GCG principles. The main task of Sustainable Finance unit is to build and implement a sustainable finance culture in various aspects of the organization, thereby supporting BCA's sustainability. In developing and applying a sustainable finance culture, the Sustainable Finance unit coordinates 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 Sustainable Finance unit oversees BCA's sustainable finance whiches as stated in the Sustainable Finance Action Plan (RAKB). RAKB target achievement such as KKUB financing, and intern capacity building are joint KPI's of Sustainable Finance unit and associated working unit.

The ESG sub division of the Corporate Secretary and Communication division, is placed under the Executive Vice President of Corporate Finance and Secretary & Communication Division, that reports to the Finance & Corporate Planning Director who will report on performance to the President Director. However, the overall implementation of sustainable governance is the responsibility of all BCA personnel, including the Board of Commissioners and the Board of Directors, who are involved in its supervision. The sustainable governance structure illustrates the line of authority of all working units that are directly responsible for coordinating sustainable finance planning and implementation.

Sustainability Governance Structure [102-18] [102-19]



Reporting/responsibility line

Coordination line

Note: The broken line in the chart above represents developments/progress in the sustainable finance application reporting mechanism.

Tasks of the Director Responsible for Sustainable Finance [102-20]

Generally, the President Director, two Deputy President Directors and the seven Directors' tasks are directly related with implementing sustainable finance. Aside from the President Director, these seven Directors, comprise the Finance and Corporate Planning Director, the Credit and Legal Director, the Corporate Banking Director, the Network Distribution Director, the SME and Commercial Banking Director, the Human Capital Management Director, and the Compliance and Risk Management Director.

The directors' main tasks relating to sustainable finance, include: building and applying a sustainable finance culture in various aspects of the organization, ensuring the application of the eight principles of sustainable finance and the implementation of Sustainable Finance Action Plan; publication of sustainability reports; implementation of sustainable finance and following developments surrounding sustainable finance issues. Aside from the Board of Directors, the Board of Commissioners is also tasked with overseeing all plans and implementing sustainable finance.

Development of Sustainable Finance Competencies [102-20]

BCA continuously provides training and developing employee's competency, which includes sustainable finance. Sustainable finance training is carried out by disseminating FSA Regulation No. 51/POJK.03/2017 and FSA Regulation No. 60/POJK.04/2017 to employees comprehensively, and training in specific themes for employees directly related to sustainable finance business activity categories (KKUB) financing. Sustainable finance training is gradually extended to all employees to improve their comprehension.

Throughout 2019, BCA sent employees on sustainable finance training. The training included sustainable finance, basic and intermediate environmental analysis training, training for environmental analysis training trainers, renewable energy training (PLTS), training pertaining to environmental impact assessment (AMDAL), formulating sustainable finance action and a green bond plan. In-class training was conducted internally by BCA in cooperation with external as well as internal parties that possess competency in sustainable finance, as well as external training conducted by regulators in the form of workshops and seminars.

In October 2019, BCA, in cooperation with external parties that served as a resource, conducted training on sustainable finance that was participated in by three members of the Board of Commissioners, eight members of the Board of Directors, and several unit heads directly related with sustainable financing. In November 2019, training was once again conducted for head office division heads and subsidiaries representatives, opened by the Planning and Finance Director. In 2019, 656 employees, including members of the Board of Commissioners and Directors, participated in sustainable finance training held internally by BCA, as well as by external parties. To date, 1,026 employees, including the Board of Commissioners and the Board of Directors, received dissemination and training on sustainable finance since 2015.



Extraordinary General Meeting of Shareholders 2019



Green Office Socialization for work units



SDGs Socialization for BCA employees



For 2020, BCA has set a target of a 15% in sustainable finance training participants for employees directly related to sustainable financing (loan-related units). This target will be achieved through direct and online training.

BCA also sends its employees to attend external training related to ESG impact, particularly relating to the environment. To help identify the construction sector risk while simultaneously enhancing competency relating to green buildings, one of BCA's employees has successfully passed the greenship professional training that was conducted by the Green Building Council Indonesia (GBCI), and is currently a member of the Indonesian Green Building Experts Association.

SUSTAINABLE FINANCE IMPLEMENTATION



Achievements, Opportunities and Challenges in Implementing Sustainable Finance

BCA actively supports the application of sustainable finance, which is manifested through being one of the first movers on sustainable finance initiated by FSA. BCA began applying a sustainable finance strategy through its Sustainable Finance Action Plan (RAKB). Implementation is gradually and continuously.

Opportunities and challenges encountered in applying sustainable finance:

- Financing opportunities for businesses related to sustainable finance, as well as those related to the mitigation and adaptation of climate change has not been optimally managed. This prospect is often seen in agriculture, transportation and renewable energy,
- Opportunities to work together with institutions, both banking and non-banking,
- A common understanding and perception among stakeholders regarding the concepts, principles, rules and implementation of sustainable finance still needs to be enhanced,
- Efforts to enhance knowledge and competencies of all parties, including commitment between government and non-government institutions,
- Encouragement and motivation to implement environmentally-friendly business activities, including renewable energy and energy efficiency projects.
- External economic, social and environmental situations that have the potential to affect the sustainability of the Bank, which includes the existence of government regulations.

Despite the challenges, BCA still sees opportunities, and plans to disburse ESG-oriented loans through KKUB financing, which is targeted to increase on an average of 7%, including people's business loan (KUR) financing of Rp138.3 billion in 2020. Some 60% of the KUR are targeted to disbursed to the productive services sector, environmentally friendly industries, poultry, and agriculture. BCA has not faced any significant problems since the start of the implementation of sustainable finance.

Risk Identification Procedures for Sustainable Finance Implementation [102-11, FS2, FS9]

BCA uses risk management as part of its precautionary approach in line with the implementation of sustainable finance. A complete explanation regarding risk management is found in the 2019 Annual Report. The related Director oversees the RAKB's preparation and monitors its implementation. In line with the preparation of the RAKB, BCA has a sustainable finance vision and mission, sustainability report, adjustments to credit policies, and general policies that support the implementation of sustainable finance. The Board of Commissioners and the Board of Directors actively oversee the implementation of sustainable finance, through the RAKB's progress report.

In order to implement sustainable finance, BCA adjusted loan requirements as one effort to enhance an environmentally-friendly loan portfolio. ESG risk identification is carried out at the time of the loan proposal review. The results of the review will affect the debtor's risk rating and as a consideration in granting credit. BCA also identifies risks in implementing sustainable finance, particularly loan risk. Loan risk monitoring is periodically carried out by the risk management unit.



Matthew Burton
Environment Office Director of USAID/Indonesia

"USAID is proud to partner with BCA as one of Indonesia's leading financial institutions in Sustainable Finance. Our collaboration with BCA started in 2009 and continues until today through different projects, most recently under the USAID Indonesia Clean Energy Development II project or USAID ICED II. In the past few years, we have helped the BCA team with the technical review of 11 renewable energy projects with a total investment of more than $190 million. Four of these projects are now in operation and delivering electricity to more than 500,000 people - marking BCA's contribution to Indonesia's target of achieving 23% renewable energy by 2025. As part of our partnership in capacity building, we have also been providing market insights and updates to BCA on renewable energy and the sustainable finance sector, as well as delivering training for BCA staff on green banking, renewable energy technologies, and environmental risk related to renewable energy projects. We are impressed with BCA's vision and commitment to expanding its portfolio in renewable energy and their leadership for a cleaner future for Indonesia."

The ESG-oriented loan approval procedure is conducted by taking into consideration the ESG risks through the following mechanism:

BCA's Credit Approval Process



Notes:
*) By considering business feasibility of the debtor/prospective debtor, including issues related to ESG.

**) Including document monitoring related to environment in accordance with analyst's requirement.

If it is discovered that there are debtors who have not fulfilled ESG requirements yet, BCA will then request information regarding the follow up action and periodically monitor the debtor's progress.

Implementation of Environment, Social and Governance (ESG) Risk Management Policy [102-11, 102-30] [FS3]

The Bank intends to update its sustainable financial implementation policies in 2020, which includes developing policies and general guidelines for categorizing financing/loan portfolios, based on the sustainable business activity categories (KKUB). General guidelines will also refer to sectoral financing policies.

Within the context of ESG risk management implementations, BCA has a loan general requirement manual. The manual contains loan requirements for the prospective debtor, such as on not providing financing to businesses that are deemed speculative, gambling, and money laundering, and businesses expected to be disadvantageous to the public (such as a money game).

BCA has applied policies that are in line with ESG risk management, such as the ESG Integration Implementation Guide for Banks issued by the OJK in 2015; BCA's bank credit basic policy (KDPB); Law No. 32 of 2009 on Environmental Management and Protection. The ESG risk management policy represents application from the 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). If the debtor has the related environmental conservation certificates, then this financing/loan will be categorized as an ESG-oriented financing
- BCA monitors environmental management performance assessment results issued by the Ministry of the Environment (PROPER). If the results of this PROPER assessment do not comply with environmental regulations, then information pertaining to the debtor's follow up will be requested and the following PROPER assessment will be monitored.
- BCA pays attention to climate change risk and opportunities. This risk is mitigated by, among others, managing risk and the three lines of defence. Climate change opportunities will impact on changes in the type of financing that supports climate change mitigation.



SimPel Savings Account socialization for students on SimPel Day



MoU signing of Infrastructure Syndication Loan

Preparation of a Sustainable Finance Action Plan (RAKB)

Since 2018, BCA has formulated a five-year RAKB (2019-2023). The RAKB was prepared in line with the business strategy as well as supporting sustainable development. The implementation and achievement of the RAKB targets are periodically monitored. The priority programs set out within the RAKB include:

1. To increase sustainable financing portfolio;
2. To improve internal capacity;
3. To adjust the organization, risk management, governance, and/or standard operational procedures.

To increase BCA's sustainable financing portfolio: BCA sets out loan/financing quality targets and achievement based on KKUB, for the MSME and Non-MSME segments. Non-MSME KKUB financing as of December 31, 2019 was dominated by lending to the sustainable natural resources and land-use management, which amounts to 62.2% of total of Non-MSME KKUB financing. Lending is also provided for environmentally friendly transportation as well as the renewable energy sector, namely to finance hydroelectric power plant (PLTA) and mini hydro power plant (PLTMH) projects.

To improve internal capacity: throughout 2019, sustainable finance training was prioritized for units directly related to sustainable financing. Organizational adjustments were made to support the implementation of sustainable finance. BCA formed an ESG Sub-Division work unit to monitor sustainable finance implementation. Some guidelines were adjusted, including adjustments to ESG-oriented loan procedures, company policies, developing a sustainability strategy, and establishing sustainable finance's vision and mission.

Development of a Sustainable Finance Training Module [FS4]

Since 2017, BCA has developed facilities and improved sustainable finance learning materials. BCA will also develop e-learning modules on the implementation of environment and social procedures as carried out in the business lines, particularly credit. These developments aim to improve employee competency, giving them the ability to identify prospective debtor businesses, in accordance with the ESG concept. In developing the module material, BCA engages stakeholders through dialogue and discussions.

During 2019, there were no administrative sanctions that may have impacted the sustainability of BCA's business nor was there one imposed on the member of its Board of Directors and or Commissioners from the relevant authorized.



NEW JOURNEY TOWARDS SUSTAINABLE FINANCE

SUSTAINABLE FINANCING





Sustainable Finance Products

Sustainable finance products and/or services are financial products and/or services that integrate economic, social and environmental elements as well as governance into their features. As part of its efforts to constantly support sustainable finance, throughout 2019, BCA disbursed KUR and loans for ESG-oriented businesses. The loan disbursement segment ranges from corporates, commercial, as well as MSME. BCA will constantly map its loan portfolio and build awareness of managing environment and social risks within the banking process.

For banking services solutions, BCA developed digital banking services that indirectly support efforts to reduce carbon emissions that involve reducing paper usage, reducing consumption of fuel for transportation. BCA's digital banking solution services include e-statements for savings, current accounts and credit card bills that are accessed through internet banking; opening of accounts online through mobile banking; various types of transactions that can be carried out through internet banking, mobile banking, Sakuku; replacement of ATM machines with cash recycling machines (CRM).

In terms of corporate social responsibility (CSR), BCA has a community development program under Bakti BCA as BCA's support for the SDGs and sustainable finance. Through these activities, BCA is expected to create and support the self-sufficiency programs for the public and participate in supporting improved environmental quality. The programs carried out through Bakti BCA include the educational scholarship program, mangrove tree planting, supporting MSME businesses, support for the community, cataract operations, blood donations, and free medical treatment.

Sustainable Business Activity Categories (KKUB) Financing Portfolio

BCA's involvement with FSA regulation No. 51/POJK.03/2017 had started since BCA has participated in the First Movers in Sustainable Banking pilot program, initiated by FSA in 2015. Based on FSA Regulation No. 51/POJK.03/2017, there are 12 business activities that are categorized as a sustainable business activity. Financing for these business activities can be categorized as KKUB financing, both for the corporate, commercial, as well as MSME segments.

ESG-oriented loan management is carried out by the Corporate Banking, Transaction and Finance group, SME and Commercial Business division, Credit Analysis group, which falls under the supervision of the Corporate Banking Director, the SME and Commercial Banking Director and Credit and Legal Director.

Composition of KKUB Financing Portfolio Outstanding based on Business Segment [FS6]

Description	2019		2018*		2017*	
	Rp. billion	%	Rp. billion	%	Rp. billion	%
Non-MSME KKUB financing portfolio	34,902	30.0	31,082	30.4	23,232	29.4
- Corporate	33,961	29.2	29,863	29.2	22,142	28.0
- Commercial	941	0.8	1,219	1.2	1,089	1.4
MSME KKUB loan portfolio	81,429	70.0	71,118	69.6	55,716	70.6
Total KKUB Portfolio	**116,331**	**100.0**	**102,201**	**100.0**	**78,947**	**100.0**

*) Non-MSME KKUB financing as of December 31, 2017 and 2018 is restated to adjust with the KKUB portfolio identification results as of December 31, 2019

BCA's KKUB disbursed loan as of December 31, 2019 amounts to Rp116.3 trillion, an increase of 13.8% YoY and over the initial target of 8%. The increase derived from the increase in the non-MSME KKUB portfolio of 12.3% and MSME of 14.5%. Total KKUB financing achieved 19.8% of total financing as of December 31, 2019. The KKUB financing consisted of non-MSME loan of Rp34.9 trillion and MSME of Rp81.4 trillion.

Percentage of Non-MSME KKUB Financing (ESG-Oriented Loan)

Description	Unit	2019	2018*	2017*
Total non-MSME KKUB loan/financing	Rp billion	34,902	31,082	23,232
Percentage of total non-MSME KKUB loan/financing to total non-MSME bank loan/financing	%	9.6	9.6	8.4

*) Non-MSME KKUB financing as of December 31, 2017 and 2018 is restated to adjust with the KKUB portfolio identification results as of December 31, 2019.





MOU signing of Infrastructure Syndication Loan Toll Road 2019



KUR Disbursement for Dompu corn farmers

Non-MSME KKUB Financing Portfolio based on Category

Description	2019		2018*		2017*	
	Rp billion	%	Rp billion	%	Rp billion	%
Renewable energy	3,020	8.7	2,343	7.5	2,122	9.1
Energy efficiency	547	1.6	1,589	5.1	1,781	7.7
Sustainable natural resources and land-use management	21,700	62.2	18,121	58.3	13,346	57.4
Eco-friendly transportation	5,965	17.1	5,440	17.5	3,600	15.5
Sustainable water and waste management	1,042	3.0	1,093	3.5	15	0.1
Eco-friendly and eco-efficient products (less residue)	2,544	7.3	2,407	7.7	2,368	10.2
Environmentally-friendly buildings that meet national, regional, or international certification standards	85	0.2	89	0.3	-	-
Non-MSME KKUB Financing Portfolio	**34,902**	**100.0**	**31,082**	**100.0**	**23,232**	**100.0**

* Non MSME KKUB portfolio as of December 31, 2017 and 2018 is restated to adjust with the non-MSME KUUBL portfolio identification results as of December 31, 2019

Financing in the sustainable natural resources and land-use management amounted to Rp21.7 trillion. This financing was dominated by non-MSME KKUB financing. The majority of the business types that were financed were palm oil companies.

Green Portfolio Management [FS2, FS3]

BCA supports financing to debtors that pay attention to social aspects, which includes Indonesian cultural continuity; as well as environmental aspects, including preventing the occurrence of a water crisis. With the presence of ESG risks in every financing, BCA supports debtors to not causing the loss of biodiversity, deforestation, floods, drought, pollution, as well as violation of human rights and worker rights. The policies within BCA indirectly seek to prevent deforestation. BCA's financing policy ask corporations to complete an environmental impact analysis (AMDAL), oversee, and monitor ownership of certification compliance such as, the Indonesian Sustainable Palm Oil (ISPO) certification, Roundtable on Sustainable Palm Oil (RSPO), Forest Stewardship Council (FSC) for wood processing, International Sustainability and Carbon Certification (ISCC), UTZ Certification for coffee and cacao products, Bonsucro for sugar product, Green Building certificates, and PROPER Ratings.

BCA will request information from the debtor if they have received any warnings/violations/issues pertaining to ESG. Periodically, BCA will update the debtor's data in line with ESG compliance. Identification is also made based on the basis of specific standards for MSME sector debtors, such as female empowerment or financing to remote, frontline, and destitute areas (3T).

Financing to Palm Oil Companies that Received Certifications [FS10, FS11]

ISPO & RSPO Certification Status	2019		2018		2017	
	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)
Certified	46	19,680	45	16,044	42	11,380

46 Palm oil companies that are ISPO and/or RSPO certified

ISPO 37 companies

RSPO 19 companies

6 Wood/forestry management companies that are FSC-certified

Sustainable Infrastructure Project Financing

To support infrastructure development in Indonesia, BCA actively provides financing for infrastructure such as toll road projects, electrification, rail roads, airports and executive ports as well as water and sanitation. This financing is expected to improve infrastructure development that benefits the public. In the long term, this development is expected to improve Indonesia's economy and public welfare.

This infrastructure financing implemented sustainable finance principles that integrated aspects of ESG. BCA's sustainable financing portfolio for infrastructure projects in 2019 amounted to 20.9% from total infrastructure financing, which is 6.7% higher compared to 2018.

6.7% YoY Increased in sustainable infrastructure financing portfolio

Rp 8.7 Trilion Total sustainable infrastructure financing portfolio



Sustainable Infrastructure Financing Portfolio

(Rp billion)

Sector	2019	2018	2017
Toll road	2,945	2,975	3,012
Electrification	1,211	1,663	1,072
Trains	1,826	1,466	588
Airports and executive ports	1,723	1,000	494
Water and sanitation	994	1,051	63
Total	**8,700**	**8,155**	**5,230**

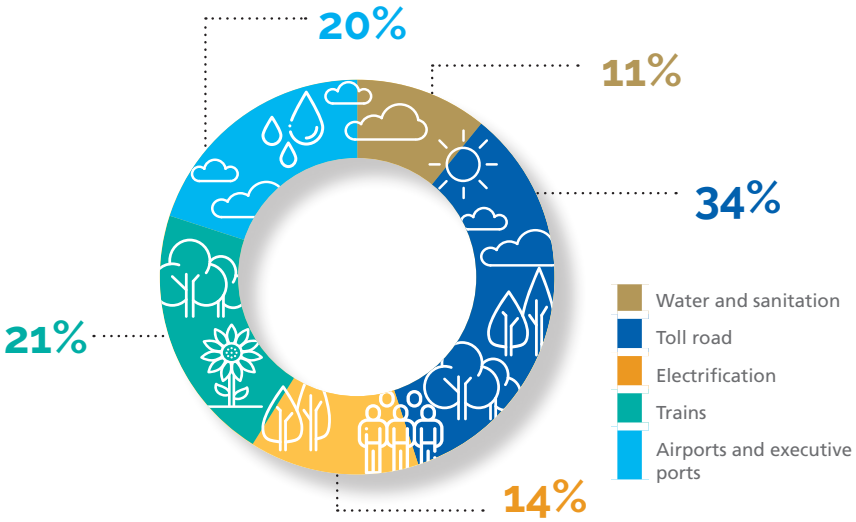


Geothermal Power Station in Java is one of BCA's renewable energy loan disbursement 2019



Pettarani Toll Road, one of BCA's infrastructure loan disbursement 2019

Sustainable Infrastructure Financing 2019



ESG-oriented infrastructure financing was channeled to a number of regions in Indonesia. This included financing for the ESG-oriented electrification sector such as mini hydro power plants (PLTMH) and hydro electric power plants (PLTA) that are spread across a number of islands with total financing of Rp1.2 trillion.

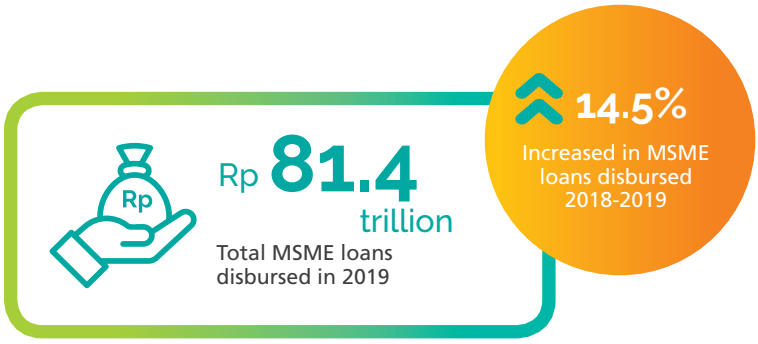
ESG-oriented Electricity Sector Financing Portfolio based on Regions

(Rp billion)

Location	2019	2018	2017
Sumatra	624	944	502
Java	165	238	197
Nusa Tenggara	50	47	62
Sulawesi	202	227	170
Kalimantan	169	206	141
Total	**1,211**	**1,663**	**1,072**

SUPPORTING NATIONAL DEVELOPMENT





Supporting Micro, Small, and Medium Enterprises (MSME)

One of the drivers of the Indonesian economy is micro, small and medium-sized enterprises (MSMEs), whose numbers are expected to continue to grow each year. As of the end of December 2019, loan disbursements to MSMEs were Rp81.4 trillion, or 13.8% of total loans. MSME loans released increased 14.5% compared with the previous year. MSME loans will continue to increase through a linkage program (channeling and executing), or joint-financing with microfinance institutions.

One type of financing that uses the linkage (channeling and executing) program represents a loan or financing disbursement to MSME debtors through agencies that cover, among others, cooperatives. As of the end of 2019, BCA channeled Rp133.4 billion in financing, with a non-performing loan (NPL) performance of 0%. These loans provided benefits to 5,286 cooperative members who are retired civil servants and SMEs in Bandung. BCA also indirectly contributes to social improvements.

Aside from providing loan facilities, BCA assists in capacity building for SMEs and cooperative managers through training. The purpose of the training is to expand the business outlook and knowledge of SMEs. Training participants receive the opportunity to exchange ideas with fellow participants and business experts. During 2019, training was held in 37 cities and attended by 100 participants in each city.

People's Business Loan (KUR) [FS7, FS8]

BCA supports sustainable development financing through the disbursement of people's business loans (KUR), for those unbankable society. KUR disbursement is carried out on the basis of the principle of equality, without distinguishing social and economic backgrounds. To enhance financial and banking management comprehension and knowledge, BCA provides financial products and/or services assistance and training. It is hoped that by enhanced understanding can (positively) contribute to managing and promoting the business.

From 2016 to the end of 2019, BCA had disbursed KUR of Rp363.5 billion to 3,669 debtors. In 2019, KUR financing achieved its target. In 2020, BCA will strive to channel Rp138.3 billion or an increase of 10%. KUR financing is applied through a direct channeling strategy through branches and/or in collaboration with off-taker and channeling schemes.

KUR Disbursements [FS7]

KUR Type	Number of Debtors	Maximum Financing (Rp billion)
Micro	390	9.0
Retail	771	116.7
Total	**1,161**	**125.7**

KUR is mainly disbursed to trading business currently. Going forward, BCA will increase KUR disbursements to the non-trading production sector, such as the services, manufacturing, and agriculture and poultry industries. [FS5]

KUR Extended to Coffee and Emprit Ginger Farming [FS5, FS8]

KUR allocated to the non-trade production sector, also community empowerment to emprit ginger and coffee farmers. As of the end of 2019, BCA provided lending to 220 ginger farmers in Tegal and Jepara, with a financing value of Rp5.4 billion and a tenor of 10 months. The total planting area in Tegal is 15.7 hectares and 6.6 hectares in Jepara. In 2019, there were three harvests, with total production of 130 tons.

Emprit ginger business activities also indirectly help support economy of the community and positively contribute to social and environmental conditions. Some 50 female workers directly or indirectly receive benefits, which helps improve family welfare. From an environmental perspective, emprit ginger farmers use organic fertilizers derived from cow dung. Prior to this, cow dung waste was not managed.

BCA provides assistance in terms of providing skills, knowledge and insights pertaining to emprit ginger farming. Through improved skills, the quality of the ginger yields is expected to improve. The market responded positively to farmer yields. Emprit ginger sales can increase the farmers' income.

BCA has also provided funding to five coffee farmers from the Sirap Coffee Village community, Semarang Regency (on the slopes of Mount Kelir). As of December 2019, KUR distributed was Rp250 million, for five years. KUR facilities are synergized with Bakti BCA community empowerment programs. BCA's assistance program seeks to develop the agro-tourism potential for Sirap Coffee Village. Coffee cultivation uses organic environmentally-friendly fertilizers, to enhance the quality of the coffee beans. The organic coffee planting approach focuses on soil fertility and yield optimization.

KUR financing helps emprit ginger and organic coffee farmers, as they use an installment system paid after the harvest (yarnen). Visible benefits include improved income, creation of opportunities or employment, environmentally-friendly agriculture, and supporting female empowerment.

KUR Disbursed by Economic Sector

Rp 125.7 billion
Total KUR disbursed in 2019

8.1%
Increased in KUR disbursed 2018-2019

(Rp million)

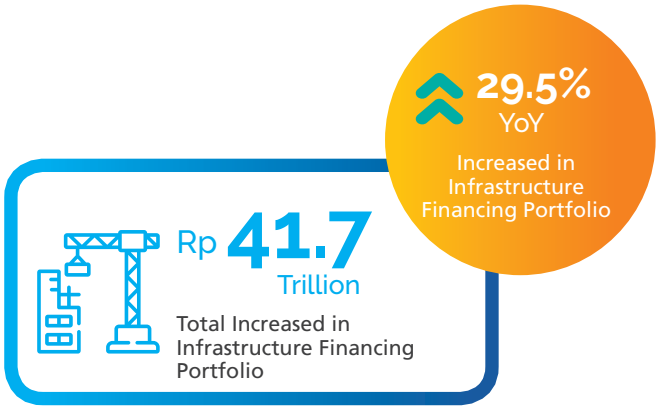
Economic Sector	Number of Debtors	Maximum Financing	Loans Outstanding	Achievement (%)
Agriculture, hunting and forestry	449	14,763	10,766	61.5
Fisheries	7	895	714	74.6
Manufacturing industry	79	10,970	9,003	91.4
Construction	8	1,180	473	118.0
Large trading and retail	415	70,134	54,084	127.5
Accommodation and food and beverage suppliers	69	7,225	5,519	80.3
Transportation, warehouse and communications	25	4,968	3,402	82.8
Real estate, leasing business and corporate services	33	4,194	3,242	69.9
Education services	4	750	672	150.0
Health services and social activities	7	875	532	87.5
Community services, socio-cultural, entertainment and other individual	65	9,743	7,615	97.4
Total	1,161	125,696	96,023	100.0



Coffee production process in Doesoen Kopi Sirap, one of Bakti BCA Assisted Village

Infrastructure Project Financing

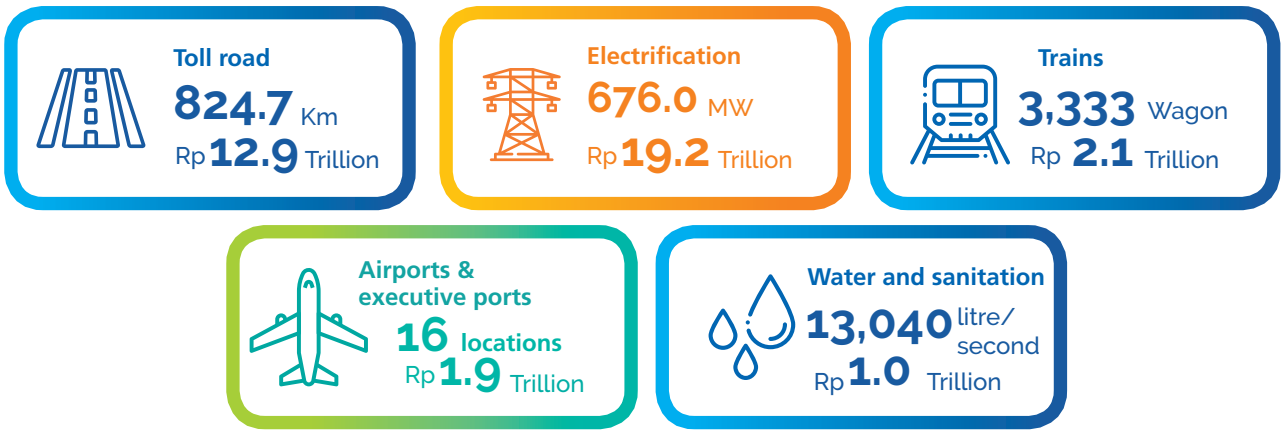
BCA's commitment to support accelerated infrastructure development is carried out through loan financing to infrastructure developments in Indonesian that increased in 29.5% compared to 2018. At the end of 2019 BCA had a loans portfolio for infrastructure financing amount of Rp41.7 trillion, wherein the majority was disbursed to the electrification and toll road sectors.



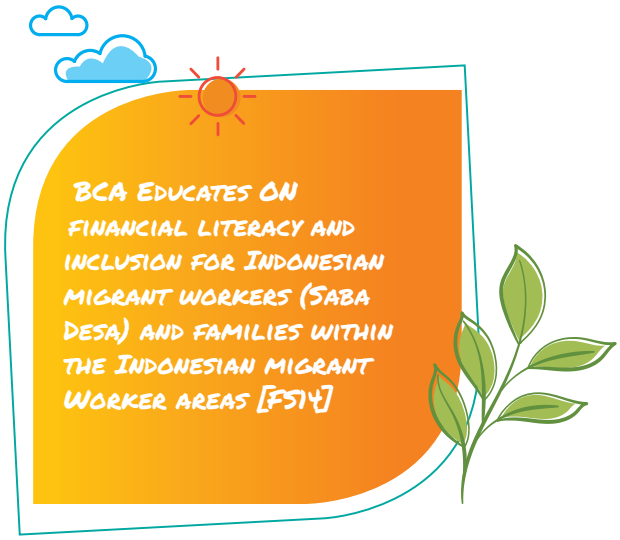
Infrastructure Financing Portfolio (including non-cash loan)

(Rp billion)

Sector	2019	2018	2017
Toll road	12,946	10,341	6,745
Electrification	19,155	15,376	13,770
Trains	2,080	2,320	1,574
Telecommunication towers	4,593	2,107	1,726
Airports and executive ports	1,946	1,000	694
Water and sanitation	1,014	1,093	63
Total	**41,734**	**32,237**	**24,572**



FINANCIAL LITERACY AND INCLUSION



Financial Literacy and Building Money Management Culture

The Indonesian government strives to enhance people's accessibility to banking services and/or financial institutions. Bank Indonesia and the Financial Services Authority (FSA) invites all parties to actively participate in the financial literacy and inclusion program. BCA also actively supports the government's program through Smart Solutions (Solusi Cerdas) by educating the public about a financial management culture. BCA uses an attractive method to educate financial literacy for the community and student. Specifically for students, BCA developed a gamification method using game boards. Through this method, students can learn within a fun environment that allows them to absorb the materials. BCA provides access for people who are relatively difficult to reached through financial inclusion products. [FS13, FS16]

Various Financial Literacy Activities

98,072 people
financial literacy education participants in 2019

7.3%
Increase in total financial literacy education participants 2018-2019

2,400 people
migrant worker families that received financial literacy education in Cianjur, Malang and Brebes.

205 people
financial literacy education participants through the Financial Literacy Vehicle (SiMOLEK) initiated by FSA.

6,304 people
students received financial literacy education in 24 schools.

Financial Inclusion Product [FS16]

The FSA carried out a branchless financial services program initiative within the context of financial inclusion (LAKU Pandai). In 2015, BCA became one of the banks that conducted this program. BCA provides inclusive financial services and products that include LAKU BCA, DUITT, TabunganKu and SimPel.



Positive and Negative Impacts of Financial Literacy and Inclusion

For people in areas distant from urban areas, branch offices, and ATMs, the presence of BCA LAKU and DUITT products can facilitate access to banking and financial transactions. The development of banking services without offices assisted by LAKU agents and non-cash transactions by using mobile devices, has a positive impact on increasing financial access to people that do not currently have access to financial services.

On the other hand, the Bank needs to improve professionalism and ensure agent integrity. This is an important consideration since it has the potential to open up opportunities for fraud, thereby negatively impacting in the loss of customer confidence in the Bank.





TOWARDS SUSTAINABILITY THROUGH EXCELLENT SERVICE AND DIGITIZATION

MAINTAINING SERVICE EXCELLENCE QUALITY



Service Quality, BCA's Priority

BCA continuously develops and provides banking solutions that are secure, convinience, reliable and easily accessed. Leading by providing comprehensive and excellence services has made BCA the bank with the largest market capitalization in Southeast Asia as of the end of December 2019, as well as successfully positioned as the bank with the best reputation based on a number of assessments throughout 2019.



Service Quality, BCA's Priority

Tahapan BCA - Ranked 1 in the Top Brand Index

BrandZ Top 50 Most Valuable Indonesian Brands 2019

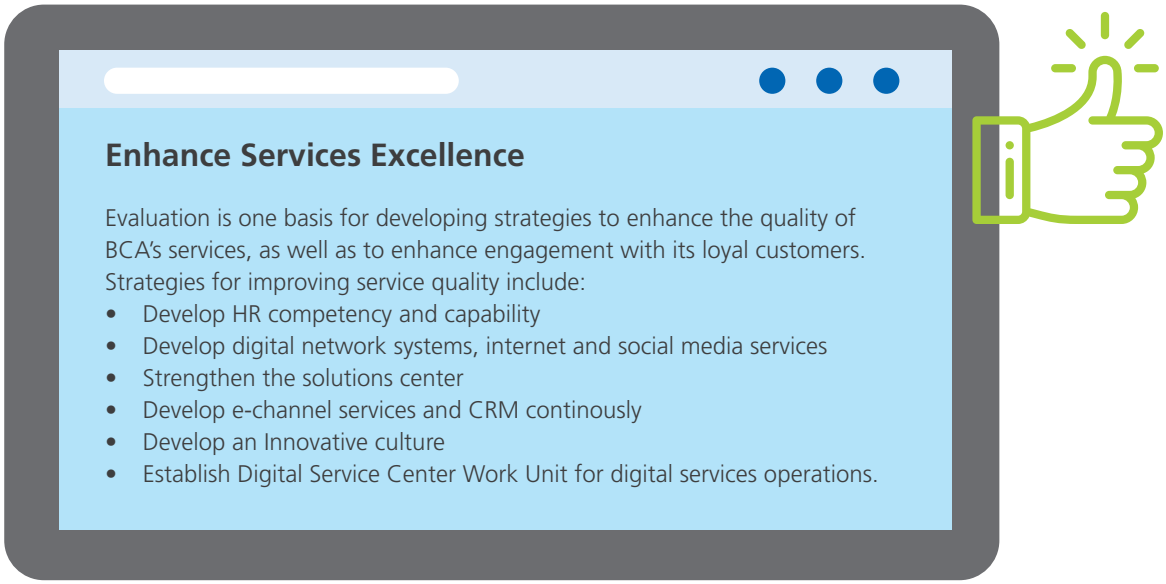
The Asiamoney Awards 2019

Forbes Indonesia Best of The Best Awards 2019

The Best 1st

BCA's as the best bank in Indonesia for the sixth time in row Euromoney Awards for Excellence 2019.

BCA constantly provides excellent services and enhances BCA's loyal customer satisfaction by developing the right banking solutions in line with customer needs. BCA has consistently and continously applied digital technology innovation amidst massive digital transformation. Transaction frequency through digital channels increased rapidly, with the transaction portion from the branches reduced. In 2018, the branch transaction frequency was around 2% and in 2019 the total transaction in the branches decreased by 2.2%.

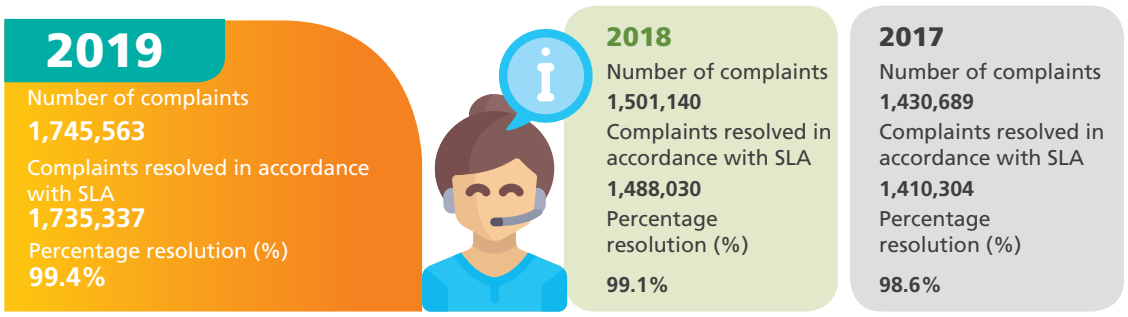


Customer Complaints Handling

BCA pays attention to feedback, suggestions, complaints and dissatisfaction with its banking services and solutions. BCA provides a channel for customer complaints or issues by providing communication facilities through the HaloBCA contact center service that can be contacted by telephone, website (www.bca.co.id), email (halobca@bca.co.id), and @HaloBCA Twitter account as the main social media account. Customers can also contact the Bank through branch offices or video calls and video banking, webchat and WhatsApp.

Every complaint submitted through HaloBCA must be resolved in accordance with the service level agreement (SLA) with different settlement timeframes depending on the issue. This commitment serves to enhance service excellence and maintain superior performance.

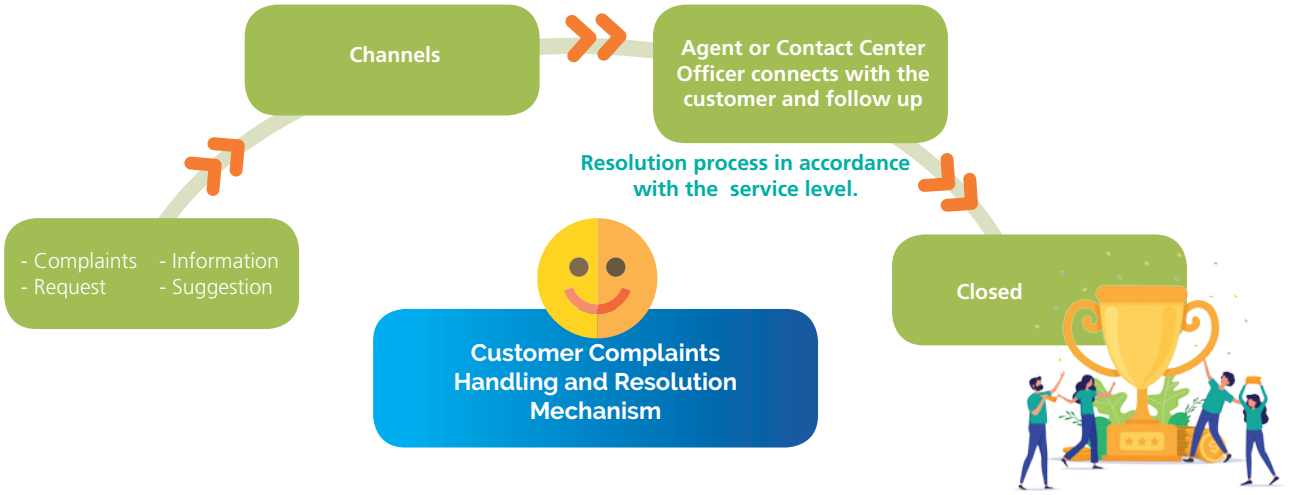
Number of Complaints and Percentage Resolved



In 2019, HaloBCA served 16,117,845 telephone calls, consisting of 10.83% of customer complaints, 52.15% pertaining to requests, 37.02% pertaining to customer demand for information on BCA banking solutions, and 0.01% in the form of suggestions. The highest number of complaints dealt with issues with cards that were held at ATM machines, money stuck in ATMs, debited accounts whereby the money was not received by the customer, and declined credit cards.

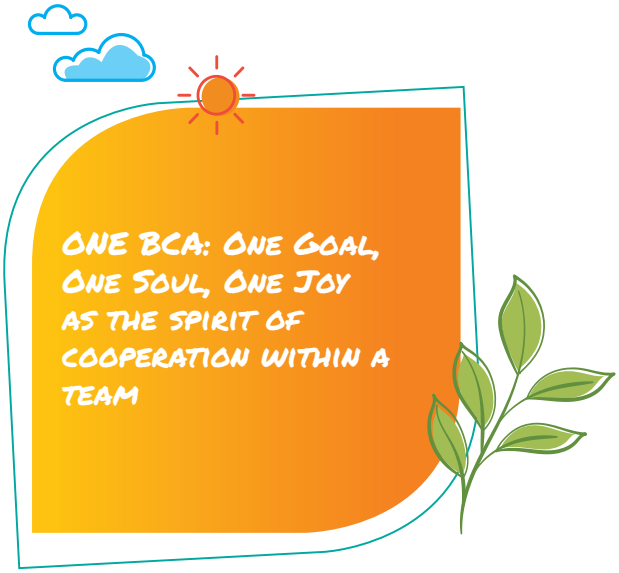
To reduce the number of complaints, BCA has actively developed an education program about the facilities of its products and services. Customers are expected to increasingly be knowledgeable about banking solutions and preventive efforts towards transactional fraud. One of the educational facilities used is through BCA's various official social media.

BCA disseminates procedures for customer complaints and dispute resolution to the general public in accordance with Bank Indonesia regulations concerning customer complaints and banking mediation, as well as Circular Letter of the Financial Services Authority (SE OJK) No.17/SEOJK.07/2018 dated December 6, 2018. This is carried out through several means , including by telephone, email, letter or text message (sms). To socialize the HaloBCA contact center, BCA displays the HaloBCA telephone number in all of its promotional materials.



Appreciation for BCA's best services is reflected in the various awards received, both nationally and internationally. In 2019, BCA received awards pertaining to its *contact center services.*





Strengthening Human Resources Quality

One of the most important factors that supports sustainable business growth is human resources (HR). Quality HR is the company's competitive advantage in facing changes in the business world. Therefore, BCA has HR that is agile and continues to develop its competencies.

BCA understands that to provide the best services for its customers requires employees that engage with team members, between teams, and with the company. To achieve this, BCA has developed a positive work culture within its internal team through the Team Engagement (TE) program. The TE program is expected to positively contribute in achieving optimum performance. Employee engagement is measured routinely once every two years through a survey of all permanent employees and interns that have worked for a year in BCA. The survey is carried out independently by Gallup.

Employee Engagement Measurement

Description	2018	2016	2014
Team engagement survey (scale 1-5)	4.73	4.66	4.66

In 2019, BCA campaigned "One BCA" with the tagline "One Goal, One Soul, One Joy." The campaign was conducted to reduce silos between work units thereby every employee can collaborate and work together to achieve one goal.

Training materials and facilities were developed to respond to operational needs and business challenges. Training facilities and material development are carried out through the use of video learning, video conference, 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. Aside from banking industry oriented training materials that include product knowledge, credit analysis, and internal supervision training, BCA develops learning materials related to soft skills, including leadership, personality development, and communication. [404-2]

BCA provides facilities to permanent employees approaching retirement age, in the form of internal training and financial assistance of five million rupiah that is used to provide skills to prepare for retirement. The internal training is given in two stages. The first stage is Ring the Bell (50 years old), the second stage is Beautiful life (54 years old). [404-2]

Actual Training [404-1]

Description	2019	2018	2017
Training expenses (million Rp)	395,659	273,279	255,000
Number of participants (people)	67,548	60,448	56,830
- Female	25,666	23,514	23,388
- Male	41,882	36,934	33,442
Number of training hours per year	1,660,212	1,275,086	1,392,003
- Female	618,064	477,422	508,534
- Male	1,042,147	797,664	883,469
Average training hours per participant per year	24.6	21.1	24.5
- Female	24.1	20.3	21.7
- Male	24.9	21.6	26.4



15 modules
Total training/ learning modules developed by BCA

1,660,212 hours
Total training hours in 2019

1,727 people
Total employees received competency development

VALUE CREATION THROUGH BANKING DIGITIZATION

Digital Banking that Supports Sustainability

The business world applies technology for business development as well as enhancing competitiveness. Changes in customer behavior and the public's high adoption of digital technology changes have pushed BCA to constantly adapt as well as implement a stream of innovations. BCA has developed a range of digital banking products and solutions to meet the needs of its loyal customers. The frequency of BCA's digital banking transactions has rapidly increased, while BCA customers who transact in the branches has gone down to currently only 2%. Digital banking services solutions improve convinience and ease for customers and allows them to transact wherever and whenever they choose. Digital transactions indirectly support sustainable finance implementation, particularly environmental conservation efforts, such as energy savings, reduced paper usage, reduced transportation use and reduction in carbon emissions.

BCA applies technological innovation not only for products and customer service, but also to support operational activities. A number of initiatives were carried out: the storage of documents in digital form (e-filling), use of the enterprise backoffice integration (EBI) application, carpooling management system, manager and employee self-service (MESS), e-payment (payment memo digital signature), e-learning, teleconference and video conference, and biometric attendance. BCA has also developed technology-based communication facilities - BCA intranet services (MyBCA), InfoBCA e-magazine, InfoBCA digital magazine, and digital library (BLIMS).

By using technological innovations to support the Bank's operations, as of the end of December 2019, BCA saved 4,795 reams of paper at the head office throughout the year. BCA has recently measured the amount of paper waste throughout 2019 and it produced 81 tons, 12 tons lower than in the previous year. This saving was subsequently calculated by converting the number of trees that absorb CO2 emissions. The calculations showed a reduction in emissions of 24.5 tCO_2 eq (referensi: https://sites.google.com/site/pasdepapier/home/l-empreinte-carbone). These conservation efforts represent BCA's initial steps to continuously develop technological innovations that support the environment. At this point in time, BCA does not have data and information related to the overall intensity of emissions.

Paper Usage

Description	2019	2018	2017
Amount of usage (tons)	81	93	94*

Note: Covers locations in Wisma Asia I, Wisma Asia II, Wisma BCA Pondok Indah, Menara BCA, Landmark Pluit, Chase Plaza, Wisma BSD City.
* Paper data for 2017 represents purchase data and not consumption

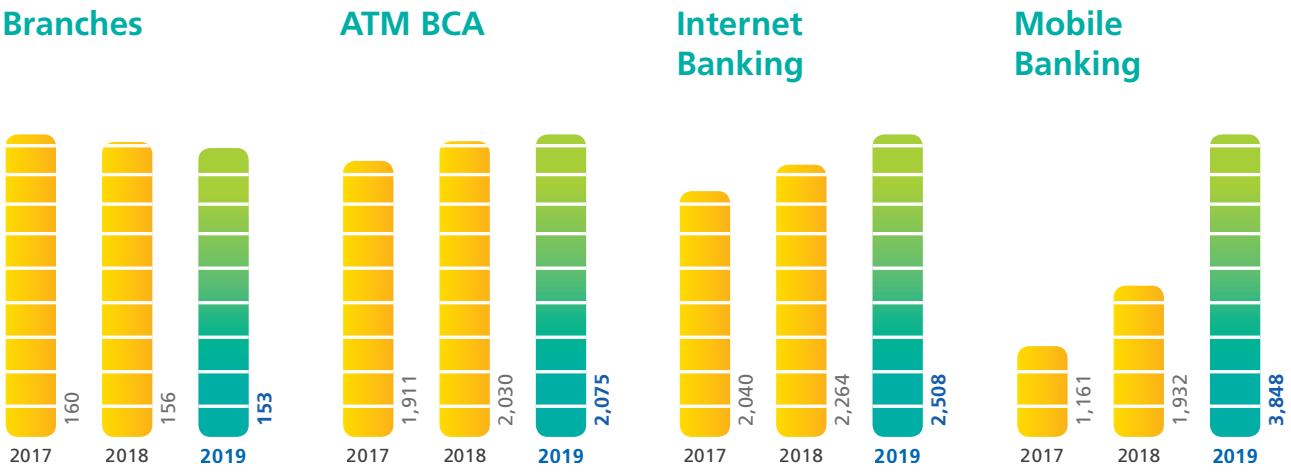
BCA constantly develops digital banking solutions. BCA's banking solutions that are related to this include *internet banking, mobile banking, e-branch*, also other facilities such as *e-statement, online* account registration, and other digital services. Digital services can reduce the frequency of visits to branches, as well as enhance comfort and ease in transacting that is also more efficient in terms of time and energy. The use of digital services by customers indirectly preserves the environment. BCA realizes that digitization contributes to the reduced emissions from customer land transportation to its branches. On the other side, there continues to be emissions discharged from the management of the data center, network and other infrastructure.

Technology's role enhances efficiency and facilitates service access, as well as providing a sense of security for all customers. To illustrate this, in 2019, total digital transaction frequency by mobile banking, internet banking and ATM increased by 35.4%. The increase in digital banking transactions contributed to a reduction in branch transactions for 2.2% or 3.4 million times. Reduction in transactions in the branches has the potential to reduce the amount of carbon emissions from the customer side on transportation by 1,220 – 1,320 tCO_2 eq. This calculation is based on the assumption that the radius of branch services is a distance of ± 3 km.

BCA gradually replaced the conventional ATM with Cash Recycling Machines (CRM), which can serve withdrawal swhile simultaneously, deposits, thereby supporting money management operational deposits, efficiency. In 2019, the amount of CRMs increased by 1,345 machines compared to 2018 reached 6,940 machines, and conventional ATM machines declined by 1,068 to 9,478 machines. On average, money replenishment for CRMs is four times per machine in a month, which is significantly lower than conventional ATMs which require replenishing eleven times. Hopefully, this also contributes to BCA's commitment to reduce carbon emission.

In 2019, BCA's new breakthrough in digital banking was the online account registration through mobile banking. Hundred of thousands of online account registration transactions were registered. This digital service indirectly reduces customer visits to the branches and carbon emissions.

Total Frequency of Transactions (million times)



29.2 %
Internet Banking Transactions

44.8%
Mobile Banking Transactions



The launch of opening an online account through BCA mobile by the BCA Directors

Product and/or Services Innovation and Development

Employees have an opportunity to explore creative ideas to develop and improve banking solutions, operational processes, and other topics. Innovation is part of BCA's work culture. This is in line with BCA's commitment to keep developing business processes, banking solutions and enhance customer satisfaction, as well as support environment-friendly behavior. It conducts the BCA Innovation Awards (BIA) every year for BCA's employees.

Since 2010, BCA launched the Community of Practice (COP), which is part of the knowledge management initiative. COP is one form of learning culture implementation. BCA personnel implement improvements from time to time by means of the continuous improvement program (Kaizen). Each unit works enthusiastically on Kaizen projects.

BCA's ability to adapt with technological innovations brings added value and enhances competitiveness in the digital era. BCA constantly applies technology to make banking solution innovations to provide services that meet the needs of customers and public. In 2017, a special category was added into the BIA - the Financial Hackathon (Finhacks) - that serves as an application development initiative (innovation and improvement). In 2018, BCA Innovation Convention (BIC) was held and participated by employees of BCA and its subsidiaries to collaborate in creating applications in the field of finance.

In 2019, 1,120 employees participated in BIA and 195 employees in Finhacks BIC. These BIA and Finhacks BIC activities are useful to inspire employees to continuously innovate products and services, that offer ease of access, efficiency, comfort, and support environmentally-friendly behavior.



446
Number of proposals that were submitted in the BCA Innovation Awards

77
Number of proposals that were submitted in Finhacks BIC

12
Number of innovative proposals that were implemented up to 2019

PRODUCT SECURITY AND RESPONSIBILITY



Customer Data Security, Transaction, and Fund

Customer's trust is the most important asset for the financial and banking industry. BCA is committed to protecting security of customer data, transactions and deposits, also taking responsible for products and services in accordance with the prevailing law and regulations. BCA always prioritizes operational risk mitigation for customer data security and privacy in all banking solution platforms, including digital banking.

BCA's responsibility to protect customer data confidentiality and security in accordance with the applicable rules and regulations is carried out to prevent fraud and misuse of customer data. BCA constantly improves the information technology (IT) security system to anticipate threats of cyber-crime, negligence and potential for fraud. BCA is always improving and updating its digital services security features. The information security management system's quality is constantly enhanced to comply with ISO/IEC 27001:2013 certification that it has held since 2016.

Customer Privacy and Data Confidentiality [418-1]

BCA adheres to customer privacy and data security provisions as part of its efforts to protect customers. The application of customer protection is based on Financial Services Authority Regulation No. 1/POJK.07/2013 on Financial Services Sector Consumer Protection, Circular Letter Number 14/SEOJK.07/2014 on Confidentiality and Security of Consumer Personal Data and/or Information, and Bank Indonesia Regulation No. 7/6/PBI/2005 on Bank Product Information Transparency and Customer Personal Data Usage and Bank Indonesia Circular Letter No. 7/25/DPNP on Bank Product Information Transparency and Customer Personal Data Usage. Customer data security and confidentiality principles are prescribed in:

1. Board of Directors Decree No. 011/SK/DIR/2019 dated January 25, 2019 on Revised Policy on Head Office Information Security and Policy on Regional-Branch Office Information Security
2. Board of Directors Decree No. 035/SK/DIR/2017 dated March 24, 2017 on Operational Risk Management Policy
3. Board of Directors Decree No. 164/SK/DIR/2015 dated November 20, 2015 on Consumer Protection Provisions
4. Company's Code of Conduct
5. Corporate Governance Guidelines.

Customer information is confidential and cannot be given to other parties, except if regulated by prevailing provisions. There were no significant cases reported as a breach of data security and customer privacy throughout the reporting period, thereby no sanctions/ fines were imposed upon BCA.

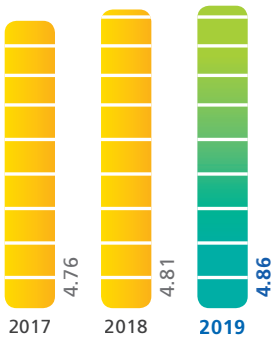
Customer Satisfaction Survey [102-43]

This is one of the methods BCA uses to communicate and maintain good relations, with customers as one of its main stakeholders. The results of the survey help the Bank to obtain suggestions to be used and evaluate its performance.

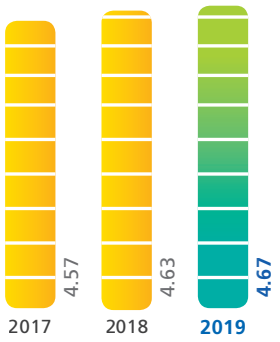
Each year, BCA conducts a customer satisfaction survey in cooperation with an independent party. The survey is carried out in two situations, namely the customer engagement survey and branch service quality survey through a telephone call. The results of the customer engagement survey shows that the 2019 customer satisfaction index is 4.67 on a scale of 5 and the results of the branch service quality survey 4.86 on a scale of 1-5.

Customer Satisfaction Index

Branch Service Quality (BSQ) Index
(scale of 1-5)



Customer Engagement (CE) Index
(scale of 1-5)



Compliance Regarding Marketing Communications [417-3]

BCA's banking products and services are always communicated through various channels, including digital, print, direct sales, and cross selling mediums. Marketing communication by digital medium adheres to the legally regulated code of ethics. The banking transaction marketing and business development division actively monitors news/issues in the digital medium through the command center. As part of efforts to mitigate communication risks, development of marketing communication materials adheres to the advertising the ethics code. There were no incidents of non-compliance pertaining to marketing communications in 2019, thereby no sanctions/fines were imposed on BCA.

Product Evaluation Procedures [102-11]

In developing products and services, BCA complies with applicable rules and regulations, and heeds the principles of fairness and transparency, providing access to information services for customers. It conducts an evaluation prior to launching a new financial product or service, including sustainable finance products. The evaluation covers initial idea, planning, adherence to related provisions and policies, risk review, support of aspects of ESG, and security for customers. The guidance is shown in Board of Directors decree No.145/SK/2019 dated September 20, 2019.

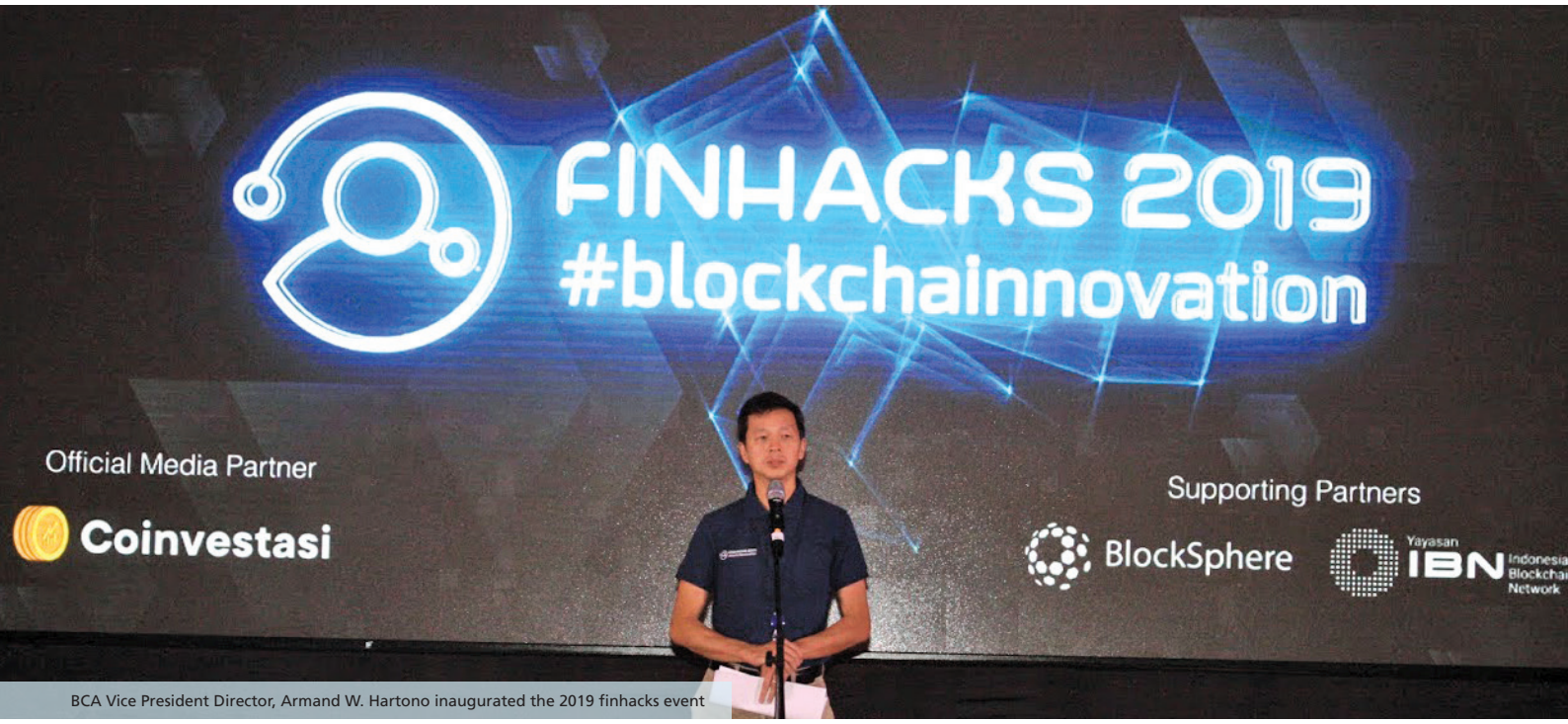
The risk study is carried out on plans to issue new products and activities depending on the risk type, as prescribed within the Financial Service Authorization (FSA) Regulation No. 18/POJK.03/2016 on Risk Management Application for Commercial Banks and Its Implementation Provisions.

The security of all financial products and services launched were evaluated and analyzed by related work units. The product evaluation procedures also involves regulatory institutions such as Bank Indonesia and the Financial Services Authority. All financial products and services launched to the public were approved by Bank Indonesia and/or the Otoritas Jasa Keuangan. These procedures were also applied to sustainable finance products. For 2019, no banking solutions were withdrawn from the public after their launch. [417-2, FS15]

Throughout the product marketing process, BCA applies anti money laundering and prevention of terrorism funding (AML & PTF) principles thereby the customer is offered banking solutions that meet both their needs and risk profile. The guidance is shown in Board of Directors Decree No. 145/SK/DIR/2019 dated September 20, 2019 [417-1]

Positive and Negative Impacts that Arise From Sustainable Finance Products and/Services

BCA evaluates and assesses all products, both fund raising and fund distribution. The Bank has always managed and mitigated risks based on established risk appetites, as well as risk associated with social and environmental considerations. The results of banking products with negative impacts include assets obtained from criminal acts, such as gambling, illegal arms trade, and terrorism. BCA manages the potential of these negative impacts by implementing anti money laundering and prevention of terrorism funding in operational banking.



BCA Vice President Director, Armand W. Hartono inaugurated the 2019 finhacks event

Products with positive impacts include lending to debtors in the renewable energy sector, environment-friendly transportation, and MSMEs. This positive impact will continue to be enhanced to help preserve the environment. Therefore, BCA will support this effort and pay attention to its development in order to truly provide optimal benefits to preserve nature. Products with a positive impact on social conditions, such as banking solutions that businesses use to empower marginal communities, women's groups, and people with disabilities. BCA's support for these social-oriented sectors continues, including developing the assisted villages, providing training to women, providing work opportunities for the disabled and providing ATM voice activated. Products with negative impacts on social conditions, which include lending to labor-intensive industries that have the risk of employing underage employees, pay wages below the minimum wage level, or carry a high social risk. The risk associated with this business lies with concerns about loan disbursements. As a result, BCA carries out risk mitigation by improving supervision and conducting surveys to ensure that potential risks do not occur.

FRAUD PREVENTION

Anti Fraud Strategy

Commitment toward fraud prevention is carried out by having an effective and continuous control system. The fraud control system serves as a guide for efforts to prevent, detect, investigate, and monitor. BCA has an Anti-Fraud Bureau for implementing its anti fraud strategy application functions. In terms of fraud-related risk analysis (including corruption), BCA has periodically audited of all of its branches in three years (using a priority scheme based on assessment results). BCA also carries out internal supervision at its regional offices, branch offices, and head office operational units.[205-1]

The anti fraud bureau's function is to enhance anti fraud strategy effectiveness, with the scope of work in line with FSA Regulation No. 39/POJK.03/2019. Anti-fraud efforts include: [205-2]

1. Employee Awareness
2. Customer awareness
3. Vulnerability identification
4. Know Your employee.

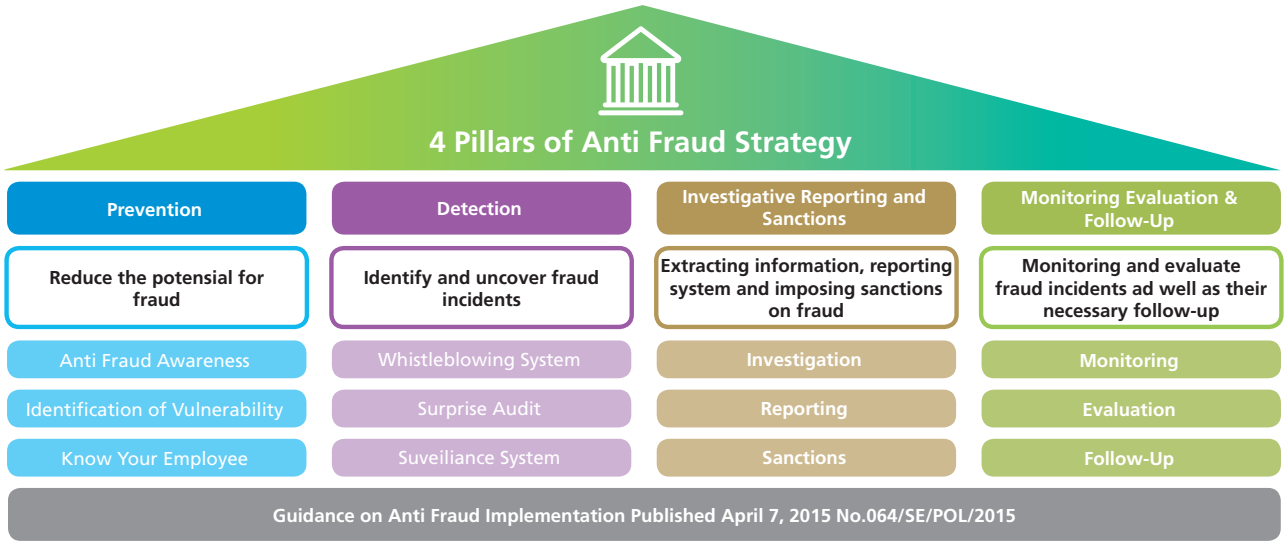
BCA actively improves employee awareness on anti fraud socialization such as through an anti fraud comic, educational video, and whistleblowing system.

Anti Fraud and Anti Corruption [205-2]

As part of the implementation of good corporate governance (GCG), BCA conducts *fraud* prevention at an early stage by applying adequate policies and procedures as well as internal control management systems. Efforts implemented in terms of fraud prevention include: optimizing implementation of good corporate governance (GCG), applying anti-gratuity, disseminating anti-fraud information, enhancing data security system and improving employee knowledge pertaining to the whistleblowing system. BCA extends strict sanctions to employees proven engaged in fraud.



Technological application and advancements also create the potential for fraud. Applying electronic machines and automation within the operational process does not remove the likelihood of fraud. In terms of mitigation, BCA consistently carries out efforts to enhance security. One example is the security of ATMs and digital banking locations using CCTV.



Fraud prevention is also carried out within the loan disbursement process. All of the process is stringently monitored and evaluated. Throughout 2019, there were no contract severances with partners or debtors that occurred as a result of corruption (governance). There were seven fraud cases that were carried out by permanent employes, and all cases were closed. [205-3]

Whistleblowing System

The whistleblowing system is a communications medium for internal and external parties to report incidences of fraud or violations carried out by perpetrators within BCA. The report must be based on good faith and not constitute a personal complaint or one based on bad intentions/slander.

The whistleblowing system seeks to build internal and external stakeholder awareness for reporting fraudulent acts or violations within BCA, without fear or concern because the report's confidentiality is guaranteed. With the whistleblowing system, fraud or violations can be detected and prevented at the earliest possible stage through disclosure from the whistleblower. BCA has a Whistleblowing System application policy that is in line

Information Technology System Security

BCA constantly enhances its information technology (IT) security system to protect customer trust in its banking services. IT security system development is carried out with the goal of anticipating and preventing threats posed by cyber-crime and potential fraud.

To ensure information technology security, BCA has the ISO 27001 standard certification on its information security management system. The information security application is reviewed periodically in work units at the head office, regional offices and branches. BCA also has a security monitoring center (SMC), a special team that is tasked with monitoring all threats to and attacks on the information technology system.

In line with the increasing number of transactions on its digital channel, BCA uses machine learning and artificial intelligence technology to detect if there are any data traffic anomalies in its system network. BCA has also equipped the KlikBCA internet banking channel with a system that is able to detect malware in customers computers.

BCA also carries out data loss prevention (DLP) to improve electronic information security from stolen information, as well as access by irresponsible parties. All internal applications connected with the internet are secured by two factor authentication to ensure application access is carried out by authorized personnel.

BCA also implements secure mobile email applications on the employees' mobile devices to protect corporate information and prevent stolen information through mobile devices. HR competencies are continuously enhanced through learning and training related to IT system security to anticipate the latest cyber-attacks.

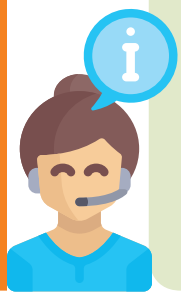
As of the end of 2019, the number of external cyber-attacks registered by BCA's firewall, IPS and WAF, was 12,044,990, and BCA was able to ward off these attacks. To illustrate this, a distributed denial of attack (DDOS) attack occurred in December 2019 from several countries, with 61% of these attacks originating from Indonesia. But none panetrated the BCA system.

with the Board of Directors Decree No. 146/SK/DIR/2017 dated November 1, 2017 on Applying the Whistleblowing System in BCA. In this policy, BCA provides protection for the whistleblower. Facilities used by the whistleblower to submit his or her report is through the website: bca.co.id, wherein the report will be directly received by the whistleblowing system's administrators. Reports that have been validated by the whistleblowing system's administrators as meet the predetermined criteria, will be forwarded to the Anti-Fraud Bureau to be follow up.

Whistleblowing System Complaints

2019

In process (open)
0
Completed (closed)
15
There were no complaints resolved through the legal process, and 15 complaints were internally resolved. One complaint received sanction, 2 complaints not proven and other reports did not meet the criteria *).



2018

In process (open)
0
Completed (closed)
23
There were no complaints that were legally settled, and 23 complaints were settled internally. There were two complaints that received sanctions, 2 complaints not proven while other reports did not meet the criteria*).

2017

In process (open)
0
Completed (closed)
17
There were no complaints resolved through the legal process, and 17 complaints were resolved internally. There were two complaint that received sanctions, 2 complaints not proven while other reports did not meet the criteria *).

*) Incomplete data/only deemed as customer information/complaints.

Anti-Money Laundering and Prevention of Terrorism Funding (AML and PTF)

Money laundering and terrorism funding is a financial crime that generally occurs in the form of fraud and is detrimental for the customer. The Compliance Unit is responsible for applying the anti-money laundering (AML) and prevention of terrorism funding (PTF) program. BCA has policies, procedures, and applications to monitor and identify suspicious customer transactions. BCA constantly develops applications that facilitate analysis and manage the risks of AML and PTF violations.

BCA also educates customers regarding fraud as a preventive measure. Customer education seeks to prevent customer sale errors as well as transactional and other forms of fraud. BCA actively develops educational programs regarding transaction security in using banking solutions through a number of education channels.



PROVIDING VALUE TO SOCIETY AND THE ENVIRONMENT

BAKTI BCA

Bakti BCA is a public empowerment program that was developed to contribute to uplifting people's welfare, as well as improve environmental conditions with other activities that also support SDGs. The program's implementation is carried out through three pillars:

- Solusi Cerdas (Smart Solutions) - education
- Solusi Sinergi (Synergy Solutions) - culture, health, and environment
- Solusi Bisnis Unggul (Excellence Business Solutions) for MSME guidance and community empowerment through assisted villages.

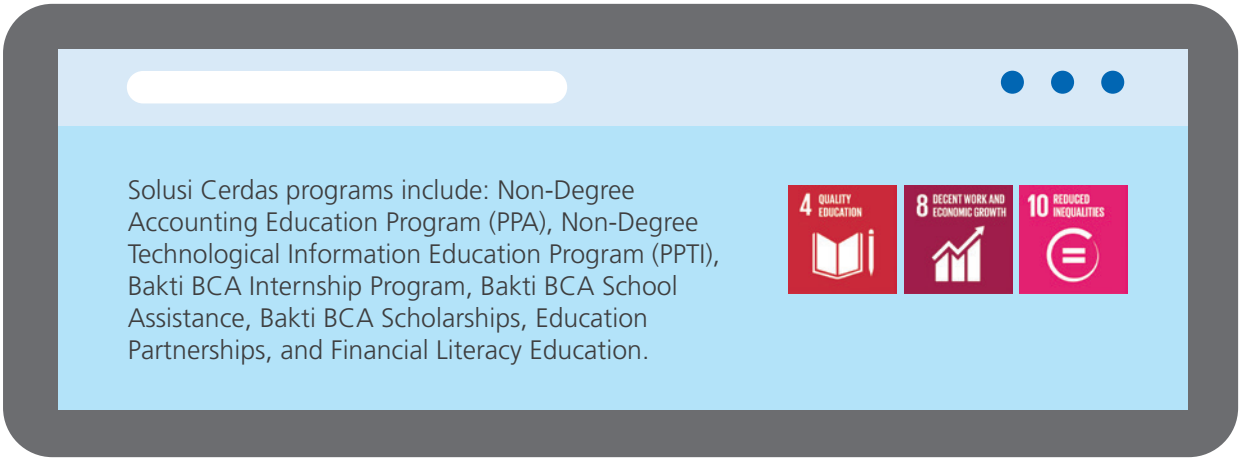
From these corporate, social and environmentally responsibility activities, there are eminent programs that are submitted in brief within this report.

Impact of Social Activities and Public Complaint Mechanism

Through the corporate social responsibility (CSR) that it carries out, BCA develops community social programs that have a significant positive impact on community life. BCA also consider the potential of negative impacts that may arise in connection with the program's implementation. These negative impacts include envy among the community, and different outcomes for different recipients. Therefore, BCA constantly strives to enhance the performance and quality of the program's implementation team in the field, despite the immense challenges they face.

The communities that are recipients of the program are given the opportunity to submit complaints. BCA does not have a special path to keeps public complaints on the negative impacts of social activities. As of at this point in time, complaints can be submitted by e-mail to csr@bca.co.id. There were no significant complaints received in 2019. From bakti BCA program recipients

SMART AND COMPETENT WITH BCA



Non-Degree Education Program

The development of non-degree education programs is one of the Solusi Cerdas' flagship programs, namely the Non-Degree Accounting Education Program (PPA) and Non-Degree Technological Information Education Program (PPTI). These programs are intended for top high school, vocational or equivalent graduates who face financial constraints. The non-degree PPA and PPTI are open to students throughout Indonesia from various backgrounds. Teaching and learning activities for both programs last for 30 months and employ a knockout system.



1,488 people
Total non-degree PPA alumni 1996-2019

118 people
Total non-degree PPTI alumni from 2013-2019

97.9%
In 2019, non-degree PPA and PPTI alumni who choose to work for BCA

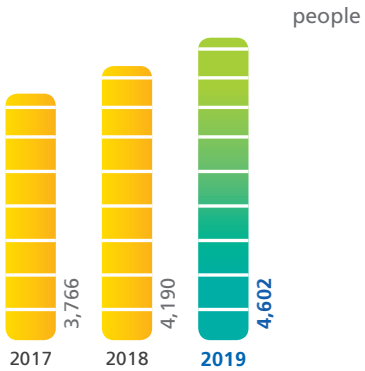


Program	Description	2019	2018	2017
non-degree PPA	Number of participants	392	376	378
	Alumni	114	134	129
	Joined BCA	113	133	128
non-degree PPTI	Number of participants	147	106	99
	Alumni	28	33	28
	Joined BCA	26	33	26

Bakti BCA Internships

The Bakti BCA internship program was developed in 2002. It seeks to improve the quality of human resources in Indonesia, particularly for the younger generation. Participants are equipped and trained in banking operations. Upon completion of the learning process, participants are given the chance to gain experience as a customer service officer (CSO) or teller. The program hopes the knowledge and experience gained will broaden understanding, particularly in the banking field, that can be beneficial in the future.

Number of Bakti BCA Internship Participants



9.8%
Increase in number of Bakti BCA Internship Participants 2018 - 2019

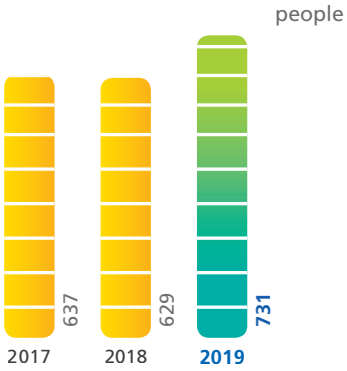


Bakti BCA Scholarship activities

Bakti BCA Scholarships

Bakti BCA scholarships are not merely in the form of financial assistance, their scholarship recipients receive training to improve soft skills. The program has been running since 1999. The Bakti BCA scholarship is designed for undergraduate degree students facing financial constraints. In 2019, BCA disbursed scholarship funds of Rp5.3 billion to 18 state higher learning institutions. The number of higher learning institutions that work together with the BCA Bakti scholarship program increased by two compared to last year. BCA facilitates soft skills development programs for scholarship recipients, which include leadership training, sharing sessions on entrepreneurship, and mentoring. The Bakti BCA scholarship recipients are expected to become aware and develop their own potential, and achieve optimum performance. BCA provides a communication tools in the form of the Sahabat BCA Facebook and Line group Sahabat BCA to enhance engagement with the beneficiaries of its scholarships.

Bakti BCA Scholarship Recipients



Bakti BCA Schools Assistance

BCA has operated the Bakti BCA Schools Assistance program since 2000. It is aimed at schools that have the potential to grow but are situated in weak economic areas. The program is currently offered in three areas: Pringsewu in Lampung, Serang in Banten, and Gunungkidul in Yogyakarta. Activities implemented by the program include the development of educational infrastructure, development of teacher capacity, assistance in facilities and infrastructure, and student development. Bakti BCA Fostered School fostering ranges from elementary to middle schools. As of the end of 2019, this program has provided benefits to 539 teachers and 8,694 students from 17 Bakti BCA schools assistance.

The Bakti BCA Fostered School program provides training to enhance teacher knowledge and capacity in accordance with changing demands and challenges teachers face. In 2019, the training conducted included: 21st century learning for primary school teachers of Bakti BCA elementary schools in Serang, Lampung and Yogyakarta. The teacher training program was conducted throughout the year with three meetings, which sought to provide a comprehensive understanding of inquiry-based learning.

BCA also provided assistance in the form of building educational support facilities and infrastructure. Most of the Bakti BCA fostered schools are accredited as "good" and "very good". The achievements of assisted schools under the Bakti BCA program are: SMAN 1 Karangmojo, won 1st place in the Provincial Library Competition; SMAN 3 Serang was awarded Teacher with Exceptions Award by Serang Municipal; SMAN1 Ponjong was named the National Adiwiyata School 2018; SMPN 6 Serang as a reference school at Serang City; and SDN 2 Ponjong earned the highest average UN



Irdan ardian natama
Gadjah Mada University
recipient of Bakti BCA scholarship 2019/2020

"Not only financial support that pays off and assists my tuition fees, but the Bakti BCA program 2019/2020 also provides soft skills training in the form of leadership training and financial planning. I hope that this program will continue and innovate, as well there being further programs from BCA for scholarship recipients"

Positive impacts identified by BCA's CSR team include: [413-1]

- Unlock the school's potential by developing facilities and infrastructure such as libraries, computer labs, and internet access
- Broaden insights on applying learning that is more active and attractive
- Implement learning that involves student activeness
- Support implementing interactive learning methods
- Support efforts to develop schools and improve quality of education.

score in the district. Through assistance in the form of facilities and infrastructure, as well as teacher training provided by Bakti BCA, the program is expected to enhance school and student performance, both in academic and non-academic fields.

Educational Partnership

BCA actively works together with a number of institutions and universities in Indonesia as part of efforts to support the nation's educational development. The activities include:

- BCA has conducted training for teachers in Eastern Indonesia in Kupang, Mataram and Sorong since 2014. The program is participated in by 300 teachers every year that seek to enhance the soft and hard skills to teach in class.
- Diponegoro University in Semarang, where BCA provided Bloomberg at the economics and business faculty, which is used as part of learning support facilities and for student research.
- BCA provides a mini bank facility as support the development of banking vocations at the Gadjah Mada University (UGM) Vocational School, as well as a cashless canteen at the UGM Vocational School, Yogyakarta and the Institute Bandung Technology Campus Jatinangor.
- Excellent service training that was participated in by Padjajaran University's integrated services unit staff and staff of the Bandung Technology Institute's student union. This training seeks to enhance staff service quality to students.
- BCA provides seminars and general learning facilities in a number of higher learning institutions in Indonesia. This seeks to equip students in preparation for the working world.

Early Childhood Development

BCA has a partnership with the United Nations Children's Fund (UNICEF), specifically in the Indonesian children's development program. The partnership is a continuation of the previous year's program. In 2019, BCA disbursed donations of Rp850.0 million for UNICEF.



Giffary Chandra Darius Siregar, recipient of the 2nd batch of Bakti BCA-PPTI Scholarship

"Participating and becoming a part of PPTI is like a dream for me. Being able to enroll in a college without paying fees and even receiving an allowance is amazing. Studying at PPTI would surely take the financial burden off my parents' shoulders. Being a part of PPTI makes me very proud and happy"

The funds were used to implement quality integrated holistic early childhood development (IH ECD) services in the Sorong and Raja Ampat districts in West Papua.

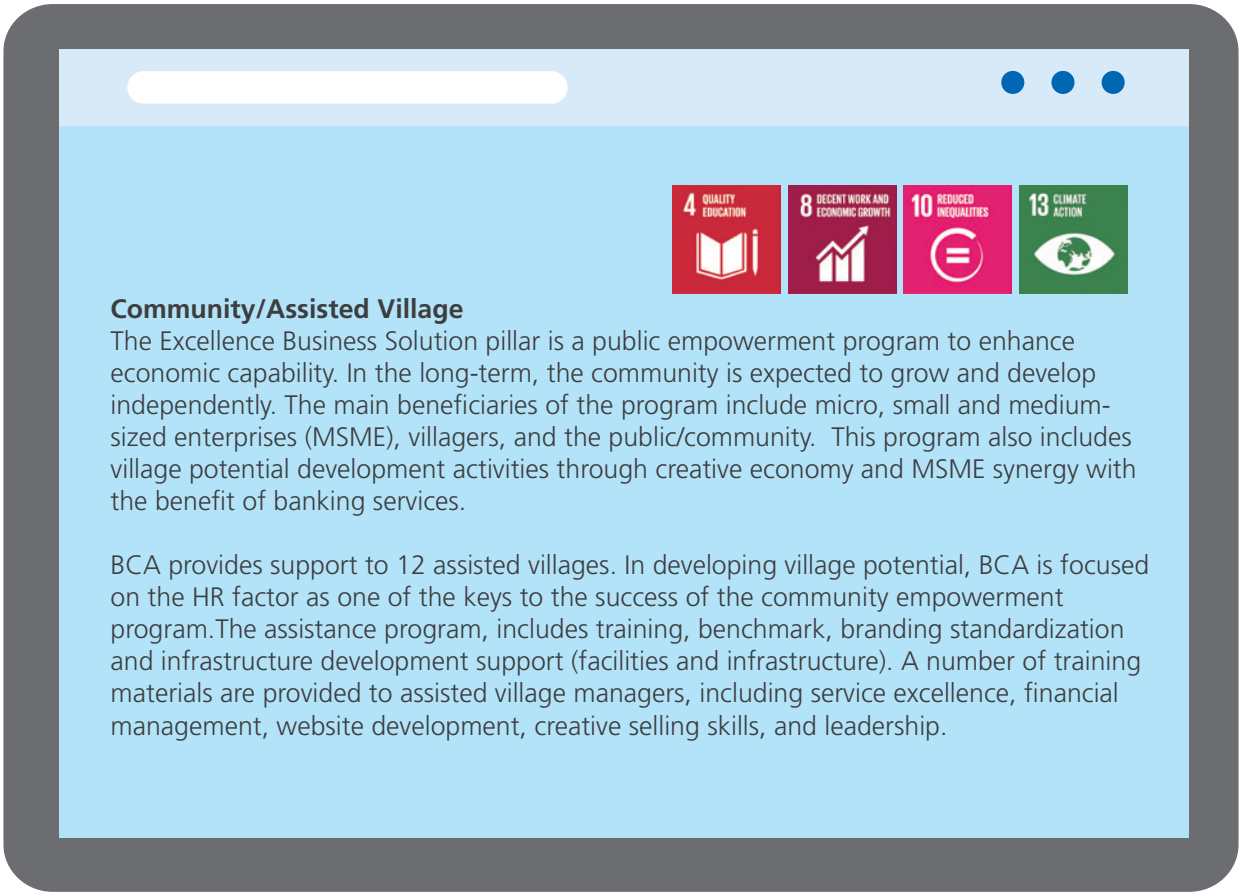
This brought positive impacts such as improving the quality of teachers and school principals, and strengthening the government and local community's commitment to ensure children receive the benefits of education, health, nutrition, and protection from IH ECD.



Sujana,
School Principal of Taktakan 1 Elementary School
Serang, Banten, West Java

"SDN Taktakan 1 is a school fostered by BCA since 2007 up to present. We are very grateful for all the assistance to enable us to carry out our school activities in a seamless teaching and learning process. We hope that Bakti BCA can continue to help improve the professionalism of teachers"

BCA FOR EMPOWERMENT AND CULTURAL PRESERVATION



Community/Assisted Village

The Excellence Business Solution pillar is a public empowerment program to enhance economic capability. In the long-term, the community is expected to grow and develop independently. The main beneficiaries of the program include micro, small and medium-sized enterprises (MSME), villagers, and the public/community. This program also includes village potential development activities through creative economy and MSME synergy with the benefit of banking services.

BCA provides support to 12 assisted villages. In developing village potential, BCA is focused on the HR factor as one of the keys to the success of the community empowerment program.The assistance program, includes training, benchmark, branding standardization and infrastructure development support (facilities and infrastructure). A number of training materials are provided to assisted village managers, including service excellence, financial management, website development, creative selling skills, and leadership.

Positive impacts identified by BCA's CSR team include: [413-1]

- Increasing self-confidence to carry out operational activities and broaden insights and understanding about the business that enhances economic performance
- Introducing financial institution services and open opportunities to use banking services, particularly for payment transactions
- Providing opportunities for utilizing technology that includes expanding market reach, and using an application platform for booking accommodation
- Increasing awareness as a tourism village or tourism destination, with a number of assisted villages receiving appreciation from the government.

'WIRAWISATA GOA PINDUL'

Goa Pindul is located in Bejiharjo Village, Karangmojo, Gunung Kidul, Yogyakarta. BCA assists Wirawisata Gelaran II to develop the village's potential, that was initiated by the Beiharjo village youth organization.

The managers successfully developed the tourism village's potential to improve. Visitors are not only able to enjoy the 'Wirawisata Goa Pindul', but can also choose other activities such as outbound and trekking. The abilities and skills of the village increased in terms of financial management, marketing techniques, and services. The development of this tourism village is expected to empower the local community, through business and employment opportunities. In accordance with this matter, the residents took the opportunity to actively take part in the development of the economic and social field.

49,236 people
Number of visitors to 'Wirawisata Goa Pindul' in 2019



Cube tubing activities at Goa Pindul as on of Bakti BCA Assisted Village

Local cultural preservation efforts were carried out by staging the kawaritan and lesung art by female inhabitants for the Wirawisata Goa Pindul tourists. The people, especially the youth, receive the opportunity to work as guides, open food stalls or accommodation. Many village youths who previously migrated have returned to the village to work.

PENTINGSARI TOURISM VILLAGE

The Pentingsari (Dewi Peri) tourism village is located in the foothills of Mount Merapi, Cangkringan, Sleman, Yogyakarta. Dewi Peri village offers nature, culture, and agriculture tourism. Visitors are given the opportunity to live in a rural setting directly with local inhabitants. This serves as the main attraction of Pentingsari tourism.

The management of Dewi Peri experienced positive benefits from BCA's assistance. The village has developed and owns the village secretariat office, homestay facilities, joglo to receive guests, and toilets for people with special needs. The village management's business abilities and insights are enhanced in terms of financial management, marketing techniques, and customer care.

Direct economic impact is additional business opportunities. By the end of December 2019, the number of homestays, which originally numbered 20 houses, increased to 58 houses. Local inhabitants open food stalls and renting jeeps to support visitors needs.

Pentingsari Tourism Village was recognized as One of the Four World Class Sustainable Tourism Village at the Global Green Destination Day on 2019 one of the four world-class sustainable tourism villages

21,263 people

Number of visitors to Pentingsari tourism village in 2019



Pentingsari (Dewi Peri) Pentingsari (Dewi Peri) as one of Bakti BCA Assisted Village as BCA Assisted Village

'WAYANG WUKIRSARI' TOURISM VILLAGE'

'Wayang Wukirsari' Tourism Village is located in Imogiri, Yogyakarta, and is well known for its leather handicraft art (tatah sungging) in the form of a leather puppet (wayang kulit), as well as other leather art. Wukirsari has become a destinations for learning artworks for local as well as foreign tourists.

BCA's assistance directed to improve the potential of 'Wayang Wukirsari' Tourism Village. Residents are currently not only proficient at making and marketing wayang puppet products, but also able to provide cultural education services on traditional wayang preservation. Inhabitants' artworks, including wayang puppets and leather crafts, are put on display in the pendopo, thereby securing more buyers and transforming it into the center of the community's activities.

In 2019, BCA provided homestay standardization training, a service standard for tour guides that was participated in by 50 residents. Other assistance was provided was renovating the hall and pavilion. This provides positive benefits for villagers, business opportunities for homestays, selling food, and knitted crafts. This provides new employment opportunities, especially for the young residents. In the long term, BCA expect Wukirsari can also support the development of wayang puppet culture and the replication of wayang handicrafts, such as ketoprak art.

7,953 people
Number of visitors to 'Wayang Wukirsari' Tourism Village in 2019

TAMANSARI TOURISM VILLAGE

Tamansari Tourism Village is located in the foothills of Mount Ijen, Licin, Banyuwangi. It is a tourism village that offers life experiences such as farming, coffee, clove and cocoa cultivation; as well as sulfur mining. It is also known for its cultural show featuring the Gandrung dance.

In 2019, BCA's assistance was focused on the development of Sendang Seruni, a natural bathing place in Banyuwangi. The clear water flows from seven springs, three of which are in the spring. Resting near the pool is a quite large empty space developed as an outbound area. To optimize the existing potential,

107,945 people
Number of visitors to Tamansari Tourism Village in 2019



Wayang and Leather Handicraft from Pentingsari, BCA Assisted Village

BCA provided outbound trainers for train the trainer training, which was participated in by around 30 village/youth caretakers of Taman Sari Tourism Village. Some 30 village/youth leaders took part in the training.

BCA assists in the development of facilities and infrastructure such as a joglo, public toilets, Sendang Seruni gate and footpaths.

Positive benefits experienced include developing insights regarding tourism development, financial management and customer services. Overall, people's income increased due to among others, business opportunities and new work opportunities such as in the food business and car rentals.

> Tamansari tourism village is increasingly known nationally, especially after receiving an award from the Ministry of Rural, Remote Rural Development and Transmigration (Kemende PDT) as a Business Network Utilization Tourism Village

'KAMPUNG BATIK GEMAH SUMILIR'

'Kampung Batik Gemah Sumilir' is located in Kajen, Pekalongan and is a batik center that offers batik educational and research facilities. As part of efforts to enhance the village and its managers' potential, BCA provides assistance in the form of soft skills development for managing the tourism village, training on professional services, leadership, creative selling skills within the context of Pekalongan batik MSME development, and others. BCA donated assistance to develop facilities and infrastructure.

The craftsmen of Gemah Sumilir village do not merely produce batik, but also woven cloth and other handicrafts. BCA actively invited 'Kampung Batik Gemah Sumilir' leaders to participate in various expos, exhibition and conferences and collaborate with assisted school programs related to a local content batik education learning program. One of the benefits from the Bakti BCA assistance includes growth in product sales and new business opportunities in the form of woven materials and handicrafts.



Sendang Seruni, Tamansari one of BCA Assisted Village

DOESOEN KOPI SIRAP

Doesoen Kopi Sirap is located on the slopes of Mount Kelir, Semarang, Central Java. Tens of hectares of coffee plantations are cultivated in an environmentally-friendly manner by the village's farmers that work on the slopes of the mountain. The coffee farmers' children set up warung kopi or a coffee shop under the name Warung Ndeso Doesoen Kopi Sirap in Sirap Village, Jambu District.

Villagers receive knowledge and information pertaining to coffee cultivation, processing and presentation. The Mount Kelir Sirap Coffee Village also offers organic coffee culinary tours as a natural product of the village under the theme Ngopi Asyik di Alam Indah Doesoen Kopi Sirap (Savoring Coffee amongst the Natural Beauty of Sirap Coffee Village). Visitors can choose and taste a variety and characteristics of coffee. Tourists can enjoy their coffee while simultaneously viewing the surrounding natural beauty in comfort.

In 2019, the training conducted by BCA was for tour guides, digital marketing research and development pertaining to coffee, as well as coffee barista and educational training.

1,200 tons
Coffee per year produced by farmers

PUCAK TINGGAN TOURISM VILLAGE

The Pucak Tinggan (Dewi Cakti) tourism village is located in Pelaga Village, Petang, Badung, Bali. It has the Pucak Mangu Temple, which is a Hindu religious tourism destination. Tinggan's natural charm and culture is the main attraction for tourists. Visitors can enjoy and get to know the natural beauty, environment the processing of agricultural and plantation products, local arts, and engage in trekking in the Pucak Tinggan area.

Since 2016, BCA has assisted by providing superior training services for administrators of the village. To enhance the tourism facilities, BCA provided assistance in the form of an information board, name boards of every educational and tourism location, directions boards, construction of toilets in the trekking area, as well as park improvements, along with service trials.

GUNONG LUMUT

Gunong Lumut has been one of Bakti BCA's assisted villages since 2018. It is located in East Belitung, which is a protected forest area. Its potential exists the form of a wealth of flora in an area of 42,000 hectares. At an elevation of 70 meters below the mountain's peak, tourists can see various kinds of moss on the surface of the ground, rocks and trees. Visitors also can find various types of orchid plants with unique types, shapes, and colors.



Coffee from Doesoen Kopi Sirap Gunung Kelir, one of Bakti BCA Assisted Village



Traditional Dancing performance from Pucak Tinggan, one of Bakti BCA Assisted Village



Wide variety of moss on Gunong Lumut, one of Bakti BCA Assisted Village



Aik Rusa Berehun Tourism Village, one of Bakti BCA Assisted Village

At its initial development, BCA facilitated equipping and training for its leaders. The training materials provided cover areas pertaining to leadership, tourism industry knowledge, communications and services skills. BCA also assists in renovating roofs and provides guidance toward standardizing tourism services.

AIK RUSA BEREHUN TOURISM VILLAGE

Aik Rusa Berehun is situated in Terong, West Belitung. Known as a creative village for its success in transforming the area that was once a disused mine into a tourism destination. Tourists can enjoy dining on food unique to Belitung, also known as Bedulang. Visitors can also enjoy viewing the sites at Bukit Tebalu, a mangrove and vegetable farm, water-based tourism, camping ground and homestay.

The area of the former mine excavation was successfully changed into a lake that is equipped with several cottage. Aik Rusa Berehun offering tour packages fishing and fish can be processed and enjoyed immediately.

The offered culinary is bedulang, which is a unique Belitung eating tradition. Bedulang is an expression of gratitude and enggagement with family.

Since 2018, BCA has provided assistance to the management of Aik Rusa Berehun in training and equipping management in areas such as services, creative selling skills, and leadership. BCA also helped in developing the cooking demo kitchen, selfie spot, bridge and others. Assistance that continued to be in 2019 by BCA included training on digital marketing and inaugurating Aik Rusa Berehun as a BCA assisted village by the Board of Directors. Through the development that has been carried out by various parties, the number of visitors increased, thereby having a positive impact on the village's economy and social aspects.

1,540 people
Number of visitors to Aik Rusa Berehun Tourism Village in 2019

BUKIT PERAMUN

Bukit Peramun is situated at an elevation of 129 meters above sea level in West Belitung. It has a wealth of flora and fauna, particularly medicinal plants. Bukit Peramun's name derives from the numerous local plants that are processed into medicines by its inhabitants.

The caretaker uses technology to give convenience to the site's visitors. A QR code is placed on nearly all of the trees in Bukit Peramun, providing information about the plantation - tree species and the medical benefits they can give after being processed into traditional medicines.

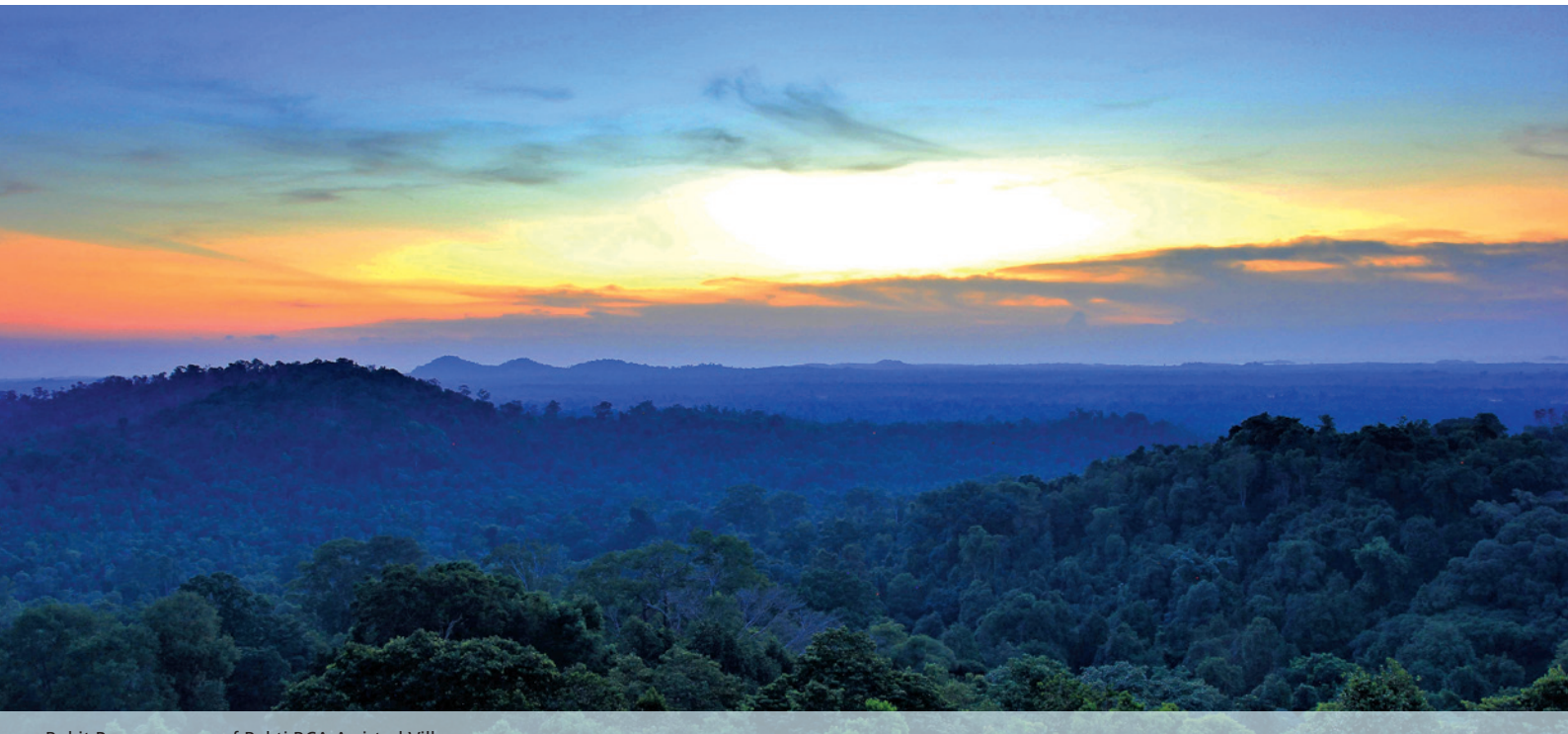
The caretaker constantly develops technology applications. Currently, the area's virtual guides are available in both Indonesian and English, which visitors can use when they climb the mountain to explore its uniqueness. A digital information system is also available to give visitors information they may need about Bukit Peramun. Thanks to the successful application of technology, Bukit Peramun is now known as a digital-based forest.

During the night, visitors get to see tarsiers, a near-extinct species of primates dwelling in Sumatra and Kalimantan forests. The tarsier is endemic to Bangka Belitung. Bukit Peramun officially became a Bakti BCA assisted village in 2019. The Board of Directors symbolically signed a plaque at the time of inauguration.

In 2019, the Bukit Peramun Assisted Village won the Green Gold Award at the Indonesia Sustainable Tourism Awards, for the category of environmental conservation

12,397 people

Number of visitors to Bukit Peramun in 2019



Bukit Peramun, one of Bakti BCA Assisted Village



Rumah Gadang (traditional house of the Minang) at Sijunjung Minangkabau, one of Bakti BCA Assisted Village



Nagari Silokek, one of Bakti BCA Assisted Village

In November 2019, the BCA on the Road, Goes To Bukit Peramun assisted village café event, was attended by 55 print and electronic media representatives to publicize travel experiences in Bukit Peramun. This also served to contribute to a growth in the number of visitors and income for the village.

'KAMPUNG ADAT SIJUNJUNG'

'Kampung Adat Sijunjung' is a cultural tourism destination, in the form of a traditional West Sumatran house called a Rumah Gadang (traditional house of the Minang) that was restored by the inhabitants of the village. People residing close to the traditional house come from different ethnic groups and harmoniously live side-by-side. The village's inhabitants directly introduce visitors to the Minangkabau's unique culture that continues to be preserved to this day.

Since 2018, BCA has provided support to the Sijunjung Minangkabau cultural village. To strengthen tourism management capability, in 2019 BCA facilitated soft skills training regarding service excellence, and homestay service standards. Infrastructure assistance is provided in the form of facilities and infrastructure, such as homestay and toilet hygiene equipment.

NAGARI SILOKEK

Nagari Silokek is a national geopark situated in Sijunjung, West Sumatra. The panorama in Nagari Silokek is very exotic, including a stalactite and stalagmite cave, a diversity of flora and fauna, a waterfall, a white sand beach, as well as a steam locomotive that is a historical artifact from the Japanese occupation.

As part of its initial assistance, BCA facilitated soft skills training for the managers of the village, and provided facilities and infrastructure such as cave exploration equipment in the form of helmets, flashlights, and boots; and hygiene equipment such as trash bins. BCA helped in the production of the Nagari Silokek tourism promotional video and donated to the Kemenpora RI Cup Sepak Takraw sports competition in Pasir Putih, Silokek.



WAYANG PRESERVATION

Wayang a part of Indonesian cultural heritage recognized by UNESCO. BCA supports the preservation and development of wayang culture. Since 2012, BCA has developed the Wayang Indonesia education program for the younger generation. The program is expected to increase understanding as well as the exemplary values contained in the wayang culture in order to preserve it for the future. For this purpose, BCA conducted 'Wayang for Student' and 'Wayang Day' activities.

'Wayang for Student' was designed for middle and high school students. In 2019, the Wayang for Student activity was held in two cities - Semarang and Bandung - with a total of ±1,800 participants. It comprises workshops, assistance for training, and performances.

'Wayang Day' was specifically developed for primary school students. In 2019, activities were conducted in Balikpapan with the participation of ± 492 students. BCA hopes the program can motivate and drive those involved to actively participate in developing wayang as part of national culture.

±1,800 people
'Wayang for Student' participants

±492 people
'Wayang Day' participants

Positive impacts identified by BCA's CSR team, such as:

- Students that initially did not recognize wayang, subsequently liked and became proud of the wayang art and culture;
- The wayang stories are very philosophical as they not only seek to hone interest in the arts, but also shape positive characters among the students;
- Wayang inspires teachers to provide wayang art and cultural education; and
- Motivates students to join in preserving wayang, whereby encouraging schools to develop facilities to channel the student's talent in the traditional arts.



Wayang for Students activity at Bandung

BCA'S CONTRIBUTION TO HEALTH

Cataract Operations

BCA has worked with the Cataract Blindness Control Unit of the Association of Indonesian Ophthalmologists (SPBK Perdami) since 2001, and the Kick Andy Foundation since 2017, to provide free cataract surgery for the underprivileged members of the community. Apart from reducing the number of cataract sufferers, the activity is also designed to support the Indonesian government and the World Health Organization (WHO) Vision 2020 program The Right to Sight. This represents a global initiative to reduce blindness.

BCA also provides cataract operating equipment such as microscopes to SPBK Perdami and Perdami's Jakarta branch, along with phacoemulsification to Perdami's Riau Branch.

Beneficiaries experience significant changes through this program as their eye sight improves, thereby enhancing their self-confidence and help them return to work.

6 cities
Locations that carried out cataract operations

613 people
Cataract sufferers that were successfully operated



Dr. Umar Mardianto, Cataract Blindness Management Division of the Indonesian Ophthalmologist Association (SPBK Perdami)

"After cataract surgery, the patients' quality of life will improve since they become more productive and can return to work again or become more independent. BCA has donated numerous medical devices that are much needed. We hope that the scope of social services for cataract operations can reach out to remote areas as well"

BLOOD DONATION

BCA has consistently conducted Bakti BCA blood donation since 1990. In implementing the program, BCA works together with the Indonesian Red Cross (PMI). In 2019, they were carried out 33 times in Jakarta and other regions in Indonesia, and collected 3,004 blood bags. BCA also assisted in providing blood donation facilities in the form of 6 units of *blood scale and mixers.*

HEALTH SERVICES IN THE BCA SPONSORED CLINIC AND FREE TREATMENT

BCA supports the development of high quality and affordable health services for the public. BCA works with the Bakti Medika Clinic and North Duri Doctor's Practice. In 2019, Bakti Medika Clinic worked with Alzheimer's Indonesia to create a referral clinic for patients initially detected with dementia.

In 2019, 17,976 patients received health services in both clinics: 13,422 were treated in North Duri Doctors Practice and 4,554 treated at Bakti Medika Clinic. The health services given include medical treatment and family planning program consultations.

In connection with BCA's 62nd anniversary, free medical treatment was held in Bukit Peramun, North Duri and Bakti Medika Clinic. This benefitted 100 people in Bukit Peramun, 150 in Klinik Duri Utara, and 300 in Bakti Medika Clinic.

HEALTH EDUCATION

BCA developed and supports health education, particularly focusing on the younger generation. In 2019, a health dissemination session was given for 253 students from PAUD Kasih Bunda, TK Dharma Wanita, and SDN Isdiman. This education is expected to enhance student awareness of health as a preventive effort and add insights on health.

BCA also provided learning facilities, hand washing facilities, TV, tape, sport equipments, and knowledge books whereby students are given the opportunity to apply knowledge about health on daily taught.

CLEAN WATER AND SANITATION

BCA assisted in the development of sanitation facilities in a number of Bakti BCA assisted villages, by providing toilets for people with special needs in Pentingsari tourism village, public toilets in Tamansari tourism village and Minangkabau cultural village. These activities support the clean water supply sanitation and public-based sanitation program (PAMSIMAS), launched by the Indonesian government and the World Bank, specifically for rural and remote communities.



BCA has cooperated with SPBK Perdami since 2001 to carry out cataract operations

BAKTI BCA EMPATHY

This empathy program is aimed at members of the public affected by natural disasters, in the form of channeling support under Bakti BCA activities. In accordance with demand, BCA provides two types of assistance: emergency and recovery assistance. Emergency support is delivering daily requirements such as food and medicine, while recovery assistance includes educational facility repairs, and construction of multi-purpose townhalls and classrooms.

In 2019, BCA channeled emergency assistance funds to people affected by natural disasters such as the tsunami in Lampung and Serang; the floods in Pekalongan, Kendari, Sentani, and Samarinda; the earthquake in Ambon; the forest fires in Pekanbaru, Tesso Nilo National Park in Riau, Sebangau National Park in Central Kalimantan, Londerang Giam Siak Kecil, Jambi. The total emergency assistance amounted to Rp441.5 million.

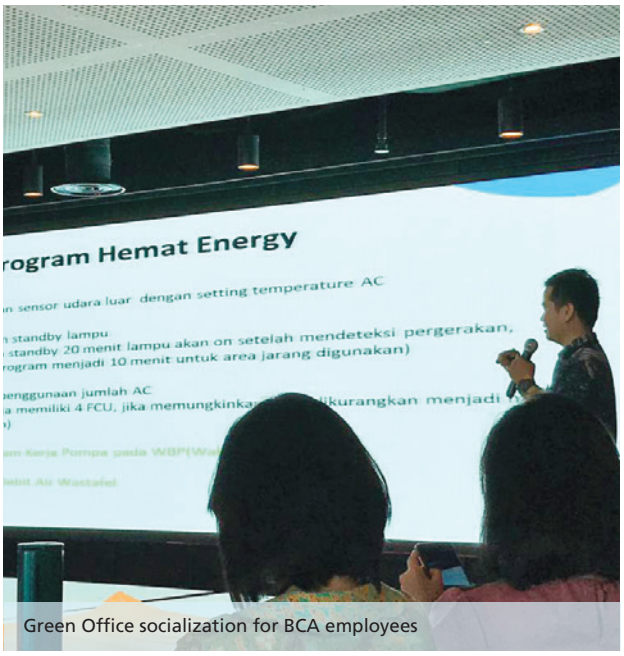
PRESERVING THE ENVIRONMENT

Building a Sustainable Culture

"Efforts to build a sustainable culture are carried out through efficient use of electrical energy, clean water, and paper, which indirectly supports the reduction of greenhouse gas emissions"

The Bank's operational activities are largely dependent on electronic devices. Office facilities also require electricity. BCA has replaced/retrofitted lighting by using LED lights since 2011. BCA applied an inverter technology and variable refrigerant volume system, which allows for the regulating of temperature controls in every room. This represents one of energy efficiency effort. As of the end of 2019, several head office locations (Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah) experienced increased energy consumption of 169 MWh equivalent to 150.4 (reference: Technical Manual - Green Building Rating Tool for New Building) tCO_2 eq, or 1.0% higher than in 2018, which was caused by an information technology infrastructure development project.

Efforts to build a sustainable culture are carried out through efficient use of electrical energy, clean water, and paper, which indirectly supports the reduction of greenhouse gas emissions



Green Office socialization for BCA employees

Intensity of Electrical Energy Usage [302-3]

Description	2019	2018	2017
Amount of electricity consumption (MWh)	17,283	17,114	17,457
Space (m^2)	66,169	66,169	66,169
Intensity of energy consumption (kWh/m^2/year)	261	259	264

Note: Covers the Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah

In 2019, electricity energy consumption in the Menara BCA, Wisma Asia II, and Wisma BCA Pondok Indah buildings was 17,283 MWh. The total space of the three buildings is 66,169 m^2, whereby the total electricity energy per square meter used was 261 kWh/m^2 per year. Going forward, BCA will continue to implement electricity energy usage efficiency efforts.

"The success of the environmental-friendly program involves employees in the Go Green movement"

BCA pays attention to efficient clean water usage in its office buildings, Bintaro Main Branch Office and Wisma BCA Pondok Indah are equipped with water recycling. This waste water treatment mechanism means water, which has already been treated, can be used for non-hygiene needs such as watering plants at the Wisma BCA Pondok Indah and Bintaro main branch offices, and toilet flushes at Wisma BCA Pondok Indah. BCA also applied a number of initiatives including water installation maintenance, use of water-saving faucets, eco-washers, and water-saving campaigns.

Intensity of Water Usage

Description	2019	2018	2017
Amount of water taken (m3)	55,322	45,168	53,404

Note: Covers the Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah,

The intensity of employee water usage in Menara BCA, Wisma Asia II, Wisma BCA Pondok Indah, and Landmark Pluit buildings are monitored by the Procurement & Facility Management Division that evaluates water use efficiency. In 2019, water usage registered in these three office buildings was 55,322 m^3 (22.5% higher compared to 2018) due to the increase in the number of visitors and the building's activities.

In the Bank's operational environment, BCA produces domestic liquid waste, which in general is insignificant to the Bank's operations and sustainability. This report does not include information on spills that occur, as this topic is not relevant to BCA's business activities.

Environment Management Efforts

Description	Management Efforts
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.
Water	Check water installations and faucets, water conservation education, and monitoring use of water at the head office building.
Emissions	Apply environmentally-friendly technology, as well as conduct dissemination and education for employees within the building through agents of change.
Plastic waste	Encourage employees to use tumblers and drinking glasses.

In terms of reducing emissions, operational car use efficiency is carried out. A number of initiatives were implemented, including shuttles to support employee mobility. Shuttles that link the head office to/from a number of BCA's offices (such as Wisma Asia, Chase Plaza, Menara BCA Pluit); BCA Learning Center Sentul to/from Alam Sutera branch, Kelapa Gading branch and other locations. BCA provides teleconferencing and video conferencing devices for communicating and meetings between branches, regional offices, and the head office throughout Indonesia. These communication devices were found to be very supportive of BCA's operational activities, and throughout 2019 this facility was used 33,165 times, an increase of 4,551 (15.9%) compared to 2018.

BCA actively develops programs related with sustainable culture. The iniciative including work life balance, facilited employees' hobbies through Bakorseni, health seminar and socialize environment awarness.

At the end of 2019, BCA convened a national work meeting (rakernas) that was attended by the Board of Commissioners, Board of Directors, and management ranks from throughout Indonesia. The CSR unit provided souvenirs at the event, specifically environmentally-friendly (resaman trees) straws as well a coffee from the assisted village to all that attended.

In order to support the use of renewable energy, BCA applied, since September 2019, solar panels in two buildings, namely the Wisma Asia II and the Gading Serpong main branch office. These solar panels are used on a grid system that captures sunlight to be converted into electrical energy. As of the end of 2019, energy usage generated from solar panels in the Wisma Asia II building was 2,684 kWh and in the Gading Serpong Main Branch Office building was 3,623 kWh.



Bakti BCA and the Environment [304-2]

Indonesia is rich in biodiversity. Although banking business activities do not directly intersect with nature, the existence of banks is very significant to support environmental sustainability and biodiversity. BCA strives to support flora and fauna protection and preservation programs in Indonesia.

Orangutans reintroduction

The orangutan is native to Kalimantan and is legally protected and must be preserved. The Borneo Orangutan Survival Foundation (BOSF) actively develops conservation and conservation programs for the orangutan's habitat through efforts to save, rehabilitate and release them to the wild (reintroduction). BCA has, since 2012, been actively supporting the BOSF program. The support and involvement of the surrounding community plays an important role in the success of orangutan conservation. BCA and BOSF developed conservation orangutan education for 15 schools in Central Kalimantan & East Kalimantan through "Orangutan Goes to School," program that was participated in by 1,761 students and teachers. Public awareness and publicity programs were also carried out through the issuance 500 Flazz cards of orangutan edition and showing video of orangutan conservation.

In recent years, the orangutan population in Kalimantan has been increasingly threatened due to the conversion of forest land, illegal logging, forest fires, poaching, and wildlife trade. In 2019, BCA with BOSF released six orangutans from the Orangutan Rehabilitation Center in Samboja to the Kehje Sewen forest in East Kutai District in East Kalimantan.

Turtle Rescue Efforts

BCA's consistency in supporting the preservation of fauna is continuous. In 2019, BCA once again supported the turtle protection conservation program through the Banyuwangi Sea Turtle Foundation (BSTF). The program series includes the "Save and Preserve Turtle" release of hatchlings. Some 100 turtle nest eggs were relocated to support the life of the turtle. This program also carried out semi-natural hatchery nest care.

The program also includes education on turtle conservation aimed at students, fishermen, and communities around Banyuwangi. Some 625 students and 160 fishermen and the local community have participated in this education.

Environmental Conservation through Reforestation

In 2019, BCA once again supported WWF Indonesia's NEWtrees Program. Reforestation of the shoreline in Ujung Kulon National Park was carried out by planting mangrove trees in support of efforts to prevent abrasion and enhance the ecosystem's supporting capacity. Mangrove planting which began in 2017 has

reached 20,200 trees, and is estimated to be able to absorb ±164,240 gCO_2 eq. CO_2 absorption will continue to increase along with the growth of mangrove trees.

The reforestation program seeks to mobilize the surrounding community's role for nursery, care, planting and monitoring the growth of mangrove trees. Education about the benefits of mangrove planting is also carried out. The mangrove planting program is not only expected to have a positive impact on the environment, but also create a sense of togetherness and provide opportunities for an alternative livelihood for the community.

As of the end of December 2019, environmental expenses under the Bakti BCA program were Rp685.0 million, and BCA will provide positive support for environmental preservation.

Environmental Complaints

To the end of 2019, BCA had not received complaints related to the environment from stakeholders. BCA also has to date not received information regarding environmental complaints from debtors, particularly from corporate lenders. However, BCA continues to heed and constantly support compliance of all environmental provisions that must be followed by all in the business world, particularly for BCA's debtors.

BCA's support in mangrove tree planting in 2019 is expected to potentially absorb emissions of 164,240 gCO2 eq



Ade Swargo Mulyo,
Director of Partnership, WWF Indonesia

"The collaboration with BCA has opened up a large number of opportunities for WWF-Indonesia to develop various conservation programs by involving the wider community. We expect that such collaboration will be followed by many other corporations so as to enable them to support the goals of sustainable development in Indonesia."





Jamartin Sihite,
BOSF CEO

"Thanks to the donation provided since 2012 from BCA and other organizations, as well as partners, the Borneo Orangutan Survival Foundation (BOSF) has succeeded in returning 462 orangutans through a rescue and rehabilitation process for several years. BCA also helped organize awareness through the Orangutan Goes to School (OGTS) program in schools near the rehabilitation center. We hope that millions of BCA customers will better understand the important role of orangutans for the existence of forests in Sumatra and Kalimantan, for the conservation of the earth and our lives and the future"

Information contained within the sustainability report can be supplemented with information contained within the annual report and corporate website: www.bca.co.id



Bukit Peramun is one of Bakti BCA Assisted Village

Statement of Members of the Board of Commissioners and the Board of Directors regarding Responsibility for the 2019 Sustainability Report of PT Bank Central Asia Tbk

We, the undersigned, hereby declare that all information in the Sustainability Report of PT Bank Central Asia Tbk for the year 2019 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, March 2020

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 Koenaifi
Director

Erwan Yuris Ang
Independent Director

Rudy Susanto
Director

Lianawaty Suwono
Director

Santoso
Director

Inawaty Handojo
Director

Vera Eve Lim
Director

Independent Assurance Statement

The 2019 Sustainability Report of PT Bank Central Asia Tbk

Number : 003/000-174/II/2020/SR-Asia/Indonesia
Type / Level : 1 / Moderate

Social Responsibility Asia or "SR Asia" has been engaged by **PT Bank Central Asia Tbk,** or "the Reporting Organization", or "the Company", to assure its **2019 Sustainability Report** ("the Report"). The Company operates in financial services industry sector in Indonesia. Its shares are listed in the Indonesia Stock Exchange.

In drafting the Report content, the Company refers to:
(a) Sustainability Reporting Standards of the Global Reporting Initiative ("the GRI Standards") and its Financial Services Sector Supplement ("FSSS"),
(b) Regulation of Indonesia Financial Services Authority No.51/POJK.03/2017 on the Implementation of Sustainable Finance for the Financial Service Organizations and the Listed and Public Companies ("POJK 51"),
(c) Sustainability Accounting Standard for Commercial Banks version 2018-10 issued by the Sustainability Accounting Standards Board (SASB), and
(d) Environment Social and Governance (ESG) Integration Pillars of Sustainable Banking Assessment (SUSBA) developed by World Wildlife Fund ("WWF").

SR Asia's responsibilities to the Management[1] are to evaluate the Report content and come up with recommendations, as well as to generate the Independent Assurance Statement ("the Statement"). Presentation of the Report content, including statements, claims, data, and figures, is the sole responsibility of the Management. Except for the areas covered in the scope of assurance work, the Statement shall NOT be utilized or seen as a reference for interpreting or defining the sustainability or overall performance of the Company. SR Asia is also only responsible to present the assurance work and the Statement only to the Management. Therefore, SR Asia does not accept or assume any responsibility for any other purpose or to any other person or organization. Any dependence that third party has placed on the Report is entirely on its own risk.

Scope and Limitation

1. Review, NOT to investigate or audit, the Report content for the reporting period of **1st of January up to 31st of December 2019**, especially on the material topics: **economic performance, product portfolio, service quality and digitalization, data security and privacy of the customers, fraud prevention,** and **education and training**.
2. Apply **Type 1** and **Moderate Level** of assurance; where **the risks of information and conclusions of the Report being error is reduced, but not reduced to very low, but not zero**.
3. Evaluation on publicly disclosed information, system and process of the Reporting Organization has in place to ensure adherence to the principles.

[1] "The Management" refers to the management of the Reporting Organization or the Company

4. Financial data, information, and figures in the Report content are NOT within the scope of assurance. SR Asia assumes that the Company, or independent parties, or other parties associated to the Company, have verified and/or audited any data and information related to financial statements.

Exclusion

1. Statements and claims describing expression of opinion, belief, expectation, advertisement, and future planning of the Company.
2. Topics, data and information outside the reporting period or In the public domain not covered in the reporting period
3. Topics, data and information other than those mentioned under the defining materiality section and discussion on defining Report content.
4. Stakeholders' engagement, which may be involved in developing the Report.
5. Evaluation based on indicators or principles other than those mentioned in the Statement.
6. Financial performance data and information from the Company's documents other than those mentioned in the Report.

Methodology

SR Asia has engaged an Assurance Team from the official partner in Indonesia to perform the following:
1. Carry out an initial assessment on the Report document submitted by the Company.
2. Visit the head office of the Company to discuss the Report content with the Management.
3. Review data, information and disclosures as presented in the Report content.
4. Identify supporting documents and trace down the Report content to the evidences.
5. Analyze the Report content by utilizing SR Asia GREAT.
6. Assess the Report content against the standards, principles, and indicators of AA1000AP (2018) AccountAbility, GRI Standards and its FSSS, POJK 51, SASB, and SUSBA.

Adherence to AA1000AP (2018) AccountAbility and GRI Standards

Inclusivity **–** Presentation of key stakeholder groups in the Report is inclusive. The Company also indicates commitment to integrate stakeholder engagement process across the organizational functions through various approaches, methodologies and activities. At practical level, stakeholder engagement is in place and performed adequately within the Company. Nevertheless, the absence of materiality testing in the Company indicates that the stakeholder engagement management is less likely performed strategically.

Materiality – In general, all material topics in the Report content are able to describe the sustainability context of the Company. Compare to those of previous sustainability report, the material topics in the Report content in overall are similar; where it indicates consistency of the Company to present its sustainability context, performance scope and areas over the years. However, the Company has not yet performed materiality testing to evaluate comprehensively the material topics, not only in the Company but also in the subsidiaries where the Company as a holding may consider its shared responsibilities on the impacts.

Responsiveness **–** The Company has demonstrated its responsiveness to the current sustainability issues in financial services industry sector, especially the sustainable finance. The Company has sustainability vision, mission and strategy, as well as the policies and procedures in place to respond grievances and solve disputes with stakeholders, especially the customers. As one of the biggest bank in Indonesia, the Company has engaged in sustainable finance initiatives called "the First Movers" and "IKBI", and also has conducted community development programs to response the global sustainable development concerns. However, there are no disclosures in the Report that specifies a formal mechanism of the Company to review maturity, impact and prioritization of sustainability topics and its relationships to the responses.

Impact **–** Data and information in the Report content indicate fairly the impacts of the Company's decisions, activities, products, and services on the economy, environment, and society. The disclosures of data and information are presented in both metric and narrative information, and considerably stated in balanced manner. The Company integrates, but less likely in comprehensive approach, the identified impacts into its strategy, risk management and operations. Data and information on impacts of some topics, such as energy and emissions, need improvements in the future in line with the sustainability strategies and action plan of the Company.

In "Accordance" with Core Option **–** The Report content indicates its adherence the **core option** of GRI Standards. For each material topic, minimum one disclosure is presented and discussed in the Report. In general, the disclosures of management approach for each material topic are fairly disclosed. When relevant, FSSS requirements are also addressed and presented. However, improvements on disclosures of management approach should be made in the future by the Company in order to strengthen its corporate reporting practices and compliance against the reporting standards and regulations.

GRI Standards Principles – As per assurance work and procedure taken, 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) to some extent are fairly applied in the Report content. During assurance process, the Management provided supporting documents. Some disclosures, such as emission data, have less accuracy but acceptable due to the use of assumption rather than actual measurement of performance.

Adherence to POJK 51, SASB and SUSBA

Overall, the Report content indicates its adherence to POJK 51 and presents Sustainable finance topics adequately as required by the Regulation. Disclosures on environmental aspects, such as energy, emission and water consumptions are low because the Company considers its sustainability context in those areas is relatively less significance. However, as the stakeholders' concerns increase, the Company may consider addressing those topics in more strategic manner in the future. Furthermore, the Company needs to strengthen the alignment of its strategy, governance, and risk management toward various topics specified by SUSBA. More specific sustainability concerns, such as the topics related to deforestation, water risks, human rights, labor rights, and the climate change risks and opportunities must be well addressed and disclosed by the Company in the next reporting practices.

Recommendation

1. Perform materiality testing in order to obtain more clear understanding on key issues and stakeholders related to the sustainability context of the Company, and if possible, the subsidiaries.
2. Apply stakeholder engagement in comprehensive manner by referring to AA1000 SES (2015).
3. Since the stakeholders' concerns have increased, the Company is advised to integrate more sustainability issues such as climate change, water risks, energy, emission, and human rights into its strategy, risk management, value chain management, and business development and evaluation.
4. As the Company has started to perform SDGs mapping against its sustainability programs and initiatives, it is recommended to the Company to develop a strategy on SDGs with more clear objectives and targets.
5. Collect data and information as well as communicate sustainability performance, by utilizing technology and tools that are integrated across functions and consider standard methodology of data measurement and presentation as indicated by reporting standards and principles.

Statement of Competency, Independency and Impartiality

SR Asia has engaged Assurance Team whose members are experts with experiences in writing and reviewing sustainability reports and integrated reports based on GRI Standards, International <IR> Framework, SASB, and others. The experts are familiar with reporting regulations of the Country where the Reporting Organization must comply, and also the principles and standards of AA1000 AccountAbility.

SR Asia ensures that the members of Assurance Team have no any relationship with the Company that can affect the ability to provide an independent and impartial statement. To ensure independency and free from bias and conflict of interest, SR Asia has put in place a sufficient mechanism and professional codes of practices for the experts.

The assurance provider,

Jakarta, 25th of February 2020

Birendra Raturi
SR Asia International Director

AA1000 Licensed Assurance Provider
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FEEDBACK FORM

The PT Bank Central Asia Tbk (BCA) 2019 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 email or by sending this form by mail.

YOUR PROFILE

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

STAKEHOLDER GROUP

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

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

	YES	NO
1. This report is easily understood.	☐	☐
2. This report is useful for you.	☐	☐
3. This report already portrays the Company's performance in sustainable development.	☐	☐

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 digitization	
Customer data security and privacy protection	
Fraud technology prevention	
Training and education	

THANK YOU FOR YOUR PARTICIPATION.
PLEASE SUBMIT AND SEND THIS RESPONSE TO THE FOLLOWING ADDRESS:

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2019 Laporan Keberlanjutan
Sustainability Report

Embracing a New Journey

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