

Unity for Responsibility



Pernyataan Mengenai Masa Depan

PT Bank Central Asia Tbk dan/atau dalam laporan ini disebut “BCA” bergerak di sektor perbankan dalam Laporan Keberlanjutan mengungkapkan capaian kinerja ekonomi, sosial, lingkungan, serta pengelolaan tata kelola keberlanjutan. Laporan Keberlanjutan adalah bagian dari Laporan Tahunan yang disajikan secara terpisah. Laporan ini berisi data dan informasi yang bersifat material bagi para pemangku kepentingan. Secara umum, isi Laporan berasal dari dokumen-dokumen internal dan informasi narasumber yang dapat dipercaya. Para pembaca perlu memahami bahwa Laporan ini menyajikan data dan informasi tentang proyeksi dan kondisi ke depan atau bersifat *forward-looking statement*. BCA memahami bahwa risiko dan ketidakpastian dari berbagai macam faktor dapat memengaruhi kinerja operasional dan kondisi usaha yang akan datang. Oleh sebab itu, BCA mengingatkan para pembaca bahwa Bank tidak dapat memastikan data dan informasi mengenai proyeksi ke depan yang dinyatakan dalam Laporan ini adalah benar, akurat, dan dapat terpenuhi seluruhnya.

Unity for Responsibility

Aksi yang Bertanggung Jawab untuk
Masa Depan yang Lebih Baik

‘Unity for Responsibility’ menekankan tanggung jawab BCA dalam menjalankan setiap kegiatan bisnis yang berdampak positif pada keberlanjutan jangka panjang. BCA bertanggung jawab tidak hanya pada aspek finansial tetapi juga sosial dan lingkungan. Dalam upaya mencapai tujuan-tujuan keberlanjutan, BCA terus melibatkan semua pihak untuk menjaga dan meningkatkan kualitas hidup, baik melalui pengelolaan sumber daya yang bijak maupun kontribusi pada pembangunan sosial dan ekonomi. Dengan menjaga tanggung jawab dalam setiap langkahnya, BCA berusaha untuk memberikan dampak yang positif dan bertahan lama bagi generasi mendatang.

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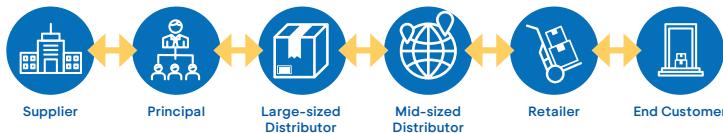
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Franchise Perbankan Transaksi yang Kokoh

End-to-end Supply Chain



Kemampuan Digital yang Andal

Jumlah Transaksi
Mobile & Internet Banking

5,0x
dalam 5 tahun

Jumlah Pengguna
Mobile Banking

2,8x
dalam 5 tahun

Nilai
Transaksi QRIS

2,5x
YoY

Pertumbuhan Nasabah yang Berkelanjutan

Jumlah Nasabah

33,1 juta
▲ 7,6% YoY

Giro & Tabungan
(CASA)

Rp 924,0 triliun
81,5%
terhadap Total Dana Pihak Ketiga

Kanal Online Mencetak Rekor Tertinggi

Jumlah Transaksi

31,6 miliar
▲ 23,5% YoY

Nilai Transaksi

Rp 28.261 triliun
▲ 13,8% YoY

Mobile Banking & Internet Banking

Melayani Beragam Nasabah melalui *Multi-Channel* Terintegrasi yang Dilengkapi dengan Berbagai Fitur



myBCA & BCA Mobile
Aplikasi *mobile banking* untuk melayani kebutuhan transaksi nasabah lintas generasi



Merchant BCA
Aplikasi untuk mengakses layanan bagi *merchant* secara mudah, mulai dari *on-boarding*, serta koneksi dengan jaringan ekstensif EDC/QR



KlikBCA
Layanan perbankan internet untuk nasabah individual atau bisnis



Welma in MyBCA
Investasi secara *online* pada reksa dana, obligasi, serta informasi mengenai produk asuransi



Poket Valas
Kantong dana untuk bertransaksi dengan pilihan 16 mata uang asing



Pemrek Online
Kemudahan pembukaan rekening secara *online* via myBCA dan BCAmobile

QRIS

Metode transaksi QR secara nasional maupun *cross-border* yang distandardisasi oleh Bank Indonesia



Contactless

Payment menggunakan kartu kredit dan kartu debit jadi lebih nyaman dan cepat di EDC BCA



Halo BCA

Aplikasi pendukung Halo BCA *contact center* yang *online* 24/7



Aplikasi KeyBCA

Token KeyBCA digital yang memungkinkan nasabah untuk melakukan otorisasi transaksi melalui *smartphone*



ATM Setor Tarik

Mesin ATM yang menawarkan penarikan dan penempatan dana tunai



Fasilitas pembayaran *online* pada aplikasi *co-partner*



EDC APOS BCA
Perangkat *payment point* berbasis Android



eBranch BCA
Aplikasi pendukung untuk layanan perbankan di kantor cabang



New Branch Model
Layanan kantor cabang secara tatap muka dan digital (*hybrid branch banking*)



BI-Fast
Kanal transfer *real time*, 24/7, yang distandardisasi oleh Bank Indonesia



Flazz
Kartu transaksi multifungsi dengan teknologi *chip* RFID (*Radio Frequency Identification*) untuk proses pembayaran secara non tunai



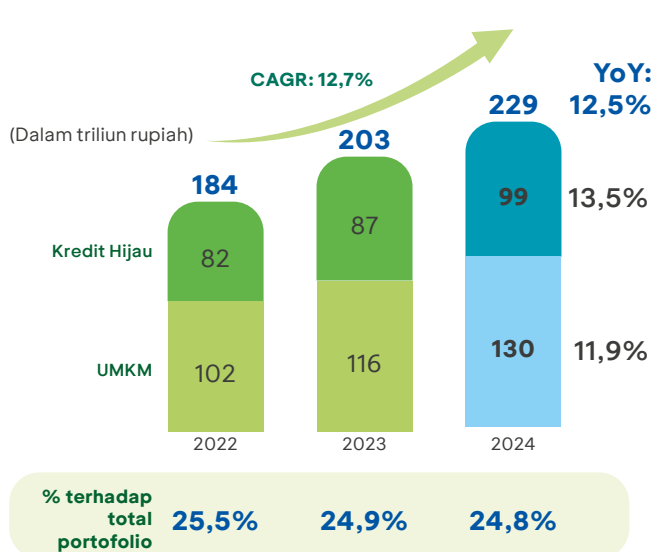
Paylater BCA
Fasilitas kredit yang dapat digunakan sebagai alternatif pembayaran melalui *scan* QRIS di aplikasi myBCA



Pencapaian dan Ikhtisar Keberlanjutan

Kinerja Ekonomi

PERTUMBUHAN KINERJA KEBERLANJUTAN YANG SOLID BERDAMPAK PADA NILAI PERUSAHAAN



9 Sektor KUBL yang Dibiayai



PEMBIAYAAN & INVESTASI HIJAU

Pembiayaan Energi Baru Terbarukan



Total Kapasitas

216 MW

Outstanding Rp3 triliun

Pembiayaan Sustainability Linked Loan (SLL)



Outstanding

Rp1.003 miliar

▲ 3x YoY

Mengambil bagian dalam pengembangan ekosistem kendaraan listrik Indonesia



Outstanding

Rp2.348 miliar

Pembelian obligasi hijau menuju penerapan Keuangan Berkelanjutan



Obligasi Sukuk Hijau

Rp1.635 miliar

Pembiayaan Kelapa Sawit Berkelanjutan

Sertifikasi pembiayaan kelapa sawit	2020	2024
Tersertifikasi ISPO dan RSPO	8	16
Tersertifikasi RSPO	12	20
Tersertifikasi ISPO	28	32
# debitur korporasi sektor kelapa sawit bersertifikat	48	68
% debitur sektor kelapa sawit yang terverifikasi	36%	76%
% outstanding kredit sektor kelapa sawit yang terverifikasi	45%	69%

DUKUNGAN SOSIAL & KEBERLANJUTAN PADA UMKM



Bangga Lokal
total **1.427**
merchant dengan
total penjualan
2024
Rp548 miliar



Total **>1.500**
UMKM yang
bergabung



Pembiayaan Kredit Usaha Rakyat (KUR)

Rp784 miliar $\uparrow$ 30,9% YoY

MENDUKUNG PEMBERDAYAAN PEREMPUAN



Debitur UMKM Perempuan

47 ribu

$\uparrow$ 7,6% YoY

Outstanding

Rp17,2 triliun

$\uparrow$ 16,4% YoY

PEMBINAAN PELAKU USAHA UMKM BAKTI BCA



Total Peserta
Pembinaan UMKM

> 2.500 UMKM



Penyerapan Tenaga Kerja
UMKM Desa Binaan Bakti BCA

268 Warga Lokal



Bantuan Sertifikat
Halal untuk UMKM

1.986 UMKM



Peserta Pelatihan
Sertifikat Halal

> 2.400 UMKM



Peserta Pelatihan
Ekspor

58 UMKM



Nilai Ekspor

Rp37 miliar



Kinerja Lingkungan



Total Emisi Operasional

349.741 Ton CO₂eq

Total Emisi Pembiayaan

28,9 juta Ton CO₂eq

EMISI OPERASIONAL

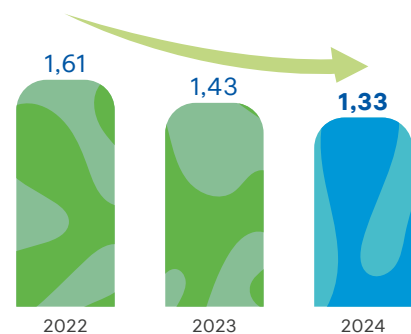
Emisi operasional BCA 2024

Emisi GRK (tCO ₂ eq)	2024
Cakupan 1	
Pembakaran stasioner	778,7
Pembakaran <i>mobile</i>	10,8
Emisi <i>fugitive</i>	3.861,1
TOTAL	4.650,6
Cakupan 2	
Listrik yang dibeli	139.855,6
Cakupan 3	
Kategori 1. Barang dan jasa yang dibeli	79.367,6
Kategori 2. Barang modal	56.881,3
Kategori 3. Aktivitas terkait bahan bakar dan energi (tidak tercakup dalam cakupan 1 & 2)	20.853,9
Kategori 5. Limbah yang dihasilkan dalam operasi	2.325,3
Kategori 6. Perjalanan bisnis	10.704,9
Kategori 8. Aset disewa di hulu	34.306,1
Kategori 12. Penanganan pada akhir masa pakai produk terjual	795,5
TOTAL	205.234,6
Total Emisi (GRK Cakupan 1 + 2 + 3)	349.740,8

Keterangan:

Penghitungan dilakukan dengan mengekstrapolasi data bulan Januari–Oktober 2024 untuk 100% Kantor Pusat, Data Center, dan Kantor Cabang.

Intensitas Emisi Cakupan 1 & 2 (tCO₂eq/miliar Rupiah pendapatan operasional)



Cakupan penghitungan emisi operasional

100 %

Emisi operasional dari cakupan 1, 2, dan 3 secara nasional telah dihitung

EMISI PEMBIAYAAN

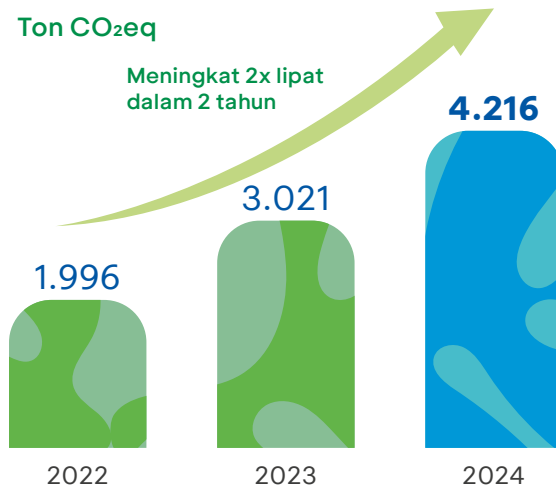
Emisi pembiayaan BCA 2023

**Keterangan:**

Penghitungan dilakukan atas lebih dari 50% portofolio kredit produktif BCA pada tahun 2023.

UPAYA MENUJU OPERASI RAMAH LINGKUNGAN

Potensi Pengurangan Emisi Karbon



71.500
Ton CO₂eq

Berpartisipasi dalam
perdagangan IDX Carbon



Produk dan Solusi
Perbankan Digital

2.272
Ton CO₂eq



Pengelolaan Limbah &
Inisiatif Daur Ulang

957
Ton CO₂eq



Gedung Ramah
Lingkungan

879
Ton CO₂eq



Konservasi
Keanekaragaman
Hayati

108
Ton CO₂eq

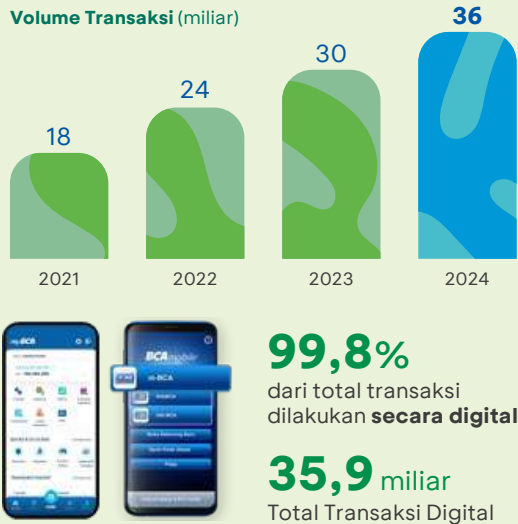
4.216
Ton CO₂eq

Total potensi
pengurangan
karbon

PRODUK & SOLUSI DIGITAL

Mengembangkan fitur digital untuk meningkatkan transaksi digital

SOLUSI PERBANKAN DIGITAL



DIGITAL WORKPLACE



GEDUNG RAMAH LINGKUNGAN

2024 WISMA BCA FORESTA

Menjadi **gedung pertama di Indonesia** yang memperoleh **Sertifikat Green Mark Super Low Energy Building**

oleh Building and Construction Authority Singapore



2021

Sertifikat Platinum
Green Building Council Indonesia

2022

Pemenang Gedung dengan Efisiensi Energi Terbaik
Subroto Award dari Kementerian ESDM

2023

Winner: Energy Efficient Building
ASEAN Energy Award

2024 WISMA BCA BSB

Mendapatkan **Sertifikat Green Building Level Platinum**

oleh Green Building Council Indonesia



27
Gedung Terpasang Panel Surya



2
Gedung Hijau Bersertifikasi



Meminimalkan intensitas energi

2024

2023



Jumlah transaksi (kWh/transaksi)

0,005

0,006

▼ 15%

Luas gedung (kWh/m²/tahun)

139

154

▼ 10%

Diklasifikasi sebagai "Efisien" berdasarkan SNI 03-6196-200

PENGLOLAAN LIMBAH & INISIATIF DAUR ULANG



593 Ton
Total limbah dikelola



Rp 489,6 juta
Hasil pengelolaan limbah
disalurkan ke Yayasan Bakti BCA



410 Ton
Arsip



60 Ton
Cartridge
ATM



37 Ton
EDC &
Key BCA



25 Ton
Limbah
Anorganik



23 Ton
Plastik
Bungkus
Uang



38 Ton
Limbah
Lainnya



696 Kg

Limbah elektronik BCA
di daur ulang menjadi
sebuah karya seni di BCA
Sustainability Corner

KONSERVASI KEANEKARAGAMAN HAYATI



51.500
Pohon ditanam

463
Pelibatan
pihak lokal



108 Ton CO₂eq
Estimasi penyerapan emisi
CO₂ 2021-2024
dengan **92%** survival rate

Kinerja Sosial

MENGUTAMAKAN KESETARAAN & KESEJAHTERAAN



26.532 Total Pekerja BCA

61,1%

Pekerja
Perempuan

61,4%

Manajer
Perempuan

61,3%

Pekerja Baru
Perempuan



4,67 / 5,0

Skor Team
Engagement (skala 5)

3,4%

Turnover Rate

1,0%

Absentee Rate

MENINGKATKAN KEUNGGULAN LAYANAN



>1,2 juta

Total pengaduan
pelanggan yang
diterima

97,4%

Pengaduan
terselesaikan



88,1%

Tingkat penyelesaian
pengaduan *whistleblowing*

GALLUP

4,77 / 5,0

Indeks Customer
Engagement (CE)

Persentil 91

Global Customer
Engagement

4,88 / 5,0

Indeks Branch Service
Quality (BSQ)

bakti untuk Indonesia

Sebaran Program 2024



Rp169,8 Miliar dana Tanggung Jawab Sosial dan Lingkungan disalurkan

Bakti Lingkungan

51.500	pohon yang ditanam
3 ton	kompos hasil pelatihan pengelolaan sampah
>15.000	tukik dilepaskan
5	orang utan direhabilitasi
5	orang utan dilepasliarkan

Survei awal konservasi macan tutul Jawa

Bakti Pendidikan

700	penerima Beasiswa Bakti BCA
>230.000	peserta edukasi literasi keuangan
10	sahabat disabilitas mendapatkan pelatihan MUA dan sertifikat BNSP
32	Sekolah Binaan Bakti BCA

Bakti Budaya

120	penampil pagelaran budaya mayoritas pelajar
1.114	penonton pagelaran budaya
65	peserta pembinaan wastra warna alam
>Rp305 juta	pendapatan penenun binaan wastra warna alam

Bakti Kesehatan

US\$1 juta	komitmen donasi program Partnership to Accelerate Stunting Reduction in Indonesia (PASTI) 2023-2026
1.010	pasien operasi katarak
2.211	kantong darah dalam program donor darah
13.620	masyarakat mendapatkan subsidi layanan kesehatan di Klinik Bakti BCA

Desa Bakti BCA

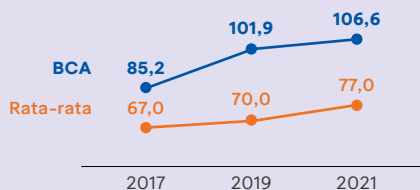
30	Desa Bakti BCA	76	jenis pembinaan Desa Wisata
291.452	wisatawan Desa Binaan Bakti BCA	1.986	UMKM penerima bantuan sertifikat halal
Rp13,3 miliar	pendapatan Desa Binaan Bakti BCA	58	UMKM peserta UMKM Go Export
1.213 orang	penyerapan tenaga kerja di desa binaan Bakti BCA	Rp37 miliar	nilai ekspor UMKM binaan Bakti BCA

Aspek Tata Kelola

Penghargaan dan Apresiasi Praktik Keberlanjutan

GOOD CORPORATE GOVERNANCE

ASEAN Corporate Governance Scorecard Rating



Juara Umum Annual Report Award 2023

Tema: Internalizing Integrated Mindset Toward Sustainable Long Term Value Creation



Best Overall IICD Award 2024

Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Conference and Award

RATING ESG OLEH LEMBAGA INDEPENDEN

MSCI Indonesia Index Top 10 Constituents



Thomson Reuters - Refinitiv Skor ESG

Rating A
Skor 86/100



Dow Jones Sustainability Index S&P Global CSA

Skor 50
Persentil 80



FTSE4Good ASEAN 5 Index Top 10 Constituents



FIHRRST Best Sustainability Report

Rating A+



- BCA masuk daftar konstituen:
- IDX ESG Leaders Index
 - SRI - KEHATI Index
 - ESG Quality 45 IDX - KEHATI
 - ESG Sector Leaders IDX - KEHATI

SERTIFIKASI IT & KEAMANAN DATA

ISO 27001:2013
untuk *Enterprise Security*

ISO 20000-1:2018
untuk *IT service management & data center*

ISO 27001:2013
untuk *data center network & operation*

PCI DSS 3.2.1 Certification
untuk *BCA data center (global data security)*

ISO 9001-2015
untuk *data center operations & quality management system*

Apresiasi atas Pencapaian Kinerja BCA

THE ASIAN BANKER

Global Excellence in Retail Finance Awards 2024

Most Recommended Retail Bank in Asia Pacific, Best Retail Bank in Indonesia, Most Recommended Retail Bank in Indonesia

Forbes

Forbes World's Best Bank 2024
#1 World's Best Bank in Indonesia

GALLUP

Gallup Global Customer Engagement 2023
Customer Engagement (CE) Recognition - CE Score di atas rata-rata global



Newsweek: World's Most Trustworthy Companies 2024
No. 1 World's Most Trustworthy Companies 2024 in Banking Sector

Brand Finance

World's Strongest Banking Brand 2024



Bank Indonesia Award 2024
Bank Konvensional Pendukung Pengendalian Moneter Rupiah Terbaik, Bank Pendukung Keuangan Hijau Terbaik (KBMI III dan KBMI IV), Bank dengan Kepatuhan Pelaporan Keuangan Terbaik



FinanceAsia: FinanceAsia Asia's Best Companies 2024

KANTAR

Kantar BrandZ: Top 30 Most Valuable Southeast Asian Brands 2024
#1 The Most Valuable Southeast Asian Brand in Indonesia, Most Meaningfully Different Brand in Indonesia



The 15th IICD Corporate Governance Conference and Award
Top 50 Big Capitalization Public Listed Company, Best Overall Big Cap



Annual Report Award (ARA) 2023
Juara Umum

FinanceAsia

FinanceAsia Asia's Best Companies 2024
Most Committed to ESG (Silver)



Building and Construction Authority Singapura: Green Mark Super Low Energy Building
Wisma Foresta BSD - Certificate Green Mark Super Low Energy Building (Pertama di Indonesia)



Satu Rekening Satu Pelajar (KEJAR) Award
Implementasi terbaik kelompok Bank Umum Konvensional



14th Asian Excellence Award 2024
Asia's Best CSR (Bakti BCA)

INSTITUTIONAL INVESTOR

2024 Asia Executive Team
#1 Best ESG (Sell - side dan Combined) in Asia ex-Mainland China dan #2 Best ESG (Sell - side) in Core Asia

Korporasi

Produk dan Layanan

ESG, CSR, GCG, & IVR

Pekerja



Kementerian Keuangan Republik Indonesia:
Dealer Utama dan Mitra Distribusi Surat Berharga Negara Terbaik
Dealer Utama SUN Terbaik I Tahun 2024, Dealer Utama SUN Terbaik Tahun 2024 di Pasar Sekunder, Dealer Utama SBSN Terbaik I Tahun 2024, Dealer Utama SBSN Terbaik Pasar Perdana Tahun 2024, Dealer Utama SBSN Terbaik Tahun 2024 untuk Pelaksanaan Kuotasi, Mitra Distribusi SUN terbaik Tahun 2024



Alpha Southeast Asia: 17th Annual Private Wealth Awards 2024
Best Wealth Management Bank in Indonesia



Top Ranking Performance Award - Asia Pacific Region
8 Certified World Class (Best Contact Center, Best Contact Center Design, Best CX Branch/Retail Service, Best Employee Engagement, Best Employee Wellness Program, Best Help Desk, Best Improvement Award, Best Customer Service)



2024 Stevie International Business Awards
Marketing Campaign of the Year - Financial Products & Services (Gold) - #SuddenlyPeaceful - BCA's Ramadan Campaign, Brand & Experiences - Exhibition Experience (Gold) (BCA's UMKM Fest - Festival for MSMEs)



HR Asia: HR Asia Award 2024
Best Company to Work for in Asia, Most Caring Companies



Brandon Hall Group Excellence Awards - HCM Program 2024
Best Benefits, Wellness and Well-Being Program (Bronze) - BCA's Ring the Bell & Beautiful Life Programs, Best Results of a Learning Program (Bronze) - BCA's Digital Factory Program (DFP)



2024 Stevie Awards for Great Employers:
Best Leadership Development Program

Asia Pacific Stevie Awards 2024
Gold Winner - Award for Innovation in Internal Corporate Events (BIA)



Marketeers Youth Choice Award 2024
Kategori Dream Workplace (Silver)

Pesan Direksi



Jahja Setiaatmadja
Presiden Direktur



BCA berkomitmen pada pertumbuhan berkelanjutan dan penciptaan nilai jangka panjang melalui kolaborasi bersama pemangku kepentingan dalam mewujudkan Tujuan Pembangunan Berkelanjutan (TPB). BCA terus melangkah menuju perbankan berkelanjutan dengan mengintegrasikan prinsip keberlanjutan dalam pembiayaan dan berupaya untuk mengelola jejak karbon kami melalui upaya operasi ramah lingkungan yang berfokus pada inisiatif digitalisasi, pengelolaan limbah, penerapan gedung ramah lingkungan, dan konservasi keanekaragaman hayati.

Dengan semangat “Unity for Responsibility,” BCA bertekad menciptakan masa depan yang lebih baik dan memberikan manfaat bagi negeri, menjadikan tahun 2024 sebagai momentum untuk memperkuat kontribusi positif kepada masyarakat dan lingkungan.



Pemangku kepentingan yang kami hormati,

Keberlanjutan telah menjadi bagian yang tidak terpisahkan dari kegiatan kami bersama seluruh pemangku kepentingan. Kami terus memperkuat tata kelola keberlanjutan dengan menjalankan praktik *prudent and responsible banking* untuk merespons setiap perubahan menuju keberlanjutan. Kami percaya bahwa dengan tata kelola yang kuat, maka BCA akan mencapai target kinerja keberlanjutan dengan optimal. Di 2024, BCA mempertahankan peringkat A untuk MSCI ESG Rating, peringkat ke-1 untuk perbankan Indonesia pada Thomson Reuters – Refinitiv ESG Rating, dan skor 50 atau persentil 80 dalam *Corporate Sustainability Assessment* – DJSI. Perolehan peringkat lainnya juga menunjukkan rentang kinerja yang baik, sehingga menjadi dorongan kami untuk tetap mempertahankan, bahkan meningkatkan tata kelola, baik untuk kinerja lingkungan maupun sosial.

Di balik semua capaian, BCA memahami tantangan yang dihadapi dunia bisnis akibat kondisi ekonomi yang fluktuatif dengan ketidakpastian yang cukup tinggi. Meskipun demikian, BCA tetap fokus pada penguatan kinerja keberlanjutan dengan pendekatan yang seimbang antara pertumbuhan ekonomi, tanggung jawab sosial, dan perlindungan lingkungan.

Dengan dukungan penuh dari Direksi dan Dewan Komisaris, BCA terus berinovasi untuk menghadapi tantangan global dan menciptakan peluang di era transisi menuju ekonomi rendah karbon.

Strategi Mengatasi Tantangan

Keseimbangan antara keberlanjutan dan kebutuhan pembangunan sangat diperlukan untuk mencapai pertumbuhan ekonomi yang inklusif dan ramah lingkungan. Kami terus meningkatkan pembiayaan pada sektor hijau, seperti energi terbarukan dan kendaraan listrik, meskipun skala proyek ini masih relatif terbatas dan memerlukan dukungan kebijakan yang kuat dari Pemerintah.

Dalam menerapkan Keuangan Berkelanjutan, BCA memprioritaskan tata kelola yang baik, pengembangan skenario risiko iklim, serta memperkuat keamanan siber. Selain itu, kami mengedepankan literasi keuangan sebagai bagian dari solusi terhadap tantangan teknologi. Dengan kemajuan *artificial intelligence* (AI) dan digitalisasi, literasi keuangan yang baik menjadi kunci untuk memberdayakan nasabah dan masyarakat, sekaligus melindungi mereka dari penyalahgunaan teknologi.

Selama 2024, kami juga menghadapi tantangan dalam memastikan kesiapan sumber daya manusia (SDM) untuk menghadapi transformasi digital, kompleksitas bisnis, serta transisi energi. Untuk itu, BCA mengadakan kampanye *Cybersecurity Awareness Month* dan meningkatkan program pelatihan di berbagai topik, khususnya topik-topik keberlanjutan, di antaranya terkait Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dan perhitungan emisi gas rumah kaca (GRK). Kami merekrut 1.969 pekerja baru untuk memperkuat tim dalam menghadapi tantangan masa depan, memastikan BCA memiliki SDM yang siap beradaptasi dan inovatif di tengah perubahan lingkungan bisnis. Strategi ini menjadi landasan kami dalam menjawab kebutuhan pengembangan SDM yang selaras dengan visi keberlanjutan dan pertumbuhan jangka panjang.

Capaian Kinerja Keberlanjutan dan Penerapan Keuangan Berkelanjutan

BCA terus memperkuat kerangka kerja LST melalui penyempurnaan sistem, kebijakan, proses, prosedur, dan manajemen risiko. Sebagai realisasi, BCA telah mengembangkan dan menerapkan langkah-langkah penting terkait LST dalam kegiatan pembiayaannya, termasuk kebijakan kredit sektoral untuk industri-industri berisiko tinggi, seperti perkebunan dan industri kelapa sawit, pertambangan batu bara, pembangunan jalan tol, industri semen dan baja dasar, serta industri kayu dan hasil hutan. Kami memiliki daftar pengecualian yang merujuk pada kegiatan, seperti pembalakan liar, perjudian, dan pelanggaran hak-hak masyarakat. Pengajuan kredit dianalisis dengan mempertimbangkan upaya perlindungan dan konservasi lingkungan hidup yang dilakukan debitur. Penilaian risiko LST kini sudah terintegrasi dalam pembiayaan sektor-sektor tersebut.

BCA juga berpartisipasi aktif dalam menjalankan peta jalan Keuangan Berkelanjutan regulator, seperti melakukan pemetaan debitur berdasarkan TKBI yang merupakan pembaruan dari Taksonomi Hijau Indonesia (THI), melakukan *Climate Risk Stress Test* (CRST), serta melaksanakan *Climate Risk Management & Scenario Analysis* (CRMS) sesuai dengan arahan regulator di tahun 2024.

Kinerja Ekonomi

Dalam mendukung bisnis berkelanjutan, BCA mengadopsi model bisnis bank *hybrid* yang mengintegrasikan aspek LST. Model ini memperkuat eksistensi BCA, baik secara fisik maupun virtual, sehingga memudahkan akses keuangan yang lebih inklusif, terjangkau, dan merata hingga ke berbagai wilayah.

Sepanjang 2024, jumlah nasabah meningkat sebesar 7,6% YoY menjadi 33,1 juta, sementara jumlah rekening bertambah 8,0% YoY menjadi 41,3 juta rekening. Pertumbuhan ini didukung oleh pembukaan 4,7 juta rekening secara *online*. Inovasi ini mencerminkan keberhasilan BCA dalam menyediakan layanan perbankan yang modern dan inklusif. Digitalisasi di BCA telah mempercepat transaksi *online*, dengan kontribusi cabang sekitar 0,2% dan transaksi digital mencapai 99,8%. Total frekuensi transaksi digital mencapai 35.930 juta, naik 20,6% YoY. Selain meningkatkan akses keuangan, digitalisasi juga mengurangi jejak karbon dari penggunaan kertas dan bahan bakar transportasi nasabah.

BCA terus memimpin dalam transformasi digital dengan berbagai inovasi yang memberikan pengalaman yang lebih baik dan akses lebih luas ke layanan digital. Salah satu kemajuan utama adalah aplikasi myBCA yang telah berkembang menjadi sarana yang komprehensif. BCA juga meluncurkan aplikasi Merchant BCA yang dirancang untuk mendukung Usaha Mikro, Kecil, dan Menengah (UMKM). Aplikasi ini membantu pemilik usaha untuk mempermudah pengelolaan transaksi keuangan dan mendapatkan dukungan 24/7 melalui Merchant Care. Layanan digital semakin diperkuat dengan keberadaan Halo BCA, *contact center* yang solid dengan berbagai titik kontak dan aplikasi haloBCA, yang menyediakan layanan praktis untuk terhubung dengan BCA. Sebanyak 4.600 pekerja melayani di Halo BCA yang tersebar di 6 lokasi untuk menangani ± 107 ribu telepon masuk/hari. Selain itu, BCA juga memperkuat VIRA Virtual Assistant yang terintegrasi dengan aplikasi *chatting* seperti Facebook Messenger dan LINE, sehingga dapat membantu nasabah secara *real-time*.

Transformasi digital telah berkontribusi signifikan pada peningkatan kinerja operasional dan ekonomi. BCA mencatatkan kinerja keuangan dan operasional yang solid di 2024. Pendapatan bunga dan syariah tercatat Rp94,8 triliun, tumbuh 8,7% YoY. Sementara itu, laba bersih tumbuh 12,7% YoY menjadi Rp54,8 triliun, didorong oleh peningkatan volume kredit, kualitas pinjaman yang membaik, serta kenaikan transaksi dan dana pihak ketiga. Pembiayaan naik 13,8% YoY, dengan rasio *Non-Performing Loan* (NPL) terjaga di angka 1,8%.

Dana pihak ketiga meningkat 2,9% YoY mencapai Rp1.133,6 triliun, dengan CASA berkontribusi sekitar 81,5% dari total dana pihak ketiga. Volume transaksi juga tumbuh signifikan, mencapai 36.016 juta transaksi, naik 20,5% YoY.

Portofolio Keberlanjutan

BCA menyadari bahwa keberlanjutan harus diupayakan secara optimal. Langkah ini tecermin dalam peningkatan pembiayaan kegiatan usaha berkelanjutan, terdiri dari dua kategori utama, yaitu pembiayaan hijau dan UMKM. Pada tahun 2024, capaian pembiayaan berkelanjutan tumbuh melampaui target yang ditetapkan sebesar 8% YoY, dengan pertumbuhan sebesar 12,5% YoY yang mencapai Rp229 triliun dan berkontribusi 24,8% terhadap total portofolio pembiayaan. Komposisi portofolio Keuangan Berkelanjutan terbagi menjadi 43,2% untuk pembiayaan hijau dan 56,8% untuk UMKM.

Portofolio pembiayaan hijau tumbuh 13,5% YoY mencapai Rp99 triliun, yang meliputi pembiayaan Kegiatan Usaha Berwawasan Lingkungan (KUBL), *Sustainability-Linked Loan* (SLL), dan investasi pada obligasi hijau. Tiga kategori usaha ramah lingkungan terbesar pada pembiayaan ini yakni sekitar 70% disalurkan untuk sektor yang mengelola sumber daya alam hayati dan lahan berkelanjutan, diikuti oleh transportasi ramah lingkungan dan bangunan berwawasan lingkungan.

Pembiayaan sektor sumber daya alam hayati dan lahan berkelanjutan sebagian besar didistribusikan ke sektor pada kelapa sawit yang mencapai Rp69,6 triliun. Terdapat 68 debitur kelapa sawit yang tersertifikasi ISPO dan/atau RSPO, meningkat 7,9% dibandingkan tahun sebelumnya, yang mencakup 76% dari total debitur di sektor ini. Adapun pembiayaan kendaraan listrik meningkat sebesar 84% YoY, mencapai Rp2.348 miliar, yang mencerminkan perhatian masyarakat dalam menggunakan transportasi ramah lingkungan. Sementara itu, penyaluran kredit ke usaha bangunan berwawasan lingkungan mencapai Rp5.694 miliar, meningkat signifikan dibanding tahun 2023.

Untuk mendukung pertumbuhan UMKM, BCA meningkatkan porsi pembiayaan mencapai Rp129,8 triliun, tumbuh 12% YoY. Kami juga rutin mengadakan berbagai program, seperti Bangga Lokal, UMKM Fest, program suku bunga khusus UMKM perempuan. BCA terus mendorong kesetaraan gender dengan meningkatkan akses perempuan terhadap pembiayaan. Di 2024, pembiayaan untuk UMKM perempuan mencapai Rp17,2 triliun, tumbuh 16,4% YoY dengan jumlah debitur sebanyak 47.856.

Selain itu, kami mulai menghitung emisi GRK yang berasal dari aktivitas pembiayaan di 2024 serta menerapkan *Climate Risk Management and Scenario Analysis* (CRMS) untuk mendukung aksi iklim dan target Pemerintah menuju *Net Zero Emissions* (NZE) 2060. BCA menjadi salah satu dari tujuh bank yang menandatangani komitmen dukungan NZE Indonesia, bersama Otoritas Jasa Keuangan (OJK). Menindaklanjuti analisis *bottom-up Climate Risk Stress Testing* (CRST) yang pertama kali dilakukan tahun lalu, kami terus memperdalam analisis eksposur risiko portofolio terhadap isu iklim. Pada tahun 2024, kami menyelesaikan penilaian dan mitigasi risiko iklim dengan melaporkan hasil CRST untuk 50% dari portofolio, sesuai dengan pedoman OJK. Hasil CRST menunjukkan bahwa risiko kredit NPL pada <5% dan CAR tetap memadai pada >20%.

Kinerja Lingkungan

Dalam kegiatan operasional, BCA menjalankan berbagai inisiatif operasi perbankan ramah lingkungan yang fokus pada empat kegiatan utama: digitalisasi produk & solusi perbankan, pengelolaan limbah & daur ulang, penerapan *green building & energy efficiency*, serta kegiatan pelestarian lingkungan dan keanekaragaman hayati. Melalui berbagai inisiatif tersebut, pada tahun 2024, BCA berpotensi mengurangi emisi karbon sebesar 4.216 tCO₂eq, meningkat 39,6% dibandingkan pengurangan emisi pada tahun 2023 sebesar 3.021 tCO₂eq.

Kontribusi terbesar terhadap pengurangan emisi berasal dari digitalisasi operasional, dengan sebanyak 99,8% transaksi telah beralih ke kanal digital pada tahun 2024. Dengan mengurangi konsumsi kertas dan mobilitas fisik, adopsi digital terus menurunkan emisi karbon di seluruh interaksi nasabah dan proses internal. Digitalisasi juga menciptakan pengalaman pelanggan yang lebih baik, sekaligus menjadi bagian dari transformasi keberlanjutan.

Kami terus fokus pada peningkatan efisiensi energi di gedung-gedung BCA. Kami bangga bahwa pada tahun 2024, gedung Wisma BCA Foresta menjadi gedung pertama di Indonesia yang memperoleh sertifikat Green Mark Super Low Energy Building dari Building and Construction Authority of Singapore. Selain itu, Gedung BSB Semarang juga telah mendapatkan sertifikasi bangunan hijau tingkat Platinum dari Green Building Council Indonesia. Sementara untuk mendukung ekosistem kendaraan listrik, BCA telah menyediakan dua stasiun pengisian kendaraan listrik umum untuk mempermudah akses pengisian energi listrik.

BCA mengelola limbah operasional seperti arsip yang telah habis masa retensinya, peralatan elektronik, plastik, limbah organik, dan anorganik hingga menghasilkan 593 ton limbah yang dikelola oleh pihak ketiga. Inisiatif ini berpotensi mengurangi emisi gas rumah kaca (GRK) sebesar 957 tCO₂eq dan mendukung ekonomi sirkular. Selain dampak lingkungan, kegiatan ini juga membuka peluang kerja bagi pekerja informal dan mendonasikan hasil

daur ulang untuk membantu pendidikan anak-anak pekerja BCA melalui Yayasan Bakti BCA. Selain itu, secara kreatif, BCA mengubah sebagian sampah operasionalnya menjadi instalasi seni yang dipajang di Galeri BCA untuk meningkatkan kesadaran dan gaya hidup pengelolaan sampah di kalangan pekerja.

Sebagai bagian dari komitmen konservasi dan mitigasi perubahan iklim, BCA melalui Bakti BCA pilar Bakti Lingkungan secara konsisten mendukung pemerintah dalam melakukan pelestarian alam dan keanekaragaman hayati. Pada tahun 2024, BCA merehabilitasi 5 orang utan dan melepasliarkan 5 orang utan lainnya. Bekerja sama dengan Kementerian Kehutanan, BCA turut mendukung pendataan populasi macan tutul Jawa melalui pemasangan kamera pengintai, analisis genetik, dan penyadartahuan. Untuk memperkuat ekosistem pesisir, pada tahun 2024 BCA melakukan penanaman 1.000 bibit mangrove, membangun ruang penetasan inovatif untuk tukik dengan kapasitas 15.000 butir telur, serta melepas 15.003 tukik. Selain itu, puluhan ribu pohon ditanam untuk memulihkan lahan kritis yang diproyeksikan menyerap 107,5 tCO₂eq pada 2024, memberikan manfaat ekologis dan sosial yang berkelanjutan.

Kinerja Sosial

BCA mengutamakan aspek sosial dalam pengelolaan ketenagakerjaan, privasi nasabah, dan kontribusi untuk masyarakat. Pada 2024, sebanyak 61,4% manajer adalah perempuan. Dengan tingkat *turnover* yang rendah (3,4%), kami berhasil mempertahankan retensi pekerja. Perusahaan juga menghormati hak asasi manusia (HAM) dan mendukung keseimbangan kerja dengan menyediakan sistem pengaduan masalah ketenagakerjaan.

Peningkatan kompetensi SDM dilakukan secara rutin melalui pelatihan *upskilling* dan *reskilling*. Rerata jam pelatihan pekerja di tahun 2024 adalah 1.156.101 jam. Sebanyak 100% pekerja telah mengikuti berbagai modul pelatihan dari internal maupun eksternal. Kami terus mempromosikan kesetaraan gender dengan memberikan kesempatan yang sama bagi semua pekerja untuk meningkatkan kompetensi tanpa memperhatikan latar belakang.

BCA merupakan salah satu Bank yang melakukan penilaian HAM sesuai dengan indikator Penilaian Risiko Bisnis dan HAM (PRISMA) yang diawasi oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia. Aksi ini merupakan komitmen kami dalam menjalankan bisnis yang mengedepankan prinsip-prinsip HAM di setiap aspek operasionalnya.

Pengelolaan aspek sosial juga mencakup penanganan isu-isu pelanggan. Berdasarkan survei independen dari Gallup, kualitas layanan BCA mendapatkan nilai 4,77 untuk *Customer Engagement* dan 4,88 untuk *Branch Service Quality*. Dalam hal keamanan data, BCA mencatat tidak ada kebocoran maupun pelanggaran data. Bank terus memperkuat sistem manajemen keamanan informasi dan privasi serta risiko siber untuk menjaga kepercayaan nasabah. BCA juga menerapkan standar mutu internasional seperti ISO 27001:2013 dan ISO 9001:2015. Selain itu, BCA secara aktif melakukan edukasi pekerja dan nasabah tentang pentingnya kewaspadaan ancaman kejahatan siber melalui akun resmi sosial media.

Bakti BCA

Bakti BCA selalu berkomitmen memberikan dampak positif melalui program-program yang mendukung nilai *Creating Shared Value* di berbagai bidang. Tahun 2024, BCA menyalurkan dana Tanggung Jawab Sosial Lingkungan (TJSL) sebesar Rp169,8 miliar yang bertujuan meningkatkan kualitas hidup masyarakat dan memperkuat kontribusi sosial di berbagai sektor. Saat ini, BCA memiliki 14 Desa Binaan dan dipercaya Kementerian Pariwisata mendampingi 16 Desa Mitra yang mencerminkan komitmen BCA dalam pemberdayaan masyarakat dan pengembangan pariwisata lokal. Pada tahun 2024, desa binaan Bakti BCA telah menyerap lebih dari 1.200 tenaga kerja dan dikunjungi oleh setidaknya 291.452 pengunjung, berkontribusi pada pendapatan desa binaan yang mencapai Rp13,3 miliar. BCA juga memberikan pembinaan dan dukungan kepada UMKM Binaan, di antaranya adalah melalui bantuan sertifikasi halal bagi 1.986 UMKM dan program Go Export untuk 58 UMKM dengan nilai ekspor mencapai Rp37 miliar.

BCA melalui Bakti Pendidikan menyelenggarakan Program Pendidikan Bisnis & Perbankan (PPBP) dan Teknik Informatika (PPTI), dengan 264 siswa PPBP dan 308 siswa PPTI pada 2024, serta 99% lulusan bergabung dengan BCA. Komitmen BCA terhadap pendidikan juga tecermin melalui Beasiswa Bakti BCA untuk 700 Bakti Champions dengan kategori bantuan finansial, prestasi akademik, dan prestasi minat bakat. BCA juga menyelenggarakan kuliah umum oleh Direktur BCA dalam program BCA Berbagi Ilmu, dan sekolah binaan Bakti BCA. Selain itu, BCA mendukung pengembangan SDM melalui program Magang Bakti BCA, SYNRGY untuk talenta digital, dan vokasi BCA Cash Management Academy. BCA juga memberikan pelatihan merias wajah untuk 10 Sahabat Disabilitas (Teman Tuli) yang tersertifikasi Badan Nasional Sertifikasi Profesi (BNSP), serta terus menjalankan program literasi dan inklusi keuangan yang mendorong pertumbuhan ekonomi, terutama di wilayah 3T (Terdepan, Tertinggal, dan Terluar) dan dengan penyediaan infrastruktur ramah disabilitas.

Sepanjang 2024 Bakti Kesehatan BCA memulihkan penglihatan dan kualitas hidup 1.010 penerima manfaat melalui operasi katarak di 5 provinsi. BCA membagikan 699 kacamata baca dan memberikan edukasi kesehatan mata kepada 100 siswa serta mendukung Perdami dengan empat unit alat operasi katarak untuk memperluas layanan medis.

Melalui Bakti Budaya, BCA melatih 65 penenun di Baduy dan Sumba Timur dalam teknik pewarnaan alami untuk menjaga kelestarian tradisi sekaligus meningkatkan nilai ekonomi kain tenun mereka. Pagelaran budaya Nusantara: Jiwa Surga Khatulistiwa yang digelar di Prambanan melibatkan 120 seniman, termasuk siswa binaan, dan menginspirasi 1.114 penonton untuk mencintai serta melestarikan budaya Indonesia.

Memperkuat Tata Kelola Perusahaan yang Baik

Tata kelola perusahaan yang baik merupakan salah satu aspek keberlanjutan yang menjadi landasan penting bagi Bank dalam berbisnis dan menjalankan kegiatan operasional secara *prudent*. Penerapan tata kelola perusahaan yang baik menjadi kunci penting untuk meningkatkan kinerja dan keunggulan daya saing berkelanjutan.

BCA memiliki standar tata kelola perusahaan yang tecermin dalam ASEAN Corporate Governance Scorecard (ACGS) yang menobatkan BCA sebagai salah satu perusahaan yang masuk ke dalam kategori ASEAN Asset Class PLCs. Selain itu, BCA juga menerima berbagai penghargaan dari berbagai lembaga kredibel atas konsistensinya dalam menerapkan praktik tata kelola yang baik. Prestasi ini antara lain sebagai The Greatest Champions of GRC Excellence Performance 2024, Juara Umum Annual Report Award 2023, The Best Overall di IICD Corporate Governance Award 2024.

Tantangan, Peluang, dan Prospek Keberlanjutan

Peran aktif BCA sangat penting dalam mengintegrasikan prinsip-prinsip keberlanjutan ke dalam kebijakan dan kegiatan usaha Bank. Pemantauan dan penerapan Keuangan Berkelanjutan dilakukan melalui pembahasan yang komprehensif antara Direksi, Dewan Komisaris, dan Divisi yang terlibat, yang dilakukan secara berkala minimal empat kali dalam setahun. Direksi juga secara rutin memantau dan mengevaluasi capaian indikator kinerja utama yang berkaitan dengan aspek LST serta pelaksanaan Rencana Aksi Keuangan Berkelanjutan (RAKB) setiap tahun. Secara keseluruhan, Direksi

menilai bahwa kinerja keberlanjutan BCA pada tahun 2024 sangat baik dan menunjukkan kenaikan dibandingkan tahun sebelumnya.

Peningkatan minat masyarakat terhadap investasi berkelanjutan mendorong sektor perbankan untuk menyediakan produk yang mendukung keberlanjutan. Hal ini membuka peluang bagi BCA untuk memperbesar pembiayaan hijau dan berkolaborasi dengan bank-bank lain serta lembaga pemerintah dalam mendanai proyek ramah lingkungan.

Komitmen Masa Depan

Ke depan, BCA akan terus memperluas kolaborasi dengan nasabah dan pemangku kepentingan untuk memperkuat portofolio hijau dan meningkatkan pembiayaan rendah karbon. Dengan integritas, inovasi, dan keberlanjutan sebagai fondasi, kami optimis bahwa BCA dapat terus menjadi "*good corporate citizen*" yang berkontribusi nyata bagi Indonesia dan dunia. Kami juga percaya bahwa keberlanjutan adalah tanggung jawab bersama, dan melalui tata kelola yang baik, pengembangan SDM, serta pengelolaan lingkungan yang bertanggung jawab, kita semua dapat menciptakan masa depan yang lebih baik.

Atas nama seluruh jajaran Direksi BCA,
kami mengucapkan terima kasih.

Jakarta, Februari 2025



Jahja Setiaatmadja
Presiden Direktur

“

**Keberlanjutan adalah Bagian dari Kehidupan Kita;
Lestarikan Hari Ini, Berkelanjutan di Masa Depan
Bersama untuk Hari Esok yang Lebih Baik**

”

Vera Eve Lim

Chief Financial Officer, Bank Central Asia

Ikhtisar Aspek Keberlanjutan



Ekonomi [FN-CB-000.A, FN-CB-000.B]

Uraian	Satuan	2024	2023	2022
Kinerja Internal				
Pendapatan operasional	Rp miliar	108.307	98.517	85.419
Lababersih	Rp miliar	54.851	48.658	40.756
Kredit yang diberikan ¹	Rp miliar	921.878	810.392	711.262
Pembiayaan infrastruktur (termasuk <i>non-cash loan</i>)	Rp miliar	72.853	58.679	56.179
Dana Pihak Ketiga (DPK) ²	Rp miliar	1.133.612	1.101.673	1.039.718
Total frekuensi transaksi digital	Juta kali	35.927	29.794	23.776
Jumlah pajak yang dibayarkan	Rp miliar	13.367	11.522	9.711
Kinerja Aspek Ekonomi terkait Keberlanjutan				
Nominal produk dan/atau jasa yang memenuhi kriteria KKUB	Rp miliar	228.566	203.086	183.971
Penyaluran kredit UMKM	Rp miliar	129.801	116.038	102.316
Penyaluran KUR	Rp miliar	784	599	478
Persentase total KKUB terhadap total portofolio	%	24,8	24,9	25,5

Keterangan:

¹ Termasuk aset dari transaksi syariah, piutang pembiayaan konsumen dan piutang sewa pembiayaan.

² Termasuk dana simpanan syariah.

Pembiayaan pada Kegiatan Usaha Berkelanjutan [FS6, FS8][FN-CB-000.B]

Uraian	2024		2023 *		2022 *	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Portofolio Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)	228.566	100,0	203.086	100,0	183.971	100,0
a. Energi Terbarukan	2.993	1,3	2.189	1,1	2.149	1,2
b. Efisiensi Energi	254	0,1	74	0,0	-	-
c. Pencegahan dan Pengendalian Polusi	35	0,0	30	0,0	35	0,0
d. Pengelolaan Sumber Daya Alam dan Lahan yang Berkelanjutan	69.561	30,4	67.848	33,4	66.249	36,0
e. Transportasi Ramah Lingkungan	9.447	4,1	8.030	4,0	6.901	3,8
f. Pengelolaan Air dan Air Limbah yang Berkelanjutan	4.058	1,8	1.388	0,7	818	0,4
g. Produk Ramah Lingkungan	4.530	2,0	5.572	2,7	4.817	2,6
h. Bangunan Berwawasan Lingkungan	5.694	2,5	75	0,0	77	0,0
i. Kegiatan Usaha dan/atau Kegiatan yang Berwawasan Lingkungan Lainnya	2.193	1,0	1.843	0,9	609	0,3
j. Kegiatan UMKM	129.801	56,8	116.038	57,1	102.316	55,6
Portofolio Pembiayaan KKUB non-UMKM Berdasarkan Segmen	98.765	100,0	87.048	100,0	81.655	100,0
Korporasi	92.236	93,4	82.502	94,8	79.236	97,0
Komersial	2.927	3,0	1.900	2,2	1.813	2,2
Konsumer	1.967	2,0	1.011	1,1	227	0,3
Obligasi Hijau	1.635	1,6	1.635	1,9	379	0,5

Keterangan:

*) Terdapat penyajian ulang data portofolio KKUB pada tahun 2023 dan 2022.



Lingkungan

Uraian	Satuan	2024 ^{a)}	2023	2022
Kinerja Internal				
Emisi GRK operasional yang dihasilkan (cakupan 1, 2, 3)	tCO ₂ eq	349.741	310.089 ^{b)}	142.783
Penggunaan energi listrik ^{c)}	kWh	177.032.383	172.492.313	156.040.072
Intensitas penggunaan energi listrik	kWh/m ²	139	154	139
	kWh/transaksi	0,005	0,006	0,007
	kWh/pekerja	6.672	6.408	8.038
Penggunaan kertas	Ton	435	478	296
Pengurangan limbah kertas	Ton	(43)	182	239
Penggunaan air	m ³	492.516	403.748	302.646
Kantor cabang yang mendukung <i>green office</i>	Kantor	78	77	74
Kegiatan Tanggung Jawab Lingkungan				
Realisasi dana kegiatan tanggung jawab lingkungan	Rp miliar	10,7	8,1	1,5
Pelepasliaran orang utan di Kalimantan	Ekor	5	5	5
Rehabilitasi orang utan	Ekor	5	5	5
Bibit pohon	Bibit	51.500	60.000	24.631
Pendidikan (edukasi) Lingkungan	Peserta	623	682	939
Partisipasi kantor BCA dalam <i>Earth Hour</i>	Kantor	946	864	544

Keterangan:

- ^{a)} Penghitungan data listrik, kertas, air, serta emisi GRK operasional dilakukan dengan mengekstrapolasi data Januari–Oktober 2024.
- ^{b)} Penghitungan emisi operasional dilakukan dengan mengekstrapolasi data Januari–Oktober. Emisi operasional 2023 disajikan kembali (restatement) untuk menyesuaikan dengan metodologi dan faktor emisi dari Kalkulator Hijau Bank Indonesia.
- ^{c)} Cakupan data 2023 dan 2024 dari seluruh Kantor Pusat, Data Center, dan Kantor Cabang (KCU, KCP, dan KCP Kas). Tahun 2022 mencakup data dari Kantor Pusat, Data Center, 120 KCU, dan 742 KCP.



Uraian	Satuan	2024	2023	2022
Kinerja Internal				
Perempuan yang menduduki posisi direktur	%	16,7	16,7	16,7
Pekerja perempuan dibandingkan total pekerja	%	61,1	60,8	61,4
Jumlah jam pelatihan	Jam	1.156.101	1.183.950	950.297
Biaya pelatihan dan pendidikan pekerja	Rp miliar	353,6	372,8	263,2
Jumlah peserta edukasi literasi keuangan (CSR)	Orang	228.973	296.022	155.769
Indeks <i>Customer Engagement</i> (CE)	Skala 1-5	4,77	4,75	4,73
Indeks <i>Branch Service Quality</i> (BSQ)	Skala 1-5	4,88	4,88	4,86
Tingkat penyelesaian pengaduan nasabah	%	97,4	97,3	98,1
Persentase pengaduan (<i>whistleblowing</i>) yang telah selesai diinvestigasi dari total pengaduan yang diterima	%	88,1	98,2	88,5
Pelibatan pihak lokal dalam rantai pasokan	%	99	98	98
Kegiatan Tanggung Jawab Sosial				
Realisasi dana kegiatan tanggung jawab sosial	Rp miliar	159,1	145,1	143,1
Jumlah lulusan pendidikan PPBP dan PPTI	Orang	572	192	199
Jumlah pasien klinik umum binaan	Orang	11.831	12.802	13.734
Jumlah pasien klinik KB binaan	Orang	1.789	1.897	1.978
Jumlah pasien operasi katarak	Orang	1.010	1.036	803

01

Fokus
Keberlanjutan Kami



Siapa Kami

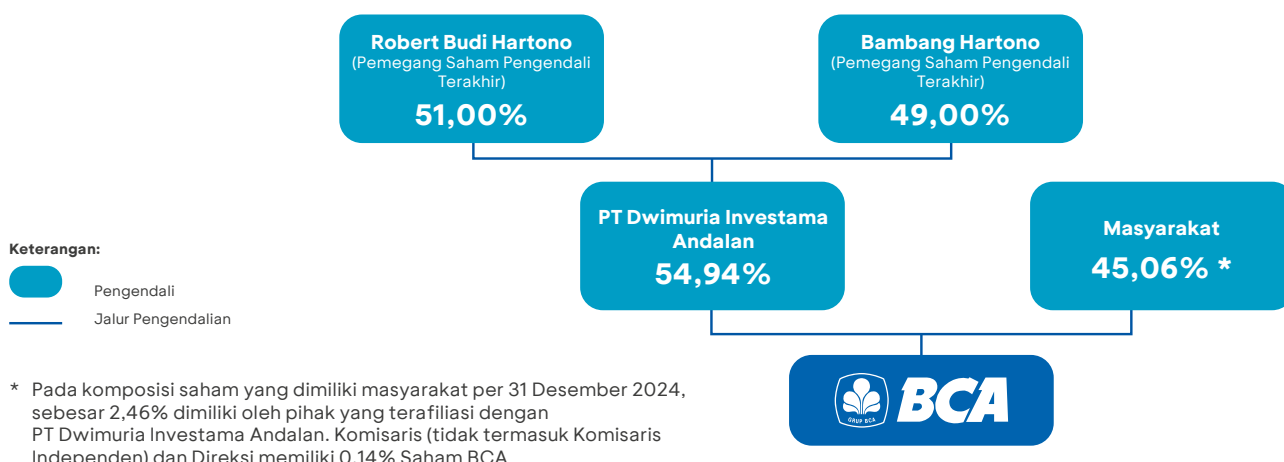
PT Bank Central Asia Tbk berdiri berdasarkan Akta Pendirian Perusahaan No. 38 dengan Akta Notaris Raden Mas Soeprapto tanggal 10 Agustus 1955, yang disetujui oleh Menteri Kehakiman dengan Surat Keputusan No. J.A.5/89/19 tanggal 10 Oktober 1955. Bank yang lebih dikenal masyarakat dengan sebutan BCA merupakan badan usaha berbentuk badan hukum Perseroan Terbatas.

Kegiatan usaha utama BCA adalah menyediakan solusi perbankan untuk seluruh lapisan masyarakat. Ketetapan bidang usaha BCA tercantum dalam Anggaran Dasar Pasal 3, sedangkan uraian lengkap

kegiatan usaha maupun penunjang perbankan disampaikan dalam Laporan Tahunan 2024 dan www.bca.co.id.

Komitmen BCA sebagai penyedia solusi perbankan dan mengedepankan prinsip *responsible banking* didukung oleh konsep *future branch model* yang memanfaatkan beragam perangkat teknologi digital. Melalui konsep ini, BCA semakin memperkuat *customer experience*, meningkatkan efisiensi operasional di kantor cabang, serta menjadi Bank yang aman untuk bertransaksi.

Persentase Kepemilikan Saham [2-1]



Nama Perusahaan [2-1]

PT Bank Central Asia Tbk (BCA)

Bidang Usaha [2-1]

Bank umum yang menjalankan kegiatan perbankan. Bidang usaha BCA sesuai dengan Pasal 3 Anggaran Dasar. Produk dan jasa keuangan dapat diakses pada <https://www.bca.co.id/id/Individu/Produk>.

Akta Pendirian

Akta Pendirian Perusahaan No. 38 dengan Akta Notaris Raden Mas Soeprapto tanggal 10 Agustus 1955, disetujui oleh Menteri Kehakiman dengan Surat Keputusan No. J.A.5/89/19 tanggal 10 Oktober 1955.

Lokasi Operasi [2-1]

Indonesia

Kantor Pusat [2-1]

Menara BCA, Grand Indonesia
Jl. M.H. Thamrin No. 1, Jakarta 10310
Tel. (62 21) 2358 8000
Fax. (62 21) 2358 8300

Situs Web

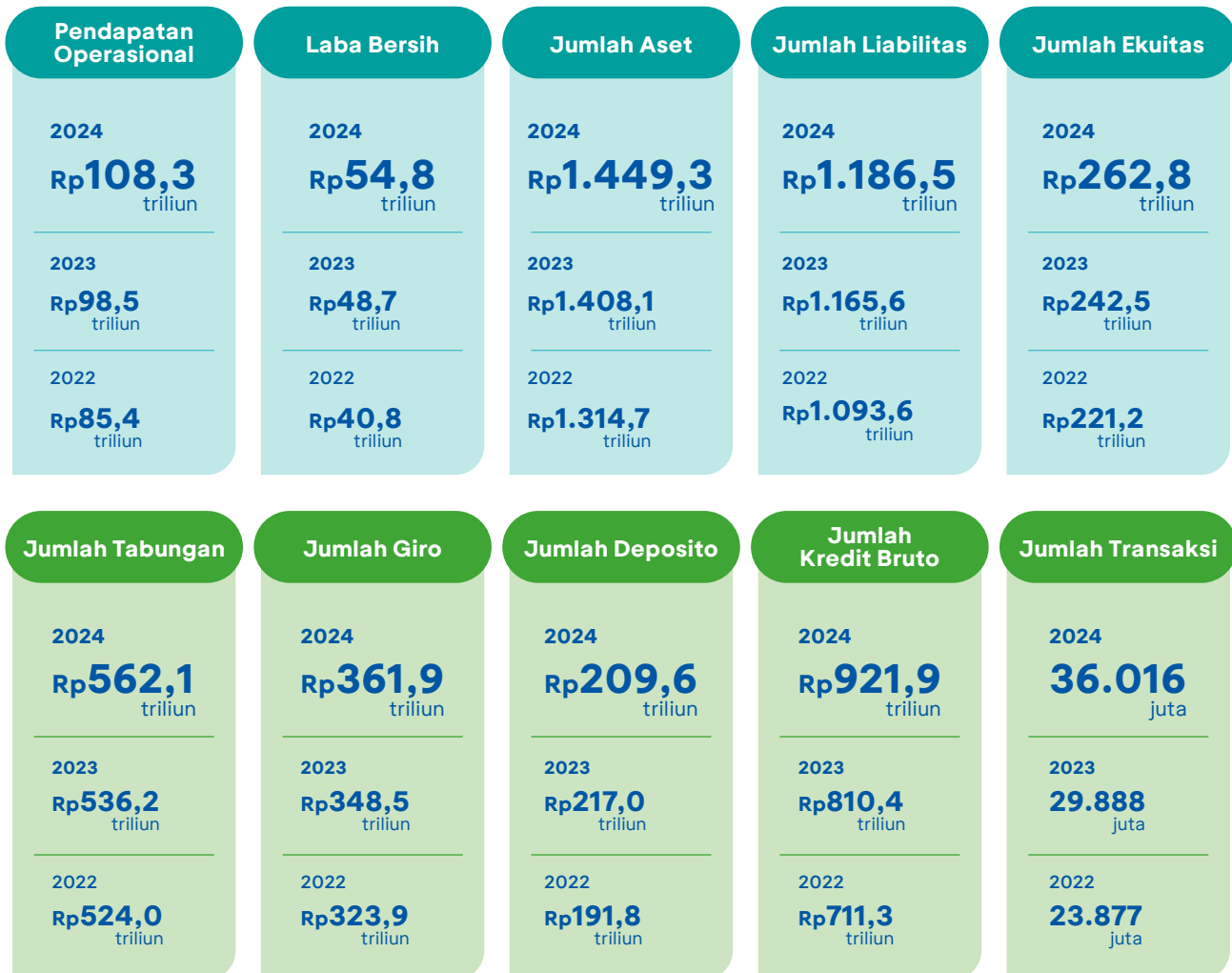
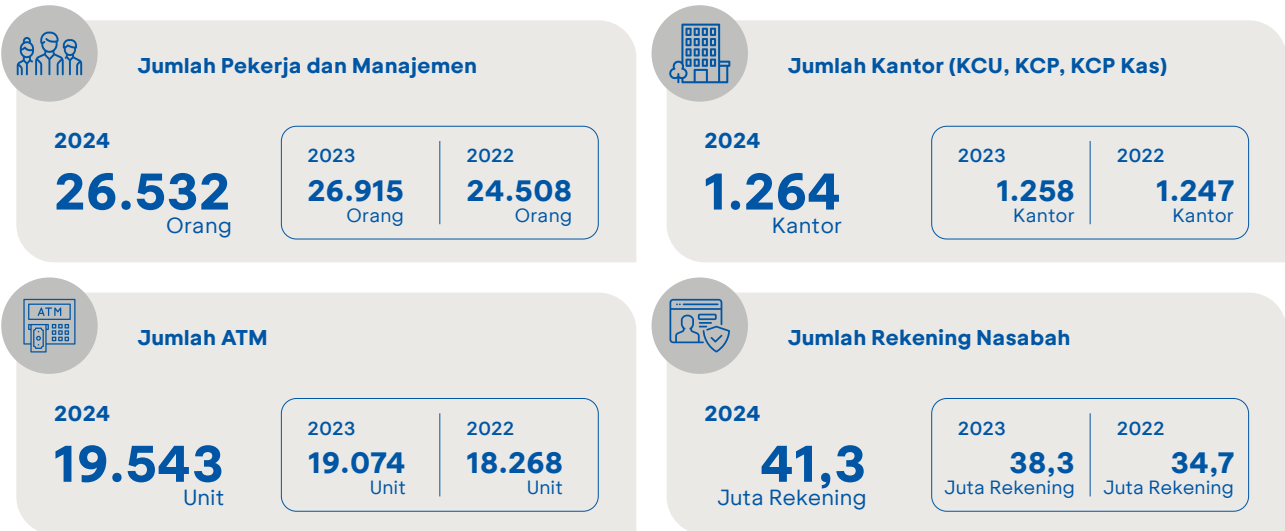
www.bca.co.id

Call Center



Halo BCA 1500888
+6281 1150 0998 (WhatsApp)
halobca@bca.co.id (surel)

Pertumbuhan Nilai dan Skala Usaha [2-1][FN-CB-000.A]



Pasar Terlayani, Rantai Nilai, dan Hubungan Bisnis [2-6]

BCA bergerak di sektor perbankan dan menyediakan beragam solusi keuangan bagi masyarakat. Jenis pelanggan BCA meliputi individu, institusi, korporasi, bisnis komersial, serta pelaku Usaha Mikro, Kecil, dan Menengah (UMKM). Berdasarkan sektornya, BCA melayani berbagai bidang seperti sektor swasta, pemerintah, BUMN, dan entitas asing. Informasi produk dan layanan keuangan BCA dapat diakses di www.bca.co.id. Hingga akhir 2024, BCA memiliki 12 Kantor Wilayah, 138 Kantor Cabang Utama (KCU), 906 Kantor Cabang Pembantu (KCP), serta 220 KCP Kas yang tersebar di seluruh Indonesia. Meskipun hanya beroperasi di Indonesia, nasabah di luar negeri tetap dapat menggunakan layanan digital perbankan BCA untuk melakukan transaksi keuangan.

Sejak awal berdiri, BCA terus memperluas jangkauan dan mengoptimalkan rantai nilainya, baik di sektor perbankan maupun bisnis keuangan lainnya melalui dukungan dari 8 entitas anak. Per 1 September 2024, jumlah entitas anak mengalami perubahan setelah penggabungan PT BCA Multi Finance ke dalam PT BCA Finance. Informasi lebih lanjut mengenai hubungan bisnis antara BCA dan entitas anak dapat diakses melalui tautan <https://www.bca.co.id/id/tentang-bca/korporasi/perusahaan-anak>.

Sementara itu, keberadaan BCA bersama entitas anak telah memberikan kontribusi signifikan terhadap perekonomian nasional dan mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Di tahun 2024, BCA melibatkan 3.916 mitra kerja lokal dari total 3.951 mitra kerja. Adapun nilai pengadaan untuk mitra kerja lokal tercatat sebesar 94,6% dari total biaya pengadaan barang dan jasa. Di samping itu, BCA juga patuh terhadap regulasi yang berlaku dan turut mendukung pembiayaan proyek-proyek pemerintah.

Perubahan Signifikan [2-6]

BCA mencatat bahwa selama tahun 2024 tidak ada perubahan signifikan terkait penutupan atau pembukaan cabang, model bisnis, rantai pasokan, maupun struktur kepemilikan saham mayoritas.

Keanggotaan Asosiasi [2-28]

BCA terlibat aktif dalam berbagai asosiasi, lembaga, maupun inisiatif yang mendukung praktik keberlanjutan. Keanggotaan ini merupakan langkah strategis yang diambil BCA dalam menjalankan kegiatan perbankan dengan memperhatikan aspek keberlanjutan. BCA hanya memberikan kontribusi dalam bentuk iuran keanggotaan rutin, tanpa dukungan keuangan tambahan. Sampai dengan akhir 2024, BCA belum terdaftar sebagai Globally Systemically Important Bank (G-SIB) sebagaimana ditetapkan oleh Financial Stability Board (FSB). Kendati demikian, BCA tetap berkomitmen untuk menerapkan prinsip kehati-hatian serta manajemen risiko yang sejalan dengan standar internasional guna memastikan stabilitas dan keberlanjutan operasional. [FN-CB-550a.1]

Berikut adalah daftar keanggotaan BCA dalam beberapa asosiasi yang mendukung penerapan Keuangan Berkelanjutan.

Keanggotaan dalam Asosiasi di Bidang Keberlanjutan

No.	Nama Asosiasi
1	Perhimpunan Bank Nasional (PERBANAS)
2	ACI Financial Market Association (ACI FMA)
3	Asosiasi Sistem Pembayaran Indonesia (ASPI)
4	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
5	Perhimpunan Pedagang Surat Utang Negara (HIMDASUN)
6	Indonesia Contact Center Association (ICCA)
7	The Institute of Internal Auditors (IIA)
8	Ikatan Komite Audit Indonesia (IKAI)
9	Inisiatif Keuangan Berkelanjutan Indonesia (IKBI)
10	Asosiasi Emiten Indonesia (AEI)
11	Kamar Dagang dan Industri Indonesia (KADIN)
12	Partnership for Carbon Accounting Financials (PCAF)

Strategi Keberlanjutan ^[2-22]

Pendekatan Kami

BCA menerapkan praktik keberlanjutan untuk mendukung ekonomi rendah karbon dengan strategi yang mencakup Keuangan Berkelanjutan, Pilar Keberlanjutan, dan inisiatif lain untuk mencapai Tujuan Pembangunan Berkelanjutan (TPB). Komitmen ini diintegrasikan dalam visi, misi, tata nilai, serta pilar keberlanjutan.

VISI

KEUANGAN BERKELANJUTAN

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

TATA NILAI

KEUANGAN BERKELANJUTAN

Fokus pada
Nasabah



Integritas



Kerja
Sama Tim



Berusaha
Mencapai
yang Terbaik



PILAR KEBERLANJUTAN

01

Perbankan
Berkelanjutan

02

Budaya
Keberlanjutan

03

Berkarya
Memberi Nilai



MISI

KEUANGAN BERKELANJUTAN

Menyelaraskan kegiatan usaha perusahaan dengan prinsip Keuangan Berkelanjutan.



Menjalankan Kebijakan dan Strategi Keberlanjutan [2-22, 2-23, 2-24]

Pelaksanaan kebijakan dan strategi keberlanjutan diselaraskan dengan visi dan misi Keuangan Berkelanjutan. Dalam beberapa tahun terakhir, BCA telah menyesuaikan dan menerapkan berbagai kebijakan internal, standar prosedur operasional, peta jalan, strategi, maupun Rencana Aksi Keuangan Berkelanjutan (RAKB). Inisiatif ini dirancang untuk mencapai target kinerja keberlanjutan dan mengelola aspek lingkungan, sosial, dan tata kelola (LST) serta ekonomi yang seimbang.

BCA mengedepankan integrasi strategi bisnis dan strategi keberlanjutan untuk mewujudkan bisnis yang bertanggung jawab dan berkelanjutan. Strategi pengelolaan aspek-aspek LST semakin diperkuat dan terus dipantau implementasinya, dengan evaluasi berkala terhadap efektivitas pelaksanaannya. Pelaksanaan strategi keberlanjutan diawasi langsung oleh Direktur Perencanaan dan Keuangan, dikoordinasikan oleh Grup ESG, dan didukung oleh seluruh unit kerja.

Bisnis yang Bertanggung Jawab

Menanamkan Budaya Keberlanjutan [2-22, 2-24]

BCA menegaskan komitmen pada praktik keberlanjutan melalui visi, misi, dan tiga pilar utama: Perbankan Berkelanjutan, Budaya Keberlanjutan, dan Berkarya Memberi Nilai. Pilar ini telah menjadi budaya di seluruh level jabatan dan unit kerja, dengan tujuan memberikan dampak positif bagi pemangku kepentingan dan lingkungan. Untuk membentuk budaya keberlanjutan, BCA memobilisasi seluruh pekerja sebagai agen perubahan melalui pelatihan, sosialisasi berkelanjutan, serta edukasi terkait topik keberlanjutan di setiap lokasi operasional. Program seperti *'Sustainability Awareness Month'*, edukasi melalui *e-learning*, dan media internal lainnya dilakukan untuk memperkuat pemahaman dan implementasi keberlanjutan di BCA.



Insan BCA merupakan agen perubahan dari budaya keberlanjutan di BCA.

Tata Kelola Keberlanjutan [2-13, 2-24]

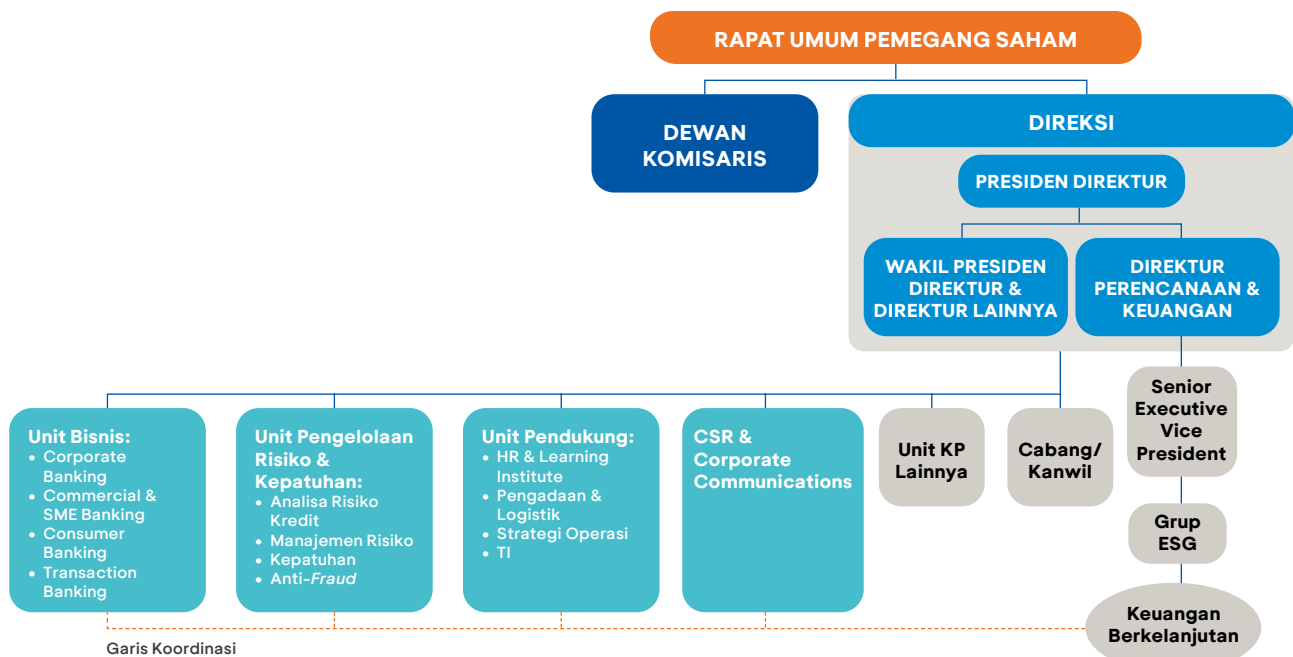
BCA menerapkan Keuangan Berkelanjutan dan pengelolaan LST sebagai tanggung jawab bersama di seluruh unit kerja dan direktorat. Direksi dan Dewan Komisaris turut berperan dalam tata kelola keberlanjutan, pemantauan kinerja, dan pengelolaan aspek LST.

Grup Environment Sustainability Governance (ESG) BCA merupakan unit terpisah di bawah Direktorat Perencanaan & Keuangan, yang bertanggung jawab

kepada Senior Executive Vice President CFO Office. Senior Executive Vice President CFO Office bertugas untuk melaporkan kinerja keberlanjutan kepada Direktur Perencanaan & Keuangan, yang selanjutnya bertanggung jawab menyampaikan laporan tersebut kepada Presiden Direktur. Indikator kinerja LST dan Keuangan Berkelanjutan juga tercakup dalam KPI Direksi dan unit kerja terkait, sehingga keberlanjutan menjadi bagian integral dari kegiatan operasional harian.

Struktur Tata Kelola Keberlanjutan [2-9]

Struktur tata kelola keberlanjutan BCA digambarkan sebagai berikut:



Catatan:

- Garis koordinasi menggambarkan mekanisme pelaporan kemajuan Keuangan Berkelanjutan

Informasi lengkap terkait komposisi badan tata kelola tertinggi dan komite perusahaan disampaikan pula dalam Laporan Tahunan 2024. Selain itu, informasi ini juga dapat diakses di <https://www.bca.co.id/id/tentang-bca/tata-kelola/struktur-organisasi>. Untuk informasi evaluasi kinerja organ tertinggi perusahaan dapat diakses di <https://www.bca.co.id/-/media/Feature/Report/File/S8/Kebijakan-GCG/20190712-Final-Kebijakan-Self-Assessment-IN.pdf>.

Tugas Dewan Komisaris, Direksi, dan Pejabat Penanggung Jawab Penerapan Keuangan Berkelanjutan [2-12, 2-24]

Dalam penerapan Keuangan Berkelanjutan, Dewan Komisaris menjalankan peran pengawasan yang mencakup:

- Menyetujui Rencana Aksi Keuangan Berkelanjutan (RAKB) dan Laporan Keberlanjutan yang disusun oleh Direksi, untuk disampaikan kepada OJK;
- Memastikan penyusunan strategi bisnis dan pelaksanaan kegiatan Bank oleh Direksi telah mempertimbangkan dan menyelaraskan aspek ekonomi, lingkungan, sosial, dan tata kelola;

- Memberikan masukan atas kinerja keberlanjutan dan/atau Keuangan Berkelanjutan yang disampaikan oleh Direksi; serta
- Memberikan arahan penyusunan RAKB sesuai strategi bisnis Bank.

Peran Direksi dalam penerapan Keuangan Berkelanjutan adalah mengarahkan dan memimpin perusahaan untuk mencapai target dan tujuan keberlanjutan, yang mencakup:

- Menyusun RAKB dan Laporan Keberlanjutan untuk disampaikan kepada OJK setelah mendapat persetujuan dari Dewan Komisaris;
- Menyusun strategi bisnis dan melaksanakan kegiatan Bank dengan mempertimbangkan dan menyelaraskan aspek ekonomi, lingkungan, sosial, dan tata kelola;
- Memastikan strategi keberlanjutan secara keseluruhan sesuai dengan strategi Bank;
- Menyetujui kebijakan terkait Keuangan Berkelanjutan;
- Mengimplementasikan RAKB dan prinsip Keuangan Berkelanjutan sesuai lingkup tugas direktorat; serta
- Melakukan evaluasi berkala atas kinerja Keuangan Berkelanjutan.

Sementara itu, Grup ESG memiliki tugas dan fungsi yang mencakup:

- Melindungi kepentingan pemangku kepentingan dan meningkatkan kepatuhan terhadap peraturan perundang-undangan melalui penerapan tata kelola perusahaan yang baik (*good corporate governance/GCG*);
- Membangun budaya Keuangan Berkelanjutan serta melakukan sosialisasi kepada semua pihak terkait di perusahaan guna mencapai kinerja keberlanjutan (*environment, social, governance/ESG*); serta
- Menjalankan tugas-tugas pokok pada area yang mencakup *corporate secretary & integrated GCG, economy & environmental sustainability*, dan *social & sustainability governance*.

Prosedur Identifikasi, Pemantauan, dan Pengendalian Risiko atas Penerapan Keuangan Berkelanjutan

[2-12, 2-14, 2-23, 2-24][FS9]

Direksi dan Dewan Komisaris, sebagai pejabat tata kelola tertinggi, secara aktif memantau efektivitas penerapan Keuangan Berkelanjutan dan pengelolaan aspek LST. Direktur Perencanaan dan Keuangan ditunjuk sebagai penanggung jawab utama penerapan Keuangan Berkelanjutan, sekaligus membawahi Grup ESG. Dalam perannya, Direktur Perencanaan dan Keuangan bertindak sebagai koordinator dengan tugas pokok dan tanggung jawab utama sebagai berikut:

- Memimpin penyusunan RAKB dan Laporan Keberlanjutan;
- Melakukan pengawasan, evaluasi, dan tindak lanjut implementasi RAKB secara berkala; serta
- Melakukan pengawasan dan memastikan implementasi aktivitas/inisiatif/program Keuangan Berkelanjutan sejalan dengan strategi Bank serta ketentuan yang berlaku.

Dalam penerapan Keuangan Berkelanjutan, Direksi bekerja sama untuk mencapai KPI dengan koordinasi dari Direktur Perencanaan dan Keuangan. Presiden Direktur, anggota Direksi lain, dan senior eksekutif turut mengawasi serta mengevaluasi kebijakan terkait aspek ekonomi, sosial, dan lingkungan secara insidentil sesuai kebutuhan. Pemantauan implementasi Keuangan Berkelanjutan dilakukan setiap tiga bulan dan dilaporkan dalam *analyst meeting*, dengan memperhatikan capaian RAKB.

BCA mengelola risiko terkait pembiayaan berkelanjutan melalui kerja sama dengan unit risiko kredit. Pengelolaan risiko ini dimulai sejak proses *screening* pengajuan kredit calon debitur. Selain itu, BCA telah menetapkan kebijakan sektoral kredit untuk sektor-sektor dengan potensi risiko LST yang tinggi.

Hasil pemantauan akan diverifikasi oleh Risk Management Division untuk memastikan kesesuaiannya dengan selera risiko (*risk appetite*) Bank, sebelum disampaikan kepada Direktur Manajemen Risiko dan/atau Direktur unit bisnis terkait. Dalam menghadapi risiko keberlanjutan, BCA secara berkala melaksanakan *stress testing* jangka pendek dan jangka panjang guna mengevaluasi ketahanan terhadap berbagai skenario risiko.

Pengelolaan risiko keberlanjutan, pencapaian kinerja keberlanjutan, dan implementasi Keuangan Berkelanjutan dibahas secara rutin dalam rapat Direksi setidaknya empat kali setahun. Di akhir tahun, BCA menyusun Laporan Tahunan dan Laporan Keberlanjutan yang tersedia di situs web resmi BCA untuk diakses oleh seluruh pemangku kepentingan. Untuk pemegang saham, kinerja keberlanjutan disampaikan melalui *analyst meeting*, *public expose*, *investor call*, RUPS, dan forum lainnya.

Pada RUPS Tahunan, Direksi dan Dewan Komisaris BCA melaporkan kinerja keuangan, operasional, penerapan GCG, serta pencapaian keberlanjutan. Meskipun BCA belum mengadopsi kebijakan khusus mengenai hak suara (*voting policy*) pemegang saham untuk membahas isu LST dalam RUPS, pemegang saham tetap memiliki kebebasan untuk menyampaikan pendapatnya dalam forum tersebut.

[FS12]

Pengembangan Kompetensi Keuangan Berkelanjutan [FS4]

Di tahun 2024, BCA melaksanakan pelatihan terkait Keuangan Berkelanjutan tahap lanjutan bagi pekerja yang pekerjaannya terkait dengan implementasi Keuangan Berkelanjutan, termasuk bagi para pekerja yang akan dipromosikan ke jenjang tertentu. Pengembangan kompetensi dilakukan melalui berbagai metode, seperti forum, webinar, FGD, *sharing session*, media komunikasi internal, dan media pelatihan lain yang disesuaikan dengan kebutuhan.

Adapun pengukuran efektivitas pelatihan diukur menggunakan hasil *post-test* pekerja. BCA melaksanakan pengembangan kompetensi dan pengenalan terkait Keuangan Berkelanjutan melalui Forum Gaspol Cabang dan seluruh Kantor Wilayah serta melaksanakan *Sustainability Awareness Month* agar seluruh pekerja semakin sadar tentang isu keberlanjutan serta gaya hidup berkelanjutan.

Selain itu, dalam mendukung pengembangan kompetensi terkait Keuangan Berkelanjutan, BCA melibatkan pihak eksternal, termasuk ahli, praktisi, akademisi, pelaku bisnis, konsultan, serta organisasi seperti OJK, BI, Kementerian RI, GRI, CDP, IDX, FIHRRST, IAI, WWF, KADIN, IKBI, serta Trisakti Sustainability Center (TSC). BCA juga secara konsisten menyelenggarakan *refreshment* tahunan terkait LST dan Keuangan Berkelanjutan bagi seluruh Direksi dan Dewan Komisaris BCA, anggota komite, serta seluruh Direksi dan Dewan Komisaris di seluruh entitas anak.

Data Pelatihan Keuangan Berkelanjutan berdasarkan Jenjang Jabatan

Jenjang Jabatan	Jumlah Partisipasi (Partisipan)		
	2024	2023	2022
Dewan Komisaris	4	4	1
Direksi	12	10	9
Senior Manager	39	1.549	63
Middle Manager	357	8.972	147
Line Manager	546	14.988	221
Staf	408	25.809	561
Nonstaf	830	19.110	0
Jumlah	2.196	70.442	1.002

Peluang dan Tantangan dalam Penerapan Keuangan Berkelanjutan

Seiring dengan meningkatnya isu-isu keberlanjutan dan risiko LST, BCA mencermati sejumlah peluang dan tantangan yang harus mulai dikelola dari sekarang untuk memastikan kesiapan di masa mendatang.

Peluang

- Meningkatnya perhatian dari pemerintah dan investor terkait bisnis berkelanjutan, mendorong pengembangan produk dan proyek ramah lingkungan.
- Semakin banyak pelaku usaha yang mulai mengintegrasikan aspek lingkungan dalam operasional bisnisnya.
- Terbukanya peluang pembiayaan untuk mendukung ekonomi rendah karbon, seperti di sektor Energi Baru Terbarukan (EBT), kendaraan tenaga listrik dan baterai, serta pengelolaan limbah.



Tantangan

- Meningkatnya ancaman serangan siber.
- Pesatnya perkembangan teknologi informasi dan meningkatnya persaingan dengan industri teknologi finansial (*fintech*).
- Pentingnya kepatuhan terhadap kebijakan pembiayaan hijau (*green financing*).
- Beragamnya standar penerapan LST yang ditetapkan oleh berbagai lembaga pemeringkat.
- Inisiatif dan proyek untuk mengurangi emisi GRK serta berkontribusi terhadap pencapaian *Net Zero Emission* (NZE).
- Implementasi Taksonomi Hijau Indonesia (THI), Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI), dan *Climate Risk Management & Scenario Analysis* (CRMS).



Pendekatan dan Pelibatan Pemangku Kepentingan

Pemangku kepentingan berperan penting dalam keberlanjutan bisnis dan operasional BCA. Dengan mempertimbangkan ketergantungan, tanggung jawab, tekanan, dan pengaruh, BCA mengidentifikasi pihak-pihak utama yang dapat memengaruhi operasionalnya. Melalui keterlibatan para pemangku kepentingan, BCA menangani isu-isu signifikan dan mengambil langkah tindak lanjut, mencerminkan komitmen terhadap keberlanjutan bisnis serta pengelolaan aspek LST dan ekonomi. Adapun interaksi dengan pemangku kepentingan terkait aspek LST merupakan tanggung jawab Grup ESG. Metode yang digunakan untuk menentukan topik pembahasan LST adalah melalui proses wawancara yang melibatkan perwakilan pemangku kepentingan. [FS5]

Pendekatan terhadap Pelibatan Pemangku Kepentingan [2-29]

Pelibatan dan Frekuensi	Perhatian Utama	Respons Kami
Regulator		
- Semua laporan pelaksanaan kepatuhan mencakup pula bukti pengumuman Rapat Umum Pemegang Saham Tahunan (RUPST) dan Luar Biasa (RUPSLB) dan ringkasan Laporan Keuangan Konsolidasi - Semua laporan disampaikan minimal satu tahun sekali atau insidental apabila diperlukan	- Kepatuhan dan pelaksanaan prinsip kehati-hatian dan tata kelola - Implementasi Keuangan Berkelanjutan, Taksonomi Hijau Indonesia (THI), Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI), dan <i>Climate Risk Management & Scenario Analysis</i> (CRMS) - Antikorupsi, anti-<i>fraud</i>, serta Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) - Aktivitas pembiayaan yang mendukung kegiatan usaha berkelanjutan dan ekonomi rendah karbon - Pembayaran pajak dan pelaporan kinerja perusahaan - Dukungan pada target pemerintah dalam mencapai <i>Net Zero Emission</i> (NZE)	- Mematuhi peraturan perundang-undangan, pasar modal, peraturan perbankan, dan peraturan-peraturan lain yang relevan - Memastikan implementasi tata kelola perusahaan - Mengembangkan Grup ESG untuk memantau implementasi RAKB dan meningkatkan kualitas implementasi Keuangan Berkelanjutan, THI, TKBI, dan CRMS - Meningkatkan pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB) - Memenuhi regulasi, kebijakan, dan ketentuan ambang batas (<i>threshold</i>) regulator - Mengembangkan skenario dan melakukan analisis perhitungan emisi dari aktivitas pembiayaan serta merancang aksi iklim guna mendukung target pemerintah dalam mencapai NZE
Investor dan Pemegang Saham		
- RUPS satu tahun sekali, RUPSLB secara insidental <i>Analyst meeting</i> dan publikasi laporan keuangan triwulan - Laporan Tahunan dan Laporan Keberlanjutan satu tahun sekali	- Kinerja keuangan dan keberlanjutan - Peningkatan pemberian kredit ke sektor hijau - Peningkatan informasi kinerja keuangan dan keberlanjutan - Penetapan metrik dan target kinerja keberlanjutan - Dukungan pada aksi penanganan perubahan iklim - Nilai saham yang dianggap premium oleh masyarakat luas - Analisis dan strategi terkait risiko serta peluang ESG yang berdampak pada pelaporan keuangan	- Pengungkapan informasi kinerja LST secara lebih komprehensif di dalam Laporan Keberlanjutan dan <i>analyst meeting</i> - Tindak lanjut rekomendasi aspek LST dari lembaga pemeringkat maupun pengamat - Penyusunan strategi dan peta jalan aksi penanganan perubahan iklim - Peningkatan nilai investasi dan dividen - Melakukan analisis awal penerapan IFRS S1 dan S2 - Melakukan penghitungan emisi cakupan 3 dari portofolio pembiayaan serta <i>assessment</i> atas metode perhitungannya - Menentukan metrik dan target kinerja keberlanjutan

Pelibatan dan Frekuensi	Perhatian Utama	Respons Kami
Pekerja		
- Media komunikasi internal secara berkala - Rapat internal sesuai dengan kebutuhan divisi terkait - Acara kebersamaan secara berkala	- Pelatihan, pendidikan, dan pengembangan kompetensi - Jenjang karier - Kesejahteraan, kesehatan, keselamatan, dan keamanan pekerja - Kesetaraan kesempatan dan keberagaman - Kebebasan berserikat dan menyampaikan pendapat - Program <i>work-life balance</i>	- Ketersediaan sarana komunikasi internal, antara lain media internal, <i>gathering, sharing session, HaloSDM</i>, dan <i>whistleblowing system</i> - Pelatihan internal dan eksternal secara luring dan daring dengan berbagai modul, termasuk topik-topik keberlanjutan - Sistem penilaian kerja dan promosi yang jelas dan transparan - Gedung kantor dan fasilitas kerja yang memadai - Adanya Serikat Pekerja dan Perjanjian Kerja Bersama (PKB) - Adanya wadah untuk berkreasi dan menyalurkan bakat/minat pekerja - Jaminan hak-hak pekerja sesuai dengan PKB
Nasabah		
- Aktivitas perbankan di Kantor Cabang, <i>call center</i>, dan solusi digital perbankan lainnya, frekuensi setiap saat dan/atau sesuai kebutuhan - Pertemuan lainnya, frekuensi sesuai kebutuhan	- Keamanan siber dan perlindungan data nasabah - Ketersediaan informasi produk dan jasa keuangan yang memadai - Kemudahan akses kantor cabang dan fasilitas pendukung kegiatan perbankan - Pelayanan dan pengetahuan produk/jasa oleh <i>frontliner</i> - Platform perbankan digital yang <i>user friendly</i> - Suku bunga kredit yang kompetitif dan program-program menarik - Penanganan keluhan nasabah	- Meningkatkan sistem keamanan siber dan tata kelola perlindungan data - Pemutakhiran informasi produk dan jasa di situs perusahaan - Meningkatkan integritas aset, gedung kantor cabang, ATM, dan aset lainnya - Peningkatan pengetahuan produk <i>frontliner</i> dan pelayanan prima berdasarkan prinsip SMART SOLUTION - Pemutakhiran sistem TI dan platform digital perbankan secara terus menerus - Pemberian suku bunga kredit yang kompetitif sesuai acuan serta pengembangan program-program menarik - Mengoptimalkan performa layanan pengaduan pelanggan (<i>Halo BCA</i>) - Melaksanakan survei nasabah secara berkala
Mitra Bisnis/Pemasok/Vendor		
- Interaksi setiap saat melalui berbagai sarana komunikasi - Kode etik yang berhubungan dengan vendor - Sosialisasi syarat pengadaan barang dan jasa setahun sekali	- Keterbukaan dalam membangun kerja sama - Prosedur tender dan kontrak pekerjaan yang jelas - Kelancaran komunikasi dan hubungan kerja sama jangka panjang - Pembayaran tepat waktu - Penerapan praktik LST dalam rantai pasokan	- Pemberian informasi yang dibutuhkan - Proses pemilihan mitra secara adil dan sesuai ketentuan - Sosialisasi kebijakan prosedur pengadaan - Memastikan kondisi kerja yang sehat dan aman - Sistem pembayaran sesuai kontrak kerja - Penilaian kinerja vendor - Sosialisasi penerapan praktik LST
Masyarakat Umum		
- Seminar atau pelatihan umum yang diadakan secara berkala - Kegiatan pelibatan dan pengembangan masyarakat - Bakti BCA, UMKM Fest, Bangga Lokal, dan kegiatan lainnya	- Pendidikan dan pelatihan - Penyerapan tenaga kerja dan/atau magang - Inklusi dan literasi keuangan - Pendampingan serta komunikasi dua arah untuk pengembangan dan peningkatan program Bakti BCA - Pengembangan program untuk kaum rentan dan penyandang disabilitas	- Program Bakti BCA - Pemagangan dan penyediaan kesempatan kerja sesuai kebutuhan - Program inklusi dan literasi keuangan - Penilaian dampak program - Pengembangan program-program inovatif yang inklusif dan dapat menjangkau kelompok rentan serta penyandang disabilitas
Media		
- Informasi perbankan secara berkala maupun insidentil - Liputan media (cetak dan elektronik)	- Jadwal pertemuan saat konferensi pers - Kejelasan dan tanggung jawab materi komunikasi yang disampaikan - Keselarasn persepsi dan pemahaman mengenai LST untuk mempermudah penyampaian informasi	- Memberikan materi untuk siaran pers - Pengembangan sarana komunikasi, antara lain jumpa pers, <i>pressroom</i> di situs web BCA, dan surel corcom_bca@bca.co.id - Pemutakhiran informasi terkait solusi perbankan atau kinerja perusahaan yang disampaikan dalam situs web resmi BCA

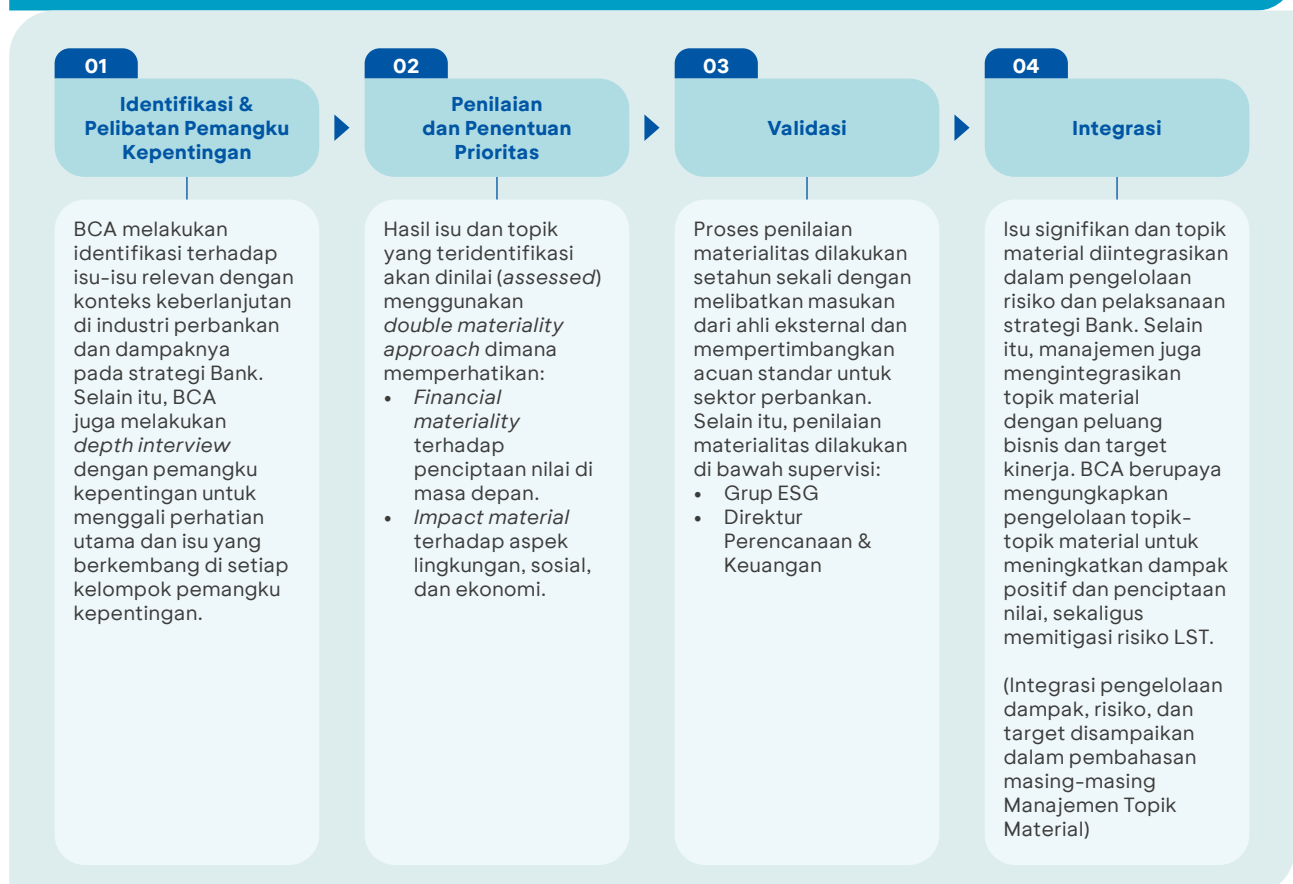
Pengelolaan Isu Utama ESG dan Topik Material

Analisis Materialitas dan Penentuan Topik Material [2-14, 3-1, 3-2]

Isu-isu signifikan dan topik material yang disampaikan dalam laporan ini diidentifikasi melalui proses penilaian materialitas (*materiality assesment*). Pemangku kepentingan dilibatkan secara langsung melalui wawancara dan survei kuesioner. Selain itu, BCA juga mengkaji ulang topik material tahun sebelumnya untuk memastikan relevansinya dan menjadi bahan diskusi dalam proses akhir penilaian topik material.

Penentuan topik material juga mempertimbangkan isu signifikan perbankan pada tahun berjalan, dampak aktual dan potensial terkait aspek LST, ekonomi, HAM, serta pengaruhnya terhadap strategi bisnis dan keputusan pemangku kepentingan di masa depan. Pendekatan *double materiality* digunakan untuk menilai sejauh mana pengelolaan risiko dan peluang terkait aspek keberlanjutan dapat berdampak secara finansial serta memengaruhi pengungkapan finansial pemangku kepentingan, khususnya pemegang saham dan investor.

Proses Penentuan Topik Material



Prioritas Topik Material [3-2]

No.	Topik Material	Isu-Isu Signifikan	TPB
1	Perlindungan Data Nasabah dan Ketahanan Sistem Informasi	- Memperkuat sistem keamanan data - Manajemen risiko siber - Kebijakan perlindungan privasi nasabah - Ketahanan teknologi dan sistem informasi	 
2	Pembiayaan yang Bertanggung Jawab	- Pengelolaan risiko LST pada perkreditan - Pembiayaan dan pengelolaan portofolio hijau <i>Sustainability-linked loan</i>	     
3	Aksi Iklim	- Pengungkapan emisi GRK cakupan 1, 2, dan 3 - Pengelolaan risiko keuangan terkait iklim - Inisiatif pengurangan emisi GRK - Inisiatif pengelolaan lingkungan (energi, emisi, limbah, air) - Strategi perubahan iklim dan dukungan pada NZE	
4	Layanan Prima	- Pengalaman kemudahan bertransaksi dan rasa aman - Efisiensi waktu melalui layanan perbankan digital - Mekanisme penanganan pengaduan	 
5	Antikorupsi dan Anti-fraud	- Sosialisasi dan penyadartahuan antikorupsi dan anti-fraud - Sistem pelaporan pelanggaran (WBS) - Kepatuhan kebijakan antikorupsi dan anti-fraud dalam rantai pasokan	
6	Budaya Kerja dan Hak Asasi Manusia	<i>Due diligence</i> HAM <i>Respectful workplace</i> <i>Employee engagement</i>	  
7	Akses dan Keterjangkauan	- Menjangkau masyarakat <i>unbankable</i> - Pengembangan fitur-fitur aplikasi perbankan digital - Inklusi dan literasi keuangan	
8	Pengembangan Masyarakat	- Program pengembangan ekonomi masyarakat - Program pendidikan dan beasiswa - Mendukung peningkatan kapasitas UMKM	 

Jika dibandingkan dengan topik material pada laporan periode sebelumnya, terdapat perubahan signifikan pada topik material tahun ini, demikian juga dengan urutan prioritasnya. Perubahan topik material dipengaruhi oleh adanya temuan isu-isu signifikan baru saat proses penentuan dan asesmen topik material prioritas sehingga beberapa topik material disesuaikan kembali.

Di 2024, kami melakukan *depth interview* dengan perwakilan kelompok pemangku kepentingan dan menggunakan metode *double materiality approach*, yaitu *material impact* dan *financial impact*. Dari kegiatan ini, kami dapat menganalisis bahwa topik material pada posisi tiga teratas, yaitu: Perlindungan Data Nasabah dan Ketahanan Sistem Informasi; Pembiayaan yang Bertanggung Jawab; dan Aksi Iklim, dinilai memberikan dampak finansial yang signifikan di masa depan jika tidak dikelola dengan baik. Informasi lengkap mengenai perubahan topik material dan alasannya disampaikan pada laporan terpisah yaitu Laporan Penilaian Materialitas/*Materiality Assessment Report* 2024.

Pengelolaan Topik Material [3-3]

Terdapat delapan topik material yang kami uraikan pengelolaannya secara menyeluruh, paling tidak mencakup dampak positif maupun negatif terhadap perekonomian, lingkungan, masyarakat, dan HAM dalam hubungan bisnis. Kami juga mengungkapkan organ-organ yang memantau dan mengevaluasi efektivitas kinerja dan aksi keberlanjutan.

1. Perlindungan Data Nasabah dan Ketahanan Sistem Informasi

Mengapa penting:

Keamanan data dan privasi merupakan hak setiap nasabah, debitur, dan pelanggan BCA yang wajib untuk dipenuhi untuk menjaga kepercayaan pemangku kepentingan. BCA menyediakan sistem informasi dan infrastruktur IT yang memadai untuk mendukung sistem keamanan data dan siber.

Pengelolaan dampak:

BCA menunjukkan komitmennya dalam menghormati hak asasi manusia (HAM) melalui upaya pengelolaan dampak keamanan data, informasi, dan privasi nasabah. Langkah ini mencakup perlindungan terhadap data pribadi, data simpanan, serta keamanan finansial nasabah. Kebijakan perlindungan data pribadi diterapkan dalam seluruh aktivitas operasional Bank, termasuk dalam kerja sama dengan mitra bisnis, pemasok, dan vendor. Penerapan sistem manajemen keamanan data bertujuan untuk mengurangi risiko yang dapat timbul dari kelemahan sistem, seperti kebocoran data, penipuan, kecurangan, pengelabuan, serta kejahatan siber.

Komitmen dan target:

BCA terus berkomitmen untuk mencegah terjadinya pencurian data dengan secara konsisten meningkatkan sistem manajemen keamanan data dan infrastruktur teknologi informasi (TI). Bank menetapkan target utama berupa tidak adanya kebocoran data.

Evaluasi atas Efektivitas Pengelolaan Topik:

Untuk memperkuat pengelolaan keamanan data dan privasi nasabah, BCA menerapkan sistem pengawasan yang terintegrasi di berbagai tingkatan. Pengawasan ini melibatkan Information Technology Security Group (ISG), yang bertugas memantau dan melaporkan kondisi keamanan data secara langsung kepada Wakil Presiden Direktur. BCA melaksanakan audit terhadap kepatuhan kebijakan privasi dan sistem keamanan siber setiap tiga tahun sekali. Sepanjang periode pelaporan, tidak ditemukan adanya kebocoran data maupun laporan terkait penyalahgunaan data. Selain itu, Bank juga memastikan bahwa kebijakan dan praktik keamanan siber diterapkan secara efektif untuk menjaga integritas sistem.

Kebijakan:

- Surat Keputusan Direksi No. 175/SK/DIR/2017 tanggal 30 November 2017 tentang Penerbitan Manual Kebijakan Dasar Manajemen Risiko dalam Penggunaan Teknologi Informasi
- Surat Keputusan Direksi No. 196/SK/DIR/2024 tanggal 25 November 2024 tentang Penyesuaian Kebijakan Pengamanan Informasi
- Surat Keputusan Direksi No. 156/SK/DIR/2024 tanggal 26 September 2024 tentang Pelindungan Konsumen
- Surat Keputusan Direksi No. 141/SK/DIR/2022 tanggal 16 September 2022 tentang Kebijakan Manajemen Risiko Operasional
- Surat Keputusan Direksi No. 075/SK/DIR/2023 tanggal 6 April 2023 tentang Kebijakan Penyelenggaraan Teknologi Informasi
- Surat Edaran No. 257/SE/POL/2015 tanggal 11 Desember 2015 tentang Transparansi Informasi Produk BCA dan Penggunaan Data Pribadi Nasabah BCA
- Surat Edaran No. 154/SE/POL/2016 tentang Penawaran Produk dan/atau Layanan Jasa Keuangan dengan Memperhatikan Prinsip Perlindungan Konsumen
- Perjanjian Kerja Bersama (PKB)
- Kode Etik Perseroan



BCA berkomitmen senantiasa memperkuat keamanan data dan privasi nasabah.

2. Pembiayaan yang Bertanggung Jawab

Mengapa penting:

Portofolio kredit hijau merupakan topik material yang penting untuk dikelola oleh Bank. Komitmen Bank terhadap praktik Keuangan Berkelanjutan dan kontribusinya dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB) semakin memperkuat signifikansi topik ini.

Pengelolaan dampak:

Praktik Keuangan Berkelanjutan telah menjadi kewajiban dari pemerintah sekaligus komitmen Bank untuk mendukung tercapainya keberlanjutan di masa depan. Dalam mengelola portofolio hijau, Bank melaporkan pembiayaan KUBL dan melakukan pemetaan risiko LST. Tujuannya, Bank berupaya untuk meminimalisasi risiko LST pada pembiayaan serta meningkatkan kontribusi pada pembiayaan di sektor-sektor yang ramah lingkungan sehingga dapat memberikan dampak positif bagi pemangku kepentingan maupun lingkungan hidup. Selain itu, BCA juga membangun kemitraan strategis dengan pemerintah, sektor swasta lainnya, dan asosiasi/lembaga terkait untuk mengembangkan solusi bersama untuk mencapai ketahanan bisnis jangka panjang dan menuju *green economy*.

Komitmen dan target:

Mengelola risiko lingkungan dan sosial pada pembiayaan dan berupaya mencapai target KKUB sesuai dengan RAKB.

Evaluasi atas Efektivitas Pengelolaan Topik:

Pengawasan dan evaluasi terhadap portofolio kredit hijau dilakukan seiring dengan pemantauan penerapan Keuangan Berkelanjutan. Proses pengawasan ini dilakukan setiap tiga bulan sekali dan dilaporkan secara rutin kepada Direksi dan Dewan Komisaris. Selain itu, pembahasan terkait pencapaian dan implementasi Keuangan Berkelanjutan sesuai RAKB juga disampaikan kepada para pemangku kepentingan melalui *analyst meeting*. Secara khusus, pengelolaan portofolio kredit hijau berada di bawah pengawasan langsung Direktur Perencanaan dan Keuangan.

Kebijakan:

- Surat Keputusan Direksi No. 196/SK/DIR/2019 perihal Ketentuan Keuangan Berkelanjutan
- Surat Keputusan Direksi No. 169/SK/DIR/2020 tentang Peninjauan Kembali Kebijakan Bank Perkreditan Dasar (KDPB) PT. BCA, Tbk
- Perubahan Ketentuan AMDAL dan Larangan Pemberian Kredit
- Surat Keputusan Direksi No. 179/SK/DIR/2021 perihal Kebijakan Lingkungan PT Bank Central Asia
- Surat Keputusan Direksi No. 268/SK/DIR/2021 tentang Kebijakan Pembiayaan Perkebunan dan Industri Kelapa Sawit
- Surat Keputusan Direksi No. 198/SK/DIR/2022 tentang Kebijakan Lingkungan, Sosial, dan Tata Kelola (LST) Pembiayaan Sektor Tambang Batu Bara
- Surat Keputusan Direksi No. 203/SK/DIR/2022 tentang Kebijakan Lingkungan, Sosial, dan Tata Kelola (LST) Pembiayaan Sektor Pembangunan Jalan Tol
- Surat Keputusan Direksi No. 212/SK/DIR/2022 tentang Kebijakan Lingkungan, Sosial, dan Tata Kelola (LST) Pembiayaan Sektor Industri Kayu dan Hasil Hutan
- Surat Keputusan Direksi No. 213/SK/DIR/2022 tentang Kebijakan Lingkungan, Sosial, dan Tata Kelola (LST) Pembiayaan Industri Semen dan Besi Baja Dasar
- Surat Keputusan Direksi No. 179/SK/DIR/2024 tentang *Sustainability-Linked Loan*



BCA senantiasa mendukung tercapainya keberlanjutan di masa depan, salah satunya melalui pembiayaan yang bertanggung jawab.

3. Aksi Iklim

Mengapa penting:

Risiko perubahan iklim dapat memengaruhi kelangsungan aktivitas usaha dalam jangka panjang. Oleh karena itu, Bank perlu mengambil langkah mitigasi terhadap risiko iklim dalam kegiatan pembiayaan, mengingat bahwa aktivitas usaha debitur dapat berkontribusi pada emisi gas rumah kaca (GRK).

Pengelolaan dampak:

Penilaian risiko iklim kini menjadi salah satu perhatian dalam penilaian kredit, khususnya untuk sektor-sektor dengan emisi GRK tinggi, sekaligus mendorong debitur untuk mengimplementasikan strategi dekarbonisasi. BCA secara aktif mengelola sektor-sektor yang rentan terhadap dampak perubahan iklim dan fokus untuk memperbesar pembiayaan proyek-proyek yang berorientasi pada pengembangan energi baru terbarukan (EBT), pengurangan polusi, efisiensi energi, dan pengelolaan limbah yang lebih baik.

Komitmen dan target:

- Mengelola emisi GRK
- Meningkatkan efisiensi energi dalam kegiatan operasional bank
- Berkontribusi dalam pencapaian TPB - Tujuan 13 Aksi iklim di tahun 2030 dan mendukung Indonesia mencapai *Net Zero Emission* di tahun 2060

Evaluasi atas Efektivitas Pengelolaan Topik:

Direktur Keuangan dan Perencanaan memimpin integrasi aksi iklim, dengan dukungan dari unit-unit kerja yang terlibat dalam implementasi Keuangan Berkelanjutan. Dari sisi pembiayaan, BCA secara bertahap menilai debitur berdasarkan upaya perlindungan dan pengelolaan lingkungan, serta strategi mitigasi dan adaptasi terhadap perubahan iklim menggunakan panduan Taksonomi Hijau Indonesia maupun Taksonomi untuk Keuangan Berkelanjutan Indonesia. Bank terus memperbesar portofolio hijau, konsisten menjalankan pengelolaan lingkungan, serta melakukan inventarisasi emisi GRK pada cakupan 1, 2, dan 3. Selain itu, BCA juga memperkuat aksi iklim dengan memetakan risiko iklim dan melakukan analisis pengaruhnya terhadap kinerja finansial.

Kebijakan:

- Surat Keputusan Direksi No. 179/SK/DIR/2021 tanggal 22 September 2021 perihal Kebijakan Lingkungan PT Bank Central Asia Tbk
- Surat Keputusan Direksi No. 212/SK/DIR/2022 tanggal 29 November 2022 tentang Kebijakan Lingkungan, Sosial, dan Tata Kelola (LST) Pembiayaan Sektor Industri Kayu dan Hasil Hutan
- Surat Keputusan Direksi No. 197/SK/DIR/2021 tanggal 6 Oktober 2021 perihal Kebijakan Pemberdayaan Masyarakat PT Bank Central Asia Tbk

4. Layanan Prima

Mengapa penting:

Pentingnya memberikan pelayanan yang terbaik, baik dari sisi produk maupun layanan akan memberikan pengalaman terbaik pula kepada pelanggan. Oleh sebab itu, BCA berupaya menyediakan layanan digital yang terus dikembangkan untuk menjawab kebutuhan nasabah serta memberikan pelayanan yang setara bagi seluruh nasabahnya. Bank selalu mengutamakan solusi kebutuhan nasabah, memberikan kemudahan, dan tingkat keamanan yang tinggi saat nasabah melakukan transaksi.

Pengelolaan dampak:

Layanan yang prima didukung oleh digitalisasi untuk memudahkan transaksi, menghemat waktu, dan mengurangi dampak lingkungan. Dua pilar utama pengembangan layanan BCA adalah cabang digital dan peningkatan hubungan nasabah. Untuk lebih memahami produk dan layanan BCA, kami memberikan informasi dan edukasi lengkap tentang produk dan layanan melalui berbagai media. Kami juga memiliki prosedur penanganan keluhan untuk memastikan penyelesaian yang cepat dan tepat.

Komitmen dan target:

Dengan memberikan pelayanan yang prima, BCA berkomitmen untuk menjaga kepercayaan nasabah dan selalu menjadi pilihan pertama dalam hal solusi perbankan, dengan target mempertahankan kepuasan pelanggan setiap tahunnya.

Evaluasi atas Efektivitas Pengelolaan Topik:

Secara rutin, pekerja BCA mendapatkan sosialisasi mengenai kebijakan, prosedur, dan standar layanan kepada pelanggan. BCA mengukur dan menjaga kualitas layanan melalui survei *Customer Engagement* dan survei *Branch Service Quality*. Pelaksanaan layanan prima dipimpin oleh Operation Strategy & Development Group (POL) dan Contact Center & Digital Services (CDG), di bawah pengawasan Wakil Presiden Direktur.

Kebijakan:

- Standar layanan SMART SOLUTION
- Surat Keputusan Direksi No. 080/SK/DIR/2015 tanggal 18 Juni 2015 tentang Kebijakan Penerbitan Produk/Aktivitas dan Penyediaan Sistem Teknologi Informasi Pendukungnya
- Surat Edaran No. 181/SE/POL/2009 tanggal 1 Desember 2009 perihal Panduan *Monitoring* Penanganan Keluhan
- Surat Edaran No. 115/SE/POL/2019 tanggal 11 Juni 2019 perihal Penanganan Pengaduan Nasabah
- Surat Edaran No. 328/SE/POL/2023 tanggal 6 November 2023 perihal Ringkasan Informasi Produk dan/atau Layanan (RIPLAY).

5. Antikorupsi dan Anti-fraud

Mengapa penting:

Kepercayaan adalah dasar dalam menjalankan bisnis perbankan, oleh sebab itu praktik antikorupsi dan anti-fraud sangat penting menjadi perhatian.

Pengelolaan dampak:

Pengelolaan antikorupsi dan anti-fraud berdampak positif bagi bank dan pemangku kepentingan dengan membangun kepercayaan dalam hubungan bisnis. Bank harus menegakkan prinsip antikorupsi dan anti-fraud tanpa toleransi terhadap pelanggaran, baik oleh manajemen, pekerja, maupun mitra kerja.

Komitmen dan target:

Nihil kecurangan dan korupsi.

Evaluasi atas Efektivitas Pengelolaan Topik:

BCA secara rutin mengadakan sosialisasi terkait antikorupsi, pengendalian gratifikasi, dan anti-fraud. Selain itu, BCA menerapkan *Whistleblowing System* (WBS) dan sistem pengendalian internal *three lines of defense*, yang meliputi pencegahan, investigasi, dan pemantauan. *Monitoring* dan evaluasi efektivitas kebijakan ini dilakukan melalui audit minimal setiap tiga tahun, dengan hasil pemantauan yang dilaporkan secara berkala kepada manajemen.

Kebijakan:

- Surat Keputusan Direksi No. 778/SK/DIR/1995 tanggal 24 Agustus 1995 tentang Kode Etik Bankir BCA
- Surat Keputusan Direksi No. 219/SK/DIR/2003 tanggal 10 Oktober 2003 tentang Ketentuan mengenai Benturan Kepentingan
- Surat Keputusan Direksi No. 146/SK/DIR/2017 tanggal 1 November 2017 tentang Penerapan *Whistleblowing System* di BCA
- Surat Keputusan Direksi No. 139/SK/DIR/2020 tanggal 20 Juli 2020 tentang Deklarasi Anti-Fraud dan Pakta Integritas
- Surat Keputusan Direksi No. 114/SK/DIR/2021 tanggal 17 Juni 2021 tentang Penyesuaian Kebijakan Strategi Anti-Fraud
- Surat Keputusan Direksi No. 269/SK/DIR/2021 tanggal 31 Desember 2021 tentang Kebijakan Antikorupsi dan Pengendalian Gratifikasi
- Surat Keputusan Direksi No. 233/SK/DIR/2024 - Kebijakan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM)
- Surat Keputusan Direksi No. 234/SK/DIR/2024 - Ketentuan Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM)
- Perjanjian Kerja Bersama (PKB)

6. Budaya Kerja dan Hak Asasi Manusia

Mengapa penting:

Budaya kerja di BCA mencakup prinsip *respectful workplace* dan menghormati Hak Asasi Manusia (HAM). Topik ini merupakan nilai fundamental yang menjadi dasar dalam melaksanakan seluruh kegiatan perbankan dan mempertahankan hubungan yang harmonis dengan semua pemangku kepentingan, terutama antara manajemen dengan pekerja.

Pengelolaan dampak:

Penerapan prinsip *respectful workplace* dan penghormatan terhadap HAM di BCA dapat meningkatkan *employee engagement* karena menciptakan lingkungan kerja yang aman, inklusif, dan menghargai keberagaman. Dampaknya, ketika pekerja merasa dihargai dan diperlakukan dengan adil, mereka lebih termotivasi untuk berkontribusi secara maksimal.

Komitmen dan target:

- Terciptanya tempat kerja yang layak dan aman
- Nihil pelanggaran HAM

Evaluasi atas Efektivitas Pengelolaan Topik:

Budaya kerja yang saling menghormati telah diterapkan di lingkungan kerja BCA, termasuk penerapan prinsip *respectful workplace* dan menghormati HAM. Kami telah memiliki kebijakan HAM yang dikoordinasikan, dipantau, dan dievaluasi oleh Unit Kerja Kantor Pusat (UKKP) di setiap area kerja terkait. Di 2024, BCA juga telah mengembangkan Kebijakan *Respectful Workplace* untuk memperkuat komitmen dalam menciptakan budaya kerja yang positif. Kami percaya bahwa budaya kerja yang baik dapat memperkuat hubungan kerja yang positif serta mendorong produktivitas yang lebih tinggi. BCA mencatat skor *Team Engagement* di 2024 mencapai 4,67 dari skala 5.

Kinerja penerapan Kebijakan HAM dilaporkan oleh Grup ESG setiap tahun kepada Direksi, Dewan Komisaris, serta seluruh pemangku kepentingan melalui Laporan Keberlanjutan. BCA juga dapat meminta pihak independen eksternal untuk melakukan penilaian objektif terhadap kinerja HAM sesuai dengan standar yang berlaku.

Kebijakan:

- Surat Keputusan Direksi No. 214/SK/DIR/2021 tanggal 27 Oktober 2021 tentang Kebijakan Hak Asasi Manusia
- Surat Keputusan Direksi No. 778/SK/DIR/1995 tanggal 24 Agustus 1995 tentang Kode Etik Bankir BCA
- Perjanjian Kerja Bersama (PKB)

7. Akses dan Keterjangkauan

Mengapa penting:

Kebutuhan akan produk dan layanan perbankan semakin meningkat, sehingga perlu diimbangi dengan jaringan akses yang luas untuk produk dan layanan tersebut.

Pengelolaan dampak:

Akses fasilitas perbankan yang luas dan mudah dijangkau oleh masyarakat memberikan dampak positif dengan meningkatkan kenyamanan nasabah dan memperkuat peran Bank dalam mendukung perekonomian. Namun, Bank perlu mengelola potensi dampak negatif dari kemudahan akses tersebut, seperti peningkatan *fraud* melalui *social engineering*, serangan siber, dan kejahatan teknologi lainnya.

Komitmen dan target:

Menyediakan solusi perbankan yang lebih mudah dijangkau dan meningkatkan akses ke solusi finansial untuk menjangkau lebih banyak pelanggan.

Evaluasi atas Efektivitas Pengelolaan Topik:

Pengelolaan akses solusi perbankan di BCA dilakukan secara terintegrasi oleh berbagai divisi. Divisi Corporate Strategy & Planning (DCSP) melaporkan target dan realisasi triwulanan RBB kepada OJK. Sementara itu, Operation Strategy & Development Group (POL) dan Divisi Manajemen Jaringan & Pengembangan Wilayah (DJPW) bertanggung jawab memastikan solusi BCA dapat diakses oleh nasabah dan masyarakat luas. Di 2024, sistem keamanan informasi dan manajemen serangan siber telah dijalankan dengan baik oleh Information Technology Security Group (ISG) untuk memastikan keamanan akses dan jaringan digital banking. Pengelolaan akses dan keterjangkauan solusi perbankan ini dimonitor oleh Wakil Presiden Direktur dan Direktur Jaringan Wilayah & Cabang.

Kebijakan:

- Implementasi Rencana dan Anggaran Perusahaan (RKAP)
- Rencana Bisnis Bank (RBB)
- Surat Keputusan No. 222/SK/DIR/2024 perihal Peningkatan Literasi & Inklusi Keuangan

8. Pengembangan Masyarakat

Mengapa penting:

BCA berkomitmen untuk memberikan dampak positif kepada komunitas lokal dan masyarakat umum di sekitar lokasi operasionalnya. Setiap kehadiran BCA di berbagai wilayah diharapkan dapat menciptakan nilai tambah yang berkelanjutan dan berkontribusi pada pengembangan masyarakat, baik melalui program sosial, edukasi, maupun pemberdayaan ekonomi yang relevan dengan kebutuhan setempat.

Pengelolaan dampak:

Pengelolaan dampak dari pengembangan masyarakat dilakukan melalui Bakti BCA. Dampak positif yang dirasakan oleh masyarakat di antaranya pertumbuhan perekonomian lokal yang berkontribusi pada pengentasan kemiskinan dan pembangunan nasional. BCA fokus untuk meningkatkan investasi dalam kegiatan yang mendorong pengembangan dan pemberdayaan, bukan sekadar filantropi. Dengan pendekatan ini, dampak yang dirasakan oleh masyarakat diharapkan akan lebih berkelanjutan.

Komitmen dan target:

Menjalankan kegiatan pengembangan dan pemberdayaan masyarakat untuk mendukung pencapaian target TPB, terutama TPB 3, 4, 8, dan 10.

Evaluasi atas Efektivitas Pengelolaan Topik:

Program pengembangan masyarakat dikelola oleh Grup Corporate Communication & Social Responsibility (CCR) melalui Bakti BCA. BCA merealisasikan dana sebesar Rp169,8 miliar untuk semua kegiatan yang berkaitan dengan pengembangan masyarakat sepanjang 2024. Realisasi pelaksanaan Bakti BCA mencakup berbagai program pendampingan dan pengembangan Desa Binaan, UMKM Binaan, peningkatan kualitas pendidikan, layanan kesehatan, pelestarian seni budaya lokal, serta konservasi dan rehabilitasi lingkungan, telah memberikan dampak positif yang signifikan bagi banyak pihak di hampir seluruh wilayah Indonesia.

Kebijakan:

- Surat Keputusan No. 193/SK/DIR/2020 tentang Tata Kelola Keberlanjutan BCA
- Surat Keputusan No. 197/SK/DIR/2021 tentang Kebijakan Pemberdayaan Masyarakat BCA

Pengelolaan Risiko dan Ketahanan Bisnis

BCA meyakini bahwa pengelolaan risiko yang efektif dapat memperkuat ketahanan bisnis, terutama di masa transisi dan periode ketidakpastian. Guna dapat beradaptasi dengan cepat dan merespons tantangan, kami mengambil langkah-langkah proaktif untuk mengurangi dampak risiko. Kerangka kerja manajemen risiko mencakup empat kegiatan inti, yaitu Identifikasi dan Penilaian Risiko, Pengukuran Risiko, Manajemen dan Pengendalian Risiko, serta Pemantauan dan Pelaporan Risiko. Risiko-risiko bisnis termasuk risiko LST senantiasa dikelola hingga Bank dapat memenuhi ekspektasi regulator, melindungi kepentingan Bank, dan kepentingan para pemangku kepentingan, serta untuk meningkatkan kinerja bisnis jangka panjang.

Dalam proses analisis awal IFRS Sustainability, BCA melakukan penilaian atas *risk event* terkait LST dan pengaruhnya terhadap pengungkapan finansial bank. Pada tahapan awal ini, penilaian dilakukan dengan mengidentifikasi risiko LST serta pengaruhnya terhadap akun-akun keuangan. Tahap selanjutnya, Bank akan mencermati perkembangan serta melakukan persiapan internal agar dapat mengadopsi *framework* IFRS Sustainability.

Ringkasan Penilaian Awal Prioritas Risiko LST dan Pengaruhnya terhadap Pengungkapan Keuangan

Kategori Risiko	Risiko	Penanganan Risiko	Analisis Pengaruh terhadap Pelaporan Keuangan	Akun yang Terpengaruh
Risiko Operasional	Risiko sistem, <i>human, internal process</i> , & IT Dampak aspek LST: <i>Governance Social</i>	1. Meningkatkan tata kelola keamanan data dan <i>cybersecurity</i> 2. Pelatihan dan sertifikasi pekerja terkait IT 3. <i>Penetration Testing</i> dan Audit Keamanan yang semakin ketat 4. <i>Assets Management/Assets Storage (data center)</i> 5. Rutin melakukan sosialisasi BCP <i>awareness</i> dan pengujian atas BCP termasuk di dalamnya simulasi insiden siber	1. Biaya untuk pengembangan dan/atau <i>maintenance</i> infrastruktur dan sistem IT 2. Biaya sertifikasi ISO 27001 sistem manajemen pengamanan 3. Biaya penanganan jika terjadi pengaduan terkait kebocoran data	1. Aset tidak berwujud/ <i>intangible asset</i> 2. Aset tetap 3. Beban administrasi dan umum 4. Akun biaya pelatihan atau sertifikasi
Risiko Kredit	Risiko Kredit Dampak aspek LST: <i>Governance Environment</i>	1. Menjalankan ESRM dalam kegiatan pembiayaan 2. Mengembangkan, melakukan <i>review</i> , dan memperbarui kebijakan internal terkait pengelolaan lingkungan dan <i>green financing</i> yang selaras dengan ketentuan regulator 3. Pelatihan terus menerus terkait implementasi Keuangan Berkelanjutan 4. Melakukan <i>Climate Risk Stress Testing (CRST)</i> secara berkala 5. Memperketat <i>monitoring</i> terhadap portofolio kredit dan kegiatan usaha debitur	1. Potensi kredit macet/ bermasalah karena usaha debitur terdampak risiko iklim 2. Meningkatkan pencadangan untuk mengatasi NPL tinggi 3. Biaya untuk pelatihan topik ESG dan <i>sustainability</i> 4. Risiko reputasi dari <i>domino effect</i> yang disebabkan oleh debitur yang melanggar kepatuhan lingkungan dan sosial, sehingga timbul biaya untuk menangani kasus terkait	1. Kredit yang diberikan 2. Pendapatan bunga 3. Beban operasional lainnya 4. Biaya pelatihan

Kategori Risiko	Risiko	Penanganan Risiko	Analisis Pengaruh terhadap Pelaporan Keuangan	Akun yang Terpengaruh
Risiko Strategis	Perubahan kebijakan untuk perusahaan publik dan sektor perbankan di Indonesia Dampak aspek LST: <i>Governance Social Environment</i>	1. Mempelajari perubahan kebijakan serta dampaknya terhadap perusahaan 2. Melakukan dialog dengan regulator terkait kebijakan dan peraturan terkini 3. Mengembangkan kebijakan dan infrastruktur internal yang mencakup sistem manajemen risiko, sistem informasi, dan sistem pengendalian internal 4. Mengimplementasikan kebijakan baru sesuai dengan <i>timeline</i> regulator	Biaya sosialisasi dan implementasi untuk penerapan kebijakan yang baru	1. Beban umum dan administrasi 2. Beban operasional lainnya 3. Beban lain-lain
Risiko Pasar	Risiko nilai tukar dan suku bunga Dampak aspek LST: <i>Governance</i>	1. Melakukan diversifikasi portofolio (aset dan geografis) untuk mengurangi dampak risiko 2. Mengelola risiko kredit 3. Mengelola portofolio <i>trading book</i> yang terekspos dengan risiko suku bunga 4. Melakukan pengukuran risiko suku bunga <i>banking book</i>	1. Perhitungan pelaporan Kewajiban Penyediaan Modal Minimum (KPMM) 2. Transaksi perbankan dalam mata uang asing yang menyebabkan adanya keuntungan dan/atau kerugian selisih kurs	1. Modal/ ekuitas 2. Laba/rugi 3. Selisih kurs 4. Aset likuid 5. Akun lainnya yang terdampak transaksi pasar
Risiko Asuransi	Keterlambatan penerimaan penebusan asuransi Dampak aspek LST: <i>Governance</i>	1. Pengelolaan risiko <i>underwriting</i> 2. Penguatan tata kelola dan manajemen risiko asuransi 3. Memastikan kecukupan sistem pengendalian internal dan SDM 4. Meningkatkan sistem informasi manajemen	1. Pencatatan piutang transaksi asuransi 2. Beban lainnya yang timbul	1. Aset lain-lain 2. Beban yang masih harus dibayar 3. Premi asuransi dibayar di muka



BCA senantiasa berkomitmen menerapkan *cyber security* dalam pencegahan risiko.

Etika dan Integritas

Lembaga keuangan merupakan tulang punggung perekonomian yang sehat di mana pun mereka beroperasi. Oleh sebab itu, BCA teguh menjadi bank yang bertanggung jawab dalam menyediakan layanan dan produk finansial bagi seluruh masyarakat. Kami menjunjung tinggi praktik perbankan yang etis yang didasarkan pada nilai-nilai transparansi, akuntabilitas, keadilan, integritas, dan penciptaan nilai jangka panjang.



Praktik Operasi yang Adil [2-27]

Praktik operasi yang beretika menjadi bagian dari pelaksanaan tanggung jawab sosial perusahaan. Penerapan praktik operasi yang beretika di BCA tecermin dari beberapa kebijakan berikut:

- Menerapkan kode etik perbankan;
- Menjalankan praktik operasi yang adil;
- Tidak terlibat dalam politik maupun kebijakan pemerintah;
- Membangun, memelihara, dan memperkuat tata kelola, termasuk pembayaran pajak;
- Menghormati dan mendukung perlindungan pada kekayaan intelektual;
- Tidak melakukan praktik monopoli;
- Menegakkan antikorupsi, pengendalian gratifikasi, dan anti-*fraud*;
- Menjaga keberlanjutan dalam rantai nilai di berbagai bidang dan merumuskan kebijakan-kebijakan untuk menangani isu keamanan data, hak asasi manusia, hingga pelestarian lingkungan.

Selama periode pelaporan, BCA mematuhi kebijakan, peraturan, maupun undang-undang di Indonesia, sehingga BCA tidak pernah menerima sanksi maupun denda akibat ketidakpatuhan terkait praktik operasi yang adil.

Rantai Pasokan yang Bertanggung Jawab

BCA membangun hubungan bisnis yang transparan dengan mitra dan pemasok untuk mendukung rantai nilai bisnis yang berkelanjutan. BCA tengah mengembangkan *Good Procurement Practices Guideline* (GPPG) yang menjadi panduan kepada pemasok dan mitra untuk menjalankan tugas secara berintegritas, patuh hukum, dan berkelanjutan. Panduan ini mencakup prinsip kepatuhan hukum, transparansi, pengelolaan risiko sosial dan lingkungan, penghapusan kerja paksa, standar keselamatan dan kesehatan kerja (K3), serta perlindungan data. Semua mitra diwajibkan menandatangani Pakta Integritas dan diharapkan memenuhi standar keberlanjutan yang ditetapkan. Guna mendukung pelaksanaan praktik pengadaan yang bertanggung jawab sesuai dengan GPPG, kami telah mengadakan sosialisasi internal kepada unit kerja terkait yang terlibat dalam proses pemilihan pemasok dan mitra kerja lainnya.

BCA memastikan pemasok dan mitra bebas dari praktik korupsi, pekerja anak, dan kerja paksa, serta mendukung pengelolaan lingkungan yang berkelanjutan. Selain itu, mereka juga wajib mematuhi etika bisnis, seperti antikorupsi dan perlindungan data. Dengan pendekatan ini, BCA memastikan mitra kerja tidak hanya mendukung kelancaran operasional, tetapi juga berkontribusi pada pencapaian keberlanjutan jangka panjang.

Dalam rantai pasokan, kami selalu mengutamakan pelibatan pihak lokal untuk menggerakkan perekonomian di Indonesia. Di 2024, kami telah melibatkan 3.916 pemasok/mitra kerja lokal, dengan nilai pengadaan mencapai 94,6% dari total pengadaan.

Proporsi Keterlibatan Pemasok berdasarkan Jumlah Badan Usaha

Jenis Pemasok/ Mitra Kerja	Jumlah Pemasok/Mitra Kerja		
	2024	2023*	2022*
Lokal	3.916	3.852	5.524
Luar Negeri	35	35	53
Total	3.951	3.887	5.577

*) Terdapat penyajian ulang data jumlah pemasok pada tahun 2023 dan 2022

Proporsi Keterlibatan Pemasok berdasarkan Nilai Pengadaan

Jenis Pemasok/ Mitra Kerja	Nilai Pengadaan Barang (Rp miliar)			Nilai Pengadaan Jasa (Rp miliar)		
	2024	2023	2022	2024	2023	2022
Lokal	2.587	4.129	5.672	902	1.742	7.825
Luar Negeri	148	72	169	52	48	107
Total	2.735	4.201	5.841	954	1.790	7.932

Transparansi dan Kredibilitas Laporan

Pada tahun 2024, BCA memperkuat tata kelola terkait komunikasi keberlanjutan dengan tujuan meminimalkan risiko *greenwashing*. Semua saluran komunikasi, terkait solusi perbankan maupun informasi kinerja perusahaan, hingga klaim dampak lingkungan dan sosial harus menjalani proses peninjauan serta persetujuan divisi. Setiap laporan yang diterbitkan telah mempertimbangkan prinsip transparansi dan akuntabilitas. Selain itu, laporan ini juga diverifikasi oleh pihak independen.

Antikorupsi dan Anti-fraud

BCA selalu menjunjung tinggi prinsip kepercayaan dan tidak menoleransi segala bentuk kecurangan, korupsi, kolusi, maupun nepotisme. Penerapan kebijakan antikorupsi dan pengendalian gratifikasi mengacu pada Surat Keputusan Direksi No. 269/SK/DIR/2021 tanggal 31 Desember 2021 dan Surat Edaran No. 336/SE/POL/2022 tanggal 15 September 2022, sementara kebijakan strategi anti-fraud mengacu pada Surat Keputusan Direksi No. 114/SK/DIR/2021 tanggal 17 Juni 2021*. Kebijakan-kebijakan ini dapat diakses melalui situs web <https://www.bca.co.id/id/tentang-bca/tata-kelola/acgs/kebijakan-gcg>.

*) Kebijakan strategi anti-fraud telah disesuaikan dengan Surat Keputusan Direksi No. 009/SK/DIR/2025 tanggal 20 Januari 2025 mengikuti ketentuan regulator.

Penerapan Antikorupsi dan Pengendalian Gratifikasi [205-1, 205-2]

BCA terus berkomitmen untuk memperkuat budaya antikorupsi dan pengendalian gratifikasi di lingkungan perusahaan melalui berbagai langkah berikut:

1. Setiap anggota Dewan Komisaris, Direksi, dan pekerja BCA diwajibkan untuk menyusun Pernyataan Tahunan (*Annual Disclosure*) yang mencakup semua kondisi atau situasi yang berpotensi menimbulkan benturan kepentingan.
2. Internalisasi nilai-nilai antikorupsi dan pengendalian gratifikasi melalui *sharing session*, sosialisasi, *e-learning* wajib, dan media internal lainnya.
3. Tersedianya *whistleblowing system* sebagai kanal pelaporan korupsi, *fraud*, dan gratifikasi yang dapat diakses oleh pihak internal maupun eksternal, dengan pengawasan oleh Divisi Compliance sebagai Unit Pengendalian Gratifikasi (UPG).
4. Membangun budaya antikorupsi dan pengendalian gratifikasi dari nasabah, debitur, vendor, rekanan, mitra kerja, maupun pihak ketiga lainnya atas layanan yang diberikan, dan seluruh insan BCA diwajibkan mematuhi kode etik terkait hubungan dengan vendor, sebagaimana diatur dalam Pedoman Tata Kelola Perusahaan.
5. Tidak terlibat dalam kegiatan politik, seperti pemberian dana, kontribusi politik, atau donasi sukarela yang berpotensi mengarah pada pencucian uang, kolusi, dan suap. Kebijakan ini diatur dalam Pedoman Tata Kelola Perusahaan pada bagian Kode Etik Perusahaan.

Penegakan Anti-fraud [205-1, 205-2]

Kebijakan anti-*fraud* di BCA mencakup larangan terhadap segala bentuk kecurangan, pemberian atau penerimaan gratifikasi, serta korupsi. Seluruh pekerja, termasuk Direksi dan Dewan Komisaris, diwajibkan menegakkan prinsip anti-*fraud*. Sebagai wujud komitmen, Direksi dan Dewan Komisaris telah menandatangani Deklarasi *Anti Fraud*, dan seluruh pekerja BCA di semua jenjang jabatan diwajibkan menandatangani Pakta Integritas.

Selain itu, penegakan antikorupsi, pengendalian gratifikasi, dan anti-*fraud* juga dilakukan di rantai pasokan, di mana mitra kerja atau vendor diminta untuk menandatangani surat pernyataan dan kontrak yang berisi komitmen untuk tidak melakukan korupsi maupun kecurangan sebelum kerja sama dimulai.

BCA telah melakukan penegakan kebijakan anti-*fraud* dengan dukungan dari Biro *Anti Fraud* yang bertugas memantau implementasi kebijakan dan strategi anti-*fraud* di lingkungan bank. Biro ini juga mengawasi efektivitas kegiatan pencegahan, deteksi, investigasi, pelaporan, evaluasi, dan tindak lanjut terkait kasus *fraud*. Secara berkala, Divisi Audit Internal akan melakukan penilaian terhadap penerapan strategi anti-*fraud* berdasarkan audit berbasis risiko.

Setiap kantor wilayah, cabang, dan unit kerja kantor pusat yang terlibat dalam kegiatan operasional telah memiliki unit pengawasan internal masing-masing. Fokus pengawasan diarahkan pada fungsi-fungsi yang memiliki risiko *fraud* dan potensi korupsi tinggi, seperti pengadaan barang, penyimpanan uang tunai dan barang berharga, serta transaksi finansial yang melibatkan nasabah. Pengawasan ini dilaksanakan oleh pengawas internal di setiap unit kerja.

Guna meningkatkan kesadaran antikorupsi, pengendalian gratifikasi, maupun anti-*fraud*, BCA memberikan sosialisasi dan menyelenggarakan pelatihan terkait topik tersebut setiap tahunnya. Pada tahun 2024, sebanyak 35.299 pekerja, termasuk peserta magang bakti telah mengikuti pelatihan. Secara berkala, kami memberikan sosialisasi kepada seluruh pekerja melalui *e-mail blast* dan media komunikasi internal, sehingga 100% pekerja BCA menerima sosialisasi mengenai anti-*fraud*. [205-2]

Data Pelatihan Antikorupsi dan Anti-fraud [205-2]

Pelatihan Antikorupsi dan Anti-fraud	Jumlah Peserta		
	2024	2023	2022
<i>In Class Training</i>	—*	3.446	5.875
<i>e-Learning</i>	35.299	35.172	33.178

*) Mulai tahun 2024, pelatihan sepenuhnya dilaksanakan melalui *e-learning*.

Pengelolaan Insiden serta Langkah-Langkah Tindak Lanjutnya [205-3][FN-CB-510a.1]

Terdapat 96 kasus *fraud* internal dengan potensi kerugian sebesar Rp37,58 miliar, sementara *fraud* eksternal berpotensi menyebabkan kerugian hingga Rp90,52 miliar. Setiap insiden *fraud* dan korupsi telah ditindaklanjuti sesuai prosedur, dengan pemberian sanksi pemutusan hubungan kerja (PHK) atau sanksi lainnya berdasarkan ketentuan dalam PKB. Semua insiden telah ditangani dengan baik dan BCA mencatat bahwa tidak ada kasus *fraud* atau korupsi yang memiliki dampak signifikan terhadap kelangsungan operasional perusahaan.

Sistem Pengaduan Pelanggaran [FN-CB-510a.2]

Sebagai bagian dari penerapan tata kelola yang baik (GCG), BCA menjalankan *whistleblowing system* (WBS) untuk melaporkan pelanggaran etika, kecurangan, korupsi, dan pelanggaran kode etik lainnya. Laporan dapat diajukan melalui situs web resmi BCA dengan menyertakan informasi yang jelas berdasarkan prinsip *What, Who, When, Where*, dan *How* (4W1H). Laporan tersebut akan diterima dan divalidasi langsung oleh pengelola WBS, dengan jaminan dari BCA atas kerahasiaan identitas pelapor.

Penyelesaian Laporan Pengaduan Pelanggaran [205-3]

Tahun	Status	Jumlah	Keterangan
2024	Dalam proses (<i>open</i>)	7	Terbukti (6), tidak terbukti (6), data tidak lengkap (24), informasi (9), keluhan nasabah (7)
	Sudah selesai (<i>closed</i>)	52	
2023	Dalam proses (<i>open</i>)	0	Terbukti (6), tidak terbukti (4), data tidak lengkap (25), informasi/keluhan nasabah (20)
	Sudah selesai (<i>closed</i>)	55	
2022	Dalam proses (<i>open</i>)	0	Terbukti (4), tidak terbukti (3), data tidak lengkap (15), informasi (2), keluhan nasabah (2)
	Sudah selesai (<i>closed</i>)	26	

Catatan:

Informasi lengkap terkait *Whistleblowing System* (WBS) terdapat dalam Laporan Tahunan 2024 dan Laporan *Whistleblowing* pada <https://www.bca.co.id/id/tentang-bca/tata-kelola/Whistleblowing-System>.

Penggolongan Laporan WBS yang Terbukti

Pelanggaran terhadap Kode Etik	2024
Korupsi atau Penyuapan	0
<i>Harassment</i>	2
Data Privasi Nasabah	1
Benturan Kepentingan	0
Pencucian Uang atau <i>Insider Trading</i>	0
Lain-lain	3



Perbankan yang
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Jawab**



Kinerja Ekonomi

Sepanjang tahun 2024, BCA telah memberikan dampak positif terhadap pertumbuhan ekonomi Indonesia, tecermin dari tren peningkatan kinerja ekonomi di Indonesia. Pencapaian kinerja ekonomi Bank lebih baik dibandingkan dengan tahun sebelumnya dan sesuai dengan target yang telah ditetapkan untuk tahun tersebut. Pada tahun 2024, BCA tidak menerima bantuan finansial dalam bentuk apapun dari pemerintah. [201-4]

Capaian vs Target 2024

Uraian	2024		2023	2022
	Target	Pencapaian		
Pertumbuhan Kredit	9%-10%	13,8%	13,9%	11,7%
Pertumbuhan Tabungan dan Giro (CASA)	6%-8%	4,4%	4,3%	10,4%
Marjin Bunga Bersih	5,5%-5,6%	5,8%	5,5%	5,3%
Cost to Income (CIR)	34%-35%	31,5%	33,8%	33,9%
Return on Asset (ROA)	3,4%-3,6%	3,9%	3,6%	3,2%
Return on Equity (ROE)	21%-23%	24,6%	23,5%	21,7%

Nilai Ekonomi Didistribusikan (dalam miliar rupiah) [201-1]

Uraian	2024	2023	2022
A. Nilai Ekonomi Dihasilkan			
Pendapatan Bunga dan Syariah	94.796	87.207	72.114
Pendapatan Operasional Lainnya	26.042	23.579	21.557
Penghasilan (Beban) Komprehensif Lain	(345)	(1.106)	(3.323)
Jumlah Nilai Ekonomi Langsung Dihasilkan	120.494	109.679	90.348
B. Nilai Ekonomi Didistribusikan			
Beban Bunga dan Syariah	12.532	12.269	8.252
Beban Operasional Lainnya	38.054	37.281	31.638
Beban Penyisihan Kerugian Penurunan Nilai Aset	2.034	1.056	3.314
Pembayaran Dividen	34.209	26.196	19.108
Pembayaran kepada Pemerintah	13.367	11.522	9.711
Investasi untuk Masyarakat	170	153	143
Total Nilai Ekonomi Didistribusikan	100.366	88.477	72.166
C. Nilai Ekonomi Ditahan (A-B)	20.128	21.202	18.182

Praktik Keuangan Berkelanjutan

BCA mendukung pencapaian target ekonomi rendah karbon nasional dan global melalui komitmennya untuk berkontribusi pada pembangunan berkelanjutan dan pemberian dampak positif untuk generasi mendatang. Kami secara konsisten menerapkan praktik Keuangan Berkelanjutan, tidak hanya sebagai bagian dari penerapan bisnis yang bertanggung jawab, tetapi juga selaras dengan upaya kami dalam memitigasi risiko keuangan akibat perubahan iklim, meningkatkan reputasi positif dan daya saing, mendukung Indonesia mencapai target Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*), memenuhi permintaan pasar terhadap pembiayaan Keuangan Berkelanjutan, serta menjaga keberlanjutan bisnis jangka panjang BCA.

Rencana Aksi Keuangan Berkelanjutan

Di tahun 2024, BCA telah menyusun dan melaporkan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2025 kepada OJK mencakup rencana penyediaan pembiayaan Kegiatan Usaha Berkelanjutan (KUB); pengembangan kapasitas internal; dan penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional. Grup ESG secara berkala menerima laporan kinerja keberlanjutan dan berkomunikasi dengan unit kerja terkait untuk memastikan data yang diberikan akurat serta sebagai bentuk pengawasan. Selain itu, BCA juga mengadakan audit berkala setiap minimum 3 tahun sekali untuk memastikan bahwa kebijakan, prosedur, dan kinerja keberlanjutan sudah berjalan sesuai dengan target yang tertuang dalam RAKB.

Pada periode pelaporan ini, RAKB yang telah disusun dan dilaporkan oleh BCA telah terealisasi melebihi target yang telah disusun. Target RAKB 2024 mencakup:

1. Penyediaan pembiayaan Kegiatan Usaha Berkelanjutan (KUB)
 - Pembiayaan Keuangan Berkelanjutan (KB) tumbuh rata-rata 8%, termasuk pertumbuhan penyaluran KUR 11%

- Kontribusi portofolio KB mencapai minimum 20% dari total portofolio bank
 - Aktif mencari peluang pembiayaan KB seperti pengembangan program khusus UMKM, EV, serta pinjaman dengan skema *Sustainability-Linked Loan* (SLL)
2. Pengembangan Kapasitas Internal
 - 20% karyawan terkait KB mengikuti pelatihan KB tahap lanjutan
 - Pembekalan terkait KB untuk 100% pekerja yang dipromosikan pada jenjang tertentu
 - *Refreshment* KB untuk manajemen BCA dan Perusahaan Anak
 3. Penyesuaian organisasi, manajemen risiko, tata kelola, dan/atau standar prosedur operasional
 - Pengembangan kebijakan, SOP, dan/atau sistem pelaporan terkait taksonomi hijau, *respectful workplace policy*, *business partnering framework* berbasis LST, dll.
 - Pengembangan program dan kampanye bertema *awareness* LST kepada Insan BCA
 - Melakukan pilot *Climate Risk Stress Test* (CRST) untuk 50% portofolio pembiayaan dan pengembangan *Climate Risk Management & Scenario Analysis* (CRMS)
 - Melengkapi penghitungan emisi gas rumah kaca, termasuk emisi pembiayaan

Pembiayaan Bertanggung Jawab

BCA mengintegrasikan aspek Lingkungan, Sosial, dan Tata Kelola (LST) dalam strategi bisnisnya guna mendukung kinerja bisnis jangka panjang yang berkelanjutan, selaras dengan meningkatnya perhatian pemangku kepentingan atas penerapan aspek-aspek tersebut. BCA berkomitmen meningkatkan pertumbuhan portofolio pembiayaan pada Kategori Kegiatan Usaha Berkelanjutan (*sustainable financing/KKUB*), baik untuk pembiayaan kategori Kegiatan Usaha Berwawasan Lingkungan (*green financing/KUBL*) maupun untuk pembiayaan kategori UUMKM. Peningkatan penyaluran pembiayaan pada sektor-sektor ramah lingkungan diharapkan dapat mempercepat transisi menuju ekonomi rendah karbon.

Portofolio Pembiayaan Kategori Kegiatan Usaha Berkelanjutan (KKUB)

Uraian	Satuan	2024	2023	2022
Jumlah produk yang memenuhi kategori kegiatan usaha berkelanjutan				
1. Penghimpunan dana	Jumlah produk	-	-	-
2. Penyaluran dana ^{a)}	Jumlah produk	3	3	2
Total aset produktif kegiatan usaha berkelanjutan				
3. Total Kredit/Pembiayaan KKUB ^{b)}	Rp miliar	228.566	203.086	183.971
4. Total kredit/Pembiayaan Non-KKUB	Rp miliar	694.294	613.160	536.160
Total Kredit/Pembiayaan Bank	Rp miliar	922.860	816.246	720.131
Persentase total kredit/pembiayaan KKUB terhadap total kredit/pembiayaan bank	%	24,8	24,9	25,5

Keterangan:

- a) Produk yang digunakan untuk penyaluran dana KKUB diintegrasikan dengan produk kredit/pembiayaan yang sudah ada di BCA.
b) Portofolio pembiayaan KKUB per 31 Desember 2022 dan 2023 disajikan kembali (*restatement*) untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2024.

Komposisi *Outstanding* Portofolio Pembiayaan KKUB Berdasarkan Segmen Usaha [FS6]

Uraian	2024		2023		2022	
	Rp miliar	%	Rp miliar	%	Rp miliar	%
Portofolio Pembiayaan KUBL	98.765	43,2	87.048	42,9	81.655	44,4
- Korporasi	92.236	40,4	82.502	40,6	79.236	43,1
- Komersial	2.927	1,3	1.900	1,0	1.813	1,0
- Konsumer	1.967	0,8	1.011	0,5	227	0,1
- <i>Green bonds</i> /Sukuk	1.635	0,7	1.635	0,8	379	0,2
Portofolio Pembiayaan UMKM	129.801	56,8	116.038	57,1	102.316	55,6
Total Portofolio Pembiayaan KKUB	228.566	100,0	203.086	100,0	183.971	100,0

Keterangan:

Portofolio pembiayaan KKUB per 31 Desember 2022 dan 2023 disajikan kembali (*restatement*) untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KKUB per 31 Desember 2024.

Di tahun 2024, BCA mencatat portofolio pembiayaan KKUB sebesar Rp229 triliun atau meningkat 12,5% dibandingkan tahun lalu yang sebesar Rp203 triliun. Persentase tersebut lebih tinggi jika dibandingkan dengan target pembiayaan KKUB yang sebesar 8%. Portofolio pembiayaan KKUB terdiri atas pembiayaan KUBL dengan 43,2% dan pembiayaan UMKM sebesar 56,8%. Total portofolio kredit KKUB setara dengan 24,8% dari total portofolio tahun 2024. [FS10]

Peningkatan portofolio pembiayaan KKUB didorong oleh tingginya kesadaran pemangku kepentingan terhadap isu perubahan iklim, yang menciptakan peluang pasar untuk bisnis berbasis solusi iklim. BCA memandang integrasi aspek LST dalam pembiayaan sebagai langkah strategis untuk memperkuat portofolio pembiayaan berkelanjutan. Salah satunya adalah melalui penerapan kebijakan pembiayaan melalui skema *Sustainability-Linked Loan* (SLL).

Melalui skema SLL, BCA dan debitur menyepakati *Key Performance Indicator* (KPI) dan target kinerja keberlanjutan (*Sustainability Performance Targets/SPTs*) yang disesuaikan dengan bidang usaha utama debitur, berkaitan dengan aspek ESG dan keberlanjutan seperti sertifikasi dan/atau penurunan emisi GRK perusahaan. Melalui mekanisme tersebut, debitur berhak menerima insentif jika berhasil mencapai serangkaian SPT yang telah disepakati. Hingga akhir tahun 2024, total *outstanding* pembiayaan melalui skema SLL mencapai Rp1.003 miliar, meningkat tiga kali lipat dibanding tahun sebelumnya.

Portofolio Hijau

Portofolio Kredit KUBL Berdasarkan Sektor Usaha (Rp miliar) [FS6, FS8]

Jenis Usaha Berwawasan Lingkungan	2024	2023	2022
Energi Terbarukan	2.993	2.189	2.149
Efisiensi Energi	254	74	-
Pencegahan dan Pengendalian Polusi	35	30	35
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	69.561	67.848	66.249
Transportasi Ramah Lingkungan	9.447	8.030	6.901
Pengelolaan Air dan Air Limbah yang Berkelanjutan	4.058	1.388	818
Produk Ramah Lingkungan	4.530	5.572	4.817
Bangunan Berwawasan Lingkungan	5.694	75	77
Kegiatan Usaha yang Berwawasan Lingkungan Lainnya	2.193	1.843	609
Total	98.765	87.048	81.655

Keterangan:

Portofolio pembiayaan KUBL per 31 Desember 2022 dan 2023 disajikan kembali untuk menyesuaikan dengan hasil identifikasi portofolio pembiayaan KUBL per 31 Desember 2024.

Penjelasan lengkap terkait portofolio kredit yang dibagi berdasarkan sektor usaha dan segmen (korporasi, komersial & UKM, dan konsumen) dapat diakses pada Laporan Tahunan 2024. [FN-CB-000.B]

BCA mendukung agenda Keuangan Berkelanjutan nasional melalui penyaluran pembiayaan KUBL. Melalui kegiatan pembiayaan pada kategori usaha Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan, tercatat mencapai Rp69,6 triliun per akhir 2024. Untuk memastikan praktik tanggung jawab lingkungan, BCA senantiasa mengimbuai pentingnya sertifikasi untuk praktik usaha yang berkelanjutan, seperti ISPO atau RSPO bagi perusahaan kelapa sawit, FSC dan PEFC untuk pengolahan kayu, serta UTZ Certification untuk produk kopi dan kakao. Melalui Surat Keputusan Direksi No. 268/SK/DIR/2021, BCA juga menetapkan kebijakan ketat dalam pembiayaan sektor kelapa sawit guna mencegah pendanaan terhadap praktik deforestasi dan pelanggaran HAM.

Pembiayaan pada Perusahaan Industri Kelapa Sawit yang Bersertifikasi [FS10]

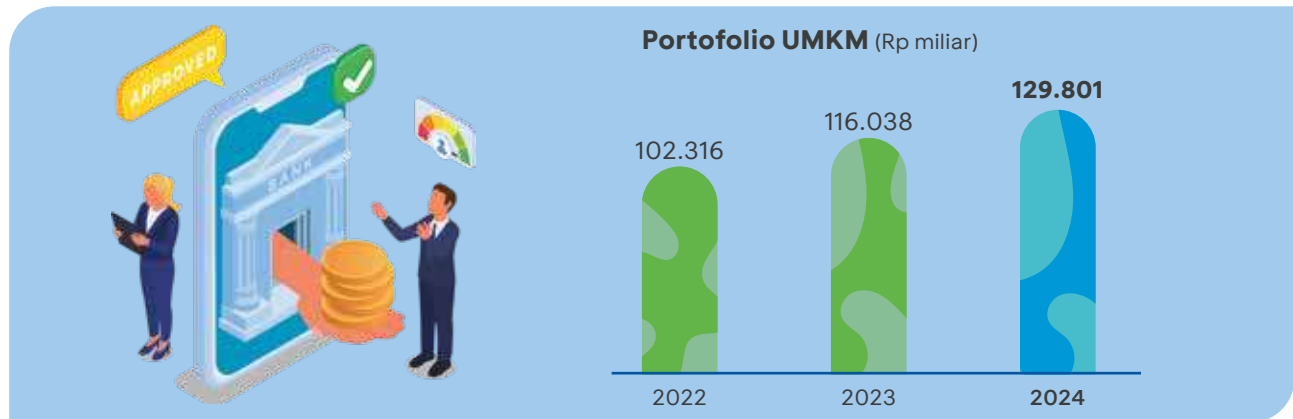
Status Sertifikasi ISPO & RSPO	2024		2023		2022	
	Jumlah Perusahaan	Outstanding (Rp miliar)	Jumlah Perusahaan	Outstanding (Rp miliar)	Jumlah Perusahaan	Outstanding (Rp miliar)
Tersertifikasi ISPO	32	13.679	28	12.562	30	11.846
Tersertifikasi RSPO	20	20.828	22	22.405	16	19.848
Tersertifikasi ISPO dan RSPO	16	5.267	13	5.477	13	7.728
Total	68	39.774	63	40.444	59	39.422

Keterangan:

Perusahaan yang memiliki sertifikat sebagian besar merupakan debitur korporasi dengan *outstanding* 69% dari total *outstanding* yang bergerak di sektor Perkebunan Kelapa Sawit dan Industri Minyak Kelapa Sawit. [FS11]

Bank mendukung transisi menuju ekonomi rendah karbon melalui pembiayaan proyek energi baru terbarukan (EBT). BCA mencatatkan penyaluran pembiayaan senilai Rp2.993 miliar untuk berbagai proyek EBT, termasuk pembangkit listrik tenaga surya, air, minihidro, biogas, dan biomassa. **[FS8]**

Usaha Mikro, Kecil, dan Menengah **[FS6, FS7, FS8][FN-CB-240a.1]**



BCA menunjukkan komitmennya terhadap sektor UMKM dengan melakukan penyaluran pembiayaan sebesar Rp129,8 triliun, setara dengan 14,1% dari total pembiayaan di 2024. Melalui Kredit Usaha Rakyat (KUR) yang merupakan bagian dari pembiayaan pada sektor UMKM, BCA berupaya untuk senantiasa mendukung pemerintah dalam meningkatkan daya saing usaha mikro dan kecil, mendorong pertumbuhan ekonomi, meningkatkan penyerapan tenaga kerja, memperkuat kemampuan permodalan UMKM, serta menerapkan kebijakan percepatan pengembangan sektor riil.

Penyaluran KUR **[FS6, FS7][FN-CB-240a.1, FN-CB-240a.2]**

Jenis KUR	Jumlah Debitur	Pembiayaan Maksimal (Rp miliar)	Komposisi (%)
Mikro	290	24,3	3
Ritel	2.329	759,3	97
Total	2.619	783,6	100

Catatan:

Per akhir 2024, BCA mencatat adanya tunggakan dari KUR sebesar Rp15,3 miliar dengan rasio tunggakan keseluruhan sebesar 1,4%. **[FN-CB-240a.2]**

Di tahun 2024, penyaluran KUR tercatat sebesar Rp783,6 miliar, meningkat 31% dibandingkan tahun lalu sebesar Rp598,8 miliar. Beberapa jenis usaha rakyat yang didanai BCA di antaranya adalah usaha kerajinan tangan, produk olahan hasil bumi, peternakan, dan pembibitan. **[FS6, FS7][FN-CB-240a.1]**

Penyaluran KUR dilakukan secara *direct* melalui Kantor Cabang BCA dan juga melalui skema *channeling* untuk memperluas akses pembiayaan. Dalam penyaluran KUR, BCA menerapkan prosedur kredit yang mencakup *screening* aspek sosial dan lingkungan. BCA juga menyediakan pendampingan dan pelatihan terkait pengembangan usaha serta pengelolaan aspek LST bagi pelaku usaha rakyat yang belum memenuhi persyaratan kredit tersebut. Setelah menjadi mitra binaan dan dinilai memenuhi kriteria kredit, baik secara finansial maupun nonfinansial, BCA memberikan akses pembiayaan untuk mendukung pertumbuhan usaha mereka. **[FS5]**

Pengusaha UMKM Perempuan [FS5]

BCA telah mendukung usaha yang dipimpin oleh perempuan melalui program pembiayaan khusus, seperti program Kredit Multiguna Usaha (KMU) Kartini dengan suku bunga mulai 3,21%. Tujuan inisiatif ini adalah untuk mendukung kesetaraan gender dan memberdayakan pengusaha perempuan. Pada tahun 2024, BCA mencatatkan 47.856 debitur perempuan, meningkat 7,6%, dengan total pinjaman mencapai Rp17,2 triliun, naik 16,4% dari tahun sebelumnya. Bank juga menyediakan pelatihan dan pendampingan untuk pengusaha perempuan sebagai bagian dari komitmennya pada tata kelola sosial dan lingkungan.



Mendorong UMKM untuk Lebih Dikenal [FS5]

Sebagai salah satu pilar perekonomian bangsa, pemerintah Indonesia mendorong peningkatan akses kredit pada sektor UMKM guna meningkatkan kesempatan pengembangan dan peningkatan kapasitas usahanya. BCA mendorong debitur UMKM untuk semakin dikenal dan berkembang secara bisnis maupun kapasitas, salah satunya melalui konsistensi BCA dalam menyelenggarakan Program Bangga Lokal dan UMKM Fest setiap tahunnya. Pada 2024, lebih dari 50 UMKM terpilih untuk melakukan *showcase* produk-produk andalan pada UMKM Fest di Mal Kota Kasablanka dan lebih dari 1.500 pelaku UMKM bergabung secara *online* melalui situs web <https://umkmfest.bca.co.id/>.



Dampak Positif dan Negatif dari Penerapan Keuangan Berkelanjutan

Penerapan Keuangan Berkelanjutan bertujuan mewujudkan ekonomi rendah karbon dan mendukung pencapaian TPB. Namun, kesiapan pemangku kepentingan dan seluruh pihak yang terlibat menjadi kunci penting dalam praktiknya. Oleh karena itu, BCA senantiasa menerapkan prinsip Keuangan Berkelanjutan dalam operasinya, serta mencatat berbagai dampak positif yang perlu dimaksimalkan dan dampak negatif yang perlu dikelola, baik dari tingkat *awareness* pemangku kepentingan, pengelolaan aspek lingkungan dan sosial, maupun tantangan dalam implementasi taksonomi hijau dan pemetaan risiko iklim yang belum merata.

Dampak Positif

- Peningkatan pemahaman tentang Keuangan Berkelanjutan bagi pemangku kepentingan.
- Kesadaran lebih tinggi terhadap praktik ramah lingkungan dan sosial oleh debitur.
- Pemberdayaan kelompok marginal, perempuan, maupun penyandang disabilitas untuk mengurangi ketimpangan dan meningkatkan perekonomian.
- Kontribusi terhadap pencapaian TPB.
- Perbaikan tata kelola, prosedur, dan kebijakan untuk mengelola aspek LST.
- Mendorong pengembangan produk dan layanan perbankan baru.

Dampak Negatif

- Pemahaman Keuangan Berkelanjutan belum merata.
- Pemetaan risiko lingkungan dan sosial debitur belum menyeluruh.
- Tantangan dalam mengikuti setiap perubahan dan perkembangan Keuangan Berkelanjutan, seperti dalam pelaksanaan analisa skenario iklim, penerapan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI), dan dalam mendukung pencapaian target *Net Zero Emission* (NZE). Hal ini berpotensi untuk mendorong pihak-pihak yang belum siap untuk melakukan distorsi informasi dan/atau *greenwashing*, berpotensi memengaruhi kredibilitas kinerja Keuangan Berkelanjutan suatu perusahaan.

Pengelolaan Risiko dan Peluang ESG serta Pengaruhnya pada Kinerja Keuangan ^[201-2]

Keberlanjutan tetap menjadi fokus utama dalam agenda nasional dan perusahaan dengan meningkatnya urgensi untuk mengambil tindakan terhadap perubahan iklim serta mendukung transisi energi. BCA memandang penting keseimbangan pertumbuhan ekonomi dengan pembangunan inklusif yang berkelanjutan. Oleh karena itu, BCA terus mengembangkan dan mengelola aktivitas pembiayaan yang mendukung berbagai kegiatan keberlanjutan guna memastikan bahwa pertumbuhan ekonomi tidak mengorbankan kepentingan sosial dan lingkungan.

Pada 2024, BCA mendukung pencapaian target *Net Zero Emission* (NZE) Indonesia melalui strategi iklim yang berfokus pada dekarbonisasi dan ketahanan iklim. BCA mengintegrasikan manajemen risiko iklim dalam kegiatan operasinya, serta berkolaborasi dengan pemangku kepentingan dari berbagai industri. BCA memastikan kebijakan-kebijakan yang diterapkan selaras dengan praktik Keuangan Berkelanjutan, termasuk penilaian risiko iklim dan adopsi inisiatif ramah lingkungan untuk mendukung mitigasi perubahan iklim dan praktik bisnis yang berkelanjutan.

Penerapan CRMS dan TCFD Framework ^[FN-CB-550a.2]

Adopsi kerangka kerja *Task Force on Climate-related Financial Disclosures* (TCFD) merupakan langkah strategis yang diambil oleh BCA untuk mengintegrasikan aspek-aspek terkait perubahan iklim ke dalam pengelolaan risiko dan kesempatan finansial perusahaan. *Climate Risk Management & Scenario Analysis* (CRMS) 2024 yang merupakan penyempurnaan dari pelaksanaan *Climate Risk Stress Testing* (CRST) OJK yang telah dilakukan di tahun 2023, disusun selaras dengan kerangka kerja TCFD yang dirancang untuk membantu organisasi dalam mengidentifikasi, mengukur, dan mengungkapkan dampak perubahan iklim terhadap kinerja keuangan perusahaan. Tujuan dari CRMS adalah agar Bank dapat mengembangkan kerangka pengelolaan risiko

yang lebih luas dan efektif, dengan mengintegrasikan risiko terkait perubahan iklim dan keterkaitannya dengan jenis risiko lainnya. Pelaksanaan manajemen dan analisis ini telah sejalan dengan initial *phase Bottom-Up Climate Risk Stress Testing* (CRST) yang dilakukan BCA di 2023 dan di tahun 2024, mencakup 50% portofolio pembiayaan produktif perusahaan.

1. Tata Kelola

Direksi dan manajemen BCA berkomitmen untuk mengawasi dan mengelola dampak risiko, termasuk risiko perubahan iklim. Komitmen ini diwujudkan melalui penetapan *Key Performance Indicator* (KPI) yang mencakup aspek LST dan Keuangan Berkelanjutan, serta melalui pemetaan peran dan tanggung jawab yang jelas di seluruh organisasi untuk memastikan pengelolaan risiko perubahan iklim dilakukan secara terintegrasi dan transparan. Inisiatif perubahan iklim berada di bawah tanggung jawab Direktur Perencanaan dan Keuangan (CFO), yang memastikan bahwa risiko dan peluang terkait perubahan iklim diintegrasikan dalam strategi bisnis perusahaan serta dilaporkan secara berkala. Dalam pelaksanaannya, Grup ESG bekerja sama dengan berbagai unit kerja terkait yang berperan dalam menganalisis, menilai, dan pengelolaan risiko perubahan iklim.

2. Strategi

BCA mengintegrasikan potensi dampak risiko perubahan iklim dalam strategi bisnisnya untuk menjaga keberlanjutan operasional dan portofolio kredit perusahaan jangka panjang. Langkah mitigasi risiko dilakukan melalui penilaian terhadap debitur penghasil emisi Gas Rumah Kaca (GRK). Direksi BCA memimpin pengelolaan risiko fisik dan transisi terkait perubahan iklim, memastikan strategi dan capaian keberlanjutan dibahas dalam rapat direksi minimal empat kali dalam satu tahun, dan dilaporkan secara transparan melalui Laporan Tahunan, Laporan Keberlanjutan, serta forum seperti *analyst meeting*, *public expose*, dan RUPS.

Dalam pengelolaan risiko iklim, BCA telah membuat *Roadmap* Strategi Perubahan Iklim yang digunakan sebagai kebutuhan internal untuk mendukung target NZE pemerintah. Strategi ini mencakup perencanaan transisi terintegrasi untuk memitigasi dampak pada sektor prioritas, sekaligus memastikan keselarasan dengan strategi bisnis dan keuangan perusahaan. Upaya ini dilakukan secara konsisten untuk mendukung Keuangan Berkelanjutan dan membangun budaya keberlanjutan di seluruh organisasi.

3. Manajemen Risiko

BCA telah mengidentifikasi dan mengevaluasi risiko perubahan iklim melalui pelaksanaan CRMS/CRST yang mencakup risiko fisik dan transisi. Risiko fisik mencakup dampak langsung dari bencana alam, yaitu banjir atau kekeringan terhadap portofolio kredit dan aset, sedangkan risiko transisi terkait dengan perubahan kebijakan, teknologi, dan preferensi pasar menuju ekonomi rendah karbon.

Dalam pelaksanaan *stress testing* dampak risiko perubahan iklim terhadap risiko kredit, sesuai dengan arahan dari OJK, BCA menggunakan basis data aktual per Desember 2023. Skenario *stress test* dilakukan dengan tahun acuan 2024, 2025, dan 2026 disesuaikan dengan Rencana Bisnis Bank (RBB). Skenario *stress test* menggunakan metodologi *Network for Greening the Financial System* (NGFS) dengan pemodelan internal berbasis regresi linier yang dibangun dengan variasi input data historis internal bank sejak tahun 2001-2023, parameter NZE, dan makroekonomi yang disediakan oleh OJK.

Untuk risiko fisik, asesmen dilakukan pada perubahan nilai agunan di daerah rawan banjir dan kebakaran/kekeringan hutan menggunakan data Indeks Risiko Bencana Indonesia (IRBI) OJK. Risiko transisi dievaluasi melalui kemungkinan kebijakan ketat terkait perubahan iklim yang dapat memengaruhi arus kas dan kualitas kredit debitur. Dampak terhadap risiko pasar, likuiditas, dan operasional juga dianalisis, dengan

memperhitungkan perubahan harga pasar, likuiditas, biaya investasi, dan potensi kerusakan aset. Risiko fisik juga mencakup dampak pada asuransi dan gangguan operasional.

4. Metrik dan Target

BCA telah mengidentifikasi enam sektor industri prioritas (berdasarkan arahan dari OJK) dengan intensitas emisi Gas Rumah Kaca (GRK) tertinggi sebagai fokus implementasi CRMS/CRST. Sektor prioritasnya antara lain:

1. Sektor Pertambangan dan Penggalian;
2. Sektor Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin;
3. Sektor Konstruksi;
4. Sektor Pengangkutan dan Pergudangan;
5. Sektor Pertanian, Kehutanan, dan Perikanan; serta
6. Sektor Industri Pengolahan (diutamakan subsektor industri logam, industri kertas, industri kimia, dan industri tekstil).

Dalam rangka mendukung transisi menuju ekonomi rendah karbon, OJK menetapkan di tahun 2024 agar bank-bank melakukan CRMS/CRST terhadap eksposur kredit untuk sektor-sektor prioritas tertentu, yang diharapkan mencapai minimal 50% dari total portofolio kredit bank. Selain itu, sektor kredit konsumtif dengan agunan properti diwajibkan untuk diperhitungkan dalam simulasi stress test. Lebih lanjut, pada tahun 2025, diharapkan bank-bank dapat melakukan stress test terhadap 100% portofolio kredit dengan kriteria yang sama.

BCA telah melakukan analisis terhadap emisi GRK pada portofolio kreditnya, yang menunjukkan konsentrasi emisi GRK pada beberapa sektor prioritas. Sejalan dengan komitmen ini, BCA secara aktif mengumpulkan dan memperbarui data terkait risiko transisi perubahan iklim, termasuk analisis skenario iklim pada sektor-sektor industri yang rentan terhadap kebijakan perubahan iklim, teknologi baru, perubahan pasar, serta risiko reputasi.

Ringkasan Hasil Identifikasi dan Analisis Dampak Risiko Perubahan Iklim terhadap Aset BCA

Jenis Risiko	Pemicu	Dampak pada BCA	Jangka Waktu
Kredit	Risiko fisik dan transisi	- Kualitas kredit NPL tetap terjaga < 5% - CAR tetap terjaga pada level > 20%	Pendek, menengah, ke panjang
Pasar	Risiko fisik dan transisi	- Memengaruhi <i>unrealized profit/loss</i> - Perubahan portofolio <i>Fair Value Through Profit or Loss</i> (FVTPL), bobot risiko perhitungan <i>credit spread risk</i>, dan <i>default risk charge</i>	
Likuiditas	Risiko transisi	- Penurunan <i>High Quality Liquid Asset</i> (HQLA) - Peningkatan <i>Net Charge-off Rate</i> (NCO)	
	Risiko fisik	<i>High Quality Liquid Asset</i> (HQLA) pada level yang tetap - Peningkatan <i>Net Charge-off Rate</i> (NCO)	
Operasional	Risiko transisi	Potensi peningkatan biaya investasi pada: - Infrastruktur dan bangunan - Pengembangan infrastruktur IT - Kegiatan CSR <i>Capacity building</i> berwawasan LST	
	Risiko fisik	- Potensi biaya atas kerusakan/penurunan nilai aset - Implikasi pada terganggunya/terhentinya aktivitas/layanan operasional bank	

BCA telah mengidentifikasi dan menganalisis berbagai potensi dampak risiko perubahan iklim terhadap bisnis dan operasi perbankan, serta memahami pentingnya penyesuaian strategi untuk menghadapi potensi risiko yang akan timbul. Salah satu risiko yang relevan adalah risiko operasional terkait transisi yang dapat berdampak pada aspek teknologi di BCA. Risiko ini dapat memicu peningkatan biaya investasi pada pengembangan infrastruktur IT dengan investasi pada infrastruktur IT yang berkelanjutan meningkatkan efisiensi operasional dan mendukung implementasi strategi LST. Langkah proaktif diperlukan untuk memperkuat kapasitas teknologi, memastikan keberlanjutan operasional, dan menjaga reputasi institusi di tengah tantangan risiko transisi ini.

Komitmen BCA untuk meningkatkan kualitas data secara tahunan bertujuan untuk memastikan respons yang lebih adaptif terhadap dinamika risiko perubahan iklim. Pendekatan ini tidak hanya difokuskan pada pengurangan potensi kerugian finansial, tetapi juga mendukung pembangunan rendah karbon serta pencapaian tujuan pembangunan berkelanjutan di tingkat nasional maupun global. Langkah-langkah strategis ini mencerminkan upaya berkelanjutan BCA dalam mengelola risiko iklim secara terpadu, baik dari perspektif keuangan maupun nonkeuangan.

Pengelolaan Risiko Keuangan terkait Iklim [201-2]

BCA berupaya untuk meningkatkan kapasitas dalam melaksanakan identifikasi, pengukuran, pemantauan, dan pengendalian risiko yang berkesinambungan guna mengurangi dampak negatif yang timbul akibat perubahan iklim dan memanfaatkan peluang untuk menciptakan perubahan positif terkait mitigasi dan adaptasi iklim. Kami senantiasa bertanggung jawab atas penerapan manajemen risiko dan berupaya untuk terus memperkuat manajemen risiko iklim berkaitan dengan penilaian dan pengelolaan risiko yang memengaruhi portofolio kami secara langsung atau tidak langsung.

BCA telah merumuskan strategi iklim sebagai pedoman dalam menjalankan upaya dekarbonisasi dan mencapai ketahanan iklim guna mendukung komitmen pemerintah Indonesia untuk mengurangi emisi karbon dan mencapai *Net Zero Emission* (NZE) pada tahun 2060. Direksi dan Dewan Komisaris terlibat dalam menyetujui dan memantau pelaksanaan strategi tersebut. Setiap tindakan terkait pengelolaan risiko iklim dan keberlanjutan dilaporkan secara triwulanan untuk memastikan kemajuan yang konsisten.

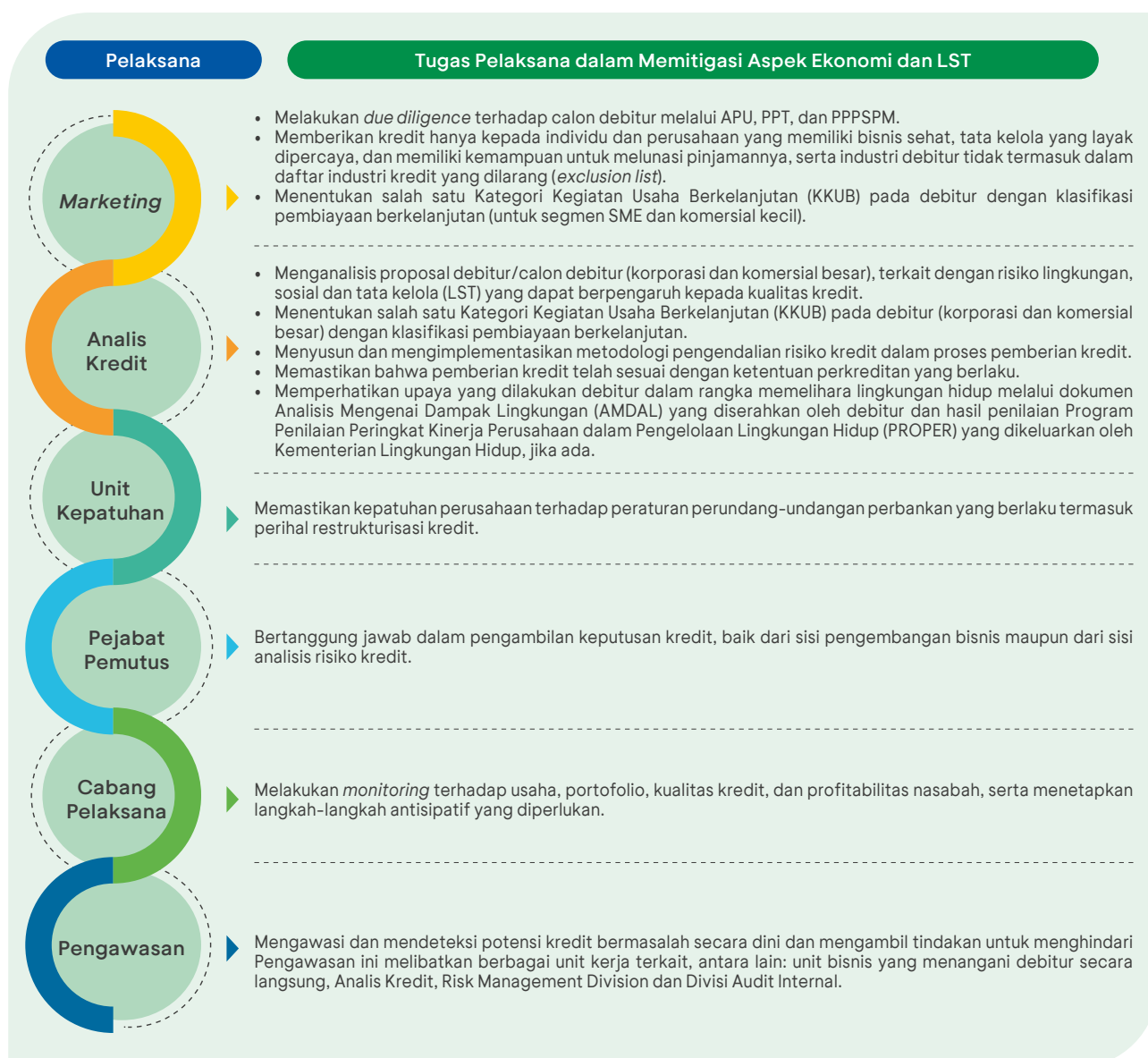
Pengelolaan Risiko LST pada Kegiatan Pembiayaan [2-23, FS1, FS2, FS3][FN-CB-410a.2]

BCA mengelola risiko LST dalam aktivitas pembiayaannya dengan memastikan setiap debitur memenuhi persyaratan tertentu, baik secara dokumen maupun kriteria khusus yang relevan dengan produk kredit. Penilaian mencakup aspek tata kelola, seperti legalitas izin usaha dan struktur kepengurusan, serta aspek sosial seperti memastikan tidak adanya pekerja anak atau praktik kerja paksa. Pada tahun 2024, BCA menerbitkan dokumen pedoman *Environment Social Risk Management* (ESRM) yang digunakan Tim Bisnis BCA khususnya debitur korporasi mempelajari risiko LST pada pembiayaan. BCA juga menggunakan *Environmental & Social Risk Assessment* (ESRA) untuk menilai risiko sosial dan lingkungan pada segmen Korporasi.

Proses persetujuan kredit di BCA melingkupi mekanisme eskalasi yang melibatkan beberapa unit kerja, komite kredit, hingga Direksi untuk analisis yang lebih mendalam. Hasil dari penilaian tersebut menjadi salah satu pertimbangan utama dalam proses persetujuan kredit, terutama untuk debitur besar atau industri tertentu. Sejak tahun 2022, BCA mengklasifikasikan debitur berdasarkan dukungannya terhadap perlindungan lingkungan dan mitigasi perubahan iklim sesuai dengan Taksonomi Hijau Indonesia (THI) dan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI).

Melalui Risk Management Division (MRK), BCA mengidentifikasi, mengukur, memantau, mengendalikan, dan melaporkan risiko, termasuk risiko terkait LST dan perubahan iklim kepada Dewan Komisaris dan Direksi.

Integrasi Pengelolaan Risiko LST pada Aktivitas Pembiayaan



BCA menerapkan pendekatan kehati-hatian (*prudential lending approach*) dalam proses pemberian kredit, yang diatur dalam Manual Ketentuan Perkreditan Bank. Upaya mitigasi risiko LST mengacu pada beberapa pedoman penting, seperti Panduan Implementasi Integrasi LST bagi Bank yang diterbitkan oleh OJK pada tahun 2015 serta kebijakan internal seperti Kebijakan Dasar Perkreditan Bank (KDPB) BCA. Selain itu, BCA juga memperhatikan ketentuan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup untuk memastikan pengelolaan risiko LST yang efektif dalam kegiatan pembiayaan.

Mitigasi Bank terhadap risiko LST dilakukan melalui upaya:

Lingkungan

- Memperhatikan upaya yang dilakukan debitur dalam rangka memelihara lingkungan hidup melalui dokumen Analisis Mengenai Dampak Lingkungan (AMDAL), Upaya Pengelolaan Lingkungan Hidup dan Upaya Pemantauan Lingkungan Hidup (UKL-UPL), dan hasil penilaian Program Penilaian Peringkat Kinerja Perusahaan dalam Pengelolaan Lingkungan Hidup (PROPER) yang dikeluarkan oleh Kementerian Lingkungan Hidup.
- Mewajibkan penyerahan dokumen AMDAL bagi debitur berskala besar dan/atau berisiko tinggi.
- Memintakan informasi tindak lanjut debitur jika hasil penilaian PROPER tidak memenuhi ketentuan lingkungan hidup dan memantau hasil PROPER berikutnya.
- Memantau komitmen dan rencana mitigasi risiko bagi debitur dengan risiko perubahan iklim, kerusakan hutan, dan keanekaragaman hayati yang signifikan melalui laporan perbaikan yang disampaikan berkala.



Sosial

- Menerapkan kebijakan ketenagakerjaan, paling tidak memiliki Peraturan Perusahaan (PP) dan/atau Perjanjian Kerja Bersama (PKB).
- Tidak mempekerjakan anak di bawah umur.
- Tidak ada kerja paksa.



Tata Kelola

- Menerapkan konsep *Three Lines Model* dalam sistem pengendalian internal dan pengelolaan risiko yang melibatkan semua lini organisasi.
- Memantau seluruh kualitas kredit secara rutin.
- Menerapkan sistem pemeringkatan risiko debitur atau *Internal Credit Risk Rating/Scoring* yang terdiri atas sebelas kategori peringkat risiko mulai dari RR1 sampai dengan RR10, dan yang paling buruk (*loss*).



Analisis Risiko terkait Iklim pada Aktivitas Pembiayaan [201-2]

BCA telah mengantisipasi dampak perubahan iklim dengan melakukan *stress test* terhadap risiko fisik dan transisi. Risiko fisik mencakup dampak langsung dari peristiwa ekstrem seperti banjir dan kekeringan/kebakaran hutan terhadap aset dan portofolio bank. Sementara itu, risiko transisi terkait dengan perubahan kebijakan regulator, teknologi, dan preferensi pasar yang diperlukan untuk beralih ke ekonomi rendah karbon, sesuai dengan ketentuan OJK untuk memperkuat ketahanan sektor perbankan terhadap potensi guncangan perubahan iklim.

BCA telah melakukan pemetaan portofolio kredit dan aset fisik yang terpapar risiko fisik, dengan fokus pada sektor seperti properti dan perkebunan, serta mempertimbangkan faktor geografi dan iklim. Untuk risiko transisi, analisis skenario dilakukan terhadap kebijakan seperti pajak karbon dan regulasi emisi. Hasil *stress test* menunjukkan bahwa Bank memiliki paparan risiko yang tidak signifikan (*material*) pada sektor-sektor prioritas regulator yang intensitas emisi GRK tinggi, seperti dalam sektor pertambangan, pengadaan listrik, dan industri energi-intensif lainnya. Dampak risiko perubahan iklim pada risiko kredit, pasar, likuiditas, dan operasional Bank masih dalam skala *risk tolerance* Bank dan memenuhi persyaratan regulator terkait tingkat kesehatan Bank. Meski demikian, kami tetap berkomitmen untuk terus mengembangkan dan memberikan perhatian khusus terhadap upaya mitigasi dampak perubahan iklim terhadap aset dan portofolio bank, antara lain:

- Peningkatan kualitas data
- Penguatan risiko tata kelola
- Integrasi risiko iklim ke dalam proses pengambilan keputusan
- Pengembangan produk dan layanan berkelanjutan

Sebagai lembaga keuangan, sumber utama emisi GRK BCA berasal dari pembiayaan/investasi dan termasuk ke dalam Cakupan 3. Memahami dan mengelola emisi yang dibiayai ini merupakan langkah penting dalam mendukung transisi iklim. Oleh karena itu, kami mengidentifikasi sektor-sektor yang menghasilkan karbon tinggi, aset-aset terkait, serta debitur yang terlibat, guna menetapkan target iklim dan merancang rencana dekarbonisasi yang efektif.

Kami selalu mengikuti tren penerapan Keuangan Berkelanjutan dan menyadari jika standar, praktik pasar, dan ketersediaan data akan terus berkembang. Untuk menghitung emisi yang dibiayai, kami telah melakukan beberapa kegiatan, yaitu:

- Mengembangkan pendekatan penghitungan, metrik, persyaratan data, asumsi, serta prinsip dasar perhitungan ulang dan penyimpangan, mengacu kepada Partnership for Carbon Accounting Financials (PCAF).
- Mengembangkan kalkulator perhitungan dan pengumpulan data berbasis sistem untuk seluruh kategori aset PCAF yang sesuai dengan portofolio BCA, yaitu Ekuitas Terdaftar dan Obligasi Korporasi, Kredit Produktif dan Ekuitas Tidak Terdaftar, Real Estat Komersial, Hipotek, Pinjaman Kendaraan Bermotor, dan Surat Utang Negara.

Kebijakan dan Pengawasan

[2-23, FS1, FS2, FS3, FS10, FS11][FN-CB-410a.2]

BCA menyadari pentingnya kepatuhan terhadap peraturan dan standar lingkungan sebagai bagian dari tanggung jawab sosial dan komitmen keberlanjutan perusahaan. Dalam upaya mengelola dan meminimalkan dampak lingkungan dari kegiatan bisnisnya, BCA telah mengadopsi berbagai kebijakan, termasuk kebijakan lingkungan, kebijakan pembiayaan yang bertanggung jawab, serta kebijakan pembiayaan untuk sektor-sektor dengan potensi risiko LST yang tinggi. Sektor-sektor tersebut mencakup perkebunan dan industri kelapa sawit, tambang batu bara, pembangunan jalan tol, industri kayu dan hasil hutan, serta industri semen dan besi baja dasar.

Sebagai langkah konkret, BCA mendorong debitur yang telah memenuhi persyaratan dasar kredit untuk mencapai standar umum dalam aspek LST dan meningkatkan kinerjanya melalui rencana aksi terstruktur dengan tenggat waktu yang jelas. Pelaksanaan rencana ini diawasi secara ketat oleh unit kerja terkait kredit melalui pemeriksaan berkala, setidaknya sekali setahun, saat proses perpanjangan atau evaluasi fasilitas kredit.

Selain itu, BCA juga mengikuti aksi perubahan iklim bersama pemangku kepentingan industri dan pembuat kebijakan. Perusahaan berpartisipasi dalam agenda pemerintah melalui *pilot project* penerapan *Climate Risk Management and Scenario Analysis* (CRMS), penerapan Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI), serta berbagai jajak pendapat dan sosialisasi. BCA bekerja sama dengan OJK dan menjadi salah satu dari tujuh bank yang menandatangani komitmen untuk mendukung pencapaian *Net Zero Emission* (NZE) Indonesia pada 2060. Sebagai bagian dari komitmen ini, OJK meluncurkan panduan CRMS untuk membimbing sektor keuangan menuju *net zero emissions*, yang sejalan dengan visi BCA dalam mendukung kebijakan dan kerangka kerja yang mempercepat mitigasi perubahan iklim di Indonesia.

Unit kerja terkait kredit di BCA wajib melakukan pemeriksaan dokumen lingkungan yang menjadi persyaratan wajib bagi debitur. Selain itu, mereka juga mempertimbangkan prestasi pengelolaan lingkungan yang lebih luas, di luar persyaratan standar. Beberapa sertifikat yang perlu dipertimbangkan untuk berbagai sektor industri meliputi:

- PROPER untuk industri yang diwajibkan oleh Kementerian Lingkungan Hidup (KLH).
- ISPO dan/atau RSPO untuk perusahaan kelapa sawit.
- FSC dan PEFC untuk perusahaan pengolahan kayu atau hutan.
- *International Sustainability and Carbon Certification* untuk produk energi terbarukan seperti *biofuel* dan bioenergi.
- UTZ Certification untuk produk kopi dan kakao.
- Sertifikasi Bangunan Hijau dari Green Building Council Indonesia (GBCI) untuk bangunan yang ramah lingkungan.

Pemeriksaan dan pertimbangan sertifikasi ini penting untuk memastikan debitur memenuhi standar keberlanjutan dan pengelolaan lingkungan yang lebih baik.

Kebijakan Kredit Lingkungan

Sektor	Kriteria
 Agrikultur	- Memiliki kelengkapan dokumen untuk Industri yang memanfaatkan dan mengelola sumber kayu, legalitas sumber kayu, kegiatan usaha, serta dokumen izin lingkungan dan sosial yang sesuai dengan perundang-undangan yang berlaku. - Menaati peraturan perundang-undangan, peraturan pemerintah, dan kebijakan pemerintah yang berlaku terhadap (calon) debitur, terutama yang terkait dengan keselamatan dan kesehatan kerja, tenaga kerja, lingkungan hidup, dan tanggung jawab sosial yang berlaku. - Memiliki kebijakan dan manajemen sistem yang jelas terkait pengelolaan lingkungan. - Memiliki sertifikat yang terkait dengan aspek lingkungan, serta aspek kesehatan dan keselamatan kerja. - Mencegah dan tidak melakukan pembalakan liar dalam proses bisnisnya, serta melaksanakan pencegahan dan pengendalian kebakaran hutan dan lahan. - Mengelola dan memperbaiki kondisi lingkungan dari aktivitas industri, baik melalui rehabilitasi lahan, penerapan praktik pengelolaan hutan lestari, maupun upaya lainnya. - Menggunakan bahan baku yang berasal dari hutan lestari bersertifikat. - Melakukan upaya-upaya pengurangan dampak pencemaran lingkungan, air, udara, dan tanah dengan mengadopsi teknik manajemen terbaik dalam pengelolaan emisi udara, air, limbah padat, material berbahaya, dan limbah cair. - Menghormati HAM, hak-hak masyarakat sekitar dan/atau adat, serta memastikan semua lahan yang digunakan untuk kegiatan tidak berkonflik dan meminimalkan risiko sosial lainnya di wilayah operasi perusahaan. - Melakukan program pemberdayaan dan pembinaan masyarakat sekitar untuk meningkatkan kualitas hidupnya. - Menerapkan Persetujuan Dengan Informasi Awal Tanpa Paksaan (PADIATAPA) atau <i>Free, Prior, and Informed Consent</i> (FPIC) dengan masyarakat sekitar dan/atau adat sebelum melakukan aktivitas operasional. - Tidak ada pembukaan lahan dengan cara pembakaran (<i>no clearance by burning</i>).
 Keanekaragaman hayati	- Memiliki kelengkapan dokumen terkait <i>readiness criteria</i>, dokumen legal atas lahan yang digunakan untuk usaha, serta dokumen izin lingkungan dan sosial yang terkait, seperti Izin Prinsip, Izin Lokasi, Izin Usaha Perkebunan (IUP), izin Analisa Dampak Lingkungan (AMDAL), atau Upaya Pengelolaan dan Pemantauan Lingkungan (UPL-UKL) sesuai dengan perundang-undangan yang berlaku. - Menaati peraturan perundang-undangan, peraturan pemerintah, dan kebijakan pemerintah yang berlaku terhadap (calon) debitur, terutama yang terkait dengan hak asasi manusia, tenaga kerja, lingkungan hidup, dan tanggung jawab sosial yang berlaku. - Menyelesaikan proses pengurusan sertifikat tanah (Hak Guna Usaha/Hak Guna Bangunan) atas lahan yang belum bersertifikat. - Memperoleh sertifikasi (ISPO/RSPO/sertifikasi lainnya yang sejenis) sesuai ketentuan yang berlaku. - Mengadopsi prinsip <i>No-Deforestation, No-Peat, No-Exploitation</i> (NDPE) serta <i>Free, Prior, and Informed Consent</i> (FPIC). - Memperhatikan nilai konservasi tinggi/<i>high conservation value</i> (HCV) dan stok karbon tinggi/<i>high carbon stock</i> (HCS) dalam kegiatan penanaman baru. - Memiliki Standar Prosedur Operasional (SPO) Pencegahan dan Penanganan Kebakaran Lahan. - Menerapkan praktik terbaik pengelolaan lahan gambut dan tata air, <i>circular economy</i>, penggunaan energi rendah karbon, serta upaya adaptasi dan mitigasi perubahan iklim. - Menjalin relasi yang baik dan meningkatkan kualitas hidup masyarakat lokal, salah satunya melalui pemberdayaan sosial dan ekonomi yang efektif dan efisien.
 Pertambangan	- Memiliki kelengkapan dokumen yang diwajibkan sesuai dengan industrinya, menurut perundang-undangan yang berlaku. - Menaati peraturan perundang-undangan, peraturan pemerintah, dan kebijakan pemerintah yang berlaku terhadap (calon) debitur, terutama yang terkait dengan keselamatan dan kesehatan kerja, tenaga kerja, lingkungan hidup, dan tanggung jawab sosial yang berlaku. - Memiliki kebijakan dan manajemen sistem yang jelas terkait pengelolaan lingkungan. - Memiliki sertifikasi terkait aspek lingkungan, serta aspek kesehatan dan keselamatan kerja. - Memiliki jalur dan proses pengaduan yang jelas dan transparan terkait dengan aspek LST. - Melakukan program pemberdayaan dan pembinaan masyarakat sekitar untuk meningkatkan kualitas hidupnya. - Melakukan upaya-upaya pengurangan dampak pencemaran lingkungan, air, udara, dan tanah sesuai dengan ketentuan perundangan-perundangan yang berlaku. - Mengelola dan memperbaiki kondisi lingkungan dari dampak aktivitas bisnis perusahaan, antara lain melalui konservasi keanekaragaman hayati atau rehabilitasi lahan maupun upaya lainnya. - Menerapkan praktik pemanfaatan dan pengelolaan dengan meminimalkan risiko aspek kesehatan dan keselamatan kerja, meminimalkan dan mengendalikan dampak kerusakan lingkungan, serta menghormati dan melindungi hak-hak masyarakat sekitar dan/atau adat dan pekerja.

Catatan:

Informasi lengkap atas kebijakan BCA terkait LST dan keberlanjutan dapat diakses pada <https://www.bca.co.id/id/tentang-bca/keberlanjutan/kebijakan-dan-standar>

Exclusion List [FN-CB-550a.2]

Kebijakan LST yang diterapkan dalam aktivitas pembiayaan juga mengecualikan pemberian kredit pada kegiatan usaha yang masuk dalam daftar pengecualian (*exclusion list*), yaitu:

01

Pembalakan liar (*illegal logging*), produksi, dan perdagangan kayu atau produk kehutanan lainnya dari hutan yang tidak dikelola secara lestari.



02

Kegiatan yang melibatkan segala macam bentuk kerja paksa atau eksploitasi pada anak di bawah umur atau pelanggaran HAM.



03

Produksi, perdagangan, pengiriman, dan impor senjata di luar badan usaha/institusi resmi yang mendapat izin khusus/legalitas khusus dari pemerintah.



04

Produksi, perdagangan narkoba, zat psikotropika, dan zat adiktif di luar badan usaha/institusi resmi yang mendapat izin/legalitas dari pemerintah.



05

Kegiatan yang berdampak negatif pada Situs Warisan Dunia (*World Heritage Sites*) UNESCO atau kawasan lindung nasional dan/atau internasional.



06

Kegiatan yang melanggar hak-hak masyarakat setempat, seperti mengambil alih kepemilikan lahan dari masyarakat adat/penduduk asli tanpa persetujuan dari masyarakat/penduduk tersebut.



07

Perburuan dan perdagangan satwa liar atau produk satwa liar (gading, tanduk, sirip hiu, dll).



08

Kegiatan yang berhubungan dengan perjudian dan pencucian uang.



Iklim dan Lingkungan

Upaya membangun ketahanan iklim melalui implementasi operasi ramah lingkungan dilaksanakan BCA bersama seluruh pekerjanya yang berperan sebagai agen perubahan (*Agent of Change*), guna mengurangi mengurangi jejak karbon dari kegiatan operasional dan bisnis perbankan. Komitmen ini diperkuat dengan Kebijakan Lingkungan internal BCA yang disahkan dalam Surat Keputusan Direksi Nomor 179/SK/DIR/2021. Upaya pelestarian lingkungan tidak hanya diterapkan di internal BCA, tetapi juga melibatkan pemangku kepentingan dalam rantai nilai perusahaan.



Budaya keberlanjutan telah menjadi tanggung jawab bersama seluruh Insan BCA. Semangat **#BCAforSustainability** terus dikumandangkan untuk bergerak bersama menjaga bumi dan memitigasi risiko iklim bagi generasi mendatang. Kami terus berfokus pada inisiatif produk dan solusi perbankan digital, pengelolaan limbah dan inisiatif daur ulang, gedung ramah lingkungan, serta konservasi keanekaragaman hayati untuk mewujudkan operasi perbankan yang ramah lingkungan.

Mengelola Jejak Karbon

Mengendalikan Emisi GRK [305-1,305-2, 305-3]

BCA secara konsisten mengumpulkan, melengkapi, dan memantau data emisi perusahaan dalam upaya menjaga dan meningkatkan kualitas pelaporan serta mengukur kinerja penurunan emisi GRK Bank. Sehingga, dalam upaya penyempurnaan penghitungan emisi GRK perusahaan, pembaca akan menemukan penyajian data baru dan/atau penyajian ulang (*restatement*) data. BCA mengukur dan mengelola emisi Cakupan 1, 2, dan 3 yang dihasilkan dari operasional dan pembiayaan. Emisi operasional 2024 sebesar 349,7 ribu tCO₂eq dan emisi pembiayaan 2023 sebesar 28,9 juta tCO₂eq.

Inventarisasi emisi GRK berkaitan dengan operasional perbankan yang kami lakukan, mengacu pada metodologi yang diakui secara internasional serta selaras dengan *Greenhouse Gas Protocol* (GHG Protocol) dan Kalkulator Hijau Indonesia yang dipublikasikan oleh Bank Indonesia. Detail metodologi penghitungan emisi operasional sebagai berikut:



Emisi Cakupan 1

- Stasioner dan *Mobile*: Dihitung berdasarkan pembelian serta pemakaian bahan bakar dengan acuan faktor emisi dari Kalkulator Hijau Bank Indonesia dan dilengkapi dengan DEFRA 2023.
- *Fugitive*: Dihitung melalui estimasi kebocoran freon yang tidak dapat dihindari, mengacu pada *Intergovernmental Panel on Climate Change* (IPCC) Guidelines AR5.



Emisi Cakupan 2

- Berdasarkan konsumsi listrik BCA yang dihitung sesuai dengan regulasi dan ketentuan Kementerian ESDM, selaras dengan faktor emisi dari Kalkulator Hijau Bank Indonesia.



Emisi Cakupan 3

- Perhitungan dilakukan dengan metode yang bervariasi tergantung pada kategori dan jenis data. Faktor emisi yang digunakan berasal dari Kalkulator Hijau Bank Indonesia, DEFRA 2023, US EPA Supply Chain v 1.2, dan ESDM 2019.

Keterangan:

Emisi GRK yang masuk dalam perhitungan sesuai dengan sumber faktor emisi yang digunakan, mencakup gas seperti CO₂, CH₄, N₂O, SF₆, HFCs, PFCs, NF₃.

Inventarisasi Emisi GRK Operasional BCA [305-1,305-2, 305-3]

Emisi GRK (tCO ₂ eq)	2024 ^{a)}	2023 ^{b)}	2022 ^{c)}
Cakupan 1			
Pembakaran stasioner	778,7	769,9	416,0
Pembakaran <i>mobile</i>	10,8	7,0	-
Emisi <i>fugitive</i>	3.861,1	4.060,1	390,0
TOTAL	4.650,6	4.837,0	806,0
Cakupan 2			
Listrik yang dibeli	139.855,6	136.481,3	137.019,0
Cakupan 3			
Kategori 1. Barang dan jasa yang dibeli	79.367,6	58.932,1	-
Kategori 2. Barang modal	56.881,3	31.455,4	-
Kategori 3. Aktivitas terkait bahan bakar dan energi (tidak tercakup dalam cakupan 1 & 2)	20.853,9	20.396,3	411,0
Kategori 5. Limbah yang dihasilkan dalam operasi	2.325,3	2.336,8	4.547,0
Kategori 6. Perjalanan bisnis	10.704,9	12.396,4	-
Kategori 8. Aset disewa di hulu	34.306,1	42.586,2	-
Kategori 12. Penanganan pada akhir masa pakai produk terjual	795,5	668,0	-
TOTAL	205.234,6	168.771,2	4.958,0
Total Emisi (GRK Cakupan 1 + 2 + 3)	349.740,8	310.089,5	142.783,0

Keterangan:

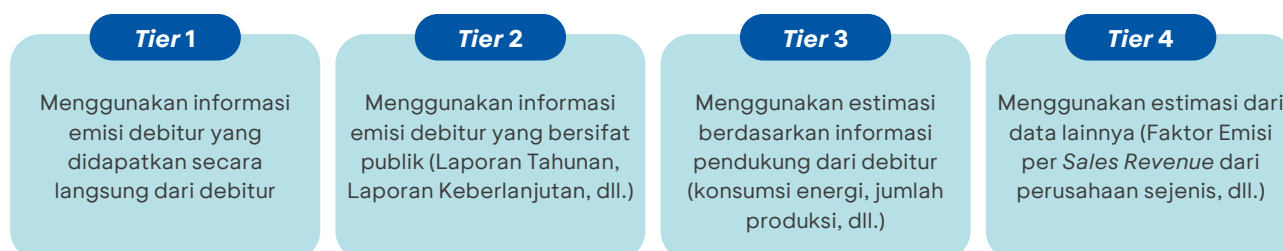
- a) Penghitungan dilakukan dengan mengekstrapolasi data bulan Januari-Oktober 2024 untuk 100% Kantor Pusat, Data Center, dan Kantor Cabang.
b) Emisi operasional 2023 disajikan kembali (*restatement*) untuk menyesuaikan dengan pengembangan metodologi penghitungan dan faktor emisi yang digunakan, sesuai dengan Kalkulator Hijau Indonesia.
c) Cakupan data tahun 2022 dari Kantor Pusat, Data Center, 120 KCU, dan 730 KCP.

Intensitas Emisi Operasional Cakupan 1 dan 2 [305-4]

Uraian	2024	2023	2022
Emisi cakupan 1 + 2 (tCO ₂ eq)	144.506,2	141.318,3	137.825,0
Intensitas emisi (tCO ₂ eq/miliar Rupiah pendapatan operasional)	1,3	1,4	1,6
Intesitas Emisi YoY (%)	▼ 7,0	▼ 11,1	▲ 23,0

Inventarisasi emisi GRK dari pembiayaan Bank diukur sesuai dengan *guideline* yang dipublikasikan oleh OJK melalui panduan *Climate Risk Management & Scenario Analysis* (CRMS), memuat 6 sektor prioritas yang telah ditentukan OJK berdasarkan kategori sektor Antasena, mencakup lebih dari 50% *outstanding* kredit produktif perusahaan di tahun 2023, dan meliputi mayoritas dari total emisi pembiayaan absolut perusahaan. [FN-CB-410b.3]

Metodologi penghitungan yang digunakan selaras dengan *tier* kualitas data yang diberikan oleh OJK sebagai berikut:



Sesuai dengan *tier* kualitas tersebut, serta ketersediaan data BCA, kami menggunakan *Tier 2* dan *Tier 4* dalam melakukan inventarisasi emisi pembiayaan perbankan. Dalam menggunakan *Tier 4*, metodologi dari Partnership for Carbon Accounting Financials (PCAF) digunakan sebagai acuan perhitungan. Hal ini dilakukan guna memastikan penghitungan *Tier 4* dilakukan dengan konsisten dan terstruktur, sesuai dengan standar yang berlaku secara internasional. **[FN-CB-410b.4]**

Inventarisasi Emisi GRK Pembiayaan BCA **[305-1,305-2, 305-3]**

Emisi GRK	2023	
	Emisi Absolut (juta tCO ₂ eq)	Intensitas Emisi (tCO ₂ eq/juta Rupiah)
Pertambangan dan Penggalian	1,7	0,11
Industri Pengolahan	23,3	0,13
Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	0,4	0,03
Pertanian, Kehutanan, dan Perikanan	2,1	0,06
Pengangkutan dan Pergudangan	0,8	0,03
Konstruksi	0,6	0,02
TOTAL	28,9	-

Keterangan:

- Penghitungan dilakukan berdasarkan data 2023 berhubungan dengan ketersediaan data yang ada.
- Intensitas emisi dihitung berdasarkan *outstanding* dari masing-masing sektor pembiayaan, sesuai dengan metodologi Partnership for Carbon Accounting Financials (PCAF).

Transisi Menuju Operasi Ramah Lingkungan

Upaya penyempurnaan inventarisasi emisi GRK Perusahaan menjadi acuan bagi Bank untuk menerapkan berbagai upaya transisi menuju operasi ramah lingkungan, selaras dengan komitmen kami dalam menerapkan prinsip keberlanjutan dalam berbagai kegiatan bisnis dan operasi perbankan.

Mengoptimalkan Teknologi Digital

BCA terus meningkatkan kapabilitas digital untuk mendukung akselerasi perbankan digital yang tumbuh pesat setiap tahun. Sebanyak 99,8% transaksi nasabah telah dilakukan melalui kanal digital. Di samping itu, kanal-kanal digital terus diperkaya dengan berbagai fitur yang mampu menjawab kebutuhan nasabah dan ekosistem dengan cara yang aman dan nyaman seperti poket valas, *paylater* BCA, *myBCA worldwide access*, dll. Keandalan digitalisasi transaksi perbankan mendorong pertumbuhan jumlah nasabah menjadi 33,1 juta (meningkat 8% YoY) dengan jumlah transaksi rata-rata mencapai 98,4 juta/hari (meningkat 21% YoY).

Akselerasi perbankan digital juga diimbangi dengan penerapan *digital workplace*. BCA mengoptimalkan teknologi digital yang memaksimalkan berbagai fitur digital dalam kegiatan operasional internal perusahaan. Inisiatif ini mencakup penerapan *digital approval mechanism*, *work from hub*, *IT Hub*, dan *shared desk* untuk menciptakan fleksibilitas kerja. *Digital workplace* mampu mengurangi penggunaan kertas serta mendukung efisiensi sumber daya. BCA juga melakukan sinergi dengan entitas anak melalui *shared services* untuk meningkatkan kualitas layanan dan menciptakan kolaborasi yang lebih efektif antar unit. Dengan langkah-langkah ini, BCA tidak hanya meningkatkan produktivitas, tetapi juga memperkuat ekosistem digital guna mendukung transformasi perusahaan. Melalui berbagai upaya akselerasi perbankan digital, pada 2024 BCA berpotensi menurunkan 2.272 tCO₂eq emisi GRK.

Menggunakan Energi dengan Bijak

Pada tahun 2024, meski konsumsi energi listrik BCA meningkat dibandingkan tahun sebelumnya, BCA berhasil menurunkan intensitas pemakaian energi listrik per luas ruangan mencapai 139 kWh/m² per tahun, tergolong dalam kategori "Efisien" berdasarkan standar SNI 03-6196-2000 tentang Intensitas Konsumsi Energi Gedung Indonesia.

Berbagai upaya efisiensi dan penghematan energi diimplementasikan oleh BCA guna mencerminkan komitmen kami dalam mencapai serta mempertahankan efisiensi konsumsi energi di tengah konsistensi kami dalam melakukan perluasan operasional dan bisnis perbankan. Upaya penghematan energi pada tahun 2024 dilaksanakan melalui berbagai program seperti partisipasi 946 gedung kantor pusat dan cabang dalam inisiatif *Earth Hour*, pemasangan dan pemanfaatan panel surya, serta optimalisasi *cooling containment* di seluruh Data Center BCA.

Intensitas Energi Listrik berdasarkan Luas Bangunan [302-1, 302-3]

Uraian	2024	2023	2022
Jumlah pemakaian listrik (kWh)	177.032.383	172.492.313	156.040.072
Luas bangunan (m ²)	1.269.905	1.122.130	1.121.385
Intensitas penggunaan energi per luas ruangan (kWh/m ²)	139	154	139

Keterangan:

Perhitungan pemakaian listrik 2024 dilakukan dengan mengekstrapolasi data bulan Januari-Oktober 2024.

Intensitas Energi Listrik berdasarkan Jumlah Pekerja [302-1, 302-3]

Uraian	2024	2023 ^{a)}	2022
Jumlah pemakaian listrik (kWh) ^{b)}	177.032.383	172.492.313	156.040.072
Jumlah pekerja	26.532	26.915	19.413
Intensitas penggunaan energi per jumlah pekerja (kWh/pekerja)	6.672	6.409	8.038

Keterangan:

a) Intensitas penggunaan energi 2023 disajikan kembali (*restatement*) karena adanya penyesuaian jumlah pekerja.

b) Perhitungan pemakaian listrik 2024 dilakukan dengan mengekstrapolasi data bulan Januari-Oktober 2024.

Intensitas Energi Listrik berdasarkan Jumlah Transaksi [302-1, 302-3]

Uraian	2024	2023	2022
Jumlah pemakaian listrik (kWh)	177.032.383	172.492.313	156.040.072
Jumlah transaksi (juta)	36.016	29.888	23.877
Intensitas penggunaan energi per jumlah transaksi (kWh/jumlah transaksi)	0,005	0,006	0,007

Keterangan:

Perhitungan pemakaian listrik 2024 dilakukan dengan mengekstrapolasi data bulan Januari-Oktober 2024.

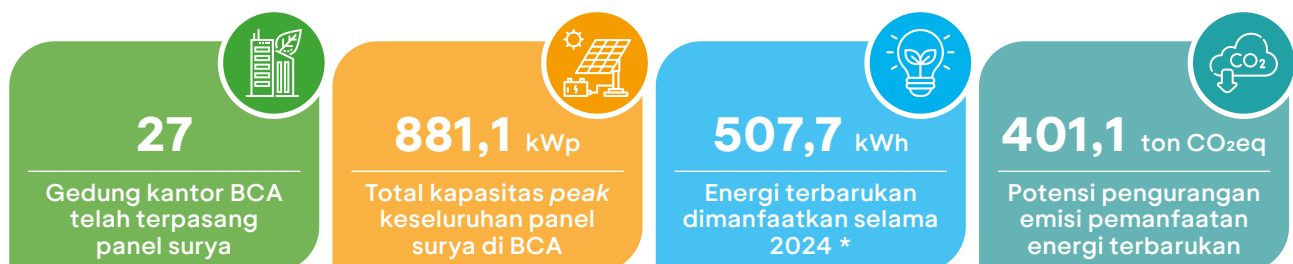
Pemakaian Bahan Bakar untuk Operasional Perusahaan [302-1]

Uraian	2024
Jumlah pemakaian BBM (liter bensin)	873.629,6
Jumlah pemakaian BBM (liter solar)	451.618,1
Total konsumsi bahan bakar (liter)	1.325.247,7

Keterangan:

Jumlah BBM 2024 dilakukan dengan mengekstrapolasi data bulan Januari-Oktober 2024.

Panel Surya di BCA



Keterangan:

*) Pemanfaatan energi terbarukan selama Januari-Oktober 2024.

Menggunakan Air dengan Bijak [303-1, 303-2]

Kami memperoleh pasokan air bersih untuk operasional kantor dari PDAM dan perusahaan air lokal. Untuk menjaga ketersediaan air, BCA mengupayakan penggunaan air secara efisien dengan merawat instalasi air, menggunakan keran hemat air, *eco-washer*, pemasangan *rain harvest tank*, dan menjalankan kampanye hemat air.

BCA juga menerapkan konservasi air dengan memasang Instalasi Pengolahan Air Limbah (IPAL) di beberapa gedung yang dikelola sendiri. Air yang diolah digunakan untuk kebutuhan nonhigienis, seperti penyiraman tanaman dan *flushing* toilet. Air limbah domestik yang dihasilkan telah memenuhi baku mutu dan tidak mengandung senyawa berbahaya, sehingga tidak berdampak negatif pada lingkungan. Selama tahun 2024, tidak ada insiden tumpahan dan atau kebocoran air limbah, bahan kimia, atau limbah cair B3 di area kantor BCA.



Jumlah Pemakaian Air (m³)

492.5162024 ^{a)}**403.748**2023 ^{b)}**302.646**2022 ^{c)}

^{a)} Data penggunaan air diekstrapolasikan dari Januari–Oktober 2024 dan 64% gedung kantor BCA
^{b)} Data penggunaan air tahun 2023 mencakup Kantor Pusat dan 122 Kantor Cabang BCA
^{c)} Data penggunaan air tahun 2022 mencakup Kantor Pusat dan 100 Kantor Cabang BCA

Bangunan Ramah Lingkungan

Kontribusi kami dalam memitigasi risiko iklim juga diwujudkan melalui pembangunan gedung ramah lingkungan. Kami memiliki 78 gedung kantor dengan konsep *green building* per 2024. *Green building* telah memanfaatkan fitur-fitur ramah lingkungan, seperti:

- Terpasang lampu LED untuk mengurangi konsumsi listrik.
- Terdapat pengaturan jadwal operasional AC, lampu, lift, komputer, dan perangkat elektronik lainnya.
- Terpasang AC tipe R22 jenis ramah lingkungan.
- Memanfaatkan energi terbarukan dengan memasang panel surya.
- Menerapkan daur ulang limbah melalui kolaborasi dengan bank sampah.
- Menggunakan *water cooled chiller* dengan efisiensi tinggi.
- Terpasang *potable tap water* untuk mengurangi penggunaan air minum kemasan.
- Tersedia Stasiun Pengisian Kendaraan Listrik Umum (SPKLU).
- Terdapat *Sewage Treatment Plant* (STP) serta *rain harvest tank*.
- Pemeliharaan preventif dan korektif terhadap konsumsi listrik, air, dan *refrigerant*.



Green Building di BCA

Pada 2024, BCA memiliki 2 bangunan dengan sertifikasi *green building* dengan menerapkan berbagai teknologi modern dan ramah lingkungan seperti *water-cooled chiller*, *Building Automation System* (BAS), *double glass low-e*, serta fasilitas *potable tap water*. Gedung-gedung ini juga dilengkapi dengan sistem lift *variable voltage variable frequency* (VVVF), sensor CO & CO₂, optimalisasi pencahayaan alami, tangga internal, ruang kerja terbuka, dan Stasiun Pengisian Kendaraan Listrik Umum (SPKLU).

Wisma BCA Foresta

2024	Certification for Green Mark Super Low Energy Building, Building and Construction Authority Singapore
2023	Winner of Energy Efficient Building, ASEAN Energy Award
2022	Winner of Energy Efficient Building, Subroto Award (Kementerian ESDM)
2021	Platinum Certification for Green Building, Green Building Council Indonesia (GBCI)

Wisma BSB Semarang

2024	Platinum Certification for Green Building, Green Building Council Indonesia (GBCI)

Mengelola Limbah Operasional [306-1,306-2, 306-3, 306-4]

BCA menjalankan berbagai aksi operasi ramah lingkungan dalam rangka mengurangi dampak negatif dari kegiatan operasionalnya. Di antaranya adalah melalui penerapan inisiatif pengelolaan limbah yang secara konsisten diperluas ke Jabodetabek dan wilayah lain. BCA tidak hanya memperhatikan dampak lingkungan dari kegiatannya bisnisnya, BCA juga menyadari potensi dampak sosial yang dapat diberikan dari inisiatif pengelolaan limbah tersebut melalui penyaluran nilai ekonomis pengelolaan limbah kepada Yayasan Bakti BCA untuk mendukung dan meningkatkan taraf pendidikan bagi anak pekerja yang membutuhkan. Sepanjang 2024, aksi daur ulang limbah BCA dilaksanakan dengan berkolaborasi bersama berbagai mitra UMKM telah membawa berbagai dampak positif.

Capaian Pengelolaan Limbah Operasional BCA 2024



Catatan:

Data potensi dampak lingkungan dan sosial dari pengelolaan limbah mengacu pada sebagian inisiatif tertera.

Jenis Limbah		Jumlah	Hasil Daur Ulang
Limbah Arsip		410,3 Ton	Bubur Kertas
Limbah Cartridge ATM		60,3 Ton	Biji Plastik, Biji Besi
Limbah Mesin EDC dan Token KeyBCA		37,0 Ton	Biji Plastik, Biji Besi
Limbah Anorganik		25,4 Ton	Bubur Kertas, Biji Plastik
Plastik Bungkus Uang		22,8 Ton	Biji Plastik
Limbah Kartu dan ID Card		11,7 Ton	Paving Blok
Limbah Organik		5,5 Ton	Bubur Kertas, Biji Plastik
Limbah Material Bangunan		2,3 Ton	Biji Besi
Optimalisasi Penggunaan Aset		inventarisasi kabel (<i>patch cord</i> , <i>patch panel</i> , adaptor terminal) dan memeriksa umur aset untuk memaksimalkan pemanfaatannya.	

BCA berkomitmen untuk senantiasa berinovasi dan mengembangkan berbagai inisiatif ramah lingkungan yang turut melibatkan pemangku kepentingan, khususnya pekerja dan nasabah. Upaya ini dilakukan untuk mendorong terbentuknya gaya hidup berkelanjutan yang berlaku di lingkungan kerja dan kehidupan sehari-hari.

Inisiatif peningkatan *awareness Green Lifestyle* kepada nasabah dan pekerja BCA

Green Champion Program



12,9 Ton
limbah rumah tangga

Kampanye yang mengajak Insan BCA untuk mengumpulkan, memilah, dan mendaur ulang limbah rumah tangganya. Limbah yang dapat dikelola terdiri dari plastik, kaca, minyak jelantah, kaleng, kertas, popok, dan lainnya.

Daur ulang kalender BCA



4,8 Ton
limbah kalender

Melalui inisiatif operasi yang bertanggung jawab, BCA mengajak seluruh karyawan dan nasabah untuk turut serta dalam program pengumpulan kalender tahun yang telah berlalu untuk didaur ulang dan didayagunakan kembali.

Amplop daur ulang BCA



Kertas arsip yang telah habis masa retensinya dihancurkan dan diolah kembali menjadi amplop daur ulang yang dapat dimanfaatkan oleh karyawan dan nasabah, guna mendukung penerapan ekonomi sirkular dan gaya hidup berkelanjutan.

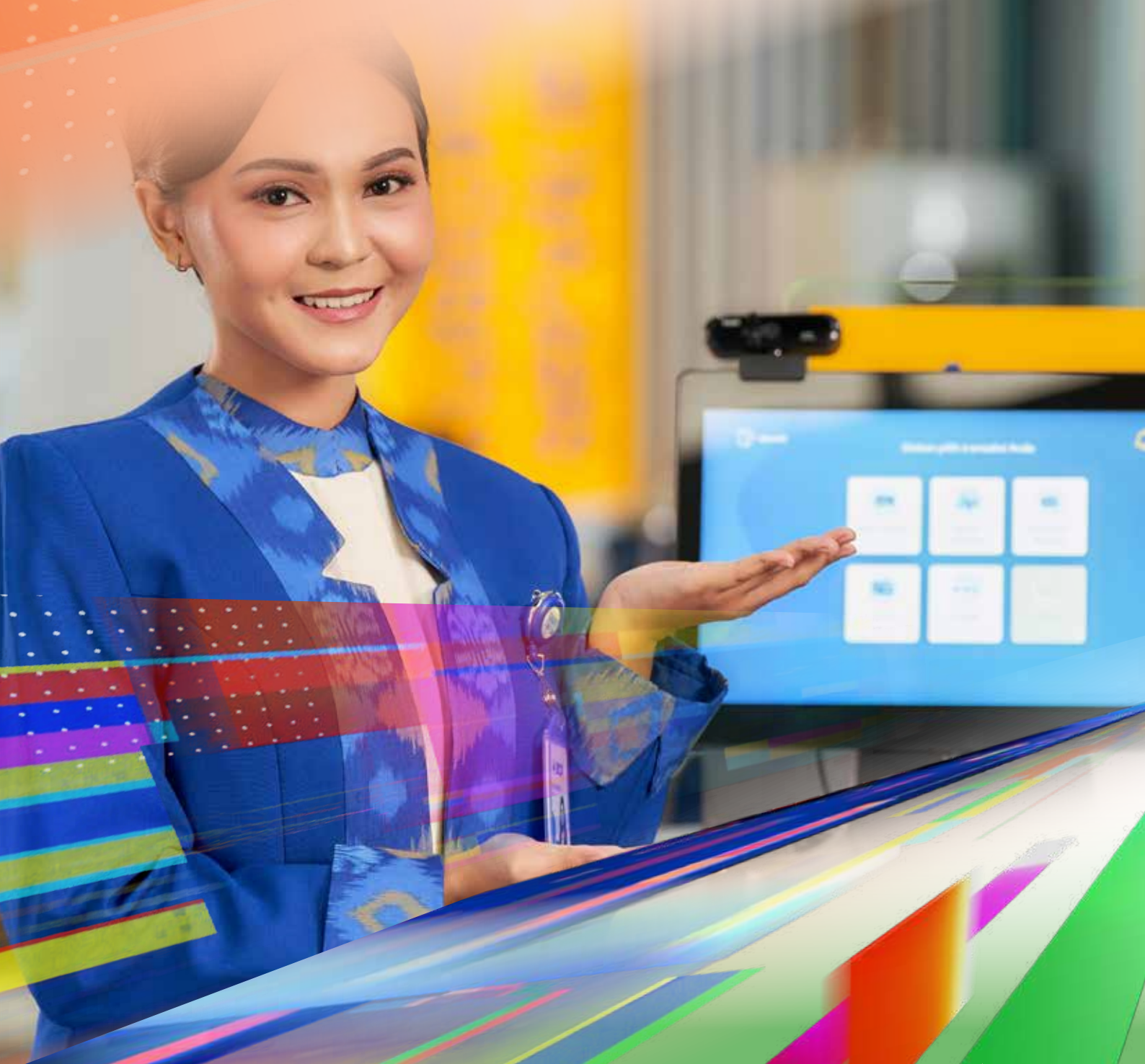
BCA Sustainability Corner

Menjadi bagian dari Galeri BCA Learning Institute (BLI), *BCA Sustainability Corner* dibangun dengan misi untuk memperkenalkan perjalanan keberlanjutan BCA, serta meningkatkan kesadaran dan kapasitas para Insan BCA, mitra, nasabah, dan pemangku kepentingan untuk berperan aktif dalam mengedepankan prinsip LST. Tidak hanya menceritakan berbagai aksi ramah lingkungan dan penerapan ekonomi sirkular yang telah dilakukan oleh BCA, kami juga berupaya untuk berkarya melalui pemanfaatan limbah operasional BCA menjadi karya seni yang bernilai. Melalui kolaborasi dengan seniman Indonesia dan mitra lokal, limbah tersebut diproses menjadi instalasi seni yang tidak hanya memperkaya makna keberlanjutan, tetapi juga menginspirasi serta mengajak pemangku kepentingan untuk turut berkontribusi dalam menjaga kelestarian lingkungan dan memperkuat kesadaran kolektif akan pentingnya keberlanjutan.



O3

Pengelolaan Pengalaman Pelanggan



Tanggung Jawab Produk dan Jasa Keuangan Berkelanjutan

Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan

Pengembangan inovasi untuk Keuangan Berkelanjutan di BCA saat ini dikelola oleh *product specialist* di masing-masing unit bisnis kredit, yaitu Grup Corporate Banking, Transaction & Finance, Commercial & SME Banking Division serta Divisi Bisnis Kredit Konsumer. Ketiga unit bisnis ini berperan penting dalam menciptakan dan mengembangkan berbagai produk Keuangan Berkelanjutan yang tidak hanya bertujuan untuk memenuhi kebutuhan nasabah, tetapi juga mendukung keberlanjutan lingkungan dan sosial. Dengan pendekatan yang terintegrasi, setiap unit berupaya memberikan solusi keuangan yang inovatif, ramah lingkungan, dan memberikan nilai tambah, baik bagi perusahaan maupun masyarakat luas. Langkah ini menjadi komitmen BCA untuk terus mendorong pertumbuhan yang berkelanjutan dan sejalan dengan prinsip pengelolaan lingkungan, sosial, dan tata kelola (LST) yang baik.

Kebijakan Periklanan yang Adil

Kami memiliki kebijakan komunikasi pemasaran dan periklanan yang tertuang dalam Surat Keputusan Direksi No. 156/SK/DIR/2024 tentang Pelindungan Konsumen. Kebijakan ini mengharuskan informasi produk dan layanan disampaikan dengan jujur, berdasarkan data yang akurat mengenai manfaat, biaya, dan risiko. Bank memastikan bahwa informasi yang disampaikan tidak menyesatkan dan menghindari perbedaan penafsiran antara nasabah dan Bank mengenai ketentuan yang ada dalam perjanjian.

BCA memastikan bahwa seluruh informasi produk dan layanan disampaikan dengan etis, sesuai dengan prinsip perilaku yang berlaku umum. Dalam merilis iklan, BCA selalu memperhatikan dan melindungi kepentingan pelanggan serta masyarakat untuk mengurangi potensi sengketa di kemudian hari. Materi pemasaran produk dan layanan perbankan melalui media digital disesuaikan dengan kode etik periklanan dan peraturan yang berlaku. Di tahun 2024, tidak ada insiden ketidakpatuhan terkait komunikasi pemasaran.

Penilaian atas Produk dan Jasa Keuangan

Seluruh produk dan/atau jasa keuangan yang akan diluncurkan wajib mendapatkan persetujuan dari Bank Indonesia dan OJK. BCA memiliki Divisi Pengembangan Produk Transaksi Perbankan (DPD) dan Operation Strategy & Development Group (POL) yang bertanggung jawab dalam mengelola dan mengembangkan produk serta layanan keuangan BCA. Setiap produk dan layanan keuangan yang akan diluncurkan dievaluasi oleh pemilik produk melalui proses penilaian risiko yang dilakukan oleh Risk Management Division (MRK), diikuti dengan uji kepatuhan oleh Compliance Division (DCP), serta pengawasan oleh Direktur Kepatuhan. Selain itu, Bank juga melakukan *user acceptance test* dan sertifikasi.

Sepanjang tahun 2024, tidak terdapat produk dan/atau jasa keuangan yang ditarik kembali setelah *launching*.

Dampak Penerapan Keuangan Berkelanjutan

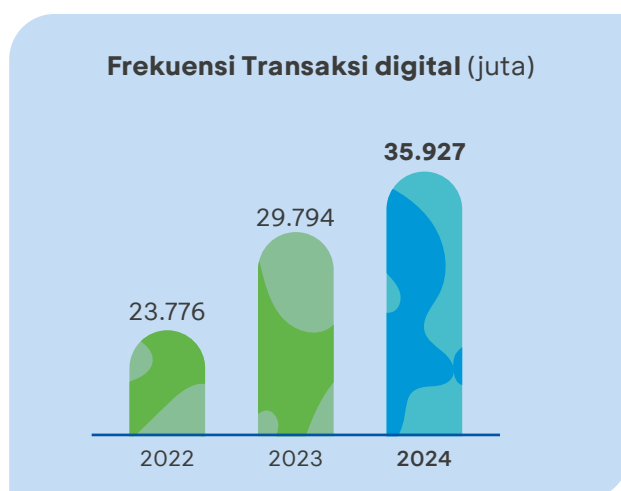
Sepanjang menerapkan Keuangan Berkelanjutan, BCA tentunya menyadari adanya dampak positif dan negatif yang ditimbulkan dari produk dan/atau jasa Keuangan Berkelanjutan dan proses distribusinya. Masih banyak tantangan dalam menerapkan Keuangan Berkelanjutan karena tidak semua lapisan masyarakat memiliki pemahaman yang sama. Selain itu, kesiapan dari setiap individu, baik pelanggan, mitra kerja, serta pekerja Bank juga menjadi tantangan, karena mereka perlu terus menerus menerima pembekalan, sosialisasi, maupun pelatihan. BCA berupaya untuk meningkatkan dampak positif serta menyiapkan mitigasi untuk menanggulangi dampak negatif yang mungkin timbul.

Beberapa dampak positif dari Keuangan Berkelanjutan di antaranya meningkatnya kesadaran terhadap kegiatan usaha ramah lingkungan, pemberdayaan UKM, memperluas akses keuangan yang inklusif, serta pengurangan ketimpangan dalam hal literasi keuangan. Sementara itu, dampak negatif yang perlu dimitigasi di antaranya adalah potensi adanya informasi *greenwashing*, sehingga diperlukan verifikasi oleh pihak independen.

Digitalisasi dan Kemudahan Solusi

Pemanfaatan teknologi terkini oleh BCA dalam *digital banking* membantu nasabah melakukan transaksi finansial maupun nonfinansial dengan lebih mudah dan efisien. Selain meningkatkan efisiensi waktu, inovasi ini juga memberikan dampak positif bagi lingkungan, seperti pengurangan penggunaan kertas dan jejak karbon akibat mobilitas nasabah ke cabang.

Pada tahun 2024, BCA terus mengembangkan perbankan digital untuk memberikan kemudahan dan efisiensi bagi nasabah. Beberapa inovasi yang dilakukan termasuk pengembangan layanan myBCA, yang kini dilengkapi dengan fitur-fitur baru seperti Poket Valas, *Wealth Management*, *Paylater*, dan QRIS *cross border*, memberikan pengalaman perbankan yang lebih lengkap dan praktis. Selain itu, BCA meningkatkan *digital payment solutions* seperti OneKlik, Sakuku, dan *Virtual Account*, serta memperkenalkan lebih banyak fitur untuk *e-channel* seperti KlikBCA, BCA Mobile, dan MyBCA. BCA juga menyediakan Merchant Apps untuk mendukung digitalisasi solusi bisnis.



BCA juga memperluas layanan digital di kantor cabang dengan ATM, CS Digital, eService, dan sistem reservasi, dan *Video Banking* yang memungkinkan nasabah melakukan berbagai transaksi secara mandiri dan efisien. Inovasi ini mendukung tujuan BCA untuk mempermudah akses keuangan, mengurangi penggunaan formulir cetak, dan meningkatkan

inklusi keuangan. Dengan adanya kemudahan ini, BCA semakin memantapkan posisinya sebagai bank yang berfokus pada teknologi dan keberlanjutan.

Solusi bisnis perbankan komprehensif yang ditawarkan oleh BCA melalui pendekatan B2B2C dan B2C, yang terus berkembang untuk memenuhi kebutuhan nasabah korporat maupun *merchant*. Dalam konteks B2B2C, BCA menyediakan platform perbankan bisnis *online* yang membantu perusahaan dalam mengelola pembayaran, pengumpulan dana, pembiayaan, serta informasi keuangan secara *real-time*. Kemudahan ini diwujudkan melalui fitur seperti pembayaran massal, pembayaran utilitas dan pajak, transfer valuta asing, serta pembayaran gaji. Di sisi pengelolaan piutang, BCA menawarkan solusi *multi-channel* dengan *Virtual Account*, permintaan pembayaran, serta otomatisasi pengumpulan dana. Informasi bisnis dapat dikelola secara *real-time* dengan dasbor bisnis, analitik, ringkasan arus kas, serta laporan portofolio dan *e-statement* yang memudahkan pengambilan keputusan strategis perusahaan.

Dalam segmen B2C, BCA memperluas ekosistem penerimaan pembayaran dengan menyediakan jaringan *point-of-sale (POS) merchant* yang ekstensif serta aplikasi *merchant* untuk mempermudah akuisisi dan layanan *merchant*. Dengan jaringan pembayaran yang luas, BCA mendukung lebih dari 40 juta akun untuk pembayaran *online* maupun *offline* di dalam dan luar negeri dengan menggunakan kartu debit, kredit, kode QR, dan pembayaran nirsentuh. Inovasi ini juga mencakup aplikasi *merchant* BCA yang telah menyumbang sekitar 65% proses *onboarding merchant* baru serta peningkatan frekuensi transaksi kode QR sebanyak 2,7 kali lipat dari tahun sebelumnya. Tidak hanya mempermudah transaksi di segmen B2C, BCA juga terus berinovasi untuk memperluas dan mengoptimalkan layanan B2B2C demi mendukung kebutuhan bisnis yang dinamis.

Inovasi ini memperluas saluran distribusi tanpa cabang, mempermudah akses nasabah, serta mendukung inklusi keuangan dan komitmen BCA terhadap layanan yang berkelanjutan dan inovatif.

Pelayanan yang Setara

Setiap Insan BCA bertanggung jawab untuk memberikan pelayanan prima sesuai standar SMART SOLUTION (Sigap, Menarik, Antusias, Ramah, Teliti, Simak, *Open mind*, Lengkap, Utamakan nasabah, *Telling solution*, Inisiatif, dan *On-time follow up*), guna meningkatkan kepercayaan dan kepuasan nasabah. Pendekatan ini diterapkan di seluruh BCA.

BCA mewajibkan seluruh pekerjanya untuk memberikan pelayanan yang setara dan menghormati hak asasi manusia kepada setiap pelanggan, baik individu maupun organisasi. Kesetaraan diberlakukan untuk seluruh segmen konsumen mencakup korporasi, komersial, UKM, dan individu. Untuk meningkatkan kemampuan pelayanan, BCA menyediakan berbagai pelatihan, seperti pengetahuan produk, keamanan siber, etika komunikasi, dan materi relevan lainnya. Peningkatan kemampuan pelayanan ini dilakukan secara berkala setiap tahunnya untuk memastikan layanan tetap di atas standar dan sesuai dengan perkembangan *customer behavior*.



Layanan yang inklusif menjadi salah satu komitmen BCA dalam memberikan pelayanan terbaik bagi masyarakat.

Hybrid Banking

BCA menggabungkan layanan kantor cabang, *customer experience*, dan digitalisasi dalam konsep *hybrid banking* untuk memenuhi kebutuhan nasabah secara *online* dan *offline*. Meskipun digitalisasi berkembang, kantor cabang tetap penting, dan BCA terus mengembangkan pekerja *frontliner* untuk memberikan layanan optimal. Transformasi menjadi cabang digital juga fokus pada penguatan hubungan personal dengan nasabah, menjadikan keduanya sebagai pilar utama pengembangan layanan BCA.

Pelayanan di kantor cabang BCA dirancang untuk meningkatkan efisiensi waktu transaksi. Nasabah dapat melakukan reservasi melalui eBranch untuk mengurangi waktu tunggu. Selain dilengkapi dengan *Cash Recycling Machine* (CRM), cabang juga memiliki CS Digital untuk cetak dan ganti kartu ATM, memungkinkan nasabah melakukan transaksi secara mandiri. Hal ini meningkatkan peran *frontliner* dalam membangun hubungan dengan nasabah, mengedukasi solusi keuangan, dan penyelesaian transaksi yang lebih aman dan nyaman.

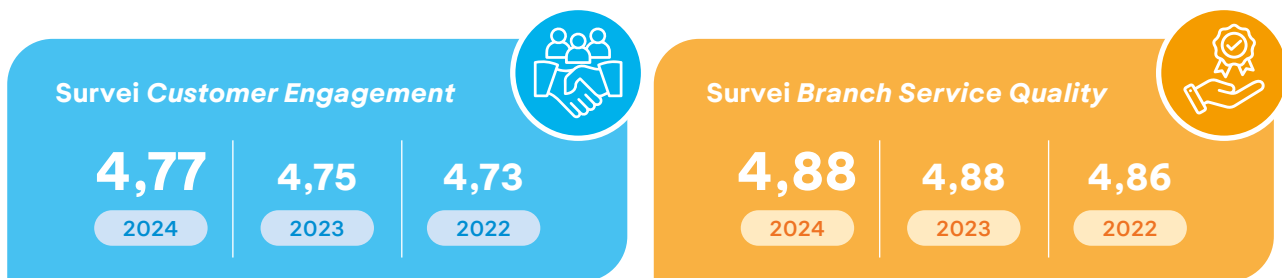
Penanganan Pengaduan yang Berkaitan dengan Finansial

BCA secara rutin melaporkan penanganan pengaduan perihal sistem pembayaran kepada Bank Indonesia (BI) setiap triwulan dan pengaduan finansial kepada Otoritas Jasa Keuangan (OJK) setiap semester. Laporan tersebut mencakup Laporan Penanganan dan Penyelesaian Pengaduan Nasabah (Antasena-BI), Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen (siPeduli-OJK), serta Laporan Penanganan Pengaduan Konsumen Terkait Penyeteroran dan/atau Penarikan Uang kepada Bank Indonesia (BI).

Apabila nasabah menolak tanggapan pengaduan dari BCA, maka nasabah dapat mengajukan mediasi melalui Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS-SJK) sesuai dengan Peraturan OJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan oleh Otoritas Jasa Keuangan.

Survei Kepuasan Nasabah

BCA berkomitmen untuk memberikan layanan prima dengan fokus pada *service excellence* dan *customer engagement*. Menurut survei Gallup International, *Customer Engagement* BCA pada tahun 2024 mencapai skor di atas rata-rata global (91st percentile). Selain itu, BCA juga mengukur *Branch Service Quality* (BSQ) dengan bekerja sama dengan pihak ketiga independen untuk memastikan kualitas layanan di setiap cabang.



BCA berhasil mendapat penghargaan *Customer Engagement* Gallup Global (di atas 90th persentil) pada tahun 2021-2024.

Akses dan Keterjangkauan

Akses ke Fasilitas Perbankan

Akses Informasi Produk dan Layanan

BCA mendukung inklusi keuangan dengan memperluas akses produk dan layanan perbankan melalui strategi *digital banking* yang didukung teknologi canggih yang dapat diakses kapan pun dan di mana pun. Informasi lengkap dan transparan mengenai produk dan layanan, termasuk manfaat, biaya, bunga, dan persyaratan, tersedia di situs resmi www.bca.co.id, aplikasi myBCA, dan kantor cabang.

Secara rutin kami menyampaikan informasi terkini melalui berbagai platform, termasuk media sosial, dan situs web bca.co.id. Untuk interaksi langsung, nasabah dapat menghubungi Halo BCA untuk mendapatkan informasi yang dibutuhkan. Selain itu, dalam upaya memberikan layanan dan meningkatkan

relationship yang optimal kepada nasabah potensi BCA, Contact Center & Digital Services (CDG) menyediakan layanan *Solution Assistant* (SOLA).

Akses Kantor Cabang dan Sarana Layanan Perbankan

Untuk memudahkan nasabah melakukan transaksi fisik, BCA menyediakan akses berupa kantor cabang dan fasilitas layanan yang tersebar di seluruh Indonesia, serta kantor perwakilan di Singapura. Untuk menjamin keamanan dan kenyamanan nasabah saat bertransaksi, BCA menjaga integritas aset gedung dan infrastruktur pendukung. Selain itu, pemeliharaan rutin juga dilakukan pada mesin ATM dan EDC untuk memastikan kelancaran layanan transaksi nasabah.

Sebaran Jaringan Kantor Cabang BCA



• **138** Kantor
Cabang Utama (KCU)

• **906** Kantor
Cabang Pembantu (KCP)

• **220** Kantor
Kas (KCP-Kas)

• **36**
Provinsi

• **238**
Kota/Kabupaten

Sebaran Jaringan Elektronik BCA



• **19.543** ATM
di 273 kota

• **699.466** EDC
di 481 Kota

• myBCA Store
tersebar di **10** kota

Akses untuk Penyandang Disabilitas

[FS14, FS15]

BCA berkomitmen untuk terus memberikan pengalaman terbaik bagi pelanggan, termasuk mendukung akses layanan perbankan bagi penyandang disabilitas. Salah satu upayanya adalah menyediakan fitur ATM Wicara, yang menggunakan panduan suara untuk memudahkan nasabah tuna netra melakukan transaksi. Saat ini, terdapat 13 ATM Wicara yang tersebar di enam kota besar di Indonesia.

Di tahun 2024, kami meluncurkan Program HearMe, yakni sebuah inisiatif yang diadakan oleh BCA untuk mendukung komunitas Teman Tuli di Indonesia. Program ini bertujuan untuk memberikan kemudahan akses transaksi yang aman dan nyaman, serta menciptakan lingkungan inklusif yang ramah.

Program HearMe BCA melibatkan penggunaan teknologi untuk mempermudah komunikasi antara nasabah tunarungu dengan petugas BCA. Salah satu aspek penting dari program ini adalah menyediakan layanan dengan menggunakan bahasa isyarat. Petugas yang terlatih dalam bahasa isyarat dapat membantu nasabah tunarungu dalam melakukan transaksi atau konsultasi tanpa hambatan. Melalui program HearMe, kami berupaya meningkatkan inklusivitas layanan keuangan bagi penyandang disabilitas.

Layanan ini dapat diakses di myBCA Store Mall Kota Kasablanka, Jakarta Selatan. HearMe BCA dapat dilihat sebagai langkah positif dalam memfasilitasi kesetaraan bagi komunitas Teman Tuli, sebagai bukti komitmen sosial BCA.

Inklusi Keuangan

[FS13, FS14] [FN-CB-240a.3]

BCA mendukung Peraturan Presiden No. 82 Tahun 2016 tentang Strategi Nasional Keuangan Inklusif (SNKI) dengan menghadirkan produk dan layanan keuangan untuk masyarakat yang belum terjangkau layanan perbankan (*unbankable*). Upaya ini mencakup perluasan jaringan ATM ke daerah pelosok, kerja sama dengan ATM BERSAMA, serta pengembangan *digital banking*. Hingga akhir 2024, BCA memiliki 28 cabang di wilayah 3T dan menjangkau daerah terpencil melalui mitra seperti Indomaret dan Alfamart. Pembukaan rekening juga dapat dilakukan secara digital melalui BCA Mobile dan MyBCA, serta aplikasi mitra seperti Blibli, Bayarin, dan MyCampus. Program inklusi keuangan ini memberikan dampak positif signifikan bagi masyarakat, khususnya dalam mempermudah akses dan penyelesaian transaksi keuangan.

Sebagai bagian dari inklusi keuangan, BCA menyediakan produk TabunganKu, Simpanan Pelajar, dan Tahapan Xpresi. TabunganKu, sebagai *non-cost saving account*, dirancang untuk masyarakat berpenghasilan rendah dengan tujuan membantu mereka menabung dengan lebih mudah, aman, dan tanpa biaya. Simpanan Pelajar dan Tahapan Xpresi ditargetkan untuk generasi muda. Simpanan Pelajar memberikan solusi tabungan sederhana yang sesuai untuk pelajar yang disertai edukasi terkait kebiasaan menabung. Tabungan Tahapan Xpresi menawarkan layanan digital dengan desain kreatif, mendukung kebutuhan gaya hidup generasi muda. Melalui berbagai produk ini, BCA terus memperkuat komitmennya terhadap inklusi keuangan di seluruh lapisan masyarakat.

Jumlah Rekening Tabungan Inklusi

Produk Tabungan	Jumlah Rekening
TabunganKu	1.752.368
Simpanan Pelajar	83.541
Tahapan Xpresi	12.952.402

Per 31 Desember 2024

Integritas dalam Pelayanan Perbankan

Tata Kelola Data dan Informasi

BCA senantiasa menjaga keamanan data dan privasi nasabahnya dengan mematuhi kode etik perbankan, kebijakan internal, serta peraturan pemerintah. Keamanan data dikelola melalui sistem teknologi informasi (TI) yang memadai. Hal ini penting karena perlindungan data dan privasi merupakan hak setiap nasabah, debitur, serta mitra bisnis atau pemasok BCA yang harus dipenuhi untuk mempertahankan kepercayaan para pemangku kepentingan.

Sistem Manajemen Keamanan Informasi [FN-CB-230a.2]

Sistem manajemen keamanan data menjadi aspek signifikan bagi Bank untuk mencegah kebocoran data dan penyalahgunaan data dan informasi. Bank menerapkan sistem manajemen keamanan data serta mematuhi Peraturan OJK No. 22 tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan serta UU No. 27 Tahun 2022 tentang Pelindungan Data Pribadi.

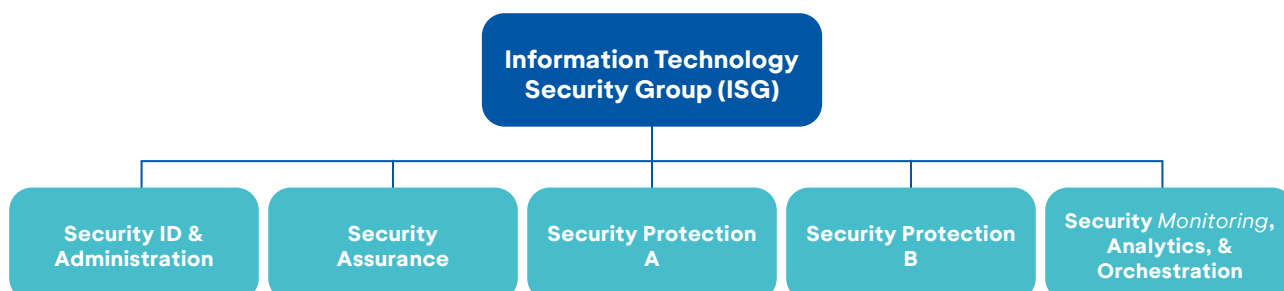
Di era kemajuan teknologi dan digitalisasi, keamanan data menjadi tantangan utama sehingga diperlukan pembaruan sistem keamanan secara berkelanjutan. Bank telah menerapkan sistem manajemen keamanan informasi dan data berdasarkan standar internasional yang diverifikasi oleh pihak independen. Proses verifikasi ini menjadi bagian penting dari pengendalian dan audit sistem manajemen keamanan informasi. Di tahun 2024, BCA sedang dalam tahap pembaruan sertifikasi ISO 27001 terkait *surveillance*. Lebih lanjut, dilakukan juga verifikasi dengan pihak independen sehingga BCA dapat menerima rekomendasi untuk memperbaiki dan meningkatkan sistem manajemen keamanan siber dan keamanan data yang sudah berjalan.

Berikut adalah sertifikasi yang telah diimplementasikan sepenuhnya di kantor pusat BCA:

ISO/IEC 27001:2013	→	<i>Data center operation services</i>
ISO/IEC 27001:2022	→	<i>IT security management system</i>
ISO 9001:2015	→	<i>Data center network services</i>
ISO 20000-1:2018	→	<i>Data center network & IT management system</i>
PCI Data Security Standard 3.2.1	→	<i>Payment card data security</i>

Penanggung jawab keamanan data dan privasi di BCA yaitu Information Technology Security Group (ISG), yang membawahi empat unit kerja.

Bagan Organisasi Information Technology Security Group (ISG)



Tugas utama Information Technology Security Group (ISG), yaitu mengelola sistem manajemen keamanan informasi di lingkup operasional. Untuk memastikan keamanan informasi dan data nasabah, BCA memanfaatkan berbagai sistem TI yang diterapkan secara menyeluruh di Kantor Cabang, Kantor Pusat, dan Data Center, antara lain:

1. Menerapkan *Data Loss Prevention* (DLP), *Database Activity Monitoring* (DAM), *data encryption*, *database masking*, *Information Rights Management* (IRM), dan *data classification* untuk melindungi informasi sensitif dari akses pihak yang tidak berkepentingan.
2. Mengembangkan teknologi pengamanan jaringan dan peningkatan kemampuan *web secure gateway* yang terintegrasi dengan *tools data protection*, mendeteksi, dan mencegah akses ke situs-situs yang berbahaya.
3. Memanfaatkan teknologi *machine learning* dan kecerdasan buatan.
4. Meningkatkan pengamanan *remote access* mulai dari penerapan *multi factor authentication*, pengamanan pada *endpoint* yang digunakan, pengamanan jaringan, pengamanan server yang diakses, dan pengamanan data yang diakses serta memonitor aktivitas *remote session*.
5. Mengimplementasikan kode kata kunci satu waktu (*One Time Password/OTP*) dan otentikasi dua faktor (*two factor authentication*) dalam aplikasi digital guna memastikan bahwa aplikasi tersebut digunakan oleh pemilik akun/nasabah yang tepat.
6. Menerapkan perangkat *monitoring* lalu lintas data dan koneksi di jaringan BCA untuk bisa mengantisipasi indikasi serangan siber termasuk risiko *data breach* dan *advance persistent threat* serta dapat melakukan respons secara cepat dan efektif yang dimonitor oleh tim yang beroperasi 24x7 di *Security Monitoring Center* (SMC).
7. Penerapan berbagai pengamanan pada aplikasi melalui penggunaan teknologi *Obfuscation*, *Web Application Firewall*, *API Security*, *BOT & anomaly detection* serta *payload encryption*.
8. Menerapkan manajemen akses dan *monitoring* untuk penggunaan *super user* (*privilege ID*) guna memastikan tidak adanya penyalahgunaan akses dan *user*.
9. Mengamankan lalu lintas transaksi dan pertukaran data melalui penerapan *end-to-end encryption*.
10. Menerapkan *monitoring* kebocoran data di *Dark Web* dan penyalahgunaan merek melalui pemanfaatan teknologi *Cyber Threat Intelligence*.
11. Menerapkan *monitoring compliance security* dari penerapan teknologi informasi di BCA.

12. Menerapkan *security review*, *validation*, dan *testing* yang komprehensif sebelum meluncurkan aplikasi atau fitur baru ke nasabah.
13. Menerapkan pengamanan terhadap *device* pekerja yang digunakan untuk mengakses *e-mail* dan aplikasi internal BCA.
14. Penerapan teknologi *log analysis*, *event correlation*, dan *User Behavior Analytic* (UBA) untuk dapat memonitor *anomaly security* yang terjadi dari aktivitas karyawan maupun dalam sistem TI.
15. Penerapan pengamanan berlapis, termasuk OTP, 2FA, dan *face biometric*, untuk mencegah *fraud* dan penyalahgunaan data, serta mengamankan *provisioning* perangkat baru di *mobile banking*.
16. Memastikan tim ISG selalu mendapatkan pelatihan dan selalu memperbarui pengetahuan teknis tentang keamanan siber dan mendapatkan sertifikasi profesional di bidang keamanan siber.

Manajemen Data dan Informasi

[2-25, 418-1][FN-CB-230a.1]

Data pelanggan, mitra kerja, pekerja, dan data operasional lainnya yang dihasilkan oleh sistem internal BCA secara otomatis tersimpan di *data center*. Di samping itu, BCA masih menghasilkan data fisik di kantor cabang yang diarsipkan. Manajemen data mengacu pada kebijakan internal No. 196/SK/DIR/2024 perihal Kebijakan Pengamanan Informasi serta Kebijakan No. 149/SE/POL/2024 perihal Perubahan Pengelolaan Arsip Sentralisasi.

Sesuai dengan kebijakan internal, dilakukan pengelolaan data nasabah termasuk penyimpanan arsip *hardcopy* dan *softcopy* sesuai dengan klasifikasinya. Arsip *softcopy* dikelola oleh Information Technology Security Group (ISG), sementara arsip *hardcopy* dikelola secara sentralisasi atau nonsentralisasi. Khusus untuk data yang terkait dengan klasifikasi arsip Penghimpunan Dana dan Jasa (data nasabah), penyimpanan dilakukan tanpa retensi arsip serta dipastikan data yang disimpan dapat dibuka dan disajikan saat diperlukan.

Seluruh Insan BCA diwajibkan untuk menjaga dan melindungi kerahasiaan data nasabah serta mitra kerja/pemasok sesuai dengan kebijakan pengamanan informasi dan kode etik Bank. BCA melarang pemberian data nasabah kepada pihak ketiga tanpa persetujuan tertulis, kecuali diatur oleh undang-undang. Risiko privasi menjadi bagian dari risiko operasional dan reputasi Bank, sehingga BCA menetapkan kebijakan perlindungan dan mitigasi yang memadai. Bank juga memberikan hak kepada nasabah untuk mengakses, memperbaiki,

atau mengkinikan data mereka. Dalam formulir pembukaan rekening, nasabah diminta persetujuan untuk berbagi data dengan pihak ketiga sesuai keperluan dan izin yang berlaku.

Kebijakan Internal terkait Kerahasiaan Data

BCA menerapkan kebijakan untuk menjaga kerahasiaan data dan melindungi privasi nasabah yang berlaku bagi seluruh pekerja di setiap level jabatan. Dalam Perjanjian Kerja Bersama (PKB) Bab 20 Pasal 58 ayat 1.e, disebutkan bahwa pekerja wajib menjaga kerahasiaan perusahaan dan nasabah yang diperoleh melalui jabatan atau interaksi di lingkungan perusahaan. Mengacu pada Kode Etik, setiap Insan BCA bertanggung jawab menjaga kerahasiaan data nasabah dan bank.

Sebagai bagian dari kebijakan ini, Insan BCA dilarang mengungkapkan rahasia perusahaan, baik secara sengaja maupun tidak sengaja, termasuk informasi pelanggan, sistem manajemen informasi, data karyawan, informasi pemasok atau mitra, serta perjanjian dengan pemerintah. BCA juga melarang keras seluruh pekerja untuk memperjualbelikan atau menyebarluaskan data nasabah kepada pihak eksternal.

Untuk memastikan perlindungan data pribadi, BCA telah menugaskan pejabat yang berperan sebagai Data Protection Officer (DPO). DPO bertanggung jawab untuk memantau kepatuhan terhadap regulasi, mengelola risiko, dan mengkoordinasikan isu pemrosesan data pribadi. Selain itu, DPO memberikan saran, meningkatkan kesadaran, serta mengevaluasi dampak produk atau teknologi baru terhadap pemrosesan data pribadi, sekaligus meninjau kebijakan dan prosedur untuk menjaga keamanan data.

Jika terjadi pelanggaran, laporan dapat disampaikan melalui *whistleblowing system* yang dikelola secara khusus. Setelah laporan divalidasi, jika memenuhi kriteria, kasus tersebut akan diteruskan ke Biro Anti Fraud (BAF) untuk ditindaklanjuti.

Kebijakan Perlindungan Data Nasabah

Kebijakan Perlindungan Data dan Informasi Konsumen BCA dapat diakses melalui <https://www.bca.co.id/-/media/Feature/Report/File/S8/Kebijakan-GCG/2025/20250207-kebijakan-pelindungan-data-dan-informasi-konsumen.pdf> sementara Kebijakan Privasi dapat dilihat melalui <https://www.bca.co.id/id/informasi/Kebijakan>.

Untuk meningkatkan keamanan, BCA secara rutin mengedukasi nasabah dan masyarakat luas mengenai ancaman siber dan pencurian data melalui kampanye #AwasModus dan #DontKnowKasihNo yang disebarluaskan lewat media digital, webinar, media sosial, dan saluran lainnya yang mudah diakses.

Seluruh pemangku kepentingan dapat melaporkan pelanggaran privasi melalui Halo BCA yang dikelola oleh Contact Center & Digital Services (CDG), atau melalui sistem pelaporan pelanggaran yang ditangani oleh Biro Anti Fraud (BAF) berkoordinasi dengan Divisi Audit Internal (DAI). Apabila terdapat laporan, BCA berwenang untuk melakukan blokir sementara pada akun rekening atas permintaan nasabah. Selama periode pelaporan, tidak ada kasus pelanggaran atau penyalahgunaan data nasabah yang berdampak signifikan terhadap kelangsungan operasional BCA, serta tidak ada pengaduan terkait pelanggaran dan kebocoran data. Semua laporan pelanggaran privasi akan diperiksa oleh BAF dan dilaporkan kepada Presiden Direktur.

Pekerja yang melanggar privasi nasabah akan diproses sesuai ketentuan ketenagakerjaan dan hukum yang berlaku. BCA memiliki Pedoman Penanganan Kasus Pelanggaran yang diatur dalam Surat Keputusan Direksi No. 021/SK/DIR/2012, yang mencakup prosedur penanganan pelanggaran, tanggung jawab pemberian sanksi, peran Komite Penyelesaian Kepegawaian (KPKK), serta proses hukum yang berpotensi mengarah pada sanksi Pemutusan Hubungan Kerja (PHK). Pelaporan kasus pelanggaran dikelola melalui Aplikasi ORMIS-LED dan ditindaklanjuti oleh Risk Management Division (MRK) di Subdivisi Operational Risk Management. BCA tidak menoleransi pelanggaran privasi nasabah, dan sanksi yang diberikan bisa berupa PHK.

Audit terhadap penilaian kepatuhan kebijakan privasi telah dilakukan oleh Divisi Audit Internal dengan frekuensi minimal 3 tahun sekali. Kegiatan audit yang terakhir kali dilaksanakan di 2023, dengan demikian audit berikutnya akan dilakukan paling lambat di tahun 2026.

Keamanan Siber

Manajemen Risiko Keamanan Siber

[FN-CB-230a.2]

Penerapan tata kelola keamanan siber di BCA mencakup manajemen risiko dan ketahanan siber di seluruh bisnisnya, dengan acuan Kebijakan

Manajemen Risiko Keamanan Siber. Pelaksanaan manajemen risiko keamanan siber melibatkan peran dari *Board of Governance* dan unit kerja yang terkait dengan *three lines of defense* untuk memastikan efektivitas penerapan proses manajemen risikonya dengan pembagian sebagai berikut.

Board of Governance

- Dewan Komisaris bertanggung jawab melakukan pengawasan secara aktif atas penerapan manajemen risiko keamanan siber.
- Direksi bertanggung jawab penuh atas penerapan manajemen risiko keamanan siber BCA dan memastikan penerapan manajemen risiko keamanan siber.

First Line of Defense

Information Technology Security Group (ISG) merupakan unit/fungsi yang memiliki independensi dalam menangani penerapan proses ketahanan dan keamanan siber, pengelolaan TI, serta bertanggung jawab terhadap inventarisasi dan penilaian aset TI dan aset informasi Non-TI, identifikasi kerentanan dan pemantauan perkembangan siber, serta pengujian keamanan siber.

Second Line of Defense

Subdivisi Cyber Security Risk Management (CSM) bertanggung jawab untuk mengembangkan dan memantau implementasi manajemen risiko keamanan siber secara keseluruhan sebagai bagian dari *governance process*. CSM adalah unit/fungsi yang memiliki independensi untuk menangani penerapan manajemen risiko keamanan

siber yang bertanggung jawab dalam menyusun, mengembangkan, dan menelaah kecukupan dari kebijakan, strategi, dan kerangka manajemen risiko keamanan siber, serta melakukan pengujian ketahanan siber.

Third Line of Defense

Divisi Audit Internal (DAI) bertanggung jawab untuk memastikan bahwa pertahanan lapis pertama dan lapis kedua berjalan sesuai dengan yang diharapkan. DAI merupakan unit independen yang memiliki fungsi untuk melakukan penilaian terhadap efektivitas dan kecukupan pengendalian internal atas manajemen risiko keamanan siber, termasuk melakukan kaji ulang dan evaluasi terhadap penerapan manajemen risiko keamanan siber, serta melakukan pemantauan terhadap tindak lanjut hasil temuan audit atas penerapan manajemen risiko keamanan siber.

Pada prinsipnya, tanggung jawab terhadap tata kelola keamanan siber di BCA melibatkan seluruh direktorat. Namun secara khusus, penerapan manajemen risiko keamanan siber dipantau oleh Komite Manajemen Risiko dan Komite Manajemen Risiko Terintegrasi di bawah Direksi, serta Komite Pemantau Risiko dan Komite Tata Kelola Terintegrasi di bawah Dewan Komisaris. Pemantauan dan evaluasi keamanan siber dilakukan setiap tiga bulan sekali dalam rapat koordinasi. Manajemen risiko siber di BCA mengacu pada Surat Edaran OJK No. 29/SEOJK.03/2022 tentang Ketahanan dan Keamanan Siber bagi Bank Umum.

Pengembangan keamanan siber di BCA mengikuti tiga aspek utama: *People, Process, dan Technology*

People

Fokus pada peningkatan pengetahuan dan kesadaran mengenai keamanan siber melalui *e-learning*, uji coba *phishing* lewat *e-mail*, *video awareness*, *morning briefing* seluruh *frontliner*, infografis, *e-booklet*, dan pemasangan poster. Pelatihan tentang *penetration test*, *hacking*, dan *cyber security* diberikan kepada pekerja, dengan *awareness* yang dilakukan setiap tahun, termasuk kegiatan *Cyber Security Month*. Tidak hanya internal, tetapi pihak ketiga yang bekerja sama dengan BCA juga dilibatkan dalam pelatihan ini.

Process

BCA memastikan kepatuhan terhadap peraturan dan undang-undang terkait keamanan siber yang berlaku dalam setiap proses operasional yang melibatkan data nasabah.

Technology

BCA meningkatkan teknologi secara terus-menerus untuk memperkuat sistem keamanan data. Di antaranya pengoperasian IT Security *Monitoring Center* yang berfungsi 24/7 serta membentuk Information Security Incident Response Team (ISIRT) jika terjadi insiden siber dan situasi darurat yang secara berkala dilakukan uji coba ketahanannya untuk memastikan sistem tetap terlindungi dari potensi ancaman.



Resiliensi Teknologi untuk Mendukung Keamanan Siber

Diperlukan resiliensi teknologi untuk menunjang keamanan siber di seluruh rantai nilai BCA. Sebagai bagian dari manajemen risiko siber, tim ISG telah mengimplementasikan mitigasi untuk mengelola ketahanan dan keamanan siber di tingkat operasional, termasuk mitigasi terhadap serangan virus, *malware*, *exploit* kerentanannya, serta kontrol internal yang dapat menyebabkan kebocoran data. Bank juga telah menetapkan prosedur penanganan insiden keamanan informasi dan Security *Monitoring Center* (SMC) yang beroperasi 24 jam serta membentuk Information Security Incident Response Team (ISIRT) jika terjadi insiden siber.



Program simulasi serangan adversarial dan *table-top exercise* dilakukan secara rutin minimal 1 kali dalam setahun untuk mempersiapkan tim IT Security dan Information Security Incident Response Team (ISIRT) dalam menangani insiden siber dan situasi darurat. Tim SMC melakukan *threat hunting* untuk menganalisis metode, teknik, taktik, prosedur, dampak, dan tren serangan siber terhadap sistem TI. Untuk meningkatkan keamanan BCA secara keseluruhan, BCA juga menyediakan layanan keamanan TI dari Penyedia Jasa Teknologi Informasi (PJT) kepada entitas, memastikan seluruh area serangan siber dapat terlindungi, dipantau, dan dimitigasi untuk meningkatkan postur keamanan secara holistik.

Pengawasan Sistem Informasi

BCA secara berkala menjalankan strategi keamanan informasi dan melakukan *review* minimal setiap tiga tahun sekali oleh auditor internal dan eksternal, melalui kolaborasi IT Security dan IT Procurement, serta melakukan *cyber security due diligence* untuk pihak ketiga yang akan bekerja sama dengan BCA. Untuk memastikan sistem keamanan informasi yang memadai, BCA juga melakukan audit secara rutin, baik oleh tim audit internal maupun auditor eksternal.

Audit eksternal tahun 2024 dilakukan oleh KAP Rintis, Jumadi, Rianto & Rekan (Sebelumnya KAP Tanudiredja, Wibisana, Rintis & Rekan), firma anggota jaringan global PwC, dengan fokus area pada penilaian risiko, tugas & tanggung jawab siber, pengamanan aset, kontrol deteksi, kebocoran atau insiden keamanan, *exposure* umum, serta *backup* dan pemulihan. Laporan audit tersebut akan disampaikan ke Direksi untuk memberikan arahan ke unit kerja terkait agar menindaklanjuti rekomendasi dan temuan audit.

BCA secara berkala setiap tahun menilai tingkat kematangan keamanan siber sesuai dengan standar OJK. Pada penilaian tahun 2024, BCA mendapatkan hasil "*Strong/Sangat Memadai*" untuk manajemen risiko dan ketahanan siber. Selain itu, BCA secara rutin melakukan penilaian keamanan informasi dengan bantuan konsultan untuk merencanakan pengembangan keamanan tiga tahun ke depan. BCA juga membangun kolaborasi internal antara Operation Strategy & Development Group (POL), Grup Hukum (GHK), Risk Management Division (MRK), dan Information Technology Security Group (ISG) untuk melindungi data pribadi nasabah.

Pelatihan terkait Keamanan Data dan Siber

Untuk memastikan pemahaman yang mendalam tentang keamanan siber, seluruh pekerja BCA termasuk Direksi dan Dewan Komisaris, secara rutin menerima pembaruan mengenai cara mengenali ancaman siber dan prinsip dasar sistem keamanan informasi. Materi ini disebarluaskan melalui *e-mail* dan saluran komunikasi internal lainnya. BCA menyelenggarakan *e-learning* wajib bertema "Berpaling dari *Phishing*" guna memastikan pekerja selalu terinformasi tentang tren ancaman siber terbaru beserta langkah-langkah pencegahannya. BCA juga melakukan pengujian terhadap seluruh pekerja melalui kampanye *phishing* yang berlangsung sepanjang tahun, serta mengukur tingkat budaya keamanan siber di kalangan pekerja melalui penilaian budaya keamanan siber. Hal ini bertujuan untuk memastikan efektivitas program *awareness* dan pengetahuan mengenai keamanan siber.

Secara rutin, BCA melakukan *campaign Cyber Security Awareness Month* yang dilaksanakan pada bulan Oktober. *Cyber Security Month Program* adalah serangkaian program untuk mengedukasi sekaligus meningkatkan kesadaran seluruh pekerja tentang pentingnya keamanan siber. *Cyber Security Month Program* memberikan penghargaan kepada unit kerja dan individu yang berpartisipasi mengikuti berbagai kegiatan yang diadakan, seperti webinar, *e-learning*, *awareness*, *cyber culture & knowledge assessment*, *phishing simulation*, dan lain sebagainya.



Secara khusus, BCA juga memberikan pelatihan keamanan siber bersertifikat kepada tim keamanan sibernya dan mendorong mereka untuk aktif berpartisipasi dalam kompetisi keamanan siber, guna mengasah kemampuan tim dalam menjaga ketahanan dan keamanan siber BCA. Topik pelatihan yang diberikan kepada pekerja di unit kerja IT dan Tim keamanan siber di antaranya:

- CompTIA Security+
- CompTIA CySA+
- Certified Ethical Hacker (CEH)
- Offensive Security Certified Professional (OSCP)
- Certified Information Systems Security Professional (CISSP)
- Certified Professional Penetration Tester (eCPPT), dll.

CYBER DEFENSE: CYBER DETECTIVES

INSTALASI MOBILE GAME

4 CYBERSECURITY CASES

PERORANGAN

GAME DAPAT DIAKSES MULAI TANGGAL **01 OKTOBER**

Pelaksanaan *Cyber Security Awareness Month* dengan konten interaktif.

Mengenal Nasabah

BCA menerapkan sistem manajemen risiko dengan tujuan utama untuk mengenal dan memahami nasabah secara menyeluruh, termasuk profil dan pola aktivitas keuangan mereka. Melalui pendekatan ini, bank dapat memastikan bahwa setiap transaksi sesuai dengan regulasi yang berlaku, seperti APU, PPT, dan PPPSPM. Proses ini mencakup pengumpulan informasi dasar, seperti nama, alamat, tanggal lahir, dan identifikasi resmi, serta pemantauan transaksi untuk mendeteksi anomali atau aktivitas mencurigakan.

Dengan mengenal nasabah secara mendalam, BCA mampu memberikan layanan yang lebih terpersonalisasi dan mendukung kebutuhan finansial yang lebih tepat. Selain itu, sistem ini juga memastikan integritas sistem keuangan tetap terjaga, memperkuat kepercayaan nasabah, dan menciptakan lingkungan perbankan yang aman, nyaman, transparan, serta bertanggung jawab.

Meningkatkan Kesadaran dan Keterlibatan Pelanggan

BCA secara konsisten menjalankan berbagai program dan kampanye guna lebih meningkatkan kemudahan, akses layanan, maupun meningkatkan kesadaran terhadap keamanan bertransaksi. BCA meluncurkan kampanye strategis untuk menjawab kebutuhan nasabah di era digital, dengan fokus

pada keamanan, kemudahan, dan inklusi finansial. Kampanye #DontKnowKasihNo dan #AwasModus bertujuan meningkatkan kesadaran nasabah dan masyarakat terhadap maraknya modus penipuan digital, mengedukasi agar tidak memberikan informasi sensitif seperti OTP atau PIN kepada pihak yang tidak dikenal. Selain itu, kampanye ini juga dirancang untuk meningkatkan kesadaran nasabah dan masyarakat dalam menghindari penipuan serta penyalahgunaan rekening untuk Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM).

Dalam rangka mendukung aksesibilitas layanan, BCA memiliki fitur pembukaan rekening *online* melalui BCA Mobile dan MyBCA yang memungkinkan calon nasabah membuka rekening kapan saja dan di mana saja tanpa harus datang ke kantor cabang. Selain itu, kampanye tematik seperti #BagiBagi mendorong penggunaan layanan digital, seperti QRIS dan transfer *online* untuk berbagi di momen spesial.

Secara keseluruhan, kampanye-kampanye BCA mencerminkan komitmen bank dalam menghadirkan solusi perbankan yang inovatif, aman, nyaman, dan edukatif di tengah perkembangan teknologi digital dengan tetap mengutamakan keamanan dan kenyamanan nasabah.



Kolaborasi dengan nasabah menjadi salah satu upaya menciptakan lingkungan perbankan yang aman, nyaman, dan bertanggung jawab.

Implementasi APU, PPT, dan PPPSPM

BCA menerapkan kebijakan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT, dan PPPSPM) dalam menjalankan operasi perbankannya. Dalam penerimaan nasabah, BCA menjalankan proses *Customer Due Diligence* (CDD) dan *Enhanced Due Diligence* (EDD) berbasis risiko. Selain itu, seluruh pekerja, terutama *frontliner*, secara berkala mendapatkan edukasi untuk meningkatkan kesadaran dan pengetahuan mereka tentang APU, PPT, dan PPPSPM. Informasi lebih lanjut mengenai hal ini dapat diakses di situs resmi BCA. Sosialisasi mengenai APU, PPT, dan PPPSPM juga dilakukan melalui *e-mail blast* dan media komunikasi internal lainnya. Selain itu, BCA menerapkan pengawasan transaksi keuangan untuk memastikan kepatuhan terhadap APU, PPT, dan PPPSPM sebagai bagian dari pengendalian internal Bank.

Sepanjang tahun 2024, BCA telah menyelenggarakan *training* terkait APU, PPT, dan PPPSPM dalam rangka memperkuat penerapan APU, PPT, dan PPPSPM dengan rincian sebagai berikut:

Pelatihan APU, PPT, dan PPPSPM berdasarkan Level Jabatan pada Tahun 2024

Jenjang Jabatan	Jumlah Pekerja*
Pejabat Senior (termasuk Dewan Komisaris dan Direksi)	11
Manajer	58
Staf	3.377
Nonstaf	6.401
Jumlah	9.847

* **Keterangan:** Pelatihan diberikan kepada pekerja yang belum menerima edukasi pada tahun sebelumnya.



Pengelolaan Sumber Daya Manusia yang Berkelanjutan

Realisasi Misi BCA di masa depan.

- BCA Way terdiri dari 4 tata nilai antara lain :
- Customer Focus
- Integrity
- Team work
- Continuous Pursuit of Excellence



Roket Apolo, Simbol The BCA Way

CUSTOMER FOCUS

Cockpit mengilustrasikan kejelian melihat kebutuhan nasabah, arah untuk tetap bisa terbang.

INTEGRITY

Pijakan pesawat mengilustrasikan integritas yang merupakan fondasi kokpit meraih kepercayaan.

TEAMWORK

Bayang yang selaras mengilustrasikan kerjasama antar bagian yang harmonis internal yang solid.

CONTINUOUS PURSUIT OF EXCELLENCE

Mesin turbo mengilustrasikan rasa haus untuk memberikan yang terbaik, menjadi mesin pemicu keberhasilan.

Definisi 4 Tata Nilai BCA

CUSTOMER FOCUS

Pemahaman / kesadaran yang diikuti dengan usaha untuk memahami, melayani dan memuaskan kebutuhan dan keinginan nasabah.

INTEGRITY

Bayang yang tegak dalam menghadapi segala tantangan dan hambatan yang dihadapi dengan sikap yang jujur dan bertanggung jawab.

TEAMWORK

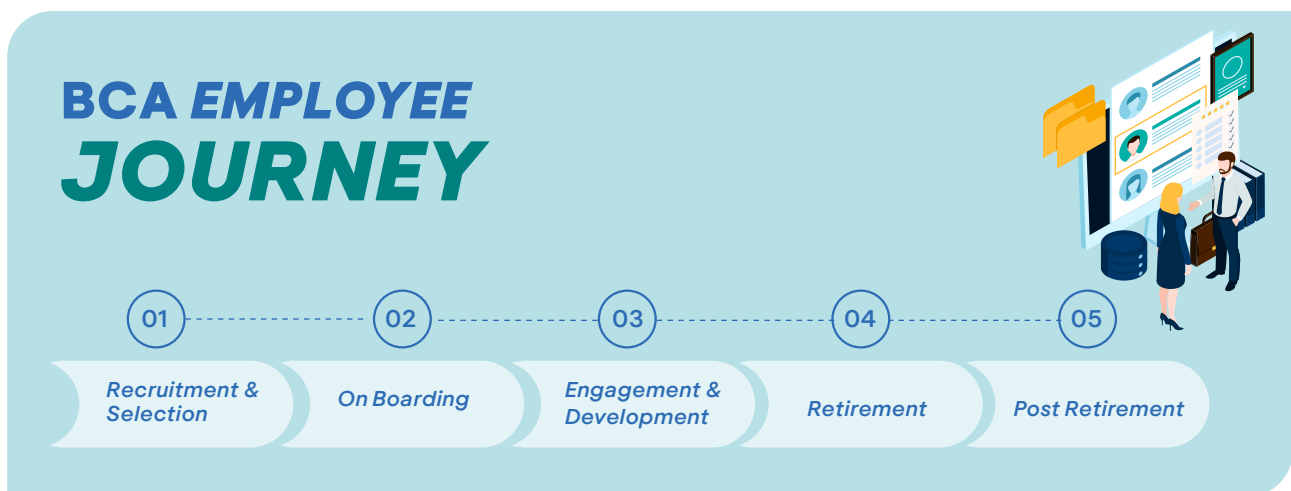
Sinergi dan kerja sama yang menghasilkan kinerja yang terbaik.

CONTINUOUS PURSUIT OF EXCELLENCE

Keinginan untuk terus-menerus meningkatkan kinerja dan kualitas layanan.

Membangun Sumber Daya Manusia Berkualitas

Kesiapan pekerja dalam menghadapi tren keberlanjutan dan dinamika bisnis industri perbankan menjadi topik material yang perlu dikelola. Oleh sebab itu, BCA berkomitmen untuk meningkatkan kapabilitas sumber daya manusia (SDM), khususnya dalam bidang kepemimpinan dan inovasi, dengan senantiasa menjunjung tinggi tata nilai dan budaya perusahaan. Pengelolaan *human capital* di BCA mengikuti strategi SDM mulai dari *talent acquisition*, pengembangan karier pekerja, hingga persiapan pensiun.



Profil Pekerja [2-7]

Dalam mengelola dan memberdayakan SDM, BCA selalu menjunjung prinsip-prinsip Hak Asasi Manusia (HAM), termasuk memastikan kesetaraan dan bebas diskriminasi. Seluruh hak dan kewajiban Bank serta pekerja diatur dalam Perjanjian Kerja Bersama (PKB) yang terdaftar di Kementerian Ketenagakerjaan. PKB mencakup berbagai aspek, seperti kesetaraan dan keadilan dalam penilaian kinerja, kebijakan promosi dan pengembangan pendidikan, jadwal kerja dan cuti, kebijakan remunerasi, serta kebebasan berseikat. Ruang lingkup PKB berlaku untuk seluruh karyawan tetap, sementara hak dan kewajiban pekerja kontrak serta pekerja alih daya mengacu pada ketentuan peraturan ketenagakerjaan yang berlaku.

Seluruh pekerja BCA adalah warga negara Indonesia dengan latar belakang suku dan etnis yang beragam, mencerminkan keberagaman Indonesia. Sebagai bentuk penghormatan terhadap keberagaman ini, BCA tidak mengelompokkan data karyawan berdasarkan suku, etnis, atau golongan. Selain itu, BCA hanya mempekerjakan karyawan penuh waktu, tanpa kategori pekerja paruh waktu. Data yang disajikan mencakup karyawan tetap dan tidak tetap dengan status kerja penuh waktu.

Jumlah Pekerja dan Manajemen berdasarkan Gender dan Status Ketenagakerjaan

Status Pekerja	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Tetap	9.542	15.143	9.232	14.822	8.506	13.785
Tidak tetap (kontrak, percobaan, <i>trainee</i>)	770	1.077	1.327	1.534	957	1.260
Jumlah berdasarkan gender	10.312	16.220	10.559	16.356	9.463	15.045
Jumlah keseluruhan	26.532		26.915		24.508	

Jumlah Pekerja dan Manajemen berdasarkan Gender dan Jenjang Jabatan

Jenjang Jabatan	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Dewan Komisaris	5	0	5	0	5	0
Direksi	10	2	10	2	10	2
Senior Manager	115	97	108	94	103	89
Middle Manager	926	963	925	934	872	863
Line Manager	4.053	7.067	3.905	6.742	3.786	6.380
Staf	4.828	7.563	5.124	8.070	4.121	7.207
Nonstaf	375	528	482	514	566	504
Jumlah berdasarkan gender	10.312	16.220	10.559	16.356	9.463	15.045
Jumlah keseluruhan	26.532		26.915		24.508	

Komposisi Pekerja dan Manajemen berdasarkan Gender dan Masa Kerja

Masa Kerja	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
> 20 tahun	2.517	4.223	2.932	4.730	3.369	5.139
15–20 tahun	327	448	297	403	239	320
10–15 tahun	1.163	2.190	815	1.446	604	956
5–10 tahun	1.981	3.698	1.986	4.008	2.106	4.492
1–5 tahun	3.593	4.592	2.493	3.335	1.977	2.721
≤ 1 tahun	731	1.069	2.036	2.434	1.168	1.417
Jumlah berdasarkan gender	10.312	16.220	10.559	16.356	9.463	15.045
Jumlah keseluruhan	26.532		26.915		24.508	

Komposisi Pekerja dan Manajemen berdasarkan Gender dan Wilayah Kerja

Wilayah Kerja	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Jabodetabek	6.445	8.606	6.277	8.399	5.527	7.763
Jawa Barat (selain Jabodetabek)	710	1.320	1.117	1.723	892	1.563
Jawa Tengah & DIY	560	1.199	569	1.204	542	1.111
Jawa Timur	1.129	2.127	1.122	2.106	1.090	1.959
Sumatra	738	1.441	734	1.402	712	1.257
Kalimantan	264	531	247	513	229	476
Indonesia Timur	466	996	493	1.009	471	916
Jumlah berdasarkan gender	10.312	16.220	10.559	16.356	9.463	15.045
Jumlah keseluruhan	26.532		26.915		24.508	

*) Terdapat penyajian ulang data total pekerja pada tahun 2023

Komposisi Pekerja dan Manajemen berdasarkan Gender dan Jenjang Pendidikan

Jenjang Pendidikan	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
S3	9	4	10	4	10	4
S2	622	634	589	576	547	504
S1	8.568	13.572	8.585	13.531	7.354	12.279
Diploma (D1-D4)	242	773	309	861	323	913
SMA (jenjang lebih rendah)	871	1.237	1.066	1.384	1.229	1.345
Jumlah berdasarkan gender	10.312	16.220	10.559	16.356	9.463	15.045
Jumlah keseluruhan	26.532		26.915		24.508	

Komposisi Pekerja dan Manajemen berdasarkan Gender dan Rentang Usia

Rentang Usia	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 25 Tahun	1.999	2.373	2.311	2.662	1.707	2.033
25-29 Tahun	2.633	3.864	2.375	3.598	1.949	3.438
30-34 Tahun	1.811	3.621	1.835	3.730	1.652	3.346
35-39 Tahun	998	1.692	819	1.275	574	861
40-44 Tahun	345	554	349	650	465	997
45-50 Tahun	858	1.703	1.023	2.009	1.292	2.383
> 50 Tahun	1.668	2.413	1.847	2.432	1.824	1.987
Jumlah berdasarkan gender	10.312	16.220	10.559	16.356	9.463	15.045
Jumlah keseluruhan	26.532		26.915		24.508	

* Terdapat penyajian ulang data total pekerja pada tahun 2023

Pekerja Lain di Luar Pekerja Tetap [2-8]

Di BCA, terdapat pekerja tidak tetap yang mendukung berbagai fungsi operasional. Sebanyak 1.847 pekerja, atau 6,96% dari total pekerja, terdiri atas pekerja kontrak, percobaan, dan *trainee*. Selain itu, BCA juga memanfaatkan tenaga alih daya untuk kebutuhan operasional, seperti keamanan, kebersihan, penjualan, dan penagihan.

Rekrutmen yang Adil

BCA mengelola talenta, mencakup seluruh tahapan dari rekrutmen hingga akhir masa kerja karyawan. Akuisisi talenta dilakukan melalui beberapa program, di antaranya Program Pendidikan Bisnis dan Perbankan (PPBP), Program Pendidikan Teknik Informatika (PPTI), *Management Trainee*, dan program rekrutmen lainnya (situs web: <https://karir.bca.co.id/>). Pendekatan ini bertujuan untuk membentuk pekerja mulai dari *entry level* hingga jenjang pemimpin di perusahaan. Rekrutmen dilakukan berdasarkan kebutuhan posisi dan kesesuaian calon pekerja dengan nilai-nilai budaya BCA. Sepanjang tahun 2024, BCA merekrut 805 laki-laki dan 1.164 perempuan melalui proses rekrutmen yang adil dan bebas dari diskriminasi.

Pekerja dan Manajemen Baru berdasarkan Gender dan Jenjang Jabatan [401-1]

Jenjang Jabatan	2024		2023		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Dewan Komisaris	0	0	0	0	0	0
Direksi	0	0	0	0	0	0
Senior Manager	5	2	3	5	3	0
Middle Manager	4	2	11	5	5	3
Line Manager	9	9	34	19	23	17
Staf	649	853	2.106	2.368	1.134	1.283
Nonstaf	138	298	142	257	91	180
Jumlah berdasarkan gender	805	1.164	2.296	2.654	1.256	1.483
Jumlah keseluruhan	1.969		4.950		2.739	

Pekerja dan Manajemen Baru berdasarkan Gender dan Rentang Usia [401-1]

Rentang Usia	2024		2023		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 30 Tahun	682	921	2.150	2.467	1.173	1.356
30–50 Tahun	116	232	135	175	77	120
> 50 Tahun	7	11	11	12	6	7
Jumlah berdasarkan gender	805	1.164	2.296	2.654	1.256	1.483
Jumlah keseluruhan	1.969		4.950		2.739	

Pekerja dan Manajemen Baru berdasarkan Gender dan Wilayah Penempatan [401-1]

Wilayah Penempatan	2024		2023		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Jabodetabek	497	685	1.323	1.245	755	751
Jawa Barat (selain Jabodetabek)	217	283	667	735	394	532
Jawa Tengah & DIY	15	47	69	119	18	31
Jawa Timur	33	57	101	203	41	67
Sumatra	16	42	59	167	25	33
Kalimantan	12	19	23	59	6	26
Indonesia Timur	15	31	54	126	17	43
Jumlah berdasarkan gender	805	1.164	2.296	2.654	1.256	1.483
Jumlah keseluruhan	1.969		4.950		2.739	



Tingkat Perputaran Karyawan

3,4%

2024

3,5%

2023

4,8%

2022

Upaya BCA dalam mempertahankan pekerjaannya dilakukan melalui manajemen ketenagakerjaan yang baik. Hal tersebut di antaranya adalah pemberian remunerasi dan benefit lainnya, termasuk bonus, gaji pokok di atas upah minimum yang berlaku, pelatihan rutin sesuai dengan jenis pekerjaan maupun materi umum perbankan, penilaian kinerja dan jenjang karier, fasilitas dan tempat kerja yang layak dan aman, hingga saluran pengaduan SDM.

Hingga akhir tahun 2024, BCA mencatat 1.645 pekerja keluar dari perusahaan karena berbagai alasan, seperti pengunduran diri, pensiun, atau meninggal dunia. Dengan memperhitungkan jumlah karyawan yang masuk dan keluar, tingkat *turnover* BCA untuk tahun buku 2024 tercatat sebesar 3,4%, lebih rendah dibandingkan tahun sebelumnya.

Pekerja dan Manajemen Keluar berdasarkan Gender dan Jenjang Jabatan [401-1]

Jenjang Jabatan	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Dewan Komisaris	0	0	0	0	0	0
Direksi	0	0	0	0	1	0
Senior Manager	1	4	1	0	2	2
Middle Manager	19	17	10	13	21	14
Line Manager	125	173	97	219	169	279
Staf	379	450	206	307	327	445
Nonstaf	193	284	15	0	121	157
Jumlah berdasarkan gender	717	928	329	539	641	897
Jumlah keseluruhan	1.645		868		1.538	

Pekerja dan Manajemen Keluar berdasarkan Gender dan Rentang Usia [401-1]

Rentang Usia	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
< 30 Tahun	359	357	174	243	295	365
30-50 Tahun	279	449	80	198	167	367
> 50 Tahun	79	122	75	98	179	165
Jumlah berdasarkan gender	717	928	329	539	641	897
Jumlah keseluruhan	1.645		868		1.538	

Pekerja dan Manajemen Keluar berdasarkan Gender dan Wilayah Penempatan [401-1]

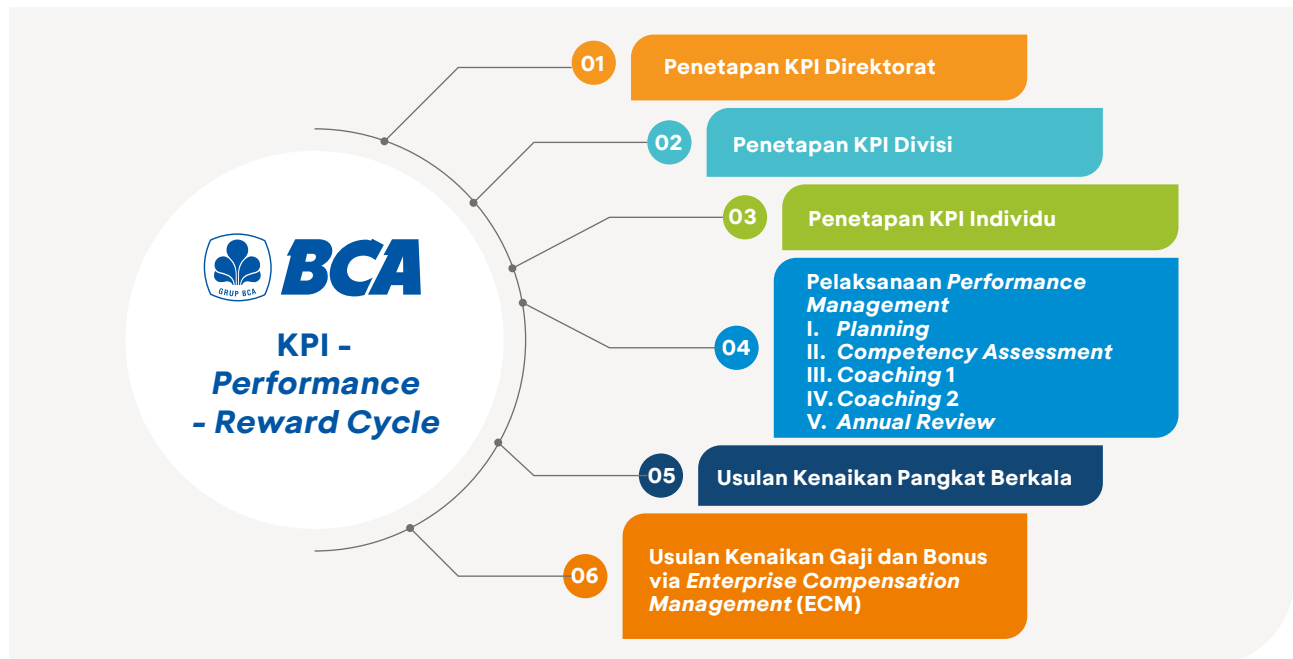
Wilayah Penempatan	2024		2023 *		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Jabodetabek	491	647	206	312	459	606
Jawa Barat (selain Jabodetabek)	97	89	62	89	41	69
Jawa Tengah & DIY	27	50	12	16	25	39
Jawa Timur	44	53	24	41	62	74
Sumatra	25	43	9	39	38	59
Kalimantan	6	12	5	18	6	22
Indonesia Timur	27	34	11	24	10	28
Jumlah berdasarkan gender	717	928	329	539	641	897
Jumlah keseluruhan	1.645		868		1.538	

* Terdapat penyajian ulang data pekerja yang keluar dari BCA pada tahun 2023

Pengawasan dan Penilaian Kinerja

BCA rutin melakukan evaluasi dan penilaian tahunan terhadap kinerja setiap pekerja setelah periode kinerja berakhir. Metode penilaian yang digunakan adalah *Performance Appraisal (PA)* dan *Performance Management (PM)*, yang disesuaikan dengan jenis pekerjaan atau tingkat jabatan. Prosesnya dimulai dari *self-assessment*, dilanjutkan dengan evaluasi dan penilaian oleh atasan langsung (Penilai 1) dan diverifikasi oleh satu level di atas atasan langsung (Penilai 2). Pendekatan ini dirancang untuk memastikan objektivitas dan meminimalkan risiko bias atau subjektivitas dalam penilaian.

KPI - Tahapan Penghargaan Kinerja



Hasil penilaian kinerja di BCA menjadi bahan pertimbangan untuk penyesuaian remunerasi, termasuk pemberian bonus serta sebagai salah satu bahan pertimbangan dalam menentukan pengembangan karier pekerja. Di tahun 2024, seluruh pekerja yang memenuhi kriteria telah menjalani evaluasi dan penilaian kinerja.

Pekerja yang Mendapatkan Promosi berdasarkan Gender dan Wilayah Kerja

Wilayah Kerja	2024		2023		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Kantor Pusat	641	659	605	612	574	614
Kantor Cabang & Wilayah	437	1053	476	1.129	569	1.225
Jumlah berdasarkan gender	1.078	1.712	1.081	1.741	1.143	1.839
Jumlah keseluruhan	2.790		2.822		2.982	

Pengembangan Kompetensi

Di bawah koordinasi Divisi Learning and Development, BCA mengembangkan talenta pekerjaannya. Upaya ini dilakukan untuk menciptakan sumber daya manusia yang kompeten dan cepat beradaptasi dengan perubahan hingga dapat mendukung pencapaian visi dan misi perusahaan. Pengelolaan pengembangan SDM, termasuk program beasiswa, pendidikan, dan pelatihan, diatur dalam kebijakan internal BCA. Efektivitas program pelatihan dievaluasi menggunakan model *Kirkpatrick*, di bawah tanggung jawab Divisi Learning and Development yang secara berkala dilaporkan kepada Direktur Sumber Daya Manusia.

Materi pelatihan di BCA dirancang untuk mencakup berbagai aspek penting, termasuk pengetahuan tentang produk dan layanan perbankan, pengembangan *soft skills* seperti kepemimpinan dan komunikasi, serta *technical skills* yang diperlukan untuk mengoperasikan sistem perbankan. Pelatihan juga mencakup keamanan informasi dan siber, perlindungan finansial nasabah, implementasi keuangan berkelanjutan, serta risiko perubahan iklim dan dampaknya. Selain itu, materi terkini terkait keberlanjutan, seperti modul Integrasi ESRA dan ESG tersedia untuk seluruh pekerja melalui platform *e-learning* BCA.

Pengembangan kompetensi pekerja BCA dilakukan melalui berbagai metode, seperti webinar, pelatihan tatap muka, *e-learning*, *video learning*, *video conference*, *gamification*, *microlearning*, hingga *coaching* langsung di tempat kerja. *Monitoring* dan evaluasi efektivitas pelatihan dikelola oleh Divisi Learning and Development dengan hasil evaluasi yang secara berkala dilaporkan kepada program owner di masing-masing biro atau unit kerja untuk ditindaklanjuti. [404-2]

Dalam pelaksanaan pelatihan, BCA tidak hanya mengembangkan *e-learning* internal, melainkan juga bekerja sama dengan pihak eksternal dan institusi pendidikan guna memperoleh ilmu dan pengetahuan terkini, baik dari topik-topik terkait keberlanjutan maupun bisnis perbankan. Untuk pelatihan, BCA bekerja sama dengan Trisakti Sustainability Center (TSC), Universitas Bina Nusantara, dan Universitas Prasetiya Mulya. Lembaga lain yang bukan institusi pendidikan dan turut dilibatkan adalah CDP, IDX, dan OJK. Untuk beasiswa pendidikan ke jenjang lebih tinggi (S1 dan S2), kami bekerja sama dengan Universitas Bina Nusantara, Universitas Prasetiya Mulya, Sekolah Tinggi Manajemen PPM, dan institusi lainnya. Hingga akhir tahun 2024, sebanyak 162 pekerja telah menerima beasiswa pendidikan.

Untuk meningkatkan pengetahuan dan keterampilan pekerja, BCA juga memberikan kesempatan bagi pekerja untuk mengikuti pelatihan yang diselenggarakan oleh pihak eksternal, baik di dalam maupun di luar negeri.

Realisasi Pelatihan [404-1]

Uraian	2024	2023	2022
Biaya pelatihan (Rp Juta)	353.627	372.815	263.243
Jumlah peserta (orang)	74.416	59.323	53.294
Laki-laki	29.999	24.100	21.180
Perempuan	44.417	35.223	32.114
Jumlah jam pelatihan setahun	1.156.101	1.183.950	950.297
Laki-laki	503.727	504.320	402.624
Perempuan	652.374	679.630	547.673
Rerata jam pelatihan per pekerja per tahun	44,5	44,0	38,8
Laki-laki	48,8	47,8	42,5
Perempuan	40,2	41,5	36,4

Pelatihan Pekerja dan Manajemen berdasarkan Gender dan Jenjang Jabatan

Jenjang Jabatan	2024		2023		2022	
	Laki-laki	Perempuan	Laki-laki	Perempuan	Laki-laki	Perempuan
Dewan Komisaris	1	0	2	0	2	0
Direksi	10	2	7	2	2	2
Senior Manager	115	97	107	93	100	86
Middle Manager	2.297	2.917	2.196	2.785	2.131	2.626
Line Manager	2.680	5.109	2.628	4.886	2.515	4.595
Staf	4.821	7.551	5.117	8.062	3.836	6.871
Nonstaf	180	46	230	52	296	7
Jumlah berdasarkan gender	10.104	15.722	10.287	15.880	8.882	14.187
Jumlah keseluruhan	25.826		26.167		23.069	

Keterangan:

Data pelatihan internal yang diselenggarakan oleh Divisi Learning and Development

Program Pengembangan Karier

Untuk meningkatkan keberlanjutan dalam membangun suksesor pemimpin, BCA mengadakan serangkaian program pengembangan pekerja, baik untuk *soft competencies* maupun *hard competencies*. Salah satu program pengembangan pekerja yang kami selenggarakan adalah program pengembangan karier untuk mempersiapkan pekerja menuju jenjang yang lebih tinggi.

Untuk program pengembangan karier untuk mempersiapkan pekerja menuju jenjang *supervisor*, diselenggarakan Program Pengembangan Pratama. Untuk program pengembangan karier menuju jenjang *middle management*, diselenggarakan Program Pengembangan Manajer Muda 1 dan Muda 2. Sedangkan untuk menuju jenjang *senior leader*, diselenggarakan Program Pengembangan Manajer Madya dan Utama.

Program pengembangan karier ini berfokus pada pengembangan *soft competencies*, seperti *problem solving*, *commercial acumen*, *employee development*, *decisiveness*, dan *strategic orientation*. Kompetensi tersebut dibutuhkan untuk meningkatkan kemampuan calon pemimpin di BCA agar memahami gambaran besar bisnis, mengidentifikasi tantangan strategis, dan bisa menghasilkan ide inovatif untuk strategi pengembangan atau pencapaian target bisnis yang lebih baik.

Program Kepemimpinan

Selain itu, BCA menerapkan *leadership culture* yakni BCA LEADER+, yang merupakan panduan karakter kepemimpinan sebagaimana tercantum dalam Surat Keputusan Direksi No. 234/SK/DIR/2022, untuk mendorong budaya kepemimpinan bagi seluruh pemimpin yang ada di BCA. Panduan ini mencakup 10 karakter kepemimpinan yang harus dimiliki oleh para pemimpin di BCA. Pada tahun 2024, BCA kembali menyelenggarakan *Leader Sharing Session* untuk menyebarkan konsep BCA Leader+ yang melibatkan lebih dari 90% karyawan tetap dan karyawan dalam masa percobaan di Kantor Pusat, Kantor Wilayah, dan Kantor Cabang, dengan pembicara dari berbagai level kepemimpinan. Kandidat yang memiliki potensi kepemimpinan juga berkesempatan untuk mendapatkan beasiswa BCA untuk melanjutkan pendidikan S2 di universitas-universitas ternama untuk mempersiapkan pemimpin BCA di masa depan.



Untuk meningkatkan pemahaman dan internalisasi penerapan karakter BCA LEADER+, BCA mengadakan pelatihan BCA LEADER+ dan juga program pelatihan kepemimpinan berbasis *soft competency* lainnya dengan topik *Self Development*, *Change Management*, dan *Leading Across Generation*.



Budaya perusahaan BCA LEADER+ secara konsisten diinternalisasikan melalui media *online* maupun *offline*.

Manajemen Ketenagakerjaan

Kebijakan Ketenagakerjaan

Perjanjian Kerja Bersama (PKB) dan Hubungan Industrial [2-30]

Perjanjian Kerja Bersama (PKB) merupakan hasil perundingan antara Manajemen Perusahaan dengan Serikat Pekerja yang memuat syarat-syarat kerja serta hak dan kewajiban pihak Perusahaan dan Pekerja. PKB berlaku paling lama 2 tahun sejak ditandatangani oleh Pihak Perusahaan dan Serikat Pekerja, oleh karena itu perlu dilakukan perundingan kembali sehingga setiap 2 tahun sekali perlu dilakukan perundingan untuk melakukan pembaruan PKB. Adanya Serikat Pekerja membuktikan bahwa manajemen BCA memberikan kebebasan bagi para pekerja untuk berserikat, berkumpul, dan menyampaikan pendapat. Serikat Pekerja tidak hanya berfungsi sebagai Tim Perundingan PKB, namun juga menjadi wadah dan perpanjangan tangan pekerja untuk menyampaikan aspirasi dari pekerja seputar hubungan industrial dan aspek ketenagakerjaan lainnya. BCA memiliki tujuh serikat pekerja. Berdasarkan hasil verifikasi keanggotaan Serikat Pekerja, terdapat satu Serikat Pekerja yang beranggotakan lebih dari 10% total pekerja yaitu KOMNAS SP NIBA BCA yang beranggotakan 51,69% dari total pekerja.

Kebijakan Batas Minimum Usia Kerja dan Tata Waktu Kerja

Dalam PKB Pasal 7 ayat 2 huruf b diatur tentang batas minimum usia pekerja, sehingga dipastikan tidak ada pekerja anak di BCA. Kami juga mengatur jam kerja dan jam istirahat dengan jelas dalam PKB sehingga dapat dipastikan tidak ada praktik kerja paksa. Selain itu, seluruh pekerja berhak atas cuti tahunan.

Waktu kerja yang berlaku di BCA yaitu 5 hari dalam 1 minggu, 8 jam dalam 1 hari dan maksimum 40 jam dalam 1 minggu. Hari kerja dimulai dari Senin sampai dengan hari Jumat. Seluruh pekerja BCA bekerja

penuh waktu dengan jam kerja pukul 08.00–17.00 atau 08.30–17.30, termasuk waktu istirahat selama satu jam dalam sehari. Untuk mendukung *employee well-being*, BCA memberikan kesempatan kepada pekerja yang memenuhi kriteria untuk mendapatkan izin *flexi-hours* dalam kehadiran kerja. Ketentuan terkait jam kerja, lembur, istirahat, dan cuti diatur dalam PKB Pasal 13, 14, 19, 20, dan 21. Sebagai upaya mendukung fleksibilitas kerja, kami menyediakan BCA Touchpoint, area kerja alternatif di luar kantor utama. Karyawan dapat menggunakan aplikasi BCA Touchpoint untuk registrasi, pemesanan tempat, pengaturan hari kolaborasi, dan koordinasi tim.

Bank memastikan tidak ada praktik *modern slavery* di lingkungan kerja BCA. Setiap pekerja yang lembur akan diberikan kompensasi sesuai dengan ketentuan PKB BCA. Jika pekerja mengajukan lembur atas keinginan sendiri dan telah disetujui oleh atasan, maka pekerja akan mendapatkan kompensasi sesuai dengan ketentuan PKB BCA. Perusahaan mencatat jumlah jam kerja lembur melalui sistem. Seluruh kompensasi lembur sepanjang tahun 2024 telah dibayarkan setiap bulan bersamaan dengan penerimaan gaji bulanan.

Keterikatan Pekerja

Menyadari pentingnya keterikatan antarpekerja di BCA, maka pada tahun 2024 BCA kembali melakukan survei *team engagement* dengan hasil skor 4,67 dari 5,00. Hasil dari survei yang dilakukan juga telah didistribusikan kepada para pemimpin unit kerja untuk kemudian masing-masing unit kerja dapat membuat rencana aktivitas untuk semakin meningkatkan keterikatan. Tentunya, *leader* dan anggota tim memiliki peran penting dalam menumbuhkan *team engagement*, oleh karena itu diperlukan kerja sama yang baik dari setiap pihak.

Kesempatan yang Setara dan Keberagaman

Kesetaraan Gender

Pada tahun 2024, persentase pekerja laki-laki sebanyak 38,9% dan perempuan 61,1%. Dalam mengelola ketenagakerjaan, BCA menerapkan prinsip kesetaraan dan keberagaman tanpa adanya diskriminasi berdasarkan gender, suku, agama, ras, atau golongan. Hal ini didukung oleh kebijakan nondiskriminasi yang tercantum dalam Surat Keputusan Direksi BCA No. 214/SK/DIR/2021 mengenai Kebijakan HAM, Kode Etik BCA, dan PKB. BCA juga terus berupaya meningkatkan peran perempuan dalam jenjang kepemimpinan. Struktur tata kelola perusahaan mencerminkan keberagaman dalam hal gender, pendidikan, pengalaman, usia, dan keahlian. Untuk menjaga inklusivitas, BCA mempromosikan kesetaraan gender dan memperkuat peran perempuan di posisi *Senior Manager* dan Direktur.

Representasi Perempuan

Jabatan	2024	2023	2022
Direktur	16,7%	16,7%	16,7%
Senior Manager	45,8%	46,5%	46,4%

Kesempatan Karier bagi Penyandang Disabilitas

BCA membuka kesempatan karier bagi penyandang disabilitas, termasuk mereka yang memiliki keterbatasan fisik. Per Desember 2024, BCA mempekerjakan 26 tenaga alih daya penyandang disabilitas yang bekerja sebagai pegawai *call center* di Contact Center & Digital Services. Ini merupakan bagian dari komitmen BCA terhadap praktik hak asasi manusia (HAM) dan kepatuhan pada Peraturan Pemerintah No. 43 Tahun 1998 tentang Upaya Meningkatkan Kesejahteraan bagi Kaum Disabilitas.

Kesejahteraan dan Kesehatan Mental Pekerja

Remunerasi dan Benefit [401-2]

Imbal jasa dan remunerasi yang diterima pekerja di BCA ditentukan berdasarkan level jabatan dan capaian kinerja, tanpa membedakan gender, suku, ras, agama, atau golongan. BCA memberikan imbal jasa dengan selalu memastikan kepatuhan pada ketentuan upah minimum yang berlaku di seluruh Indonesia. Remunerasi yang diberikan meliputi gaji, tunjangan, bonus tunai, dan bonus saham BCA, yang bertujuan untuk meningkatkan rasa kepemilikan pekerja terhadap perusahaan.

Tunjangan Pekerja berdasarkan Status Ketenagakerjaan

Jenis Tunjangan	Pekerja Tetap	Pekerja Kontrak	Trainee
Tunjangan Hari Raya	√	√	√
Tunjangan Akhir Tahun	√	N/A	√
Tunjangan Khusus Hari Raya Keagamaan	√	N/A	√
Tunjangan Jabatan	√	N/A	N/A
Bantuan Lainnya	√	√	√

Catatan: Tidak ada perbedaan berdasarkan gender.

Perbandingan Gaji Pekerja Perempuan dan Laki-Laki

Jenjang Jabatan	Pekerja Tetap		Pekerja Kontrak	
	Laki-laki	Perempuan	Laki-laki	Perempuan
Staf	11.232.350	11.589.179	8.670.786	8.560.657
Nonstaf (nonmanajerial)	10.508.960	10.361.750	5.213.285	5.099.788
Cakupan data (% terhadap total pekerja)				50,1%

Catatan:

Besaran gaji pokok pekerja pada level terendah di BCA masih lebih tinggi dibandingkan Upah Minimum Provinsi (UMP) yang berlaku di seluruh wilayah kantor cabang di Indonesia.

Mendukung Wellbeing

Sebagai wujud nyata kepedulian BCA terhadap kondisi *wellbeing* pekerja, BCA menjalankan program *wellbeing* melalui 4 Pilar, yaitu *Mental & Physical Wellbeing*, *Career Wellbeing*, *Social/Community Wellbeing*, dan *Financial Wellbeing*. Beberapa contoh program atau kebijakan yang dirancang untuk menunjang kenyamanan bekerja dan mendukung *wellbeing*, di antaranya:

1. Kebijakan jam kerja fleksibel yang diterapkan untuk seluruh pekerja di Kantor Pusat dari unit kerja non operasional layanan.
2. Bekerja dari BCA Touchpoint (lokasi kerja resmi di luar kantor utama) yang diterapkan untuk pekerja di Kantor Pusat dari unit kerja non operasional layanan nasabah.
3. Fasilitas rekreasi yang direalisasikan dalam bentuk anggaran biaya rekreasi yang dikoordinasi di masing-masing unit kerja.
4. Fasilitas layanan konseling untuk mendukung kesehatan mental para pekerja.
5. Fasilitas kegiatan olahraga dan seni yang dikelola oleh Badan Koordinasi Olahraga, Seni dan Hobi (BAKORSENI) untuk mendukung keseimbangan pola hidup sehat pekerja.
6. Menyediakan aplikasi MySaku untuk mendukung *wellbeing* pekerja melalui pengumpulan poin yang berasal dari partisipasi pekerja pada kegiatan tertentu di BCA. Poin MySaku dapat ditukarkan menjadi barang/jasa yang dapat mendukung *wellbeing* pekerja.
7. Menyediakan ruang laktasi untuk memberikan kenyamanan bagi pekerja wanita pada masa pemberian ASI.
8. Program Flexible Benefit bagi pekerja untuk dapat menukarkan bagian kesehatan dari benefit yang disediakan oleh perusahaan dengan benefit lain yang lebih sesuai dengan kebutuhan masing-masing pekerja.

Hak Cuti Orang Tua [401-3]

Mengacu pada PKB BCA, seluruh pekerja berhak atas cuti orang tua atau cuti untuk menyambut kelahiran anak. Pekerja perempuan berhak mendapatkan cuti melahirkan selama 3 bulan dan bagi pekerja perempuan yang mengalami keguguran tidak disengaja (*abortus provocatus*) dengan alasan medis berhak mendapatkan cuti keguguran sampai dengan 1,5 bulan. Sementara itu, pekerja laki-laki yang mendampingi istri sah melahirkan diberikan izin tidak masuk kerja selama 3 hari kerja tanpa mengurangi cuti tahunannya dan apabila istrinya mengalami keguguran, pekerja laki-laki akan diberikan izin tidak masuk kerja selama 4 hari kerja tanpa mengurangi cuti tahunan.

Lingkungan Kerja yang Aman dan Layak

Panduan *Respectful Workplace*

BCA berkomitmen menciptakan lingkungan kerja yang sehat, aman, produktif, dan saling menghormati dengan menolak segala bentuk diskriminasi, pelecehan, kekerasan, atau perilaku negatif lainnya. Pada tahun 2024, kami menyusun *Respectful Workplace Policy* (RWP) untuk mendukung proses bisnis dalam membangun lingkungan kerja inklusif, adil, dan aman. Kebijakan ini disusun berdasarkan standar HAM dan ketenagakerjaan nasional maupun internasional, serta melengkapi kebijakan HAM internal BCA.

Kebijakan ini akan diterapkan tidak hanya dalam lingkungan kerja BCA, tetapi juga mencakup seluruh aktivitas dan situasi yang melibatkan atau berhubungan dengan BCA, baik secara langsung maupun tidak langsung, seperti hubungan antarpekerja, baik dengan status tetap, tidak tetap, alih daya, magang, *trainee*, hubungan dengan nasabah, serta pihak ketiga seperti mitra kerja/

vendor/pemasok. Hal ini mencakup berbagai aspek operasional serta interaksi bisnis perusahaan, memastikan penerapan prinsip saling menghargai di setiap konteks kerja yang terkait dengan BCA.

Setiap organ tata kelola di BCA memiliki tanggung jawab masing-masing yang disesuaikan berdasarkan tingkat manajemen serta jabatan struktural dan fungsional yang ada di perusahaan. Hal ini bertujuan untuk memastikan bahwa setiap peran memiliki kewajiban yang selaras dengan tanggung jawabnya dalam mendukung implementasi kebijakan. Direksi BCA bertanggung jawab memastikan implementasi Kebijakan *Respectful Workplace* akan berjalan efektif melalui pemantauan, peninjauan, dan evaluasi berkala, serta melakukan penyesuaian jika diperlukan untuk menjaga relevansi dan efektivitasnya.

Keselamatan dan Kesehatan Kerja (K3) [403-1, 403-7, 403-8]

BCA telah memiliki Kebijakan Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3) dengan SK No. 165/SK/DIR/2019 perihal Penerapan SMK3 yang disusun sejalan dengan Undang-Undang tentang Keselamatan Kerja dan Ketenagakerjaan, Peraturan Pemerintah tentang Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja, Peraturan Menteri Kesehatan RI tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran. Kebijakan SMK3 tersedia di portal resmi BCA sehingga dapat diakses oleh seluruh pemangku kepentingan. Selain itu, kami juga memiliki kebijakan perlindungan pekerja yang tercantum dalam PKB Pasal 42, 47, 49, 57 Ayat 1, 58 Ayat 2, dan 59 Ayat 2, serta mengacu pada Undang-Undang No. 13 Tahun 2003 Pasal 86 Ayat 2, yang mengatur perlindungan keselamatan pekerja guna mencapai produktivitas kerja yang optimal.

BCA memastikan bahwa seluruh kantor BCA menerapkan SMK3 yang mengacu pada kebijakan SMK3, melalui survei dan asesmen gedung BCA yang secara langsung dilakukan oleh Biro Occupational Health & Safety (K3), maupun secara mandiri dilakukan oleh Tim Pelaksana K3 unit kerja. Semua pemangku kepentingan yang berada di lingkungan kerja BCA diimbau untuk bersama-sama mencegah insiden terkait keselamatan dan kesehatan kerja (K3). Biro Occupational Health & Safety (K3) bertanggung jawab terhadap seluruh aspek SMK3, termasuk menyusun, mengembangkan, dan memonitor penerapan SMK3. Kinerja K3 setiap tahunnya akan dilaporkan kepada Direktur yang membawahi Manajemen Risiko.

Panitia Pembina Keselamatan dan Kesehatan Kerja (P2K3) [403-4]

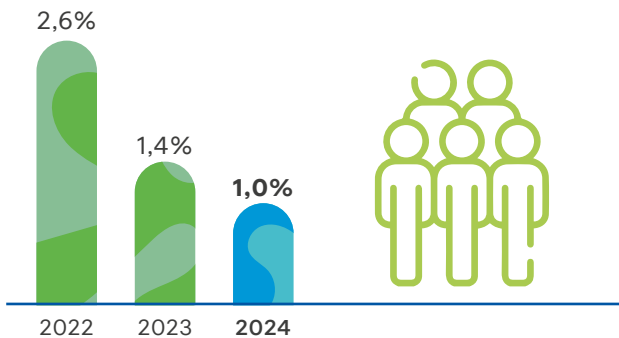
BCA berkomitmen untuk menciptakan lingkungan kerja yang aman dan sehat secara berkelanjutan, oleh karena itu manajemen membentuk Tim Panitia Pembina Keselamatan dan Kesehatan Kerja (P2K3) yang telah ditetapkan oleh Kemnaker sesuai peraturan perundangan. Tim P2K3 memiliki peran penting dalam membantu manajemen merancang dan mengembangkan program-program strategis yang bertujuan meningkatkan penerapan K3 di seluruh lingkungan kerja BCA. Struktur organisasi P2K3, termasuk rincian tugas dan tanggung jawab setiap anggotanya, telah disusun secara jelas dan komprehensif dalam Kebijakan SMK3. Keberadaan P2K3 ini tidak hanya memastikan kepatuhan terhadap regulasi K3 yang berlaku, tetapi juga berkontribusi pada penciptaan budaya kerja yang aman, sehat, dan produktif di seluruh unit kerja perusahaan. BCA secara rutin melaporkan kegiatan terkait K3 kepada Disnakertransgi DKI Jakarta setiap tiga bulan.

Identifikasi Bahaya, Investigasi Insiden, dan Pencegahan Risiko K3

[403-2, 403-4, 403-7, 403-9]

BCA menerapkan sistem manajemen K3 guna meminimalkan kecelakaan kerja dan mengurangi absensi pekerja akibat penyakit ataupun cedera. Tim K3 telah melakukan identifikasi Risiko K3 di tempat kerja kami yang dipengaruhi dengan kondisi gedung kantor, alat transportasi, arus listrik, dan bencana alam seperti gempa bumi dan banjir. Tindakan yang dilakukan BCA untuk mencegah potensi bahaya di tempat kerja ialah bekerja sama dengan pengelola gedung dan petugas keamanan untuk memastikan fasilitas kerja bebas dari kerusakan teknis serta dilengkapi dengan alat pemadam api ringan. Secara rutin, simulasi kebakaran dan bencana alam dilakukan bersama pengelola gedung di seluruh kantor cabang. Selain itu, gedung BCA dilengkapi dengan alarm sebagai sistem peringatan dini untuk meningkatkan kewaspadaan dan mencegah korban akibat bencana. Tim Tanggap Darurat dari unit kerja terkait bertanggung jawab untuk merencanakan dan melakukan uji coba tanggap darurat serta menjamin prosedur ini diketahui oleh semua pekerja BCA dan pekerja alih daya yang bekerja di area BCA. Penerapan SMK3 ini bertujuan untuk menciptakan lingkungan kerja yang aman, kondusif, produktif, serta mengurangi tingkat absensi pekerja.

Persentase Tingkat Absensi Pekerja



Prosedur untuk menginvestigasi dan menangani insiden di tempat kerja mengacu pada Manual Prosedur SMK3 terkait penanganan masalah K3. Jika terjadi insiden/kecelakaan kerja, pekerja yang mengetahui insiden tersebut dapat meminta bantuan Petugas K3 untuk memberikan pertolongan pertama pada korban bila diperlukan. Petugas K3 dapat menindaklanjuti pertolongan dengan membawa korban mendapatkan perawatan selanjutnya, baik ke unit gawat darurat rumah sakit maupun membantu proses klaim asuransi. Tim Investigasi Insiden yang telah ditetapkan manajemen melakukan proses investigasi, penetapan penyebab dasar kecelakaan, penentuan rekomendasi, serta pelaporan hasil investigasi kepada kepala unit kerja dan manajemen BCA.

BCA mendukung K3 untuk pelaksanaan tugas ekspedisi, kurir, dan akan dilengkapi dengan perlengkapan keselamatan kerja, seperti helm SNI, jaket, jas hujan, dan tas. Selain itu, BCA juga memberikan penggantian biaya untuk pembuatan atau perpanjangan surat izin mengemudi pekerja.

Akses Fasilitas dan Konsultasi Kesehatan

[403-3, 403-4, 403-6, 403-10]

BCA menyadari pentingnya kesehatan bagi produktivitas pekerja, sehingga berupaya menyediakan tempat kerja yang aman dan layak. Fasilitas kesehatan yang tersedia di BCA meliputi BPJS Kesehatan, asuransi kesehatan, layanan

konseling dengan psikolog, dan edukasi kesehatan. Fasilitas ini dikelola oleh Divisi Human Capital Management (HCM), dan pekerja beserta keluarga dapat memperoleh manfaat kesehatan seperti rawat inap, rawat jalan, dan pemeriksaan kesehatan lainnya seperti persalinan, kacamata, perawatan gigi, pemeriksaan laboratorium, pemeriksaan medis berkala, dan *pap smear*. Salah satu upaya untuk mengurangi risiko penyakit akibat kerja (PAK), yaitu dengan menyediakan kursi dan meja kerja yang ergonomis, kualitas lingkungan kerja yang layak, dan edukasi dengan materi antara lain berupa video dan poster terkait ergonomi perkantoran, serta langkah peregangsaan saat bekerja.

Pekerja yang berusia 40 tahun ke atas berhak mendapatkan fasilitas *Medical Check-Up* (MCU) setiap tahun, yang dapat dilakukan di rumah sakit, klinik, atau laboratorium yang bekerja sama dengan BCA.

Komunikasi dan Pelatihan K3 [403-5]

Untuk meningkatkan *awareness* karyawan terhadap K3, BCA memfasilitasi seluruh karyawan dengan media pembelajaran *e-learning* K3, menyelenggarakan sosialisasi K3 secara daring, maupun pelatihan keselamatan dan kesehatan secara luring kepada Tim Tanggap Darurat dan Petugas P3K untuk memastikan pemahaman prosedur K3 oleh semua pekerja sehingga mereka mampu mengidentifikasi dan mengatasi potensi bahaya secara mandiri. Setiap tahun, BCA juga aktif menyuarakan pola hidup sehat, termasuk kesehatan mental. Selain itu, BCA juga mendorong pekerja untuk menjaga pola hidup sehat dengan bergabung dalam berbagai program kesehatan yang dikelola oleh BAKORSENI. Di 2024, kami menyelenggarakan berbagai kegiatan edukasi kesehatan yang disampaikan kepada pekerja, dengan topik-topik di antaranya kesehatan paru, mata, nyeri punggung, kanker, manajemen stres, sosialisasi pedoman makan yang sehat, dan kesehatan mental di tempat kerja.



Fire Drill di gedung kantor BCA.



Kegiatan *medical check-up* gratis untuk karyawan BCA.

Jaminan Hari Tua

Pelatihan di Masa Purnabakti [404-2]

BCA menerapkan kebijakan pensiun pada usia maksimal 55 tahun. Pekerja yang telah mencapai usia 50 tahun dapat berpartisipasi dalam program *Ring the Bell*, sementara pekerja berusia 54 tahun dapat mengikuti program *Beautiful Life*. Menjelang pensiun, pekerja akan diberikan pelatihan tentang kesehatan, investasi, pengelolaan keuangan, serta keterampilan untuk mengembangkan usaha setelah pensiun. Meskipun ada kebijakan pensiun, BCA tetap menghargai kontribusi pekerja yang ingin terus berkarya dengan menawarkan kesempatan kerja sama seperti mewakili BCA dalam penandatanganan akad kredit, memberikan pendampingan, serta berbagi pengetahuan kepada pekerja aktif. Pensiunan dari level manajerial juga diberi peluang untuk kembali bekerja sebagai staf ahli yang membantu komite di bawah Dewan Komisaris, dengan mempertimbangkan prestasi dan kebutuhan perusahaan.

Pensiun [201-3]

Program dana pensiun tersedia bagi pekerja yang telah memasuki usia pensiun, dengan skema pembayaran iuran yang dibagi antara perusahaan dan pekerja. Seluruh pekerja tetap BCA berhak mengikuti program ini, dengan perusahaan menanggung 5% dan pekerja menanggung 3% dari total iuran. Program dana pensiun ini dikelola oleh lembaga dana pensiun yang didirikan oleh BCA. Estimasi dana pensiun dapat ditemukan dalam laporan tahunan BCA.

Seluruh pekerja didaftarkan dalam program BPJS Ketenagakerjaan untuk Jaminan Hari Tua (JHT) dan Jaminan Pensiun (JP) dengan skema pembayaran bulanan yang melibatkan kontribusi perusahaan dan pekerja sesuai ketentuan pemerintah. Persentase iuran untuk BPJS JHT adalah 3,7% dari perusahaan dan 2% dari pekerja, sementara untuk BPJS JP, perusahaan menyertor 2% dan pekerja 1%.

Selain itu, kami juga memiliki program iuran Sukarela Dana Pensiun BCA (DP BCA). Bagi peserta yang ingin meningkatkan akumulasi dananya di DP BCA akan diberikan kesempatan untuk menambah iuran sukarela. Besarnya iuran sukarela adalah berupa persentase dari gaji *gross* bulanan pekerja, dengan pilihan kelipatan 1% mulai dari 1% hingga 7%. Program ini berlaku sejak 31 Oktober 2022.

Mencegah Kekerasan dan Pelecehan

Satuan Tugas Pencegahan dan Penanganan Kekerasan Seksual

Sebagai bentuk upaya pencegahan, penanganan, dan perlindungan dari segala bentuk kekerasan seksual di tempat kerja, pada tahun 2024 BCA menerbitkan Surat Keputusan Direksi dengan No. 076/SK/DIR/2024 tentang Pembentukan Satuan Tugas Pencegahan dan Penanganan Kekerasan Seksual di Tempat Kerja. Pembentukan satgas menjadi salah satu komitmen BCA dalam menanggapi Keputusan Menteri Ketenagakerjaan No. 88 Tahun 2023 tentang Pedoman Pencegahan dan Penanganan Kekerasan Seksual di Tempat Kerja. Satuan tugas ini dibentuk untuk menciptakan lingkungan kerja yang aman, nyaman, dan bebas dari tindak kekerasan seksual.

Saluran Komunikasi dan Mekanisme Pengaduan SDM

BCA menyediakan saluran pengaduan terkait ketenagakerjaan dan hubungan industrial melalui Halo SDM (66900000), yang dapat diakses melalui jaringan telepon internal BCA atau melalui *e-mail* ke halo_sdm@bca.co.id. Pengaduan juga dapat disampaikan melalui *whistleblowing system* (WBS). Kerahasiaan laporan akan dilindungi dan akan memberikan sanksi tegas kepada pelanggar/pihak yang terbukti bersalah, seperti surat peringatan, demosi, atau pemutusan hubungan kerja. Kami melarang segala bentuk pelecehan seksual maupun nonseksual, serta tidak menoleransi perilaku tersebut. BCA juga secara rutin memberikan sosialisasi dan edukasi kepada seluruh pekerja mengenai antidiskriminasi dan antipelecehan. Pekerja yang menyaksikan atau menerima tindakan pelecehan dapat melaporkan kepada atasan langsung atau unit SDM di kantor wilayah/kantor pusat, dan pelaku akan dikenakan sanksi sesuai aturan yang berlaku.

Prosedur Eskalasi Pengaduan SDM

Kasus-kasus terkait diskriminasi, pelecehan, atau sejenisnya akan diselesaikan melalui mekanisme eskalasi yang melibatkan Komite Pertimbangan Kasus Kepegawaian (KPKK). Komite ini, yang berada di bawah pengawasan Direksi dan dipimpin oleh Kepala Divisi Human Capital Management, bertugas memberikan rekomendasi independen kepada Direksi mengenai penyelesaian kasus dengan prinsip keadilan dan kesetaraan. Proses ini mencakup penelaahan terhadap pelanggaran atau kejahatan yang dilakukan oleh pekerja. Hingga akhir tahun 2024, tidak ada laporan atau kasus terkait pelanggaran kode etik, norma kesusilaan, atau pelecehan di lingkungan BCA.

Hak Asasi Manusia

Kebijakan & Komitmen HAM

BCA menghormati hak asasi manusia (HAM) sebagai bagian tak terpisahkan dari budaya keberlanjutan yang diterapkan dalam bisnis dan operasional. BCA memiliki dan menerapkan Kebijakan HAM yang dirancang sesuai dengan peraturan perundang-undangan nasional serta standar internasional, termasuk Universal Declaration of Human Rights (UDHR), UN Guiding Principles on Business and Human Rights (UNGPR), International Bill of Rights, dan Konvensi-Konvensi Fundamental dari Organisasi Buruh Internasional (ILO).

Kebijakan HAM ini mencerminkan komitmen BCA untuk menjalankan bisnis dengan menghormati prinsip-prinsip HAM, memberikan panduan dan harapan perlindungan HAM kepada seluruh pemangku kepentingan, serta mengurangi dampak dari pelanggaran hak asasi manusia. Kebijakan tersebut berlaku untuk seluruh kegiatan operasional BCA (karyawan, aktivitas langsung, dan produk/layanan), serta pemasok dan mitra bisnis.

Ruang lingkup dan konteks kebijakan HAM BCA sesuai dengan ruang lingkup bisnis operasinya di industri jasa keuangan, termasuk penegakan:

1. Tanpa perdagangan manusia
2. Tanpa kerja paksa
3. Tanpa pekerja anak
4. Hak untuk berserikat
5. Hak dalam perundingan kolektif
6. Remunerasi yang setara
7. Tidak ada diskriminasi
8. Hak dalam perlindungan privasi

Pada tahun 2023, BCA menyelenggarakan program komunikasi dan pelatihan terkait HAM termasuk pelatihan kepada Direksi dan Komisaris, serta Komite perusahaan. Tujuannya adalah untuk meningkatkan kesadaran dan pemahaman seluruh lapisan organisasi serta mencegah terjadinya pelanggaran

HAM. Upaya ini menjadi wujud nyata tanggung jawab sosial perusahaan dalam menciptakan lingkungan kerja yang aman, adil, dan inklusif bagi seluruh pemangku kepentingan. Kebijakan HAM BCA dapat diakses pada situs <https://www.bca.co.id/-/media/Feature/Report/File/Sustainability-Index/Kebijakan/20210521Kebijakan-HAM-IND.pdf>.

Uji Tuntas HAM

Analisis Risiko HAM

Dalam mendukung kebijakan dan komitmen HAM, BCA terus mengintegrasikan prinsip-prinsip hak asasi manusia ke dalam proses operasional BCA untuk mencegah atau mengurangi dampak negatif yang mungkin ditimbulkan oleh kegiatan bisnis BCA terhadap hak asasi manusia. BCA juga melakukan uji tuntas hak asasi manusia yang dikembangkan dan diimplementasikan sesuai dengan UN Guiding Principles on Business and Human Rights (UNGPR).

Sebagai bagian dari proses uji tuntas HAM, BCA melakukan penilaian risiko dan potensi dampak HAM dari aktivitas bisnis untuk mengidentifikasi dan menilai risiko utama serta merancang langkah pencegahan dan mitigasi. Penilaian risiko dan dampak tersebut mencakup aktivitas bisnis, operasi, dan rantai nilai perusahaan. Langkah proses penilaian mencakup identifikasi risiko dan dampak, serta penilaian prioritas atas risiko dan dampak.

1. Identifikasi Risiko HAM

Tahap pertama dalam uji tuntas HAM di BCA adalah mengidentifikasi area bisnis yang berpotensi berdampak pada hak asasi manusia. Selanjutnya, dilakukan analisis terhadap risiko HAM, baik yang aktual maupun yang berpotensi terjadi di masa depan. Dalam proses ini, BCA juga memetakan pemangku kepentingan yang terdampak oleh risiko-risiko tersebut.

Analisis risiko aktual dilakukan dengan mengumpulkan data internal dan informasi terkait melalui berita dan publikasi. Sementara untuk risiko potensial, digunakan informasi tentang pelanggaran HAM di sektor keuangan, baik di Indonesia maupun global, serta menilai kemungkinan dampaknya pada industri perbankan. Pendekatan ini memungkinkan BCA untuk memitigasi risiko dan melindungi hak asasi manusia dalam operasionalnya secara lebih efektif.

Melalui proses analisis ini, BCA telah memetakan potensi risiko HAM beserta kelompok pemangku kepentingan yang mungkin terdampak, meliputi:

Kelompok Pemangku Kepentingan	Kelompok Rentan	Risiko Aktual dan Potensial atas Pelanggaran
- Pekerja BCA - Nasabah - Pekerja mitra bisnis, pemasok, dan vendor - Pekerja debitur - Investor dan pemegang saham - Masyarakat	- Perempuan - Nasabah - Anak-anak - Pekerja kontrak pihak ketiga - Penyandang disabilitas - Ibu hamil - Lansia - Masyarakat 3T dan sekitar operasional	- Hak untuk menikmati kondisi kerja yang adil dan menguntungkan - Hak atas kebebasan berserikat - Hak untuk membentuk dan bergabung dalam serikat pekerja - Hak perlindungan bagi anak - Hak atas pendidikan - Hak untuk tidak menjadi sasaran perbudakan, penghambaan, atau kerja paksa - Hak atas privasi - Hak atas lingkungan kerja yang bebas dari diskriminasi dan pelecehan - Hak untuk tidak menjadi sasaran penyiksaan, perlakuan yang kejam, tidak manusiawi, dan/atau merendahkan martabat. - Hak minoritas - Hak atas kesehatan - Hak keselamatan di tempat kerja - Hak atas standar hidup yang layak

2. Penilaian Prioritas Risiko

Setelah risiko HAM diidentifikasi, dilakukan pemetaan untuk menentukan risiko mana yang paling relevan dan signifikan bagi aktivitas bisnis dan hubungan antar pemangku kepentingan di BCA. Pemetaan ini berdasarkan pada dua kriteria utama: tingkat keparahan dan kemungkinan terjadinya risiko. Proses pemetaan dilakukan dengan membuat matriks *heat map* (5x5). Dari pemetaan tersebut, ditemukan tiga risiko HAM yang menjadi prioritas bagi BCA untuk diperhatikan, yaitu:

1. Risiko pelanggaran privasi karyawan dan nasabah.
2. Risiko pelanggaran hak pekerja dan perbudakan modern pada pemasok BCA, mencakup kerja paksa dan kondisi kerja yang tidak adil.
3. Risiko pelanggaran hak pekerja pada debitur BCA meliputi kerja paksa, pekerja anak, diskriminasi, pelecehan, dan upah yang tidak layak.

Risiko-risiko tersebut dinilai sebagai prioritas untuk BCA dalam menyusun rencana dan evaluasi tindakan yang sudah maupun perlu dilakukan untuk memitigasi dan mengurangi dampak risiko HAM.

Penilaian Hak Asasi Manusia

Komitmen kami untuk menghormati prinsip HAM juga merupakan kepatuhan terhadap Peraturan Presiden Nomor 60 Tahun 2023 tentang Strategi Nasional Bisnis dan HAM. BCA secara sistematis melakukan peninjauan dan penilaian atas potensi isu HAM pada area operasi, rantai nilai, dan aktivitas bisnis. BCA telah melakukan penilaian isu HAM dalam rangka tanggung jawab sosial dan bisnis bank sejak tahun 2021. Penilaian isu HAM dilakukan minimal setiap tiga tahun untuk mengidentifikasi, menilai, mencegah, dan mengurangi risiko HAM di 100% area operasional BCA termasuk proses pengadaan, ketenagakerjaan, dan aktivitas bank lainnya. Penilaian isu HAM pada nasabah dan vendor bertujuan untuk menghindari keterlibatan BCA baik secara langsung maupun tidak langsung dalam kegiatan yang melanggar hak asasi manusia, seperti perdagangan orang, kerja paksa, prostitusi, dan penyelundupan tenaga kerja. Penilaian ini juga dilakukan bertujuan untuk memperhatikan risiko bisnis perusahaan yang berkaitan dengan pelanggaran HAM dan berupaya semaksimal mungkin untuk mencegah dan meminimalisasi risiko terkait HAM yang mungkin terjadi. Berdasarkan tingkat keparahan dan kemungkinan terjadinya potensi risiko HAM di area operasional, didapati kemungkinan yang berbeda-beda tergantung penyebab kejadian risiko, jumlah kelompok rentan, dan aktivitas bisnis yang dilakukan.

BCA juga melakukan penilaian atas isu HAM melalui platform aplikasi Penilaian Risiko Bisnis dan HAM (PRISMA) yang dicanangkan oleh Kementerian Hukum & HAM. Penilaian ini bertujuan untuk mengidentifikasi dan menilai potensi risiko pelanggaran HAM dalam kegiatan bisnis serta meningkatkan kesadaran perusahaan akan dampak kegiatan bisnisnya terhadap HAM. Pada tahun 2023, BCA diapresiasi karena melakukan penilaian HAM dengan PRISMA dan mendapat predikat Hijau, menjadi contoh *best practices* dalam sektor perbankan. Setiap Perusahaan yang mendapat predikat hijau wajib mempertahankan kinerjanya dan melakukan penilaian kembali paling lambat dalam 3 tahun sejak penilaian terakhir.

Mitigasi dan Remediasi Hak Asasi Manusia

BCA memastikan tindakan pencegahan dan perbaikan yang diperlukan telah dikembangkan untuk mencegah terjadinya pelanggaran HAM dan mengurangi dampak buruk hak asasi manusia yang mungkin timbul secara langsung atau tidak langsung disebabkan oleh operasi bisnis.

1. Prioritas dan Mitigasi Risiko

Berdasarkan proses identifikasi risiko dan dampak HAM, BCA mengevaluasi dan memprioritaskan risiko hak asasi manusia yang mencakup kegiatan di dalam organisasi dan di seluruh rantai nilai. Penilaian tersebut mengidentifikasi potensi risiko utama hak asasi manusia yang menjadi prioritas mitigasi BCA saat ini. Dari seluruh potensi risiko bisnis yang telah dipetakan oleh BCA, telah dilakukan mitigasi untuk mengurangi dampaknya, seperti:

1. Pekerja & Nasabah: Terkait Hak Privasi

Risiko: Bank memiliki potensi risiko penyalahgunaan data pribadi karyawan dan nasabah akibat kebocoran data ataupun ketidaksengajaan sehingga menyebabkan pelanggaran atas hak privasi.

Mitigasi: Upaya BCA dalam memitigasi hal tersebut, BCA melakukan pelatihan dan edukasi wajib untuk seluruh karyawan terkait perlindungan data yang dilakukan dan dievaluasi secara rutin. Proses edukasi terkait keamanan data juga dilakukan BCA kepada rantai pasok BCA. Selain itu, BCA juga menetapkan ketentuan *non-disclosure agreement* (NDA) dan ketentuan *procurement* terkait privasi dan keamanan data kepada rantai pasok BCA.

2. Rantai Pasokan: terkait hak-hak pekerja dan perbudakan modern

Risiko: Bank secara tidak langsung memiliki potensi untuk berkontribusi terhadap pelanggaran hak-hak pekerja dan perbudakan modern melalui transaksi bisnisnya dengan pemasok yang mengabaikan hak asasi pekerja mereka, termasuk pekerja wanita, penyandang disabilitas, dan lainnya. Hal ini dapat berupa

pelanggaran regulasi ketenagakerjaan, pelecehan, tindak kekerasan, kondisi kerja yang tidak aman dan tidak adil, serta masalah kesehatan dan keselamatan di tempat kerja. Individu yang terkena dampak dapat mencakup pekerja dari pemasok, seperti wanita hamil, penyandang disabilitas, dan lainnya.

Mitigasi: Pada tahun 2024, langkah mitigasi yang dilakukan BCA untuk hal tersebut adalah dilakukannya penyusunan pedoman pengadaan yang berkelanjutan termasuk di dalamnya mengatur ketentuan-ketentuan HAM yang perlu dilakukan pemasok BCA.

3. Debitur/Nasabah: terkait hak-hak pekerja dan perbudakan modern

Risiko: Bank dapat secara tidak langsung memiliki potensi terlibat dengan memberikan pinjaman atau investasi kepada debitur yang gagal menjunjung tinggi hak asasi manusia pekerjaannya. Hal ini dapat mencakup lingkungan kerja yang tidak aman atau tidak layak, tindak pelecehan dan kekerasan, kehidupan yang layak, risiko kesehatan dan keselamatan, adanya pekerja anak dan kerja paksa, serta pelanggaran hak pekerja lainnya.

Mitigasi: BCA terus melakukan peningkatan atas penilaian risiko pembiayaan terkait aspek lingkungan, sosial, dan tata kelola debitur dengan mulai menerapkan panduan-panduan pembiayaan yang mengintegrasikan pengelolaan dampak lingkungan dan sosial pada debitur. Selain itu, BCA juga setiap tahunnya melakukan sosialisasi atas ketentuan tanggung jawab sosial yang berkembang dan perlu diimplementasikan oleh debitur.

2. Pengaduan dan Komunikasi

Keseriusan kami dalam menegakkan HAM tidak hanya direalisasikan dalam Kebijakan HAM serta pelaksanaan uji tuntas dan penilaian HAM. Kami juga menyediakan saluran komunikasi dan pengaduan bagi semua pemangku kepentingan dan kelompok rentan untuk menyampaikan atau melaporkan dugaan pelanggaran HAM melalui platform internal karyawan, Halo BCA, dan *whistleblowing system*. Semua pengaduan ditangani secara rahasia dan dapat secara mudah diakses oleh seluruh pemangku kepentingan.

3. Investigasi dan Remediasi

Setiap pelaporan terkait pelanggaran HAM akan ditinjau oleh Biro Anti-Fraud sesuai dengan ketentuan platform penerima pengaduan. BCA akan melakukan investigasi untuk mengevaluasi masalah, tingkat keparahan, dan serta pemangku kepentingan yang bertanggung jawab. BCA berkomitmen untuk mengurangi risiko HAM dan mengambil tindakan pemulihan melalui serangkaian langkah terstruktur bagi pekerja BCA, pekerja pemasok, atau para pihak yang menjadi korban pelanggaran HAM. Proses remediasi akan dijalankan sesuai dengan peraturan dan mekanisme yang berlaku.

05

Berkarya
Memberi Nilai



Mewujudkan Nilai melalui Bakti BCA

BCA senantiasa berinovasi untuk menghadirkan solusi yang efektif dan relevan dalam menjawab tantangan lingkungan dan sosial yang dihadapi masyarakat. Upaya ini berlangsung secara komprehensif di bawah ‘payung’ Bakti BCA.

Melalui Bakti BCA, kami meyakini bahwa individu yang memiliki daya dapat memberdayakan komunitas di sekitarnya. Selanjutnya, komunitas yang berdaya mampu memberikan kontribusi positif terhadap kelestarian ekosistem. Dengan pendekatan ini, terciptalah siklus lingkaran pengaruh yang saling mendukung dan berkelanjutan, yang tidak hanya memperkuat komunitas tetapi juga berkontribusi pada pembangunan berkelanjutan di Indonesia.

Bakti BCA bagi Pembangunan Berkelanjutan Indonesia



Lingkaran pengaruh tersebut diupayakan melalui arah pergerakan Bakti BCA untuk meningkatkan kualitas hidup dan pembangunan berkelanjutan di berbagai bidang, termasuk pendidikan (Bakti Pendidikan), kesehatan (Bakti Kesehatan), budaya (Bakti Budaya), pemberdayaan masyarakat (Desa dan UMKM Bakti BCA), serta lingkungan (Bakti Lingkungan).

Pada tahun 2024, BCA meluncurkan kampanye #BuktiBaktiBCA, ditandai dengan pemutaran perdana video Bukti Bakti. Video ini dibuat di tiga pulau dengan melibatkan tokoh masyarakat mitra Bakti BCA, dan memperkenalkan Nicholas Saputra sebagai Duta Bakti BCA untuk memperluas inspirasi dan dampak program ke berbagai kalangan masyarakat. Informasi lebih lanjut mengenai kampanye ini dapat disaksikan melalui video bertajuk “Sebuah Kisah Jejak #BuktiBakti BCA” di tautan berikut: <https://bca.id/buktibaktibca>. Pada tahun 2024, BCA telah menerima penghargaan sebagai Asia’s Best CSR di ajang 14th Asian Excellence Award 2024.

Bakti Pendidikan

BCA menjalankan berbagai program yang bertujuan untuk meningkatkan kualitas dan daya saing sumber daya manusia Indonesia, khususnya generasi muda. Program-program ini dirancang untuk memberikan pengetahuan, keterampilan, serta pengembangan kompetensi bagi guru, siswa, dan mahasiswa.

Sebaran Program Bakti Pendidikan 2024

Beasiswa Bakti BCA

1. Bali (Universitas Udayana)
2. DI Yogyakarta (Universitas Gadjah Mada)
3. DK Jakarta (Universitas Indonesia, Universitas Nahdlatul Ulama Indonesia)
4. Jawa Barat (Institut Teknologi Bandung, Universitas Padjadjaran, IPB University)
5. Jawa Tengah (Universitas Diponegoro)
6. Jawa Timur (Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Universitas Brawijaya, Universitas Muhammadiyah Malang)
7. Kalimantan Barat (Universitas Tanjungpura)
8. Kalimantan Timur (Universitas Mulawarman)
9. Papua (Universitas Cenderawasih)
10. Sulawesi Selatan (Universitas Hasanuddin)
11. Sulawesi Utara (Universitas Sam Ratulangi)
12. Sumatra Barat (Universitas Andalas)
13. Sumatra Selatan (Universitas Sriwijaya)
14. Sumatra Utara (Universitas Sumatra Utara)

Sekolah Bakti BCA

- New**
1. Bengkulu (SDN 61 Kota Bengkulu + 3 Sister School)
 2. Kalimantan Timur (SMAN 3 Penajam Paser Utara)
 3. Nusa Tenggara Timur (SD Inpres Nunumeu + 3 Sister School dan 25 sekolah program GASING di Manggarai Barat)
 4. Papua Barat Daya (SDN 35 Kota Sorong + 2 Sister School)
- Continue**
- Jawa Timur (SDN 1 Tamansari, SMPN 1 Licin, SMAN 1 Wongsorejo)
- Graduated**
1. Banten (SDN 1 Taktakan, SDN 2 Taktakan, SMPN 6 Kota Serang, SMAN 3 Serang)
 2. DI Yogyakarta (SDN 3 Semanu, SDN Kwangen, SDN Banyubening 1, SDN Candibaru 2, SDN Ponjong 1, SDN Ponjong 2, SMPN 1 Karangmojo, SMPN 1 Ponjong, SMPN 1 Semanu, SMAN 1 Karangmojo)
 3. Lampung (SDN 1 Gadingrejo, SMPN 1 Gadingrejo, SMAN 1 Gadingrejo)

BCA Berbagi Ilmu

- Kuliah Umum**
1. Bali (Universitas Udayana)
 2. DI Yogyakarta (Universitas Atma Jaya Yogyakarta)
 3. DK Jakarta (Universitas Bina Nusantara)
 4. Jawa Barat (Institut Teknologi Bandung, President University)
 5. Jawa Timur (Universitas Islam Malang, Universitas Kristen Petra)
 6. Jawa Tengah (Universitas Diponegoro)
 7. Sulawesi Utara (Universitas Sam Ratulangi)
 8. Sumatra Selatan (Universitas Sriwijaya)
- Banking Tour**
1. Bali (BCA KCU Kuta)
 2. DK Jakarta (BCA KCU Wisma Asia)
 3. Jawa Barat (BCA KCU Dago)
 4. Jawa Tengah (Halo BCA Semarang)
 5. Sumatra Selatan (BCA KCU Palembang)

Literasi Keuangan

1. Bali
2. Banten
3. Bengkulu
4. DI Yogyakarta
5. DK Jakarta
6. Jambi
7. Jawa Barat
8. Jawa Tengah
9. Jawa Timur
10. Kalimantan Barat
11. Kalimantan Selatan
12. Kalimantan Tengah
13. Kalimantan Timur
14. Kalimantan Utara
15. Kepulauan Bangka Belitung
16. Kepulauan Riau
17. Lampung
18. Maluku
19. Nusa Tenggara Barat
20. Nusa Tenggara Timur
21. Papua
22. Papua Barat Daya
23. Riau
24. Sulawesi Barat
25. Sulawesi Selatan
26. Sulawesi Tengah
27. Sulawesi Tenggara
28. Sulawesi Utara
29. Sumatra Barat
30. Sumatra Selatan
31. Sumatra Utara

Program Lainnya

PPBP/PPTI

Magang Bakti BCA

Program SYNRGY

BCA Cash Management Academy

Pemberdayaan Disabilitas

Kemitraan Beasiswa dengan Yayasan KSE dan UPH

Beasiswa dan Bantuan Pendidikan

Sekolah Binaan Bakti BCA

Program Sekolah Binaan bertujuan untuk mengembangkan dan memberdayakan komunitas sekolah secara holistik, sehingga menghasilkan sumber daya manusia yang unggul dan berdaya saing. Program ini juga mendukung program pemerintah dalam peningkatan kualitas pendidikan di Indonesia. Sekolah binaan BCA tersebar di beberapa kota di Indonesia dari tingkat SD, SMP, sampai dengan SMA. Sekolah Bakti BCA diarahkan untuk memiliki keunggulan dalam karakter, sains, dan teknologi.

Di tahun 2024, BCA menambah empat sekolah Bakti BCA dan delapan sekolah *sister schools* menyerah terimakan 17 sekolah Bakti BCA kembali kepada Dinas Pendidikan setempat karena telah berhasil melewati standar kualitas pembelajaran Nasional. Salah satu contoh Sekolah Binaan Bakti BCA adalah SD Inpres Nunumeu di Nusa Tenggara Timur yang telah dikunjungi dan menerima apresiasi langsung dari Wakil Menteri Pendidikan Dasar dan Menengah, Fajar Riza Ul Haq, atas inovasi *Science Garden*. Inovasi ini merupakan ruang belajar terbuka yang memicu pembelajaran sains aplikatif dan kecintaan terhadap lingkungan. Program penguatan numerasi atau literasi matematika juga diberikan kepada 32 guru dan 64 siswa pada 25 sekolah di Manggarai Barat, Nusa Tenggara Timur, bekerja sama dengan Yayasan Teknologi Indonesia Jaya yang didirikan oleh Prof. Yohanes Surya, Ph.D.

Beasiswa Bakti BCA

BCA turut mendukung mahasiswa dalam menyelesaikan pendidikan tingkat universitas dengan memberikan beasiswa. Selain itu, BCA juga menyelenggarakan pelatihan pengembangan kompetensi berupa program transformasional, perencanaan keuangan, kunjungan perusahaan, dan lokakarya karier. Pada tahun 2024, BCA memberikan beasiswa kepada 700 mahasiswa dari 20 universitas dengan kategori bantuan finansial, prestasi akademik, dan prestasi minat bakat, dengan total dana sebesar Rp7,52 miliar.

National Bootcamp – Every Champion is Unique, The Champion is You

National Bootcamp adalah acara puncak dari Program Beasiswa Bakti BCA 2024. Kegiatan yang digelar secara *hybrid* ini menjadi penutup dari rangkaian kegiatan pembinaan dan pengembangan di sepanjang 2024 bagi seluruh Bakti Champions (Penerima Beasiswa Bakti BCA). Program ini menjadi salah satu upaya Bakti BCA dalam mendukung pengembangan dan peningkatan daya saing sumber daya manusia, serta mempersiapkan para Bakti Champions terhadap tantangan masa depan, baik dalam karier maupun kehidupan pascakampus.

BCA Berbagi Ilmu

Melibatkan para Direktur (*Leader*) BCA sebagai pemateri, program pembangunan kapasitas generasi muda ini mengangkat berbagai topik seperti kepemimpinan, teknologi, dan pengembangan diri. Kegiatan ini dilaksanakan dalam bentuk rangkaian kuliah umum di 10 perguruan tinggi dan dihadiri lebih dari 6.900 mahasiswa. BCA juga mengadakan *Banking Tour & Sharing* di kantor cabang maupun unit kerja kantor pusat, yang diikuti oleh lebih dari 500 peserta dari tujuh SMA & SMK dan dua perguruan tinggi. Program “BCA Berbagi Ilmu” juga turut menghadirkan Duta Bakti BCA.

The Beauty of Disabilities: Makeup Class with BCA

Bakti BCA berkolaborasi dengan Yayasan Perempuan Tangguh Mandiri Indonesia (PTI) menyelenggarakan program pelatihan merias wajah bagi Sahabat Disabilitas (Teman Tuli) bertajuk “The Beauty of Disabilities: Makeup Class with BCA”. Program ini merupakan bagian dari komitmen BCA untuk meningkatkan kualitas pendidikan dan memberikan ruang inklusif bagi penyandang disabilitas. Program ini dimulai dengan perekrutan, pelatihan dengan materi teknik *makeup* profesional dan *hairdo*, *marketing branding* melalui media sosial, dan literasi keuangan yang diakhiri dengan ujian kompetensi untuk mendapatkan sertifikat dari Badan Nasional Sertifikasi Profesi (BNSP). Kelas diikuti oleh 10 teman tuli yang juga berkesempatan untuk menjadi *Make Up Artist* pada Kebaya Fashion Week, Pagelaran Nusantara: Jiwa Surga Khatulistiwa sebagai bagian dari rangkaian acara Gebyar BCA Merah Putih, dan Indonesia Knowledge Forum.

Program Pendidikan Bisnis & Perbankan dan Program Pendidikan Teknik Informatika

Salah satu keunggulan BCA dalam mendukung pendidikan anak bangsa dan kesiapan mereka dalam bekerja adalah melalui Program Pendidikan Bisnis & Perbankan (PPBP – sebelumnya dikenal sebagai Program Pendidikan Akuntansi/PPA) dan Program Pendidikan Teknik Informatika (PPTI). Kedua program pendidikan non-gelar ini dilaksanakan melalui kerja sama dengan perguruan tinggi terkemuka di Indonesia. Lulusan dari PPBP dan PPTI langsung diberikan kesempatan untuk bergabung dengan BCA.



Jumlah Peserta dan Lulusan PPBP dan PPTI

Peserta PPBP ^{a)}			Lulusan PPBP ^{b)}			Lulusan PPBP ^{b)} yang Bergabung ke BCA		
2024	264		2024	88		2024	87	(99%)
2023	265		2023	132		2023	131	(99%)
2022	308		2022	132		2022	126	(95%)

Peserta PPTI ^{a)}			Lulusan PPTI			Lulusan PPTI yang Bergabung ke BCA		
2024	308		2024	101		2024	100	(99%)
2023	307		2023	60		2023	60	(100%)
2022	267		2022	67		2022	67	(100%)

Keterangan:

^{a)} Peserta tahun 2024 terdiri dari 6 angkatan aktif PPBP dan 9 angkatan aktif PPTI

^{b)} Lulusan PPBP pada tahun 2023 dan 2022 merupakan data lulusan PPA

Magang Bakti BCA

BCA menawarkan program Magang Bakti BCA bagi lulusan SMA, SMK sederajat, dan sarjana yang tertarik berkarier di sektor perbankan. Program ini menyediakan posisi seperti *customer service officer* dan *teller*. Pada tahun 2024, terdapat 3.982 peserta baru Magang Bakti BCA, meningkat dari tahun 2023 sebanyak 3.915 peserta.

Program SYNRGY

SYNRGY merupakan inisiatif berbasis pemberdayaan dan pendidikan yang bertujuan mendukung ekonomi digital di Indonesia dengan meningkatkan kapasitas dan daya saing perusahaan rintisan. Program ini terdiri dari dua jenis, yaitu SYNRGY *Accelerator* dan SYNRGY *Academy*.

SYNRGY Accelerator

SYNRGY *Accelerator* dirancang untuk mendorong pertumbuhan dan inovasi di ekosistem perusahaan rintisan yang fokus pada pengembangan usaha digital. Program ini menawarkan pelatihan yang disesuaikan dengan kebutuhan spesifik setiap perusahaan rintisan, dengan tujuan utama memperkuat ekosistem digital di Indonesia. Sejak awal terbentuknya di tahun 2019, program ini berhasil memberikan pelatihan pada total 82 perusahaan rintisan.

SYNRGY Academy

SYNRGY *Academy*, yang bekerja sama dengan Binar Academy, menyediakan beasiswa dan pelatihan untuk meningkatkan kapasitas serta kompetensi dalam bidang teknologi informasi dan komunikasi. Pada tahun 2024, program ini berhasil mendidik 292 peserta. Setelah menyelesaikan akademi, BCA akan membantu alumni dalam mencari pekerjaan dan memberikan kesempatan untuk bergabung dengan grup BCA.

BCA Cash Management Academy

BCA *Cash Management Academy* berkolaborasi dengan berbagai SMK di seluruh Indonesia untuk mempersiapkan generasi muda yang siap bekerja. SMK yang terpilih mendapatkan dukungan berupa alat praktik, seperti uang *dummy*, alat hitung uang, mesin sortir uang, mesin ATM dan CRM, serta mobil operasional pengantaran uang. Di tahun 2024, program ini melibatkan 3.687 peserta, dengan 325 peserta terpilih yang akan melaksanakan program magang selama 6 bulan di berbagai vendor BCA.

Literasi Keuangan [FS16][FN-CB-240a.4]

BCA berkomitmen untuk memberikan dampak positif melalui edukasi literasi keuangan kepada masyarakat Indonesia guna mendukung pengembangan perekonomian nasional dalam jangka panjang. Literasi keuangan diharapkan dapat meningkatkan kemampuan masyarakat dalam mengelola keuangan, membangun usaha, dan merencanakan keuangan untuk masa depan. Untuk mencapai sasaran edukasi literasi keuangan yang masif dan merata, pada tahun 2024 BCA membangun sebuah media pembelajaran digital berupa *e-learning* Literasi Keuangan (<https://literasikeuangan.id/>). Melalui platform *e-learning* ini, perluasan wilayah sasaran dan jumlah literasi keuangan diharapkan dapat meningkat secara bertahap di masa mendatang.



>230.000
masyarakat
peserta edukasi
literasi keuangan



>1.000
kegiatan



252
cabang
pelaksana literasi
keuangan



544
Jumlah karyawan
duta literasi
keuangan

Program Edukasi Literasi Keuangan BCA dilaksanakan secara nasional dengan melibatkan gerakan sukarela dari pekerja BCA dan berbagai pihak eksternal seperti OJK Daerah, akademisi, *financial planner*, dan tenaga ahli di bidang keuangan lainnya yang dilakukan baik secara *offline* maupun *online*. Program ini ditujukan untuk berbagai kalangan, termasuk pelajar, mahasiswa, guru, dosen, UMKM, pekerja sektor informal, serta melalui SiMolek (Sarana Informasi Mobil Literasi dan Edukasi Keuangan) untuk menjangkau lebih banyak masyarakat.

BCA menjalankan program literasi keuangan yang menjangkau berbagai segmen masyarakat sebagai bagian dari komitmen mendukung inklusi keuangan. Bagi individu berpenghasilan rendah atau marjinal, program literasi berfokus pada edukasi pengelolaan keuangan pribadi, seperti penyusunan anggaran, pentingnya menabung, dan penggunaan produk keuangan secara tepat. Untuk generasi muda, BCA memberikan pemahaman tentang keuangan digital, investasi, dan manajemen keuangan sejak dini guna mempersiapkan mereka menghadapi tantangan ekonomi masa depan.

Selain itu, BCA menjangkau komunitas *unbankable* dengan edukasi manfaat dan aksesibilitas layanan perbankan, mendorong mereka untuk terintegrasi ke dalam sistem keuangan formal. Dengan inisiatif ini, BCA mendukung pembangunan ekonomi berkelanjutan dengan menciptakan ekosistem masyarakat yang memiliki literasi finansial memadai dan akses ke layanan perbankan.

Apresiasi OJK dalam Pelaksanaan Kegiatan Literasi Keuangan

BCA menerima Satu Rekening Satu Pelajar (KEJAR) Award dari Otoritas Jasa Keuangan (OJK) untuk kategori Implementasi Terbaik, kelompok Bank Umum Konvensional. Penghargaan ini diterima langsung oleh Direktur BCA Antonius Widodo di acara pencahangan Gerakan Nasional Cerdas Keuangan (GENCARKAN). Pada kesempatan yang sama, BCA juga menjadi finalis KEJAR Award Kategori Bank Pencapaian KEJAR Terbaik dalam rangka Hari Indonesia Menabung.

Pelatihan Literasi Keuangan Berkelanjutan untuk Desa Binaan Bakti BCA dan Program UMKM Go Export

Sebagai wujud komitmen terhadap pembinaan berkelanjutan, BCA memberikan pelatihan keuangan bagi 14 Desa Binaan Bakti BCA, 26 Pelaku UMKM di dalam Desa, dan 58 Peserta Program UMKM Go Export. Program ini dirancang untuk meningkatkan keterampilan masyarakat dalam manajemen keuangan usaha, meliputi pengelolaan keuangan, penyusunan laporan keuangan sederhana, pengenalan produk keuangan, hingga pencatatan keuangan secara digital melalui aplikasi SI APIK. Sedangkan untuk peserta UMKM Go Export mendapatkan pembinaan pengelolaan keuangan dalam mengalkulasikan biaya ekspor.



1. Wakil Presiden Direktur BCA, Armand W. Hartono dan Duta Bakti BCA, Nicholas Saputra mengisi kuliah umum BCA Berbagi Ilmu di Universitas Diponegoro. | 2. Pelatihan MUA Bakti BCA. | 3. Kesempatan MUA Bakti BCA merias salah satu Puteri Indonesia. | 4. Sekolah Bakti BCA di timur Indonesia. | 5. Literasi Keuangan di Institusi Pendidikan. | 6. *Sharing session* di *National Bootcamp* Beasiswa Bakti BCA bersama Najwa Shihab.

Bakti Kesehatan

Program Penurunan *Stunting*

BCA mendukung upaya penurunan *stunting* di Indonesia melalui dua program strategis yang saling melengkapi, PASTI (Partnership to Accelerate Stunting Reduction in Indonesia) dan "Ayo Cegah Stunting". Program PASTI berfokus pada tingkat nasional melalui kolaborasi *multi-stakeholder*, dengan komitmen donasi senilai USD 1 juta selama 2023–2026. Hingga akhir tahun 2024, BCA telah menyalurkan Rp7,5 miliar untuk mendukung penurunan *stunting* di empat provinsi prioritas, yaitu Banten, Jawa Timur, Nusa Tenggara Timur, dan Kalimantan Barat.

Pencapaian PASTI melalui kolaborasi *multi-stakeholder* untuk periode 2023-2024

4.238

Balita mendapat
intervensi gizi

5.718

Remaja dan calon
pengantin menerima
edukasi kesehatan
reproduksi &
pencegahan *stunting*

12.233

Orang tua mengikuti
kegiatan komunikasi
perubahan perilaku

Pencapaian "Ayo Cegah Stunting"

19

Unsur masyarakat dilatih
menjadi *local champions*
pencegahan *stunting*

40

Masyarakat terlibat
aktif dalam pencarian
solusi berbasis data

50

Remaja mendapatkan
edukasi langsung melalui
program Sekolah Lapangan

53

Kader posyandu dilatih
untuk meningkatkan
pelayanan kesehatan & gizi
masyarakat

851

Masyarakat
berpartisipasi dalam
kegiatan awal Ayo
Cegah *Stunting*



Sementara itu, "Ayo Cegah Stunting" berfokus pada pemberdayaan komunitas lokal di tingkat desa, dimulai pada akhir 2024 di Sumatra Barat dan Nusa Tenggara Barat. Program ini melatih tokoh masyarakat dan remaja sebagai agen perubahan untuk menemukan solusi yang sesuai dengan kebutuhan nyata masyarakat. Langkah awal mencakup penelitian mendalam untuk memahami kondisi lokal dan penyusunan panduan kegiatan yang akan diimplementasikan pada 2025.

Program Kesehatan Mata

Sejak 2001, BCA konsisten berkontribusi pada peningkatan kesehatan mata masyarakat Indonesia melalui program operasi katarak yang bekerja sama dengan Seksi Penanggulangan Buta Katarak Perhimpunan Dokter Spesialis Mata Indonesia (SPBK Perdami). Sepanjang tahun 2024, program ini telah membantu 1.010 penerima manfaat di lima provinsi, memulihkan penglihatan, dan meningkatkan produktivitas ekonomi serta kualitas hidup mereka. Selain itu, BCA memberikan bantuan empat unit alat operasi katarak kepada Perdami untuk meningkatkan kapasitas pelayanan medis mereka.

Sebagai langkah pengembangan, BCA juga memperluas cakupan program dengan menyediakan pemeriksaan mata presbiopi, membagikan 699 kacamata baca kepada masyarakat, dan memberikan edukasi kesehatan mata kepada 100 siswa SD dan SMP.



1.010

Pasien katarak yang berhasil dioperasi,
termasuk yang berusia produktif dan/atau
sangat bergantung pada orang lain

Rp1,5 Miliar

Nilai bantuan alat
operasi katarak ke
Perdami

Klinik Binaan dan Bakti Sosial Layanan Kesehatan

BCA mendukung pelayanan kesehatan masyarakat dengan menyediakan subsidi layanan pengobatan dan Keluarga Berencana (KB) di dua klinik binaan, yaitu Praktik Dokter Duri Utara di Tambora, Jakarta Barat, dan Klinik Bakti Medika di Mangga Dua Selatan, Jakarta Pusat.

**11.831**pasien menerima keringanan biaya
berobat umum**1.789**pasien menerima
keringanan biaya KB

Selain itu, bertepatan dengan HUT BCA dan Hari Kemerdekaan RI, BCA menyediakan pemeriksaan kesehatan gratis bagi 455 warga di sekitar klinik binaan, termasuk deteksi hipertensi, diabetes, kolesterol, dan asam urat untuk membantu mereka mendeteksi penyakit sejak dini.

Donor Darah

BCA telah secara konsisten bekerja sama dengan Palang Merah Indonesia (PMI) untuk melaksanakan program donor darah secara rutin sejak tahun 1990. Pada tahun 2024, terkumpul 2.211 kantong darah melalui kegiatan donor darah yang diselenggarakan di Kantor Pusat maupun di beberapa cabang BCA.



Konsistensi Tanpa Henti, BCA Raih Penghargaan dari PMI

Berkat konsistensinya menggelar kegiatan donor darah, BCA meraih penghargaan dari PMI Jakarta sebagai salah satu instansi yang aktif melakukan donor darah periode 2023–2024. Penyerahan penghargaan dilakukan oleh Ketua Umum PMI Pusat Muhammad Jusuf Kalla dan Ketua PMI Jakarta Rustam Effendi.



1. Direksi BCA menghadiri kegiatan donor darah. | 2. Karyawan BCA menjadi peserta kegiatan donor darah di kantor BCA. | 3. Pemberian kacamata gratis bagi masyarakat yang membutuhkan. | 4. Kegiatan operasi katarak gratis. | 5. Edukasi kesehatan dan pencegahan *stunting* bagi remaja.

Bakti Budaya

Program Pelestarian Budaya

BCA berkomitmen mendukung pelestarian seni, tradisi, dan kearifan lokal Indonesia melalui berbagai inisiatif, mencakup pelestarian seni pertunjukan, warisan budaya, dan pemberdayaan komunitas lokal agar budaya tetap relevan dan berkembang secara berkelanjutan.

Seni, Budaya, dan Tradisi Nusantara

Sebagai bagian dari rangkaian acara Gebyar BCA Merah Putih, BCA mempersembahkan Pagelaran Nusantara: Jiwa Surga Khatulistiwa di Ramayana Ballet Prambanan, Yogyakarta pada Agustus 2024. Acara ini merayakan kekayaan budaya Indonesia melalui kolaborasi tari, musik, dan teater yang melibatkan 120 penampil dari sanggar dan sekolah Bakti BCA, komunitas seni, serta seniman profesional. Penampilan ini menciptakan pengalaman budaya yang memukau bagi 1.114 penonton, termasuk 306 pelajar, sehingga dapat memperkuat daya tarik dan apresiasi generasi muda terhadap seni budaya.

Sebagai bagian dari proses kreatif, para siswa Sekolah Bakti BCA dan komunitas seni mengikuti rangkaian latihan intensif bersama seniman untuk meningkatkan pengetahuan dan keterampilan dalam seni pertunjukan, sekaligus menanamkan nilai profesionalisme dan kepercayaan diri.

Dampak Program Pagelaran Nusantara: Jiwa Surga Khatulistiwa

Ekonomi	Memberikan pendapatan langsung kepada 98 penampil, 22 musisi, 72 anggota tim produksi, dan 15 pembuat kostum.
Sosial	Meningkatkan keterampilan, kepercayaan diri, dan kolaborasi peserta dengan seniman profesional.
Pendidikan	Proses transfer pengetahuan budaya kepada siswa sekolah Bakti BCA, dilengkapi sertifikat resmi dari Kementerian Pendidikan, Kebudayaan, Riset, dan Teknologi
Inklusi Sosial	Melibatkan komunitas disabilitas sebagai penata rias, memperkuat komitmen terhadap inklusivitas.

Pembinaan Wastra Warna Alam

Pada tahun 2024, BCA memperluas pelatihan pewarnaan alami untuk tenun ke Baduy, Banten dan Sumba Timur, NTT, setelah sebelumnya sukses di Timor Tengah Selatan. Program ini melibatkan 15 peserta di Baduy yang menghasilkan 179 kain dan 50 peserta di Sumba dengan 94 kain. Inisiatif ini tidak hanya bertujuan mengurangi penggunaan bahan kimia, tetapi juga melestarikan sumber daya alam dan menjaga keberlanjutan warisan budaya tenun khususnya bagi generasi muda. Program ini juga melibatkan partisipasi kaum laki-laki yang jarang terjadi dalam proses tenun tradisional, sehingga memperkuat kolaborasi lintas gender dan memastikan pewarnaan alami tetap diwariskan. Melalui inisiatif ini, para penenun memperoleh peningkatan nilai produk, akses pasar yang lebih luas, pendapatan yang lebih baik, serta mendukung pelestarian budaya dan kesejahteraan masyarakat lokal secara berkelanjutan.



1. Duta Bakti BCA, Nicholas Saputra mengisi monolog dalam pagelaran Nusantara Jiwa Surga Khatulistiwa. | 2. Pagelaran Nusantara Jiwa Surga Khatulistiwa dipersembahkan oleh kolaborasi sanggar budaya dan siswa Sekolah Bakti BCA. | 3. Pembinaan wastra warna alam diikuti oleh para perajin wastra.

Pemberdayaan Ekonomi Masyarakat

BCA mendukung pemberdayaan ekonomi lokal dengan menjalankan program pendampingan masyarakat yang bertujuan untuk mendorong kemandirian yang berkelanjutan.

Desa Bakti BCA [203-1, FS13][FN-CB-240a.3]

BCA terus memperluas dampaknya melalui penguatan kapasitas desa binaan, memberikan akses finansial, perluasan akses pasar dan strategi promosi, mendukung ketahanan pangan melalui pembinaan penanaman bahan pangan, serta melakukan revitalisasi kebun kopi.



Di tahun 2024, BCA memberikan pembinaan kepada 30 Desa Bakti, terdiri dari 14 desa binaan dan 16 desa mitra hasil kolaborasi dengan Kementerian Pariwisata Republik Indonesia. Pendampingan desa wisata yang dilakukan BCA bertujuan utama untuk mendukung peningkatan kesejahteraan ekonomi masyarakat melalui peningkatan pendapatan dan peluang kerja di sektor pariwisata dan ekonomi kreatif, dengan mengacu pada berbagai pedoman resmi, termasuk Peraturan Menteri Pariwisata dan Ekonomi Kreatif No. 9 Tahun 2021 tentang Pedoman Destinasi Pariwisata Berkelanjutan, Keputusan Menteri Pariwisata Republik Indonesia Nomor KM.143/KD.00/MENPAR/2019 tentang Dewan Pembangunan Pariwisata Berkelanjutan Indonesia (Indonesia Sustainable Tourism Council), serta standar Global Sustainable Tourism Council (GSTC). Hal ini memastikan pembinaan dilakukan secara terarah dan sesuai dengan prinsip pariwisata berkelanjutan, terbukti dari meningkatnya nilai desa binaan Bakti BCA berdasarkan kriteria Desa Wisata Kemenpar. Pada tahun 2024, 12 dari 14 Desa Binaan sudah diklasifikasikan sebagai Desa Wisata Maju dan Mandiri.

Jumlah Pengunjung Desa Binaan Bakti BCA

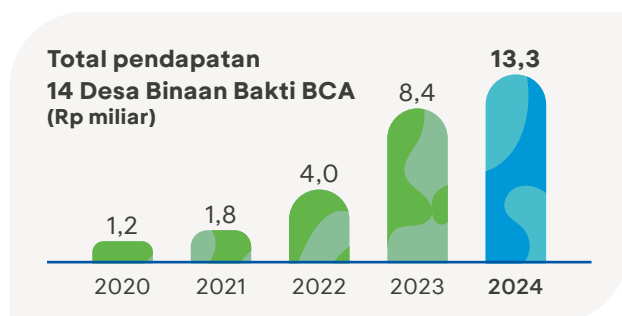
Sepanjang tahun 2024, desa binaan Bakti BCA mencatat kunjungan sebanyak 291.452 orang. Desa Wisata Tamansari masih menjadi destinasi dengan jumlah pengunjung terbanyak, yaitu 156.898 orang atau 53,8% dari total kunjungan. Disusul oleh Desa Wirawisata Goa Pindul dengan 37.478 pengunjung dan Desa Wisata Taro dengan 31.011 pengunjung. Selama tiga tahun terakhir, desa wisata Bakti BCA telah menarik 778.919 pengunjung.

Jumlah Tenaga Kerja Desa Binaan Bakti BCA

Desa binaan Bakti BCA turut berperan dalam mendukung pemberdayaan ekonomi masyarakat setempat. 14 Desa wisata binaan BCA telah memberikan kesempatan kerja bagi 1.213 tenaga kerja lokal yang terdiri dari 479 pekerja wisata tercatat dalam SK Kepengurusan dan 734 pekerja di luar SK Kepengurusan. Desa Wisata Kreatif Terong mencatat jumlah pekerja wisata diluar SK Kepengurusan dengan jumlah terbesar sebanyak 268 orang. Kini terdapat tiga Desa binaan Bakti BCA yang memiliki pemimpin perempuan, yaitu Desa Wisata Pentingsari, Kampung Adat Nagari Sijunjung, dan Desa Wisata Hijau Bilebante. Selain itu, sebanyak 99,7% merupakan pekerja dengan usia produktif (16-64 tahun) dan 12% pekerja desa wisata menguasai bahasa asing.

Jumlah Pendapatan Desa Binaan Bakti BCA

Pada tahun 2024, desa binaan Bakti BCA mencatat pendapatan sebesar Rp13,3 miliar, meningkat sebesar 58% dibandingkan tahun 2023, yaitu Rp8,4 miliar. Selama lima tahun terakhir, total pendapatan desa binaan telah mencapai Rp28,7 miliar, menunjukkan kontribusi nyata program ini dalam mendukung ekonomi lokal.



Prestasi Desa Binaan Bakti BCA

Beberapa desa binaan Bakti BCA mendapatkan penghargaan dan pengakuan dari berbagai pihak, baik dalam lingkup nasional maupun internasional. Beberapa di antaranya adalah Desa Wisata Taro dan Desa Wisata Hijau Bilebante yang memperoleh penghargaan *Best Tourism Village-Upgrade Programme* dari UN Tourism for Rural Development Programme. Desa Wisata Kreatif Terong di Belitung memenangkan penghargaan *Wonderful Indonesia Impact 2024* dari Kementerian Pariwisata dan Ekonomi Kreatif. “Anugrah Desa Wisata Indonesia” (ADWI) 2024 memberikan penghargaan kepada Desa Wisata Patakbanteng, Wonosobo sebagai Juara 1 kategori resiliensi, Desa Wisata Pulau

Derawan di Kalimantan sebagai Juara 3 kategori digital, serta Desa Wisata Negeri Laha di Maluku sebagai juara 3 klasifikasi Desa Wisata Berkembang.

Ragam Pembinaan Desa Binaan Bakti BCA

Sepanjang tahun 2024, BCA telah memberikan 76 program pembinaan untuk meningkatkan kualitas dan daya saing desa wisata secara berkelanjutan.

Perluasan Akses Pasar

BCA berupaya untuk mendukung perluasan pasar melalui akses pada BCA Lifestyle dan berbagai platform digital lainnya dengan total nilai transaksi lebih dari Rp320 juta. Selain itu, pelaksanaan program *familiarization trip* dan *sales mission* meningkatkan akses pasar dalam negeri dengan nilai transaksi sebesar lebih dari Rp270 juta. Perluasan akses pasar luar negeri juga diberikan melalui kesempatan partisipasi Desa Binaan Bakti BCA dalam Bali *Beyond Travel Fair & Wonderful Indonesia Travel Fair* dengan nilai transaksi sebesar lebih dari Rp280 juta. Tidak hanya itu, melalui kerja sama strategis Bakti BCA dengan jenama perhiasan lokal TULOLA, perajin perak I Made Suama dari Desa Taro, Desa Bakti BCA ikut merancang desain dan memproduksi tiga perhiasan dalam koleksi “The Dancer” yang dipasarkan ke mancanegara. Kolaborasi ini mendukung akses kerajinan perak Desa Taro ke pasar global.

Sertifikasi Profesi

BCA juga berupaya meningkatkan kapasitas sumber daya manusia (SDM) Desa Wisata melalui pembinaan pengelolaan keuangan dan 51 sertifikasi profesi melalui Badan Nasional Sertifikasi Profesi (BNSP) seperti sertifikasi Balawista Tirta, Pemandu Ekowisata, Pemandu Tubing, dan Pemandu *Outbound*.

Pembinaan Skala Internasional

Pengembangan kapasitas desa skala internasional juga diberikan kepada Desa Wisata Taro dan Desa Wisata Hijau Bilebante yang berkesempatan menghadiri konferensi internasional “The First UN Tourism Conference on Tourism for Rural Development and The Second Annual Meeting For The Best Tourism Village by UN Tourism Network” di Hoi An, Vietnam, untuk memperluas jaringan dengan anggota *Best Tourism Villages* dan melakukan studi banding ke Desa Wisata terbaik di Vietnam.

Rumah Pangan Hidup

Pada tahun 2024, BCA menginisiasi program Rumah Pangan Hidup di empat desa binaan, yaitu

Kampung Adat Nagari Sijunjung Sumatra Barat, Desa Wisata Limbongan Belitung, Wirawisata Goa Pindul Yogyakarta, dan Desa Wisata Hijau Bilebante Lombok, untuk meningkatkan pemahaman komunitas lokal terkait konsep dan teknis dalam budi daya tanaman sayur dan pengelolaan sampah. Program ini diikuti oleh 110 pelaku wisata desa binaan dan 200 masyarakat sekitar dengan 78% di antaranya adalah perempuan. Melalui program ini, penduduk desa wisata menanam 179.690 bibit sayur dan memperoleh Rp86 juta dari hasil panen, berpotensi mengurangi pengeluaran belanja sayur rata-rata rumah tangga per bulan hingga 50%. Program ini juga berhasil mengurangi limbah desa melalui pengelolaan 66,8 kg sampah organik dan 814,8 kg sampah anorganik menjadi media tanam dan pupuk alami.

Ragam Pembinaan Desa Binaan Bakti BCA Lainnya

Berbagai program pembinaan lainnya termasuk pembinaan untuk meningkatkan daya tarik wisata, pelatihan pemandu, pembinaan pengelolaan keuangan, dan lain-lain, yang secara akumulatif diperkirakan mendukung perolehan pendapatan hingga lebih dari Rp140 juta.

Hasil Survei Kepuasan Pengunjung

Untuk menjaga kualitas layanan desa wisata, pengunjung desa wisata diarahkan untuk memberikan ulasan kepuasan salah satunya melalui Google *rating*. Rata-rata nilai survei Google *rating* untuk 14 Desa Wisata Binaan Bakti BCA mencapai 4,7 dari 5.

Kolaborasi dan Pendampingan UMKM

Selain pembinaan Desa Bakti, BCA melalui Bakti BCA dan Commercial & SME Banking Division juga membantu pembinaan Usaha Mikro, Kecil, dan Menengah (UMKM) dalam memperoleh sertifikasi halal, memperluas pasar dalam dan luar negeri, serta mendukung potensi ekspor bagi UMKM yang layak.

UMKM Binaan Bakti BCA

Sebanyak 38 penduduk di desa binaan Bakti BCA merupakan pelaku UMKM yang mempekerjakan 268 tenaga kerja lokal. UMKM dari 10 desa binaan Bakti yang terlibat dalam program UMKM binaan memiliki ragam komoditas, antara lain kain batik, tenun, gula aren, kopi, keripik singkong, jamur, hingga kerajinan wayang. Pada akhir tahun 2024, UMKM binaan Bakti BCA mencatatkan total pendapatan sebesar lebih

dari Rp1 miliar, dengan mayoritas pendapatan berasal dari UMKM Kampung Batik Gemah Sumilir yang mencapai Rp470 juta, atau sekitar 47% dari total pendapatan. Untuk mendukung keberlanjutan UMKM binaan, BCA memberikan berbagai pembinaan, seperti pelatihan dan perluasan akses pasar.

1. Promosi dan Perluasan Akses Pasar UMKM Binaan Bakti BCA

Bakti BCA memfasilitasi promosi dan perluasan akses pasar untuk pelaku UMKM melalui penyediaan *pop-up store* atau *booth* di berbagai acara, serta pembuatan *e-flyer* yang menampilkan katalog desa wisata binaan. UMKM binaan BCA berpartisipasi dalam acara-acara besar seperti BCA Expoversary, Indonesia Knowledge Forum, UMKM Festival, Pekan Raya Jakarta, Gebyar BCA Merah Putih, Pagelaran Sabang Merauke, dan Rapat Kerja Nasional BCA, guna memperluas jangkauan pasar dan mengenalkan produk UMKM.

2. Pelatihan kepada Pelaku Usaha UMKM Pendampingan Sertifikasi Halal UMKM

Sepanjang tahun 2024, lebih dari 2.400 pelaku UMKM di penjuru Indonesia telah mendapatkan pendampingan untuk sertifikasi halal, sekaligus pendampingan penerbitan Nomor Induk Berusaha (NIB) bagi pelaku UMKM yang belum memiliki, dan pengenalan produk perbankan. Tahun 2024, sebanyak 1.986 sertifikat halal telah diterbitkan di 24 kota/kabupaten yang tersebar di 13 provinsi di Indonesia. Melalui sertifikasi halal ini, pelaku UMKM dapat memanfaatkan kesempatan untuk meningkatkan kualitas produk dan skala usaha sehingga mampu meningkatkan daya saing.

UMKM Go Export

UMKM BCA Go Export mendukung 58 UMKM dari berbagai daerah di Indonesia untuk menembus pasar internasional, dengan nilai ekspor mencapai Rp37 miliar hingga akhir 2024. Melalui riset pasar, kurasi ketat, dan pendampingan intensif, program ini memastikan UMKM yang terlibat siap memenuhi standar global. BCA turut mendampingi UMKM dalam proses transaksi dengan calon pembeli internasional pada berbagai ajang promosi, salah satunya adalah Trade Expo Indonesia. Produk unggulan seperti kakao bubuk dan olahan coklat, olahan ikan, olahan rempah, produk kacang-kacangan, furnitur, dan kerajinan tangan kini diekspor ke negara seperti Malaysia, Singapura, Thailand, Tiongkok, Jepang, Uni Emirat Arab,

Belanda, Perancis, dan Australia. Program ini juga mencatat peningkatan *business matching* hingga 10x lipat (YoY), menunjukkan efektivitasnya dalam memperluas akses pasar internasional dan menciptakan peluang strategis bagi UMKM binaan.

3. Revitalisasi Kebun Kopi Cikoneng

Bakti BCA melakukan pembinaan kepada 50 orang petani yang tergabung dalam Kelompok Tani Lestari Maju Bersama dan Cikoneng Lestari di 10 ha lahan di Cikoneng, Tugu Utara, Cisarua, Kab. Bogor. Pembinaan mencakup praktik pertanian ramah lingkungan seperti pemupukan organik, pembuatan rorak, dan pemangkasan pascapanen, serta pemberian bantuan sarana prasarana berupa pupuk organik, alat pemangkasan, mesin potong rumput, dan *power sprayer*, guna meningkatkan produktivitas dan keberlanjutan pertanian. Melalui program ini, penjualan cherry kopi yang dipanen mencapai lebih dari Rp200 juta per tahun.

Desa dan UMKM Binaan Bakti BCA yang Mendunia

Desa dan UMKM Binaan Bakti BCA semakin menunjukkan dampaknya di kancah internasional melalui partisipasi dalam berbagai ajang global. Doesoen Kopi Sirap memperkenalkan kopi khas Indonesia di tiga festival internasional, yakni Amsterdam Coffee Festival di Belanda, Singapore Coffee Week Festival, dan acara Batik Pesisiran: Celebrating Nature in Batik Design From Java's North Coast. Ketiga *event* ini memberikan peluang strategis untuk memperluas jaringan pasar sekaligus memperkenalkan cita rasa unik kopi lokal kepada konsumen global.

Kampung Batik Gemah Sumilir juga sukses menampilkan karya seni batiknya di panggung internasional. Tiga kain batik dipamerkan di MARKK Museum, Hamburg, selama lima bulan, sekaligus menjadi bagian dari perayaan seni dan budaya global. Selain itu, tujuh kain batik mereka berhasil menarik perhatian masyarakat Hamburg dengan total penjualan sebesar EUR 630 dalam acara Batik Pesisiran: Celebrating Nature in Batik Design from Java's North Coast. Langkah ini tidak hanya memperluas pasar untuk batik tradisional, tetapi juga memperkuat posisi batik sebagai warisan budaya yang relevan di pasar internasional.



1 & 2: Desa Taro dan Desa Bilebante meraih penghargaan Best Tourism Village 2023 dari UN Tourism. | 3. Partisipasi Doesoen Kopi Sirap, Desa Bakti BCA di Singapore Coffee Week Festival. | 4 & 5: Desa Bakti BCA berpartisipasi pada *event* World Bank. | 6 & 7: Pengrajin Desa Taro berkolaborasi dalam koleksi perhiasan Kawan Nusantara: The Dancer dengan jenama Tulola.

Konservasi Ekosistem

Bakti Lingkungan

Mendukung Pelestarian Alam dan Keanekaragaman Hayati

Tanggung jawab sosial dan lingkungan bukan hanya kewajiban moral, tetapi juga bagian penting dari strategi bisnis kami untuk mendukung keberlanjutan. Meskipun operasional BCA tidak ada yang secara langsung terkait dengan keanekaragaman hayati atau kawasan sensitif, namun BCA berkomitmen untuk berkontribusi dalam pelestarian alam demi menciptakan masa depan yang lebih baik bagi generasi mendatang.

Program Penanaman Pohon

Sebagai bagian dari komitmen pelestarian lingkungan, BCA melakukan program penanaman pohon untuk menyerap karbon dioksida (CO₂), meningkatkan debit air, melindungi ekosistem satwa liar, dan memberikan manfaat ekonomi bagi masyarakat lokal. Pada 2024, dengan melibatkan 463 masyarakat lokal sebagai mitra yang berperan aktif dalam proses penanaman dan perawatan, sebanyak 51.500 *Multi Purpose Tree Species* (MPTS) telah ditanam di empat lokasi strategis sesuai kebutuhan lingkungan setempat.

Lokasi Tanam	Jumlah Pohon	Jenis Pohon	Dampak Lingkungan & Sosial Ekonomi
Desa Gambuhan, Pemalang, Jawa Tengah	15.000	Pohon Karet Kerbau, Beringin, Bambu, Alpukat, Jeruk, dan Kopi	- Mencegah longsor dan menjaga keberlanjutan aliran mata air Balekambang, sumber utama air minum bagi warga Pemalang dan Tegal. - Pengembangan agroforestri serta ekowisata sebagai peluang ekonomi berkelanjutan.
Buleleng, Bali	21.500	Pohon Cempaka, Majegau, Durian, Alpukat, Kopi, dan lain-lain	- Memulihkan lahan kritis di kawasan hutan desa, menjaga ekosistem, dan memperkuat perlindungan lanskap. - Meningkatkan kapasitas resapan air tanah, guna mengatasi isu air yang menjadi salah satu tantangan penduduk lokal. - Memberdayakan kelompok tani hutan melalui pengelolaan hutan desa yang produktif.
Desa Cikondang, Garut Selatan	14.000	Pohon Manglid, Trembesi, Alpukat, Durian dan Nangka	- Membentuk koridor satwa untuk memberikan jalur aman bagi satwa liar seperti owa jawa, monyet, harimau, macan, dan surili, sehingga mengurangi konflik dengan manusia di perbatasan Cagar Alam Leuweung Sancang. - Mendukung pertanian lahan kering dengan agroforestri produktif, membantu petani meningkatkan panen sekaligus menjaga keseimbangan alam.
Pesisir Aceh	1.000	Pohon <i>mangrove</i>	Memulihkan ekosistem yang rusak, melindungi habitat satwa liar seperti burung migrasi dan ikan, serta menjaga keseimbangan ekosistem pesisir.

Tidak hanya melakukan penanaman, BCA juga secara berkala memantau pertumbuhan pohon untuk memastikan dampaknya terhadap lingkungan, bekerja sama dengan mitra ahli untuk menjaga akurasi dan kredibilitas data. Pada 2024, pohon-pohon yang ditanam sejak tahun 2021-2024 berhasil menyerap 107,5 ton CO₂e, dengan tingkat kelangsungan hidup mencapai 91,7%.

Penanaman Pohon MPTS	Estimasi Serapan Carbon (tCO ₂ eq)			
	2024	2028	2033	2038
2021-2022*	57,05	1.327,75	3.576,13	5.335,22
2023*	25,87	2.686,20	6.146,99	9.073,85
2024	24,57	1.415,15	8.960,67	14.828,64
Total	107,49	5.429,10	18.683,79	29.237,71

* Estimasi perhitungan berdasarkan platform Carbon Atlas per Desember 2024

Pembuatan Rumah Kompos dan Pelatihan Pembuatan Kompos

Sebagai bagian dari upaya pengelolaan sampah organik, BCA bekerja sama dengan Dinas Kehutanan (KPHL) Balikpapan membangun rumah kompos dan mengadakan pelatihan pembuatan kompos di kawasan Wisata Meranti, Balikpapan. Dimulai pada akhir 2023, program ini memanfaatkan kiambang—tumbuhan hama lokal—dan sampah organik sebagai bahan baku utama. Hingga 2024, 6.000 kg bahan organik berhasil diolah menjadi 3.000 kg kompos, memberikan manfaat ekonomi bagi 15 peserta kelompok tani yang mengikuti pelatihan, sekaligus menyediakan kompos bagi anggota kelompok tani lainnya. Program ini berkontribusi signifikan terhadap keberlanjutan lingkungan dan pemberdayaan masyarakat, yang tecermin dari pencapaian Wisata Meranti meraih berbagai penghargaan, termasuk juara 2 Desa Wisata Tingkat Provinsi Kalimantan Timur dan peningkatan kelas Kelompok Usaha Perhutanan Sosial (KUPS) dari Silver menjadi Gold.

Reverse Vending Machine (RVM)

Sebagai upaya untuk mendorong perubahan perilaku dalam pengelolaan sampah plastik, BCA bekerja sama dengan Plasticpay menghadirkan RVM Bakti BCA. Mesin ini memudahkan masyarakat dalam memilah sampah botol plastik sehingga tidak tercampur dengan limbah lain dan dapat diolah secara optimal. Kemudahan ini diperkuat dengan fitur konversi poin setara nominal rupiah dari setiap botol plastik yang dikumpulkan, sehingga memberikan insentif tambahan bagi masyarakat. Melalui pendekatan ini, RVM diharapkan dapat mendorong terbentuknya kebiasaan pemilahan dan pengelolaan limbah yang lebih bertanggung jawab dan berkelanjutan.

Sebanyak tiga unit RVM Bakti BCA ditempatkan di kampus Institut Teknologi Bandung dan Universitas Padjadjaran, dengan lebih dari 1.000 sivitas akademika telah berpartisipasi dalam penggunaan RVM untuk memilah sampah botol plastik selama tahun 2024. Penempatan RVM di kawasan kampus ditujukan untuk meningkatkan kesadaran mahasiswa yang berperan sebagai agen perubahan dalam menyebarkan kesadaran lingkungan di masyarakat. Sebanyak dua unit RVM Bakti BCA juga ditempatkan di desa binaan Bakti BCA untuk menjaga kebersihan desa wisata serta mendukung edukasi dan kesadaran pengelolaan sampah.

RVM Bakti BCA turut dihadirkan pada BCA Expoversary 2024, diintegrasikan dengan program konservasi ekosistem pesisir. Setiap 10 botol plastik yang dikumpulkan berkontribusi pada penetasan dan pelepasan satu telur penyu ke habitat aslinya. Melalui inisiatif ini, lebih dari 5.000 botol plastik berhasil terkumpul.

Pencapaian Program RVM Bakti BCA Tahun 2024



Pelestarian Hewan Dilindungi

1. Rehabilitasi dan Pelepasliaran Orang Utan

Menyadari pentingnya keberlangsungan orang utan sebagai *umbrella species* dalam menjaga keberlanjutan lingkungan dan keanekaragaman hayati, sejak tahun 2012 BCA secara konsisten mendukung konservasi orang utan di Indonesia melalui kerja sama dengan Balai Konservasi Sumber Daya Alam (BKSDA) Kalimantan Timur dan Borneo Orangutan Survival Foundation (BOSF), dengan fokus pada rehabilitasi, pelepasliaran, dan edukasi masyarakat.

Pada 2024, BCA bersama BOSF meresmikan selesainya empat pulau buatan sebagai rumah sementara bagi orang utan, mempersiapkan mereka untuk kembali ke alam. Pulau-pulau ini juga menjadi *sanctuary* bagi orang utan yang tidak dapat hidup bebas di habitat aslinya.

Edukasi terkait pentingnya pelestarian orang utan pada tahun 2024 dilakukan melalui program "Student Goes to Nature" (SGTN). Program ini mengajak siswa SD dan SMP berkunjung ke kawasan konservasi orang utan di Samboja Lestari untuk belajar secara langsung mengenai pentingnya orang utan bagi ekosistem sambil dikenalkan pada konsep literasi keuangan.

Program konservasi orang utan tahun 2024



2. Konservasi Penyu

Sejak tahun 2016, BCA bersama Banyuwangi Sea Turtle Foundation (BSTF) berperan aktif melakukan aksi pelestarian penyu yang mencakup upaya relokasi telur, pelepasliaran tukik, penanaman pandan laut, serta edukasi bagi masyarakat dan pelajar. Pada tahun 2024, BCA bersama BSTF meluncurkan inovasi "Intan Ruang" yang merupakan alat inkubasi tanpa pasir pertama di Indonesia dengan kapasitas 15.000 telur. Teknologi ini selain meningkatkan efisiensi penetasan, juga memungkinkan pengaturan suhu yang dapat memengaruhi jenis kelamin tukik. Pengaturan ini penting untuk menjaga keseimbangan penyu jantan dan betina di alam, yang menjadi kunci keberlanjutan populasi penyu di tengah tantangan perubahan iklim.

BCA juga mendukung pembangunan dan perbaikan infrastruktur di dua lokasi konservasi baru, yaitu Pantai Goa Cemara di Yogyakarta dan Pantai Kerobokan di Bali. Pembangunan infrastruktur di Pantai Goa Cemara memanfaatkan konblok hasil daur ulang kartu bekas untuk mendukung konsep ramah lingkungan.

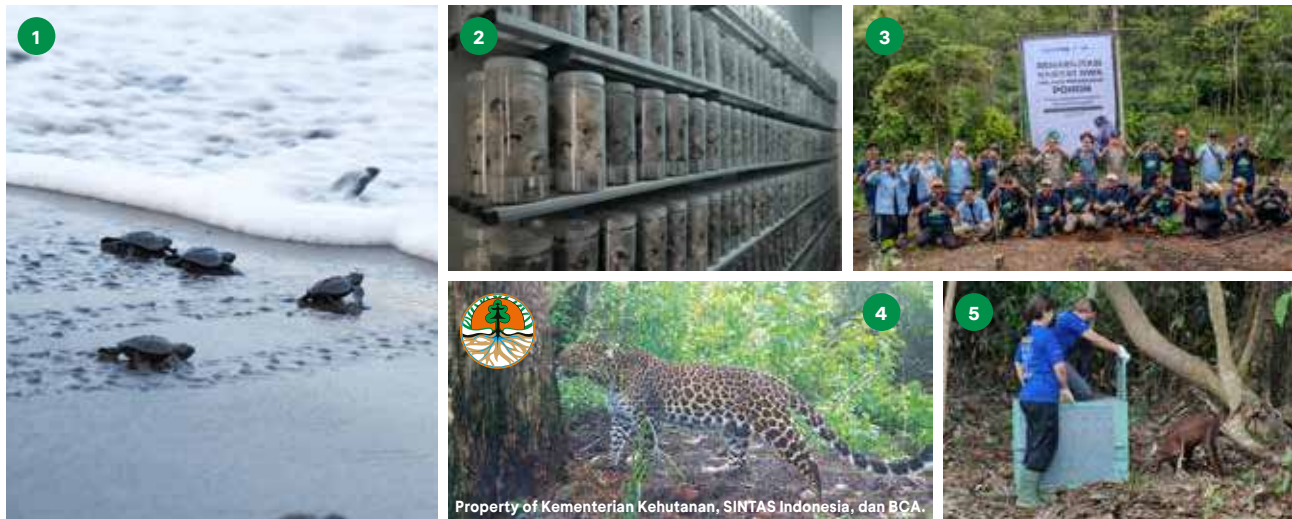
Sepanjang tahun 2024, 17.531 telur berhasil direlokasi dari 171 sarang, dengan 15.003 tukik dilepaskan ke habitatnya. Selain itu, 273 pelajar di Banyuwangi telah mendapatkan edukasi terkait pentingnya keberlanjutan keanekaragaman hayati.

3. Java-Wide Leopard Survey (JWLS)

Pada 2024, BCA bersama Kementerian Kehutanan serta SINTAS (Save the Indonesian Nature and Threatened Species) memulai inisiatif konservasi macan tutul jawa di Taman Nasional Bromo Tengger Semeru (TNBTS). Inisiatif tersebut merupakan bagian dari survei nasional macan tutul jawa atau dikenal sebagai Java-Wide Leopard Survey (JWLS). Fase Pertama mencakup pemasangan 40 kamera pengintai untuk memantau keberadaan dan pergerakan macan tutul. Diperoleh lebih dari 85.000 dokumentasi, termasuk foto dan video aktivitas macan tutul jawa di habitatnya. Hasil pemantauan juga mengungkap tantangan di beberapa titik, yang menekankan urgensi kegiatan perlindungan habitat macan tutul. Selain itu, 15 sampel kotoran dikumpulkan untuk dianalisis bersama dokumentasi lainnya guna memberikan gambaran lengkap tentang populasi, distribusi, dan preferensi mangsa macan tutul jawa. Kajian ini menjadi pijakan strategis dalam menyusun Strategi dan Rencana Aksi Konservasi (SRAC) untuk mendukung keberlanjutan konservasi macan tutul dan ekosistem.

Pengaduan terkait Lingkungan Hidup [413-2]

BCA berkomitmen untuk berkontribusi pada pelestarian lingkungan melalui berbagai program tanggung jawab lingkungan. Sepanjang tahun 2024, tidak ada pengaduan terkait dampak lingkungan yang diterima BCA sebagai akibat dari aktivitas perbankannya.



1. Pelepasan Tukik di pantai Banyuwangi bersama BSTF. | 2. Inovasi Intan Ruang, ruang inkubasi telur penyu tanpa pasir dengan kapasitas 15 ribu telur. | 3. Penanaman bibit pohon Bakti BCA. | 4. Survei awal konservasi macan tutul jawa di Taman Nasional Bromo Tengger Semeru. | 5. Pra-pelepasliaran orang utan di pulau buatan Samboja Lestari, Kalimantan Timur bersama BOSF.

Evaluasi dan Pengukuran Dampak Program ^[413-1]

BCA berupaya untuk memberikan dampak dan nilai tambah kepada masyarakat luas melalui program-program Bakti BCA. Evaluasi dampak program Bakti BCA terus dilakukan untuk mengukur ruang pengembangan dan peningkatan kualitas program secara berkelanjutan. Pada tahun 2023, BCA menggunakan metode analisis kontribusi (*contribution analysis/CA*) yang dilakukan oleh tenaga ahli independen untuk menilai hasil dan dampak dari berbagai program Bakti BCA melalui *Focus Group Discussion* (FGD) bersama pihak-pihak yang relevan. Hasil CA untuk program Bakti BCA telah disampaikan pada Laporan Keberlanjutan 2023.

Pada tahun 2024, BCA melakukan evaluasi dengan prinsip *Social Return on Investment* (SROI) terhadap salah satu program unggulannya, pengembangan komunitas pada Desa Wisata BCA. Pengukuran SROI dilakukan untuk 4 Desa Wisata, yaitu Desa Wisata Kampung Warna Warni Tigarihit dan Desa Wisata Malangga oleh Institute for Sustainability and Agility yang merupakan anggota UN Global Compact, serta Desa Wisata Nagari Silokek dan Desa Wisata Kampung Adat Nagari Sijunjung oleh Centre for Entrepreneurship, Change, and Third Sector (CECT). Pengukuran SROI dilakukan dengan menghitung nilai moneter dari dampak yang tercipta di aspek sosial, lingkungan hidup, dan ekonomi kepada pemangku kepentingan, meliputi penerima manfaat, mitra pendamping, pemerintah setempat, dan Perusahaan.

Melalui analisis SROI, aktivitas Bakti BCA dalam memberikan pelatihan, publikasi, bantuan sarana prasarana, pendampingan, dan pemantauan di empat Desa Wisata Binaan Bakti BCA berdampak pada peningkatan pengetahuan dan keahlian penerima manfaat yang memengaruhi peningkatan pendapatan, kualitas hidup, dan hubungan baik warga Desa Wisata, serta penghematan biaya pendidikan dan program pemerintah. Dari penilaian tersebut, perhitungan nilai SROI adalah sebagai berikut:

Desa Wisata Binaan Bakti BCA	Nilai SROI	Keterangan
Desa Wisata Malangga	2,43	Setiap 1 rupiah investasi Perusahaan dihasilkan nilai sosial sebesar 2,43 rupiah untuk program di Desa Wisata Malangga
Desa Wisata Kampung Warna Warni Tiga Rihit	2,32	Setiap 1 rupiah investasi Perusahaan dihasilkan nilai sosial sebesar 2,32 rupiah untuk program di Desa Wisata Kampung Warna Warni Tiga Rihit
Desa Wisata Kampung Adat Nagari Sijunjung	2,02	Setiap 1 rupiah investasi Perusahaan dihasilkan nilai sosial sebesar 2,02 rupiah untuk program di Desa Wisata Kampung Adat Nagari Sijunjung
Desa Wisata Nagari Silokek	1,57	Setiap 1 rupiah investasi Perusahaan dihasilkan nilai sosial sebesar 1,57 rupiah untuk program di Desa Wisata Nagari Silokek

Hasil evaluasi program Bakti BCA digunakan sebagai referensi penting dalam pengembangan strategi perusahaan untuk meningkatkan dampaknya. Melalui evaluasi tersebut, BCA dapat mengidentifikasi faktor-faktor yang berperan besar dalam pencapaian tujuan keberlanjutan, serta merumuskan langkah-langkah yang lebih tepat sasaran. Dengan pemahaman yang lebih mendalam tentang kontribusi yang telah dilakukan, BCA dapat terus memperkuat peranannya dalam mendukung kemajuan masyarakat dan lingkungan sekitar, sekaligus memastikan bahwa setiap inisiatif berorientasi pada pencapaian tujuan jangka panjang yang berkelanjutan.

Mekanisme Pengaduan Masyarakat

Hingga saat ini, kami berhasil membangun hubungan baik dengan masyarakat umum, termasuk penerima manfaat program-program Bakti BCA. Secara terbuka, kami menerima kritik dan saran dari masyarakat luas. Mekanisme pengaduan masyarakat tersedia melalui Halo BCA. Pada periode pelaporan, BCA tidak menerima pengaduan masyarakat terkait program-program Bakti BCA. Namun demikian, kami menerima saran-saran yang bermanfaat untuk terus meningkatkan dan mengembangkan program yang berjalan.

Sekilas tentang
**Laporan
Keberlanjutan**



Sekilas Laporan Keberlanjutan

Profil Laporan [2-2, 2-3, 2-4, 2-5]

Laporan Keberlanjutan PT Bank Central Asia Tbk (BCA) tahun 2024 disusun berdasarkan periode tahunan dan melanjutkan laporan sebelumnya yang diterbitkan pada 15 Februari 2024. Laporan ini merujuk pada sejumlah peraturan/pedoman nasional dan internasional sebagai bentuk transparansi upaya BCA mengintegrasikan keberlanjutan dalam operasional dan strategi perusahaan. Peraturan/pedoman tersebut antara lain:

- Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Keuangan Berkelanjutan.
- Global Reporting Initiative (GRI) Standards 2021, yang digunakan dalam kesesuaian "in accordance with the GRI Standards".
- GRI-G4 Sector Disclosures: Financial Sector Supplement Disclosures (FSSS).
- Sustainability Accounting Standards Board (SASB) untuk kategori Bank Komersial.
- Sustainable Banking Assessment (SUSBA) oleh World Wide Fund for Nature (WWF), yang mengukur integrasi aspek Lingkungan, Sosial, dan Tata Kelola (LST).
- ASEAN Corporate Governance Scorecard (ACGS).

Laporan Keberlanjutan ini mencakup data dan informasi yang relevan dari periode 1 Januari hingga 31 Desember 2024. Data yang digunakan diperoleh dari kegiatan operasional BCA, sementara data keuangan bersumber dari laporan keuangan konsolidasi yang mencakup BCA dan seluruh entitas anak, termasuk PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), dan PT Bank Digital BCA (BCA Digital).

Sebagai bagian dari proses penyusunan laporan ini, data tahun sebelumnya juga disajikan kembali. Seluruh data dan informasi yang digunakan dalam laporan telah ditelaah dan divalidasi oleh unit kerja terkait serta mendapat persetujuan dari Direksi dan Dewan Komisaris sebelum dipublikasikan.

Verifikasi Pihak Independen

BCA menunjuk pihak independen yang memiliki keahlian dalam penjaminan (*assurance*) laporan keberlanjutan serta memahami konteks keberlanjutan di sektor perbankan. Proses verifikasi dilakukan dengan

mengutamakan independensi. Untuk memastikan tidak ada benturan kepentingan, pemilihan vendor dilakukan secara independen. Penunjukan pihak independen ini dipantau dan disetujui oleh Direktur Keuangan dan Perencanaan BCA.

Verifikasi penjaminan Laporan Keberlanjutan BCA dilakukan oleh SR Asia Indonesia menggunakan Standar AA1000 AS (V3), Tipe II, dengan tingkat moderat. Proses ini melibatkan verifikasi dan konfirmasi data oleh semua kontributor yang relevan serta pejabat tinggi dari fungsi terkait. Hasil verifikasi ini disertakan dalam laporan dalam bentuk pernyataan independen mengenai proses *assurance* yang telah dilakukan.

Tanggapan Umpan Balik Laporan Tahun Sebelumnya

BCA secara berkala menerima evaluasi dan masukan terkait kinerja keberlanjutan dari berbagai pihak, seperti investor, lembaga pemeringkat, regulator, dan pemangku kepentingan lainnya. Beberapa isu yang mendapat perhatian, antara lain peningkatan pembiayaan hijau, strategi mitigasi risiko finansial terkait perubahan iklim, pengungkapan emisi GRK dari kegiatan pembiayaan, serta komitmen Bank terhadap ekonomi rendah karbon. Manajemen BCA merespons dan menindaklanjuti perhatian tersebut secara bertahap, serta mencantumkan tanggapannya dalam Laporan Keberlanjutan ini.

Kontak [2-3]

Situs Perusahaan:

www.bca.co.id
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Call Center:

Halo BCA 1500888

Corporate Communication, Investor Relations, Environment Sustainability Governance (ESG)

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Tel. (62-21) 2358 8000
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E-mail: corcom_bca@bca.co.id;
investor_relations@bca.co.id
esg_group@bca.co.id

Dukungan dan Kontribusi pada TPB

BCA secara konsisten mendukung seluruh pencapaian Tujuan Pembangunan Berkelanjutan (TPB), dengan memberikan kontribusi pada berbagai sektor sesuai dengan bidang usaha dan kapasitas perusahaan. Fokus utama BCA adalah pada bidang-bidang yang sejalan dengan visi dan misi perusahaan.

Dukungan Utama pada TPB

Tujuan	Capaian 2024	Strategi	Target 2025
	- Nihil kecelakaan serius di tempat kerja 1.010 pasien operasi katarak 13.620 masyarakat mendapatkan layanan umum kesehatan & KB melalui klinik binaan BCA 2.211 kantong darah pelaksanaan donor darah karyawan 4.238 balita mendapatkan intervensi gizi melalui program PASTI	- Memberikan edukasi kesehatan melalui kampanye kesehatan - Melakukan kegiatan bakti sosial - Mengedukasi masyarakat tentang kesehatan melalui seminar atau webinar	- Nihil kecelakaan serius di tempat kerja - Memastikan seluruh pekerja telah menjadi anggota BPJS dan sistem kesehatan swasta - Melaksanakan edukasi dan kampanye kesehatan secara berkala - Melaksanakan bakti sosial operasi katarak dan klinik binaan - Melaksanakan donor darah karyawan
	97,3% pekerja mendapatkan pelatihan 162 pekerja mendapatkan beasiswa S1 dan S2 2.196 pekerja terkait mengikuti pelatihan Keuangan Berkelanjutan 700 mahasiswa mendapatkan beasiswa Bakti BCA 572 peserta PPBP dan PPTI >230.000 masyarakat (termasuk pelajar dan mahasiswa) mendapatkan edukasi literasi keuangan - Melaksanakan Indonesia Knowledge Forum (IKF) 2024	- Mengembangkan program <i>e-learning</i>, <i>in-class</i> training, dan bekerja sama dengan lembaga pendidikan lain - Menyeleksi dan memberikan beasiswa kepada mahasiswa sesuai kriteria serta memberikan pelatihan <i>softskill</i> - Strategi PPBP: merekrut dan mengadakan sosialisasi ke SMA/SMK terkemuka di seluruh Indonesia - Mengadakan pelatihan intensif mengenai <i>blended learning</i> dan pelatihan <i>softskill</i> untuk guru dengan metode kompetisi - Menyelenggarakan edukasi literasi keuangan secara nasional yang berdampak positif sesuai SNLKI OJK dengan mengedepankan program <i>volunteer</i> yang dilaksanakan oleh pekerja	40% pekerja BCA terkait mendapatkan pelatihan KB tahap lanjutan - Menerapkan Program Beasiswa Bakti BCA - Melaksanakan program PPBP dan PPTI - Pekerja BCA mendapatkan program pelatihan dan pendidikan - Menyelenggarakan Program Penghargaan Pelestarian Budaya secara rutin
	61,4% pekerja perempuan dari total pekerja yang mendapatkan kesempatan promosi 16,7% perempuan menduduki posisi Direktur 61,4% pekerja perempuan menduduki posisi <i>middle-up manager</i>	- Penerapan Perjanjian Kerja Bersama (PKB) bagian Mukadimah dan pasal 59 ayat 2 butir i terkait persamaan hak dan tidak diperkenankan adanya diskriminasi dalam bentuk apa pun terhadap pekerja - Memberikan kesempatan yang setara dalam peningkatan karier hingga level manajerial ataupun lebih - Memberikan keterampilan dan penugasan kepada perempuan penun untuk meningkatkan keterampilan/kesejahteraan hidup	- Tidak ada kesenjangan remunerasi antara pekerja perempuan dan laki-laki - Nihil kasus pelanggaran persamaan hak dan diskriminasi terhadap pekerja - Nihil laporan diskriminasi terhadap nasabah - Mempertahankan persentase yang setara antara pekerja perempuan dan laki-laki dalam memperoleh kesempatan untuk menjabat posisi level manajerial

Tujuan	Capaian 2024	Strategi	Target 2025
 	12,5% peningkatan portofolio pembiayaan Keuangan Berkelanjutan 27 gedung menggunakan panel surya - Pengukuran emisi operasional mencakup 100% Kantor Pusat, Data Center, dan Kantor Cabang 78 Kantor Cabang menerapkan fitur gedung ramah lingkungan - Melakukan inventarisasi GRK cakupan 3 emisi pembiayaan - Melaksanakan Climate Risk Stress Testing (CRST)	- Memetakan strategi mitigasi penurunan emisi CO₂ pada gedung BCA secara bertahap - Mengembangkan perilaku adaptasi pada bangunan pintar (<i>smart buildings</i>), penerapan teknologi ramah lingkungan, dan budaya keberlanjutan - Pemberian kredit kepada usaha debitur yang berwawasan lingkungan	- Melaksanakan uji coba <i>Climate Risk Stress Test</i> untuk 100% portofolio pembiayaan 8% peningkatan portofolio KKUB, termasuk debitur yang berwawasan lingkungan - Melaksanakan penggantian AC R22 ke R32 di cabang - Pemasangan panel surya di gedung milik BCA - Mengurangi penggunaan kertas sebanyak 3% di unit kerja Kantor Pusat
 	1.969 orang direkrut sebagai pekerja BCA - Remunerasi pekerja pada tingkat terendah di Jakarta lebih tinggi dibandingkan UMR DKI Jakarta 1.213 tenaga kerja di 14 desa binaan Bakti BCA 268 tenaga kerja UMKM 3.982 orang pemegang yang direkrut lewat program Bakti BCA - Peningkatan pembiayaan UMKM sebesar 11,9% - Rp784 miliar realisasi KUR <i>Workshop</i> bagi pelaku UMKM untuk Go Export - Memfasilitasi pelaku UMKM untuk sertifikasi halal - Lebih dari 1.500 <i>seller</i> UMKM bergabung dalam UMKM Fest	- Membuka lapangan pekerjaan untuk mendukung digitalisasi BCA dan <i>relationship</i> - Mengembangkan peran dan kapabilitas <i>frontliner</i> BCA agar dapat memberikan solusi yang lebih komprehensif kepada nasabah - Memperbanyak kerja sama <i>channeling</i> dengan <i>anchor</i> - Membina dan mendampingi Kantor Cabang dalam penyaluran KUR - Memperluas <i>line of business</i> yang dibiayai KUR - Pemetaan layanan perbankan kepada masyarakat yang masuk kategori <i>unbankable</i> - Bekerja sama dengan pengurus desa, masyarakat setempat, dan pemerintah daerah - Merekrut calon pemegang Bakti BCA	- Peningkatan penyaluran KUR 6% - Peningkatan pembiayaan UMKM sebesar 6% - Melaksanakan Keselamatan dan Kesehatan Kerja secara konsisten (tidak ada <i>major incident</i> di lingkungan kerja) - Merekrut pekerja dan peserta Magang Bakti - Penyelenggaraan UMKM Fest
	4,88 Indeks <i>Branch Service Quality</i> (BSQ) dari skala 5 4,77 <i>Customer Engagement</i> (CE) dari skala 5 4,7 juta rekening baru melalui perbankan digital sehingga total rekening mencapai 40,7 juta	- Mengembangkan inovasi digital - Menerapkan <i>machine learning</i> dan kecerdasan buatan - Menjalankan Pencegahan Kehilangan Data (<i>Data Loss Prevention</i>/DLP) dan sistem otentifikasi dua faktor untuk pengamanan informasi elektronik - Mengedukasi dan mengadakan sosialisasi terkait keamanan data dan perbankan digital kepada nasabah	- Indeks BSQ minimum 4,5 - Indeks CE minimum 4,5 - Nihil kecurangan besar (<i>major fraud</i>) - Nihil pengaduan terkait privasi dan keamanan data
	- Memenuhi indikator kepatuhan yaitu Kewajiban Penyediaan Modal Minimum (KPMM), <i>Non-Performing Loan</i> (NPL) <i>Net</i>, Batas Maksimum Pemberian Kredit (BMPK), Giro Wajib Minimum (GWM) Rupiah & Valas, Penyangga Likuiditas Makroprudential (PLM), Posisi Devisa Neto (PDN), Rasio Pembiayaan Inklusif Makroprudensial (RPIM), dan Liquidity Coverage Ratio (LCR) - Tingkat kesehatan bank adalah 1 - Seluruh pekerja telah menandatangani pakta integritas - Seluruh pekerja telah menandatangani kode etik - Seluruh pekerja eselon 5 ke atas telah menandatangani <i>annual disclosure</i> - Nihil kasus korupsi - Melakukan penilaian risiko bisnis dan hak asasi manusia (PRISMA) dari Kemenkumham	- Evaluasi atas semua kegiatan usaha sesuai dengan regulasi - Mengefektifkan <i>whistleblowing system</i> - Menerapkan tata kelola perusahaan yang baik - Mematuhi peraturan perundang-undangan dan pasar modal - Mengadopsi standar praktik terbaik yang relevan	- Memenuhi indikator kepatuhan - Nihil pelaporan tindak korupsi yang dilakukan oleh perusahaan - Minimal tingkat kesehatan bank adalah 2 - Tidak ada kasus hukum dan/atau sengketa yang material dan signifikan dengan nasabah - Melakukan uji tuntas risiko bisnis dan hak asasi manusia bersama pihak independen - Menerbitkan kebijakan tanpa diskriminasi di tempat kerja - Nihil kasus/laporan korupsi - Risiko kepatuhan di level "<i>low to moderate</i>" - Seluruh pekerja menandatangani pakta integritas dan kode etik - Seluruh pekerja eselon 5 ke atas wajib menandatangani <i>annual disclosure</i>

Kontribusi pada TPB Lainnya

Tujuan	Kegiatan Pendukung
	- Memberikan upah/gaji sesuai dengan ketentuan pemerintah - Memberikan fasilitas pinjaman tanpa bunga untuk nominal tertentu kepada pekerja BCA - Membuka lowongan pekerja untuk posisi pekerja maupun pemegang program Bakti BCA - Mendaftarkan pekerja dalam BPJS Ketenagakerjaan
	- Menyalurkan pembiayaan pada usaha pertanian rakyat - Mendukung program penurunan <i>stunting</i> (Partnership to Accelerate Stunting Reduction in Indonesia)
	- Menyalurkan pembiayaan pada usaha pengelolaan air bersih dan pengelolaan air limbah - Memberikan bantuan untuk sanitasi
	- Fasilitas <i>shuttle bus</i> kepada pekerja yang berlokasi di BLI-Sentul - Bantuan program pembangunan infrastruktur, fasilitas umum dan fasilitas sosial pemerintah, serta desa binaan BCA - Membuat program daur ulang sampah rumah tangga pekerja BCA
	- Peralihan penggunaan kertas HVS dari 80 gsm menjadi 75 gsm - Inisiatif untuk mematikan lampu di area kerja saat jam makan siang - Penggunaan <i>digital sign</i> untuk mengurangi pemakaian kertas dalam proses persetujuan dokumen internal - Bekerja sama dengan vendor untuk mengelola limbah padat
	- Penanaman total 51.500 pohon di 4 lokasi strategis, termasuk penanaman 1.000 bibit <i>mangrove</i> di pesisir Aceh - Pelatihan yang berhasil mengelola 6.000 kg bahan organik menjadi 3.000 kg kompos
	- Bekerja sama dengan BOSF untuk melindungi orang utan serta pemantauan penanaman pohon - Bekerja sama dengan Nusantara Institute dan SENA WANGI untuk kegiatan pelestarian seni, budaya, dan tradisi nusantara - Bekerja sama dengan SPBK Perdami, Dinas Kesehatan, Klinik Bakti Media, dan Klinik Duri Utara untuk mendukung peningkatan kesehatan masyarakat - Bekerja sama dengan Perkumpulan Warna Alam Indonesia (WARLAMI) untuk pembinaan warna alam - Bekerja sama dengan Save the Indonesian Nature and Threatened Species (SINTAS) untuk melakukan tahap awal konservasi macan tutul Jawa

Lembar Persetujuan Dewan Komisaris dan Direksi atas Laporan Keberlanjutan 2024 PT Bank Central Asia Tbk

Kami selaku Dewan Komisaris dan Direksi, yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Central Asia Tbk tahun 2024 telah disampaikan secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan sesuai dengan POJK No. 51/POJK.03/2017.

Demikian lembar persetujuan ini dibuat dengan sebenarnya.

Jakarta, Februari 2025

Anggota Dewan Komisaris



Djohan Emir Setijoso
Presiden Komisaris



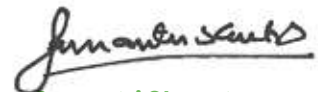
Tonny Kusnadi
Komisaris



Cyrillus Harinowo
Komisaris Independen



Raden Pardede
Komisaris Independen



Sumantri Slamet
Komisaris Independen

Anggota Direksi



Jahja Setiaatmadja
Presiden Direktur



Armand Wahyudi Hartono
Wakil Presiden Direktur



Gregory Hendra Lembong
Wakil Presiden Direktur



Subur Tan
Direktur



Rudy Susanto
Direktur



Lianawaty Suwono
Direktur



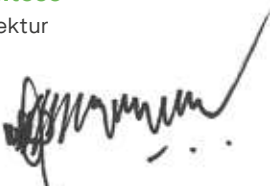
Santoso
Direktur



Vera Eve Lim
Direktur



Haryanto Tiara Budiman
Direktur



Frengky Chandra Kusuma
Direktur



John Kosasih
Direktur



Antonius Widodo Mulyono
Direktur



Independent Assurance Statement

The 2024 Sustainability Report of PT Bank Central Asia Tbk

Number	: 01/000-758/I/2025/SRAI
Assurance Type	: Type 1 and Type 2 for the specific topic of Customer Data Protection and Information System Resilience, Responsible Financing, Service Excellence, and Community Development
Assurance Level	: Moderate
Reporting Standards	: GRI Universal Standard 2021 Consolidated, GRI G4 Financial Services Sector Supplement, Sustainability Accounting Standard Board (SASB) Financial Sector Commercial Banks, and Sustainable Banking Assessment (SUSBA) and ASEAN Corporate Governance Scorecard (ACGS)
Reporting Regulation	: Otoritas Jasa Keuangan Regulation (POJK) Number 51/ POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

PT Sejahtera Rambah Asia is issuing an **Independent Assurance Statement** (“the Statement”) of the **2024 Sustainability Report** (“the Report”) of **PT Bank Central Asia Tbk** (“the Bank” or “the Reporting Organization”). The Reporting Organization a local commercial bank in Indonesia located in Jakarta. The Report presents the commitment and efforts of the Bank in managing its sustainability performance for the reporting period of **January 1st to December 31st, 2024**. As agreed with Management, PT Sejahtera Rambah Asia’s responsibility is to make an assessment based on the data and content of the Report for the year.

Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Bank’s stakeholders. The Assurance Team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Bank’s overall sustainability performance.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. We are also responsible for coming up with conclusions and recommendations based on the agreed standards, methods, and approaches. Hence, PT Sejahtera Rambah Asia is only evaluated for the latest received editorial and data on the final draft as of January 30th, 2025. PT Sejahtera Rambah Asia is only responsible for delivering assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. The Management has its sole responsibility for the presentation of data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

Independence, Impartiality, and Competency

PT Sejahtera Rambah Asia confirms NO relationships between the assurator team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. The assurator team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement

PT Sejahtera Rambah Asia Independent Assurance Statement, version 2025, page 1 of 4



assessment before the assurance work was taken to verify the risks of engagement as well as the independence and impartiality of the team. The assurator team members have knowledge of ISO 26000, AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations, standards, and principles.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content
2. **Type 2 assurance** on Customer Data Protection and Information System Resilience, Responsible Financing, Service Excellence, and Community Development.
3. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st to December 31st, 2024.**
2. Material topics presented in the Report: **Customer Data Protection and Information System Resilience, Responsible Financing, Service Excellence, Community Development, Work Culture and Human Rights, Climate Action, Anti-corruption and Anti-fraud, and Accessibility and Affordability.**
3. Evaluation of publicly disclosed information, system, and process of the Bank to ensure adherence of the Report content to the reporting principles.
4. PT Sejahtera Rambah Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Bank, independent parties, or other parties associated with the Bank have verified and/or audited financial statements, data, and information.
5. Adherence to the reporting principles, standards, and regulations of POJK Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021, GRI Standard 2021 Consolidated, GRI Financial Services Sector Supplement, Sustainability Accounting Standard Board (SASB) Financial Services Sector Commercial Banks, Sustainable Banking Assessment (SUSBA), and ASEAN Corporate Governance Scorecard (ACGS).

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Bank as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Bank's financial statements and documents, other than those mentioned in the Report.

Methodology and Source Disclosure

1. Form an Assurance Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assurator Team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the PT Sejahtera Rambah Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.



4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. The Bank incorporated our recommendations in the draft Report and release the final Report content.
7. Prepare the Statement and send it to AA1000 AccountAbility for review to get approval before submitting it to the Bank.
8. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance to the Management of the Bank for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Report content outlines the Bank's implementation to stakeholder engagement by involving them in exploring significant issues and determining material topics. The Bank has demonstrated inclusivity through various initiatives, such as conducting stakeholder engagement sessions, addressing key interests of different stakeholder groups, and integrating their feedback into strategic decisions. Efforts include financial literacy programs, sustainable finance initiatives, workforce inclusion, and supplier engagement policies. Stakeholder expectations and concerns have been identified through regular interactions, ensuring that their input contributes to corporate decision-making.

Materiality – The Bank has implemented a structured and comprehensive approach in identifying and prioritizing material topics for this reporting period. The process integrates both internal and external stakeholder insights, reflecting key concerns from employees, customers, investors, regulators, and business partners. Prioritization of material topics has been determined through engagement activities, in-depth interviews, and quantitative assessments, ensuring relevance and alignment with the Bank's sustainability strategy. Overall, the materiality assessment process is well-integrated, effectively identifying material topics.

Responsiveness – The Bank maintains robust mechanisms for reporting violations of ethics, fraud, corruption, and other misconduct through its whistleblowing system (WBS). The system ensures transparency by allowing reports to be submitted via the Bank's website while safeguarding the confidentiality of whistleblowers. WBS reports are validated using the 4W1H principle and managed by the designated administrator for further assessment. Additionally, the Bank's commitment to handling customer concerns is demonstrated through its HaloBCA complaint management system, which follows a Service Level Agreement (SLA) to ensure timely resolutions.

Impact – The Bank continues its commitment to fostering economic development by supporting financial literacy programs aimed at improving financial management skills within communities. The Bank's sustainability-linked loan (SLL) schemes cater to debtors engaged in sustainable resource management, eco-friendly transportation, and energy-efficient product development. Additionally, community investment initiatives continue to create tangible social and economic benefits for multiple regions across the country. In governance, the Bank has maintained its zero data breach record, reinforcing its commitment to strong cybersecurity and data protection measures.

Statement of Use: "In Accordance to the GRI Standards" – We evaluated the Report content according to the GRI Universal Standards principles, disclosures, and requirements for reporting. The Bank has complied with nine requirements: apply the reporting principles, report the disclosures in GRI 2: General Disclosures 2021, determine material topics, report the disclosures in GRI 3: Material Topics 2021, report disclosures from the GRI Topic Standards for each material topic, provide reasons for



omission for disclosures and requirements that the organization cannot comply with, publish a GRI content index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the report content sufficiently indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provide adequate support during the assurance work by submitting evidence/documents as requested.

Type 2 Assurance – The Bank continues to implement good governance and sustainability practices that create impacts across key material topics. To strengthen Customer Data Protection and Information System Resilience, the Bank has reinforced its cybersecurity framework by implementing role-based access controls, penetration testing, security incident simulations, and real-time database monitoring, ensuring compliance with SEOJK 29, ISO 27001:2022, and PCI DSS standards. The Bank's Responsible Financing approach integrates ESG risk assessments, sector-specific financing policies, and sustainable credit growth strategies, with oversight from the Credit Committee to ensure responsible lending and compliance with regulatory frameworks. For Service Excellence, the Bank maintains a structured customer complaint management system with defined SLA, real-time tracking through the HaloBCA CRM platform, and customer satisfaction assessments via Gallup International's Customer Engagement Score, Customer Satisfaction Index, and Net Promoter Score, ensuring continuous service improvements. In Community Development, the Bank applies SROI and contribution analysis to measure long-term program impact while collaborating with local governments, universities, and third-party organizations to support financial literacy, MSME empowerment, and rural development initiatives. The Bank is enhancing internal governance, regulatory compliance, and continuous sustainability improvements.

Recommendation

1. To disclose the effectiveness of stakeholder engagement initiatives and demonstrating how stakeholder feedback directly influences corporate policies.
2. To outlining how senior management and cross-functional teams are involved in overseeing, reviewing, and integrating materiality assessments into corporate strategy and risk management.
3. To enhance disclosures on long-term impact evaluations, for example, tracking improvements in financial inclusion, reductions in environmental footprint, or benefits to MSMEs.
4. To set and disclose GHG emission reduction targets for the short, medium, and long term.
5. To establish and communicate commitments towards sustainability performance targets for the next period

The assurance provider,

Jakarta, January 30th 2025

Lim Hendra
Assurance Director of
PT Sejahtera Rambah Asia



Referensi POJK No. 51/POJK.03/2017, Indeks Standar GRI, SASB, dan SUSBA

Peraturan Otoritas Jasa Keuangan (POJK) Nomor 51/POJK.03/2017 - Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 16/SEOJK.04/2021

No Indeks	Uraian	Halaman
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Indeks Standar GRI

Pernyataan penggunaan	PT Bank Central Asia Tbk telah menyampaikan informasi sesuai dengan Standar GRI untuk periode 1 Januari hingga 31 Desember 2024.
GRI 1 yang digunakan	GRI 1: Fondasi 2021
Standar Sektor GRI yang Berlaku	N/A

Standar GRI	Indikator	Pengungkapan	Lokasi	Pengecualian			No. Standar Sektor GRI
				Persyaratan yang Dikecualikan	Alasan	Penjelasan	

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	2-9	Struktur dan komposisi tata kelola	35				
	2-10	Pencalonan dan pemilihan badan tata kelola tertinggi	Annual Report				
	2-11	Ketua badan tata kelola tertinggi					
	2-12	Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak	35,36				
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	2-14	Peran badan tata kelola tertinggi dalam pelaporan keberlanjutan	36,40				
	2-15	Konflik kepentingan	Annual Report				
	2-16	Komunikasi masalah penting					
	2-17	Pengetahuan kolektif pejabat tata kelola tertinggi					
	2-18	Evaluasi kinerja badan tata kelola tertinggi					
	2-19	Kebijakan remunerasi					
	2-20	Proses menentukan remunerasi					
	2-21	Rasio total kompensasi tahunan					
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Standar GRI	Indikator	Pengungkapan	Lokasi	Pengecualian			No. Standar Sektor GRI
				Persyaratan yang Dikecualikan	Alasan	Penjelasan	
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Manajemen Topik Material : Perlindungan Data Nasabah dan Ketahanan Sistem Informasi							
GRI 3: Topik Material 2021	3-3	Manajemen topik material	42				
GRI 418: Privasi Pelanggan 2016	418-1	Pengaduan pelanggan terkait privasi pelanggan dan kehilangan data pelanggan	84				
Manajemen Topik Material : Pembiayaan yang Bertanggung Jawab							
GRI 3: Topik Material 2021	3-3	Manajemen topik material	42				
GRI 201: Kinerja Ekonomi 2016	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan	54				
Manajemen Topik Material : Aksi Iklim							
GRI 3: Topik Material 2021	3-3	Manajemen topik material	42				
GRI 201: Kinerja Ekonomi 2016	201-2	Implikasi finansial akibat perubahan iklim	60,62,64				
GRI 305: Emisi 2016	305-1	Emisi GRK (Cakupan 1) langsung	68,69,70				
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Manajemen Topik Material : Layanan Prima							
GRI 3: Topik Material 2021	3-3	Manajemen topik material	42				
Manajemen Topik Material : Antikorupsi dan Anti-fraud							
GRI 3: Topik Material 2021	3-3	Manajemen topik material	42				
GRI 205: Antikorupsi 2016	205-1	Operasi yang dinilai memiliki risiko korupsi	51				
	205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi	51				
	205-3	Insiden korupsi yang terbukti dan tindakan yang diambil	52				
Manajemen Topik Material : Budaya Kerja dan Hak Asasi Manusia							
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Standar GRI	Indikator	Pengungkapan	Lokasi	Pengecualian			No. Standar Sektor GRI
				Persyaratan yang Dikecualikan	Alasan	Penjelasan	
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GRI 3: Topik Material 2021	3-3	Manajemen topik material	42				
GRI 203: Dampak Ekonomi Tidak Langsung 2016	203-1	Investasi infrastruktur dan dukungan layanan	120				
GRI 413 : Masyarakat Setempat 2016	413-1	Operasi dengan keterlibatan masyarakat lokal, penilaian dampak, dan program pengembangan	128				
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GRI 302: Energi 2016	302-1	Konsumsi energi di dalam organisasi	71				
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Air dan Efluen							
GRI 303: Air dan Efluen 2018	303-1	Interaksi dengan air sebagai sumber daya bersama	72				
	303-2	Manajemen dampak yang berkaitan dengan pembuangan air	72				
Limbah							
GRI 306: Limbah 2020	306-1	Timbulan limbah dan dampak signifikan terkait limbah	73				
	306-2	Manajemen dampak signifikan terkait limbah	73				
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GRI 401: Kepegawaian 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan	95,96				
	401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan pada kurun waktu tertentu atau paruh waktu	102				
	401-3	Cuti melahirkan	103				
Kesehatan dan Keselamatan Kerja							
GRI 403: Kesehatan dan Keselamatan Kerja 2018	403-1	Sistem manajemen keselamatan dan kesehatan kerja	104				
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Standar GRI	Indikator	Pengungkapan	Lokasi	Pengecualian			No. Standar Sektor GRI
				Persyaratan yang Dikecualikan	Alasan	Penjelasan	
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	403-6	Peningkatan kualitas kesehatan pekerja	105				
	403-7	Pencegahan dan mitigasi dampak-dampak keselamatan dan kesehatan kerja terkait hubungan bisnis	104				
	403-8	Pekerja yang tercakup dalam sistem manajemen keselamatan dan kesehatan kerja	104				
	403-9	Kecelakaan kerja	104				
	403-10	Penyakit Akibat Kerja	105				
Pelatihan dan Pendidikan							
GRI 404: Pelatihan dan Pendidikan 2016	404-1	Rata-rata jam pelatihan pertahun per karyawan	98				
	404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan	98,106				

GRI Financial Services

Indikator	Aspek	Halaman
FS1	Kebijakan dengan komponen lingkungan dan sosial tertentu yang diterapkan pada lini bisnis	63,65
FS2	Prosedur untuk menilai dan menyaring risiko lingkungan dan sosial di lini bisnis	63,65
FS3	Proses untuk memantau implementasi dan kepatuhan klien dengan persyaratan lingkungan dan sosial termasuk dalam perjanjian atau transaksi	63,65
FS4	Proses untuk meningkatkan kompetensi staf untuk mengimplementasikan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis	36
FS5	Interaksi dengan klien/ <i>investee</i> /mitra bisnis mengenai risiko dan peluang lingkungan sosial	38,58,59
FS6	Persentase portofolio untuk lini bisnis berdasarkan wilayah tertentu, ukuran menurut sektor (mikro/SME/ besar)	25,56-58
FS7	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat sosial khusus untuk setiap lini bisnis yang dirinci berdasarkan tujuan	58
FS8	Nilai moneter produk dan layanan yang dirancang untuk memberikan manfaat lingkungan spesifik untuk setiap lini bisnis yang dirinci berdasarkan tujuan	25, 57,58
FS9	Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial dan prosedur penilaian risiko	36
FS10	Persentase dan jumlah perusahaan yang dimiliki dalam portofolio lembaga tempat organisasi pelapor berinteraksi dengan masalah lingkungan atau sosial	56,57,65
FS11	Persentase aset yang terkena penyaringan lingkungan atau sosial positif dan negatif	57,65
FS12	Kebijakan pemberian suara diterapkan pada masalah lingkungan atau sosial	36
FS13	Jalur akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis	82,120
FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan untuk orang-orang yang kurang beruntung	82
FS15	Kebijakan untuk desain yang adil dan penjualan produk dan layanan keuangan	82
FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat	115

Sustainability Accounting Standards Board (SASB)

Kode	Uraian	Halaman
Metrik Aktivitas		
FN-CB-000.A	(1) Jumlah dan (2) nilai rekening giro dan tabungan menurut segmen: (a) pribadi dan (b) usaha kecil	24, 30
FN-CB-000.B	(1) Jumlah dan (2) nilai pinjaman menurut segmen: (a) pribadi dan (b) usaha kecil	24, 25, 57
Keamanan Data		
FN-CB-230a.1	(1) Jumlah pelanggaran data (2) Persentase informasi identifikasi pribadi (3) Jumlah rekening yang terpengaruh	85
FN-CB-230a.2	Pendekatan untuk menangani risiko keamanan data	83-87
Inklusi Keuangan dan Capacity Building		
FN-CB-240a.1	(1) Jumlah dan (2) total pinjaman yang memenuhi syarat untuk program promosi usaha kecil dan pengembangan masyarakat	58
FN-CB-240a.2	(1) Jumlah dan (2) total pinjaman jatuh tempo dan non-akrual yang memenuhi syarat untuk mempromosikan usaha kecil dan pengembangan masyarakat	58
FN-CB-240a.3	Jumlah rekening yang sebelumnya tidak memiliki rekening bank atau yang menghadapi keterbatasan akses	82,120-122
FN-CB-240a.4	Jumlah peserta literasi keuangan untuk nasabah yang tidak memiliki rekening bank, atau kurang terlayani	115-116
Inkorporasi Tata Kelola, Sosial, dan Lingkungan di Analisis Kredit		
FN-CB-410a.2	Pendekatan untuk memasukkan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit	63-67
Emisi yang Dibiayai		
FN-CB-410b.1	Emisi bruto absolut yang dibiayai, dipilih berdasarkan (1) Cakupan 1, (2) Cakupan 2, dan (3) Cakupan 3	69-70
FN-CB-410b.2	Eksposur bruto untuk setiap industri berdasarkan jenis aset	70
FN-CB-410b.3	Persentase paparan bruto yang termasuk dalam perhitungan emisi yang dibiayai	69
FN-CB-410b.4	Deskripsi metodologi yang digunakan untuk menghitung emisi yang dibiayai	69-70
Etika Bisnis		
FN-CB-510a.1	Jumlah kerugian akibat proses hukum terkait dengan penipuan, perdagangan orang dalam, anti-trust, perilaku anti-persaingan, manipulasi pasar, malpraktek, atau undang-undang industri keuangan terkait lainnya	52
FN-CB-510a.2	Deskripsi kebijakan dan prosedur <i>whistleblowing</i>	52
Sistem Manajemen Risiko		
FN-CB-550a.1	Skor Global Systemically Important Bank (G-SIB), berdasarkan kategori	31
FN-CB-550a.2	Deskripsi pendekatan untuk memasukan faktor lingkungan, sosial, dan tata kelola (LST) dalam analisis kredit ke dalam perencanaan kecukupan modal, strategi perusahaan jangka panjang, dan aktivitas bisnis lainnya	60-62, 67

SUSBA ESG Integration Pillars

No	Indikator	Pengungkapan	Halaman
1	Tujuan	Strategi keberlanjutan dan pelibatan pemangku kepentingan	32, 38-39
		Partisipasi dalam inisiatif Keuangan Berkelanjutan dan advokasi kebijakan dengan regulator	31, 42-46, 55, 59
2	Kebijakan	Pernyataan publik tentang masalah LST tertentu	36-37, 66-67
		Pernyataan publik tentang sektor tertentu	36, 57, 66-67
3	Proses	Penilaian risiko LST dalam persetujuan klien dan transaksi	63-67
		Pemantauan dan keterlibatan klien	63
4	SDM	Tanggung jawab untuk LST	34-36
		Pelatihan staf lingkungan dan sosial serta evaluasi kinerja	36-37, 97-100
5	Produk	Integrasi LST dalam produk dan layanan	56-57
6	Portfolio	Penilaian dan mitigasi risiko LST di tingkat portofolio	43, 64-65
		Pengungkapan eksposur risiko LST dan target	44, 60-64

ASEAN Corporate Governance Scorecard (ACGS)

Penerapan ACGS di BCA disampaikan lebih detail pada situs web BCA
<https://www.bca.co.id/id/tentang-bca/tata-kelola/acgs>



Lembar Umpan Balik

PT Bank Central Asia Tbk (BCA) menerbitkan Laporan Keberlanjutan untuk memberikan gambaran atas kinerja keberlanjutan dan penerapan Keuangan Berkelanjutan kepada pemangku kepentingan. Kami mengharapkan masukan, kritik, dan saran dari Bapak/Ibu/Saudara setelah membaca Laporan Keberlanjutan ini dengan mengirim *e-mail* atau mengirim formulir ini melalui pos.

Profil Anda

Nama (bila berkenan) :
Institusi/Perusahaan :
E-mail :
Telp/Hp :

Kelompok Pemangku Kepentingan

- ☐ Regulator
☐ Investor dan Pemegang Saham
☐ Pekerja
☐ Nasabah
☐ Mitra Bisnis/Pemasok/Vendor
☐ Masyarakat Umum
☐ Media
☐ Lain-lain, mohon sebutkan:
.....

Mohon Pilih Jawaban Berikut yang Paling Sesuai dengan Pertanyaan di Bawah.

	YA	TIDAK
1. Laporan ini mudah dimengerti.	☐	☐
2. Laporan ini bermanfaat bagi Anda.	☐	☐
3. Laporan ini sudah memaparkan kinerja keberlanjutan secara jelas.	☐	☐
4. Laporan ini sudah mengungkapkan topik-topik material yang relevan bagi Perusahaan.	☐	☐

Terima Kasih atas Partisipasi Anda.
Mohon agar Lembar Umpan Balik ini Dikirimkan Kembali ke Alamat:

Corporate Secretary

PT Bank Central Asia Tbk (BCA)

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Unity for Responsibility



Forward-looking Statement

PT Bank Central Asia Tbk, and/or in this report referred to as “BCA”, is engaged in the banking sector and discloses its economic, social and environmental performance achievements, as well as its sustainability governance management through this Sustainability Report. This report is part of the Annual Report, which is presented separately, and contains data and material information for stakeholders. The contents of the Report are generally collected from internal documents and information from reliable sources. Readers are expected to understand that this Report presents data and information about projections and conditions in the future or forward-looking statements. BCA recognizes that risks and uncertainties from a variety of factors may affect future operating performance and business conditions. Therefore, we advise the readers that the Bank cannot guarantee that the data and information regarding future projections stated in this Report are true, accurate, and can be entirely fulfilled.

Unity for Responsibility

Responsible Action for a Better Future

‘Unity for Responsibility’ underlines BCA’s responsibility in carrying out every business activity that positively impacts long-term sustainability.

BCA is responsible not only for financial but also social and environmental aspects. In a bid to achieve sustainability goals, BCA continuously engages with all parties to maintain and improve the quality of life, by wisely managing resources and contributing to social and economic development. With responsibility at every step of the way, BCA is determined to make a positive and lasting impact on future generations.

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Robust Transaction Banking Franchise



Reliable Digital Capabilities

Number of Mobile & Internet Banking Transactions

5.0x
in 5 years

Number of Mobile Banking Users

2.8x
in 5 years

QRIS Transaction Value

2.5x
YoY

Sustainable Customer Growth

Number of Customers

Current Account & Saving Account (CASA)

33.1 million

▲ 7.6% YoY

Rp 924.0 trillion

81.5%
to total Third
Party Funds

Online Channels Reach New Records

Number of Transactions

Transaction Value

Mobile Banking & Internet Banking

31.6 billion

▲ 23.5% YoY

Rp 28,261 trillion

▲ 13.8% YoY

Serving Customers through Integrated Multi-Channels with Various Features



myBCA & BCA Mobile
Mobile banking application to cater the needs of transactions for customers across generation



Merchant BCA
An app for easy access to merchant services starting from on-boarding to support service, connected with the extensive EDC/QR network



KlikBCA
Internet banking for individual or business



Welma in MyBCA
Online investing in mutual funds, bonds, and access to insurance information



Poket Valas
Money pocket for transactions with 16 foreign exchange currencies



Online Account Opening
Easy online account opening via myBCA and BCAmobile

QRIS

Bank Indonesia's standardized QR code for facilitating national & crossborder payment



Contactless

Faster and more convenient payment via credit and debit cards on BCA EDC



EDC APOS BCA
Android based payment point of sales



eBranch BCA
A complementary app for branch banking service

Halo BCA
Supporting app to connect with Halo BCA contact center 24/7



KeyBCA Apps

Digitalized KeyBCA token that allows customers to authorize transactions via smartphone



ATM CRM
ATM offering for both cash withdrawal and deposit facilities



OneKlik
Online payment feature - embedded in co-partner's app



New Branch Model
A hybrid branch banking, facilitated by a combination of digital channels and in person services.



BI-Fast
Transfer channel real-time, 24/7, set by Bank Indonesia



Flazz
A multifunctional transaction card with RFID (Radio Frequency Identification) chip technology for non-cash payment process

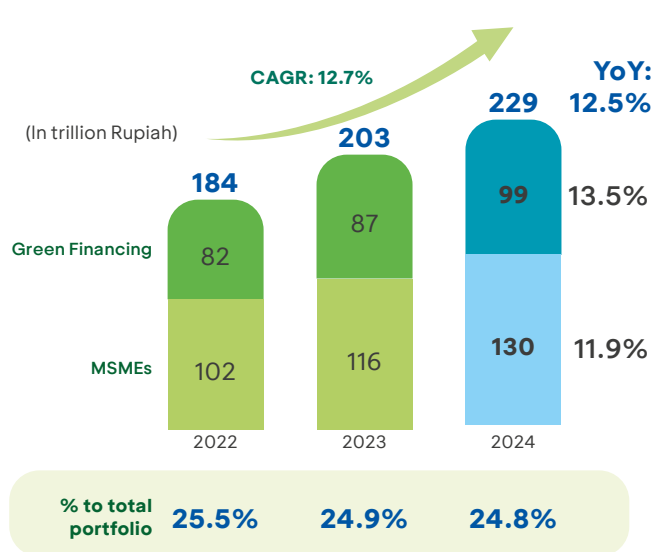


Paylater BCA
A credit facility that can be used as an alternative payment method by scanning QRIS in 'myBCA' application

Sustainability Achievement and Highlight

Economic Performance

IMPACT OF SOLID SUSTAINABILITY PERFORMANCE GROWTH ON COMPANY VALUE



9 Green Financing Sectors



GREEN FINANCING & INVESTMENT

Renewable Energy Financing



Total Capacity

216 MW

Outstanding Rp**3** trillion

Established Sustainability Linked Loan Policy



Outstanding

Rp1,003 billion

^ 3x YoY

Participating in the Indonesian Electric Vehicle Ecosystem Development



Outstanding

Rp2,348 billion

The purchase of green corporate bonds as part of the implementation of sustainable finance



Green Corporate Bonds (Sukuk)

Rp1,635 billion

Sustainable Palm Oil Financing

Palm Oil Financing Certification	2020	2024
ISPO and RSPO Certified	8	16
RSPO Certified	12	20
ISPO Certified	28	32
# Palm Oil Corporate Debtors with Certifications	48	68
% of Certified Palm Oil Debtors	36%	76%
% of Certified Palm Oil Loan Outstanding	45%	69%

SOCIAL SUPPORT & SUSTAINABILITY FOR MSMEs



Bangga Lokal
total **1,427**
merchants
with total sales
volume in 2024
Rp548 billion



Total **>1,500**
MSMEs
participated



People's Business Credit (KUR) Financing

Rp784 billion $\uparrow$ 30.9% YoY

SUPPORTING WOMEN EMPOWERMENT



Women MSME Debtors

47 thousands
 $\uparrow$ 7.6% YoY

Outstanding

Rp17.2 trillion
 $\uparrow$ 16.4% YoY

DEVELOPMENT OF BAKTI BCA MSMEs



Total MSMEs
Development Participants

> 2,500 MSMEs



MSMEs workforce in Desa
Binaan Bakti BCA

268 Local Residents



Halal Certification
Support for MSMEs

1,986 MSMEs



Total Training Participants
in Halal Certification

> 2,400 MSMEs



Export Training
Participants

58 MSMEs



Potential Value of
Exports

Rp37 billion



Environmental Performance



Total Operation Emission

349,741 Ton CO₂eq


Total Financed Emission

28.9 million Ton CO₂eq

OPERATIONAL EMISSION

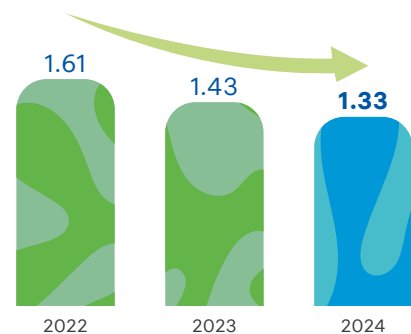
2024 BCA's Operational Emission

GHG Emission (tCO ₂ eq)	2024
Scope 1	
Stationary combustion	778.7
Mobile combustion	10.8
Fugitive emissions	3,861.1
TOTAL	4,650.6
Scope 2	
Electricity purchased	139,855.6
Scope 3	
Category 1. Purchased goods and services	79,367.6
Category 2. Capital goods	56,881.3
Category 3. Fuel- and energy-related activities not included in scope 1 or scope 2	20,853.9
Category 5. Waste generated in operations	2,325.3
Category 6. Business travel	10,704.9
Category 8. Upstream leased assets	34,306.1
Category 12. End-of-life treatment of sold products	795.5
TOTAL	205,234.6
Total GHG Emissions (Scope 1 + 2 + 3)	349,740.8

Note:

Calculations were made by extrapolating data from January to October 2024 for 100% of BCA's Head Offices, Data Center, and Branch Offices.

Scope 1 & 2 Emission Intensity (tCO₂eq/billion Rupiah Operating income)



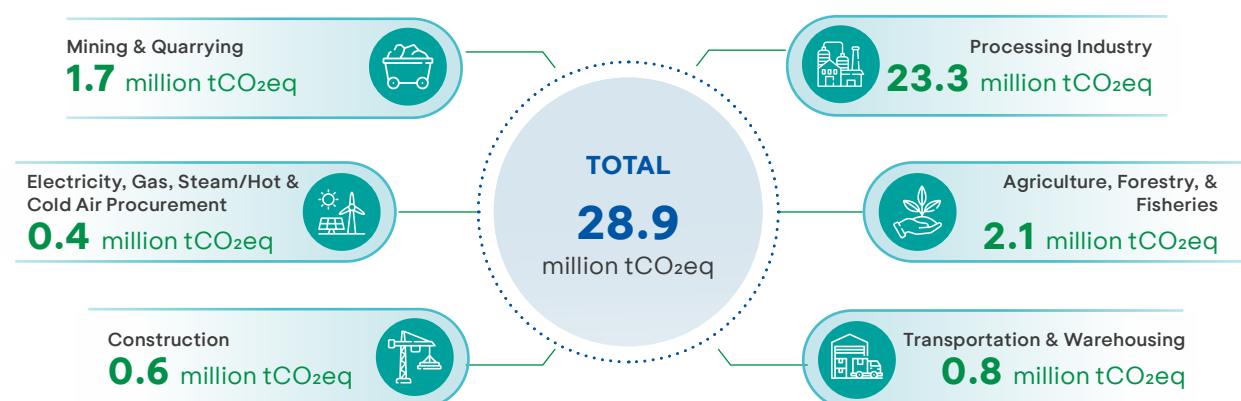
Scope of operational emissions calculation

100 %

Operational emission from Scope 1, 2, and 3 has been calculated nationwide

FINANCED EMISSION

2023 BCA's Financed Emission

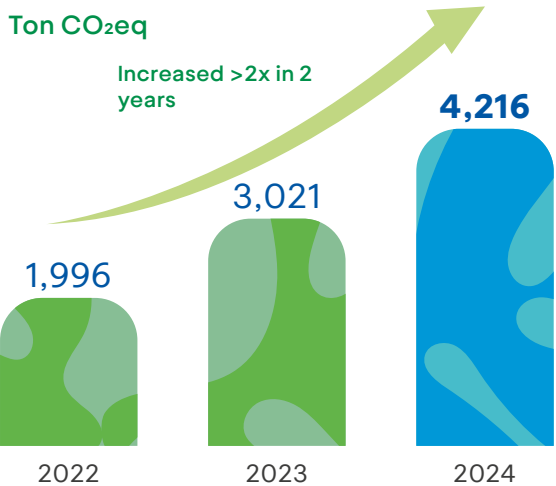


Note:

Calculations consisted of more than 50% of the BCA's total productive loan portfolio in 2023.

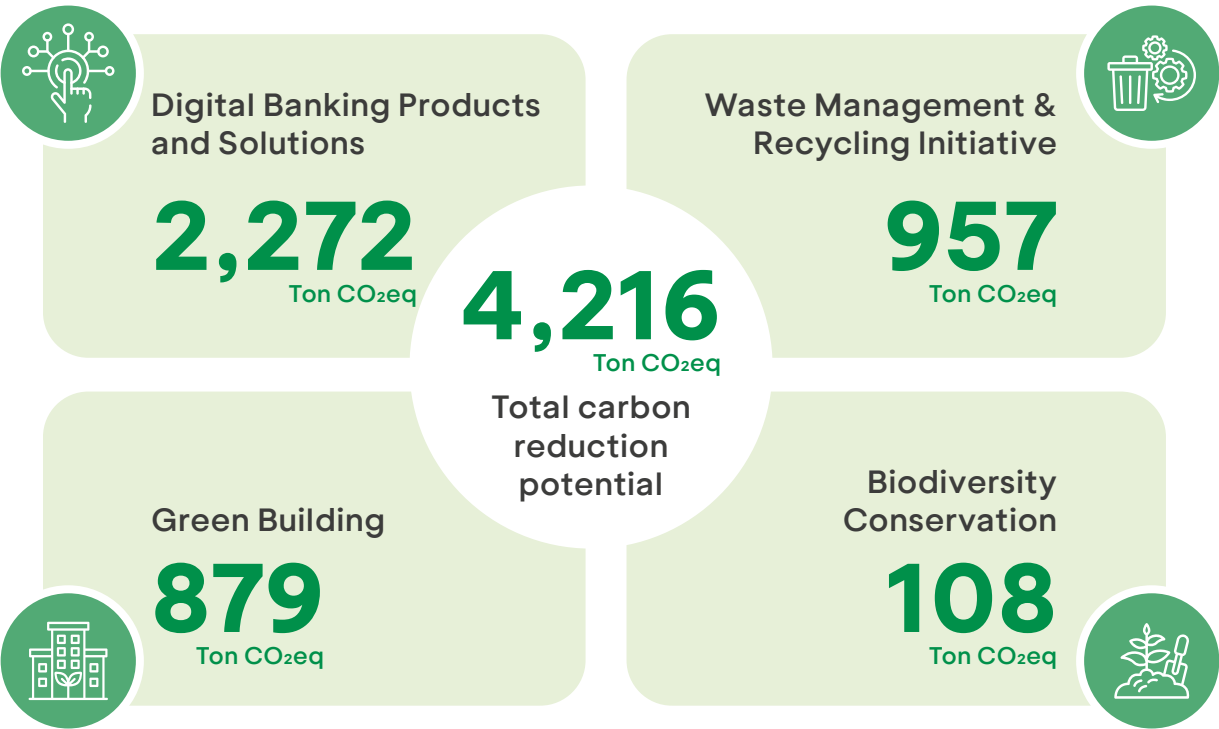
EFFORT TOWARDS ENVIRONMENTALLY FRIENDLY OPERATION

Carbon Emission Reduction Potential



71,500
Ton CO₂eq

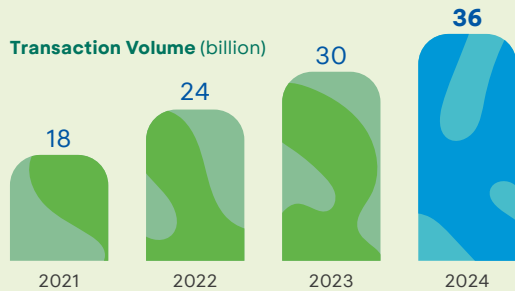
Participating in Indonesia's carbon trade



DIGITAL PRODUCT & SOLUTION

We enhance digital capabilities to accelerate digital transaction

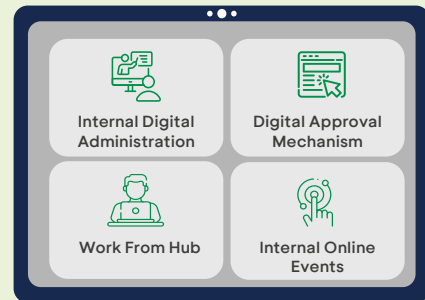
DIGITAL BANKING SOLUTION



99.8%
of transaction done
through **digital channels**

35.9 billion
Total Digital Transaction

DIGITAL WORKPLACE



✓ Less Paper ✓ Less Mobilisation ✓ Less Emission

ENVIRONMENTALLY FRIENDLY BUILDINGS

2024

WISMA BCA FORESTA

Became Indonesia's First Building to Secure the
Green Mark Super Low Energy Building Certificate

By Building and Construction Authority Singapore



2021

Platinum
Certificate
Green Building
Council
Indonesia

2022

Winner: Energy
Efficient Building
Subroto Award by
Ministry of Energy &
Mineral Resources

2023

Winner: Energy
Efficient
Building
ASEAN Energy
Award

2024

WISMA BCA BSB

Received Green Building
Certificate Platinum Level

by Green Building Council Indonesia



27
Buildings
with Solar
Panel



2
Green
Building
Certified



Minimize energy
intensity

2024

2023



Total transaction (kWh/txn)

0.005

0.006

▼ **15%**

Building area (kWh/m²/year)

139

154

▼ **10%**

Classified as "Efficient" based on
SNI 03-6196-200

WASTE MANAGEMENT & RECYCLING INITIATIVE



696 Kg

BCA's electronic waste recycled into an artwork at the BCA Sustainability Corner

BIODIVERSITY COSERVATION



51,500
trees planted

463
local involvement



108 Ton CO₂eq
estimated CO₂ emissions absorption (2021-2024)
with **92%** survival rate

Social Performance

PRIORITISING EQUALITY & WELFARE



26,532 Total BCA Employees

61.1% Female Employees
61.4% Female Managers
61.3% New Female Employees



4.67 / 5.0
Team Engagement
Score (scale 5)

3.4%
Turnover Rate

1.0%
Absentee Rate

ENHANCING SERVICE EXCELLENCE



>1.2 million Number of received customers' report
97.4% Customers' report received



88.1%
Whistleblowing Resolution Rate

GALLUP

4.77 / 5.0

Customer Engagement
(CE) Index

91st Percentile

Global Customer
Engagement

4.88 / 5.0

Branch Service Quality
(BSQ) Index

bakti **BCA** for Indonesia

2024 Program Distribution

Rp169.8 Billion of Corporate Social Responsibility funds disbursed

Bakti Lingkungan

51,500	trees planted
3 tons	of compost produced from waste management training
>15,000	sea turtle hatchlings released
5	orangutans rehabilitated
5	orangutans released into the wild

Initial survey for Javan leopard conservation

Bakti Pendidikan

700	recipients of Bakti BCA Scholarship
>230,000	participants of financial literacy education
10	people with disability received MUA training and BNSP certificate
32	Bakti BCA assisted schools

Bakti Budaya

120	performers of the cultural performance were mostly students
1,114	spectators of cultural performances
65	participants in natural dyeing for woven fabric training
>Rp305 million	in revenue from natural dye woven production

Bakti Kesehatan

US\$1 million	commitment to donate for Partnership to Accelerate Stunting Reduction in Indonesia (PASTI) program 2023-2026
1,010	patients underwent cataract surgery
2,211	blood bags in blood donation program
13,620	individuals received healthcare service subsidies at the Bakti BCA Clinic

Desa Bakti BCA

30	Bakti BCA Villages	76	development program for tourism villages
291,452	tourists visiting Bakti BCA assisted villages	1,986	MSMEs received support for halal certification
Rp13.3 billion	Bakti BCA assisted villages' revenue	58	MSME's participated in MSME Go Export
1,213	employment in Bakti BCA assisted villages	Rp37 billion	export value from Bakti BCA assisted MSME

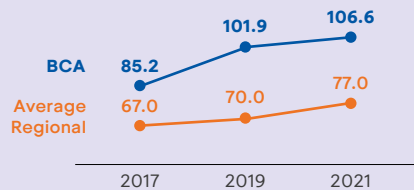


Sustainability Governance Aspect

Award & Appreciation of Sustainability Practices

GOOD CORPORATE GOVERNANCE

ASEAN Corporate Governance Scorecard Rating



Grand Champion Annual Report Award 2023

Theme: Internalizing Integrated Mindset Toward Sustainable Long Term Value Creation



Best Overall IICD Award 2024

Indonesian Institute for Corporate Directorship (IICD) Corporate Governance Conference and Award

ESG RATING BY INDEPENDENT INSTITUTIONS

MSCI Indonesia Index Top 10 Constituents



Thomson Reuters - Refinitiv ESG Scores

Rating **A**
Score **86/100**



Dow Jones Sustainability Index S&P Global CSA

Score **50**
Rank percentile **80th**



FTSE4Good ASEAN 5 Index Top 10 Constituents



FIHRRST Best Sustainability Report

Rating **A+**



- BCA constituents of:
- IDX ESG Leaders Index
 - SRI - KEHATI Index
 - ESG Quality 45 IDX - KEHATI
 - ESG Sector Leaders IDX - KEHATI

IT & DATA SECURITY CERTIFICATION

ISO 27001:2013
for Enterprise Security

ISO 20000-1:2018
for IT service management
& data center

ISO 27001:2013
for data center
network & operation

PCI DSS 3.2.1 Certification
for BCA data center
(global data security)

ISO 9001-2015
for data center operations
& quality management system

Recognition of Our Excellence

THE ASIAN BANKER™

Global Excellence in Retail Finance Awards 2024

Most Recommended Retail Bank in Asia Pacific, Best Retail Bank in Indonesia, Most Recommended Retail Bank in Indonesia

Forbes

Forbes World's Best Bank 2024
#1 World's Best Bank in Indonesia

GALLUP

Gallup Global Customer Engagement 2023
Customer Engagement (CE) Recognition - CE Score above global average



Newsweek: World's Most Trustworthy Companies 2024
No. 1 World's Most Trustworthy Companies 2024 in Banking Sector

Brand Finance®

World's Strongest Banking Brand 2024



Bank Indonesia Award 2024
Best Rupiah Monetary Control Supporting Conventional Bank, Best Green Finance Supporting Bank (KBMI III and KBMI IV), Bank with Best Financial Reporting Compliance.



FinanceAsia: FinanceAsia Asia's Best Companies 2024

KANTAR

Kantar BrandZ: Top 30 Most Valuable Southeast Asian Brands 2024
#1 The Most Valuable Southeast Asian Brand in Indonesia, Most Meaningfully Different Brand in Indonesia



The 15th IICD Corporate Governance Conference and Award
Top 50 Big Capitalization Public Listed Company, Best Overall Big Cap



Annual Report Award (ARA) 2023
Overall Champion

FinanceAsia

FinanceAsia Asia's Best Companies 2024
Most Committed to ESG (Silver)



Building and Construction Authority Singapore: Green Mark Super Low Energy Building
Wisma Foresta BSD - Certificate Green Mark Super Low Energy Building (First in Indonesia)



Satu Rekening Satu Pelajar (KEJAR) Award

The Best Implementation in Conventional Bank



14th Asian Excellence Award 2024
Asia's Best CSR (Bakti BCA)

INSTITUTIONAL INVESTOR

2024 Asia Executive Team
#1 Best ESG (Sell - side dan Combined) in Asia ex-Mainland China dan #2 Best ESG (Sell - side) in Core Asia

Corporate

Product and Services

ESG, CSR, GCG, & IVR

Employee



Ministry of Finance Indonesia: Dealer Utama Mitra Distribusi Surat Berharga Negara Terbaik
Best SUN Primary Dealer I in 2024, Best SUN Primary Dealer in 2024 in Secondary Market, Best SBSN Primary Dealer I in 2024, Best SBSN Primary Dealer in Primary Market in 2024, Best SBSN Primary Dealer in 2024 for Quotation Implementation, Best SUN Distribution Partner in 2024



Alpha Southeast Asia: 17th Annual Private Wealth Awards 2024
Best Wealth Management Bank in Indonesia



Top Ranking Performance Award - Asia Pacific Region
8 Certified World Class (Best Contact Center, Best Contact Center Design, Best CX Branch/Retail Service, Best Employee Engagement, Best Employee Wellness Program, Best Help Desk, Best Improvement Award, Best Customer Service)



2024 Stevie International Business Awards
Marketing Campaign of the Year - Financial Products & Services (Gold) - #SuddenlyPeaceful - BCA's Ramadan Campaign, Brand & Experiences - Exhibition Experience (Gold) (BCA's UMKM Fest - Festival for MSMEs)



HR Asia: HR Asia Award 2024
Best Company to Work for in Asia, Most Caring Companies



Brandon Hall Group Excellence Awards - HCM Program 2024
Best Benefits, Wellness and Well-Being Program (Bronze) - BCA's Ring the Bell & Beautiful Life Programs, Best Results of a Learning Program (Bronze) - BCA's Digital Factory Program (DFP)



2024 Stevie Awards for Great Employers:
Best Leadership Development Program

Asia Pacific Stevie Awards 2024
Gold Winner - Award for Innovation in Internal Corporate Events (BIA)



Marketeers Youth Choice Award 2024
Dream Workplace Category (Silver)

Board of Director's Message



Jahja Setiaatmadja
President Director



BCA is committed to driving sustainable growth and creating long-term value through strategic collaboration with stakeholders to achieve the Sustainable Development Goals (SDGs). We are advancing towards sustainable banking by integrating sustainability into our financing activities and actively managing our carbon footprint. Our efforts focus on environmentally friendly operations, including digitalization, waste management, green building initiatives, and biodiversity conservation.

Guided by the principle of “Unity for Responsibility,” BCA remains dedicated to building a better future and delivering longlasting benefits to society. In 2024, we aim to further strengthen our positive impact on both communities and the environment.



Our respected stakeholders,

Sustainability has become an integral part of our activities with all stakeholders. We continue to strengthen our sustainability governance by implementing prudent and responsible banking practices to respond to any changes towards sustainability. With strong governance, we believe that BCA will optimally achieve its sustainability performance targets. In 2024, BCA maintained its A rating for the MSCI ESG Rating, 1st rank for Indonesian Banks on the Thomson Reuters – Refinitiv ESG Rating, and a score of 50 in the Dow Jones Sustainability Index. Other ratings also show a good range of performance, encouraging us to maintain and further improve our governance, both for environmental and social performance.

While these achievements are noteworthy, BCA recognizes the business world faces challenges due to fluctuating economic conditions with relatively high uncertainty. Despite, BCA remains focused on strengthening its sustainability performance with a balanced approach between economic growth, social responsibility and environmental protection.

With the Board of Directors’ and the Board of Commissioners’ full supports, BCA continues to innovate in facing global challenges and creating opportunities in the low carbon economy transition.

Strategy to Overcome Challenges

Maintaining a balance of sustainability and development needs is essential to achieve inclusive and environmentally-friendly economic growth. We continue to increase financing in green sectors, such as renewable energy and electric vehicles, although these projects scale are still relatively limited and require strong policies support from the Government.

In implementing sustainable finance, BCA prioritizes good governance, developing climate-related risk scenarios, and strengthening cybersecurity. In addition, we promote financial literacy as part of the solution to technological challenges. With advances in artificial intelligence (AI) and digitalization, good financial literacy is the key to empowering customers and communities, while protecting them from technological crime.

During 2024, we also faced the challenge of ensuring our human capital readiness to interact with digital transformation, business complexity, and energy transition. In response, BCA carried out a Cybersecurity Awareness Month campaign and intensified training programs on various topics, particularly sustainability, including the Taxonomy for Sustainable finance Indonesia (TKBI) and greenhouse gas (GHG) emission calculations. We recruited 1,969 new employees to strengthen the team to face future challenges, creating a pool of talent who are ready to adapt and be innovative in a changing business environment. This strategy is our foundation in addressing HC development needs, aligning with our vision of sustainability and long-term growth.

Sustainability Performance Achievements and Sustainable finance Implementation

BCA continues to strengthen ESG framework by improving its systems, policies, processes, procedures, and risk management. As a realization, BCA has developed and implemented key ESG measures within its financing activities, including sectoral credit policies for high-risk industries, such as the palm oil plantation and industry, coal mining, toll road development, the cement and basic steel industry, and timber and forest products. We maintain an exclusion list that targets activities, such as illegal logging, gambling, and violations of community rights. Credit proposals take into account the environmental protection and conservation efforts of debtors. BCA has established five ESG policies for the plantation, palm oil, coal mining, toll road, timber and forest products, and cement and steel sectors. ESG risk assessment is currently integrated in the financing of these sectors.

BCA also actively participates in implementing the regulator's sustainable finance roadmap, such as the mapping of debtors based on TKBI which is an updated version of the Indonesian Green Taxonomy (THI), conducting Climate Risk Stress Testing (CRST), and implementing Climate Risk Management & Scenario Analysis (CRMS) in accordance with the regulator's directive in 2024.

Economic Performance

Supporting our sustainable business, BCA adopts a hybrid bank business model that integrates ESG aspects. This model strengthens BCA's presence, both physically and virtually, allowing for more inclusive, affordable, and equitable access to finance across the region.

Throughout 2024, the number of customers increased by 7.6% YoY to 33.1 million, while the number of accounts increased by 8.0% YoY to 41.3 million accounts. This growth was supported by the opening of 4.7 million online accounts. This innovation reflects BCA's success in providing modern and inclusive banking services. Digitalization at BCA has accelerated online transactions, with branches contributing around 0.2% and digital transactions reaching 99.8%. Total digital transactions volume reached 35,930 million, up 20.6% YoY. In addition to improving access to finance, digitalization also reduces the carbon footprint from the paper usage and fuel of customer transportation.

BCA continues to lead the banking industry in digital transformation with innovations that provide a better experience and easier access to digital services. One of the key advancements is the myBCA application which has evolved into a comprehensive tool. BCA also launched the Merchant BCA application designed to support Micro, Small, and Medium Enterprises (MSMEs). The application helps business owners easily manage financial transactions and get a 24/7 support through Merchant Care. BCA's digital services are further strengthened by the presence of Halo BCA, a robust contact center with multiple touchpoints and haloBCA Apps, an easy way to connect with BCA. A total of 4,600 employees serve at Halo BCA spread across 6 locations to handle ± 107 thousand calls/day. In addition, BCA strengthened VIRA Virtual Assistant, which is integrated with popular chat applications such as Facebook Messenger and LINE, providing real-time assistance to customers.

Digital transformation has been significantly improved to operational and economic performance. BCA recorded solid financial and operational performance in 2024. Interest income and sharia was recorded at Rp94.8 trillion, growing 8.7% YoY. Meanwhile, net profit grew 12.7% YoY to Rp54.8 trillion, driven by increased loan volume, improved loan quality, and higher transactions and third party funds. Financing rose 13.8% YoY, with Non-Performing Loan (NPL) ratio maintained at 1.8%.

Third party funds increased by 2.9% YoY to Rp1,133.6 trillion, with CASA contributing around 81.5% of total third party funds. Transaction volume also grew significantly, reaching 36,016 million transactions, up 20.5% YoY.

Sustainability Portfolio

BCA is aware that it needs to optimize its sustainability efforts. This is reflected in an increase of sustainable financing for business activities, consisting of two main categories: green financing and MSME. In 2024, sustainable financing grew beyond the set target of 8% YoY, increased by 12.5% YoY to Rp229 trillion and contributed 24.8% to BCA's total financing portfolio. The sustainable financing portfolio is divided into 43.2% for green financing and 56.8% for MSMEs.

The green financing portfolio grew by 13.5% YoY to Rp99 trillion, which includes green financing, Sustainability-Linked Loan (SLL), and investment in green bonds. The three largest green financing categories around 70% were disbursed to sustainable natural resources and land use, followed by eco-friendly transportation and green buildings.

Financing of the sustainable natural resources and land use sector is largely distributed to palm oil sector, which reached Rp69.6 trillion. There were 68 palm oil debtors who were ISPO and/or RSPO certified, an increase of 7.9% compared to the previous year, accounting for 76% of the total debtors in this sector. The financing of electric vehicles increased by 84% YoY, reaching Rp2,348 billion, reflecting the public's attention in using environmentally friendly transportation. Meanwhile, lending to the green building business sector reached Rp5,694 billion, a significant increase from 2023.

In supporting MSMEs' growth, BCA increased its financing portion to Rp129.8 trillion, increasing by 12% YoY. We also regularly carry various programs, such as Bangga Lokal, UMKM Fest, and a special interest rate program for women MSMEs. BCA continues to promote gender equality by increasing women's access to financing. By 2024, financing for women MSME entrepreneurs reached Rp17.2 trillion, improving 16.4% YoY, with a total number 47,856 of debtors.

In addition, we began calculating GHG emissions from financing activities in 2024 and implemented a Climate Risk Management and Scenario Analysis (CRMS) to support climate action and the Government's target of Net Zero Emissions (NZE) in 2060. BCA is one of seven banks that signed a commitment to support NZE Indonesia with the Financial Services Authority (OJK). Following up on BCA's first bottom-up Climate Risk Stress Testing (CRST) analysis last year, we continued to deepen our analysis of our portfolio risk exposure to climate-related issues. In 2024, we were on track to meet the OJK guidelines for climate-related risk assessment and mitigation by reporting CRST for 50% of our portfolio. The CRST results show that the credit risk NPS remains well maintained at <5% and CAR remains ample at >20%.

Environmental Performance

Numerous environmentally friendly initiatives have been carried out within BCA's day-to-day operation activities, focusing on four main actions: digital banking & product solution, waste recycling & management, implementation of green building & energy efficiency, and nature conservation and biodiversity activities. Through these initiatives implemented in 2024, BCA has potentially reduced a total of 4,216 tCO₂eq carbon emission, increasing by 39.6% compared to 3,021 tCO₂eq in 2023.

Digitalization of banking operations became the biggest carbon savings contributor, with 99.8% of transactions shifted to digital channels in 2024. By reducing paper consumption and physical mobility, digitalization efforts continues to lower carbon emissions across customer interactions and internal processes. Digitalization also creates a better customer experience while being part of the sustainability transformation.

We continuously focus on improving energy efficiency throughout BCA's buildings. We are proud to note that in 2024, Wisma BCA Foresta became the first building in Indonesia to received the Green Mark Super Low Energy building certificate from the Building and Construction Authority of Singapore. In addition, BSB Semarang Building also earned platinum level green building certification from the Green Building Council Indonesia. Furthermore, to support the electric vehicle ecosystem, BCA provided two public electric vehicle charging stations to enhance its accessibility.

BCA manages operational waste, such as expired archived documents, e-waste, plastics, organic, and inorganic waste, totaling up to 593 tons of waste to be recycled by third parties. This initiative potentially reduces greenhouse gas (GHG) emissions by 957 tCO₂eq and supports the implementation of circular economy. In addition to the environmental impact, this activity also created job opportunities

for informal workers and contributed towards BCA employees' children education through the donation for Bakti BCA Foundation. In addition, BCA creatively transformed some of its operational waste into art installations displayed in BCA's Gallery, in order to raise awareness and waste management lifestyle among employees.

As part of its commitment to conservation and climate change mitigation, BCA has consistently supported the government to preserve nature and biodiversity through Bakti Lingkungan by Bakti BCA. In 2024, BCA rehabilitated 5 orangutans and released 5 others. In collaboration with the Ministry of Forestry, BCA supports the collection of data on the javan leopard population by installing surveillance camera, conducting genetic analysis, as well as raising awareness. In 2024, BCA also contributed to maintaining coastal ecosystems by planting 1,000 mangrove seedlings, building an innovative hatchery with a capacity of 15,000 sea turtle eggs, and releasing 15,003 hatchlings. In addition, tens of thousands of trees were planted to restore critical land, projected to absorb 107.5 tCO₂eq by 2024, and bringing sustainable ecological and social benefits.

Social Performance

BCA prioritizes social aspects in managing employment, customer privacy, and contributions to society. By 2024, 61.4% of managers were women. With a low turnover rate (3.4%), we have successfully maintained employee retention. The company also respects human rights and supports work-life balance, by providing a grievance system for employment issues.

Human capital competency development is carried out routinely through upskilling and reskilling training. The average training hours for employees in 2024 was 1,156,101 hours. A total of 100% employees have attended various training modules from internal and external parties. We also continue to promote gender equality in improving every talent by providing equal opportunities for all employees regardless of their background.

BCA is one of the banks that conducts human rights assessments in accordance with the Business Risk Assessment and Human Rights (PRISMA) indicators supervised by the Ministry of Law and Human Rights of the Republic of Indonesia. This is the real action reflecting our commitment to conducting business that prioritizes human rights principles in every aspect of our operations.

Social aspect management also includes handling customer issues. Based on an independent survey by Gallup, BCA's service quality scored 4.77 for Customer Engagement and 4.88 for Branch Service Quality. BCA recorded no data leaks or breaches for the data security. We continue strengthening our information security, privacy and cyber risk management systems to maintain our customers' trust. BCA also applies international quality standards, such as ISO 27001:2013 and ISO 9001:2015. In addition, BCA actively educates employees and customers on the importance of cybercrime threat awareness through official social media accounts.

Bakti BCA

Bakti BCA is committed to creating a positive impact through programs that support Creating Shared Value across various sectors. In 2024, BCA disbursed Rp169.8 billion in Social and Environmental Responsibility (CSR) funds to improve the community's quality of life and to amplify social contributions in various sectors. BCA currently has 14 Assisted Villages and is mandated by the Ministry of Tourism to assist 16 Partner Villages, demonstrating BCA's commitment to community empowerment and local tourism development. In 2024, Bakti BCA's assisted villages generated over 1,200 employment opportunities and welcomed at least 291,452 visitors, contributing to a total revenue of Rp13.3 billion. BCA also provided support to MSMEs, including halal certification assistance for 1,986 MSMEs and the Go Export program for 58 MSMEs, with export value reaching Rp37 billion.

BCA through Bakti Pendidikan organizes the Business & Banking Education Program (PPBP) and Informatics Engineering (PPTI). In 2024, there were 264 PPBP students and 308 PPTI students, and 99% of graduates joined BCA. BCA's commitment to education is also manifested through the Bakti BCA Scholarship for 700 Bakti Champions in the categories of financial assistance, academic achievement, and aptitude achievement. BCA also organized public lectures by BCA Directors in the BCA Berbagi Ilmu program, and Bakti BCA assisted schools. In addition, BCA supports human capital development through the Bakti BCA Internship program, SYNRGY for digital talent, and the BCA Cash Management Academy vocational program. BCA also held makeup classes for 10 people with hearing disabilities (Teman Tuli) certified by the National Professional Certification Agency (BNSP), as well as continuing the financial literacy and inclusion program that promotes economic growth, especially in the 3T (underdeveloped, frontier, and outermost) areas and by providing disability-friendly infrastructure.

BCA's Bakti Kesehatan restored the eyesight and quality of life of 1,010 beneficiaries through cataract surgeries in 5 provinces in 2024. BCA distributed 699 reading glasses and organized eye health education for 100 students, and supported Perdami with four units of cataract surgery equipment to expand medical services.

Through Bakti Budaya, BCA trained 65 weavers in Baduy and East Sumba in natural dyeing techniques to preserve traditions while increasing the economic value of their woven fabrics. Pagelaran Budaya Nusantara: Jiwa Surga Khatulistiwa, held in Prambanan, involved 120 artists, including mentored students, and inspired 1,114 audience members to love and preserve Indonesian culture.

Strengthening Good Corporate Governance (GCG)

Good corporate governance is one of the sustainability aspects which is an important foundation for the Bank in doing business and carrying out operational activities prudently. The implementation of good corporate governance is the key to improving performance and sustainable competitive advantage.

BCA's standards of corporate governance were reflected in its ASEAN Corporate Governance Scorecard (ACGS) where BCA is categorized as one of ACGS ASEAN Asset Class PLCs. Further, BCA received a series of recognitions from several credible institutions due to the Bank's consistent adherence to solid governance practices. The recognitions, among others are from the Greatest Champions of GRC Excellence Performance 2024, the Grand Champion of Annual Report Award 2023, the Best Overall in IICD Corporate Governance Award.

Sustainability Challenges, Opportunities, and Prospects

BCA plays an active role in integrating sustainability principles into the Bank's policies and business activities. The monitoring and implementation of sustainable finance is carried out through regular comprehensive deliberation between the Board of Directors, the Board of Commissioners, and the Divisions involved, at least four times a year. The Board of Directors also regularly monitors and evaluates the achievement of key performance indicators related to ESG aspects, as well as the implementation of the

Sustainable finance Action Plan (SFAP) every year. Overall, the Board of Directors considered BCA's sustainability performance in 2024 to be very good and showed an increase compared to the previous year.

Increased public interest in sustainable investment has prompted the banking sector to provide products that support sustainability. This opens up opportunities for BCA to expand green financing and collaborate with other banks and government agencies in funding green projects.

Future Commitment

Going forward, BCA will continue to expand collaboration with customers and stakeholders to strengthen our green portfolio and increase low-carbon financing. With integrity, innovation, and sustainability as our foundation, we are optimistic that BCA can continue to be a "good corporate citizen" that contributes significantly to Indonesia and the world. We also believe that sustainability is a shared responsibility, and through good governance, people development, and responsible environmental management, we can all create a better future.

On behalf of the Board of Directors of BCA,
we sincerely thank you.

Jakarta, February 2025



Jahja Setiaatmadja
President Director

“

**Sustainability is a Part of Our Life;
Preserve Today, Sustainable Tomorrow
Together for a Better Tomorrow**

”

Vera Eve Lim

Chief Financial Officer, Bank Central Asia

Highlights Sustainability Performance



Economic [FN-CB-000.A, FN-CB-000.B]

Description	Unit	2024	2023	2022
Internal Performance				
Operating income	Rp billion	108,307	98,517	85,419
Net income	Rp billion	54,851	48,658	40,756
Loan disbursements ¹	Rp billion	921,878	810,392	711,262
Infrastructure financing (including non-cash loan)	Rp billion	72,853	58,679	56,179
Third Party Funds (TPF) ²	Rp billion	1,133,612	1,101,673	1,039,718
Total frequency of digital banking transactions	Million times	35,927	29,794	23,776
Total taxes paid	Rp billion	13,367	11,522	9,711
Economic Performance related to sustainable finance				
Nominal products and/or services that meet Sustainable finance (SF) business activities criteria	Rp billion	228,566	203,086	183,971
MSME loan disbursements	Rp billion	129,801	116,038	102,316
KUR disbursements	Rp billion	784	599	478
Percentage of total sustainable finance business categories (SF) to total financing portfolio	%	24.8	24.9	25.5

Notes:

¹ Including asset related to sharia transaction, consumer financing receivables and finance lease receivables.

² Including sharia deposits.



Financing for Sustainable Business Activities [FS6, FS8][FN-CB-000.B]

Description	2024		2023 *		2022 *	
	Rp billion	%	Rp billion	%	Rp billion	%
Total Sustainable Financing Portfolio	228,566	100.0	203,086	100.0	183,971	100.0
a. Renewable Energy	2,993	1.3	2,189	1.1	2,149	1.2
b. Energy Efficiency	254	0.1	74	0.0	-	-
c. Pollution Prevention and Control	35	0.0	30	0.0	35	0.0
d. Sustainable Natural Resources and Land Use	69,561	30.4	67,848	33.4	66,249	36.0
e. Sustainable Transportation	9,447	4.1	8,030	4.0	6,901	3.8
f. Sustainable Water and Wastewater Management	4,058	1.8	1,388	0.7	818	0.4
g. Eco-Efficient Products	4,530	2.0	5,572	2.7	4,817	2.6
h. Green Building	5,694	2.5	75	0.0	77	0.0
i. Other Environmentally Friendly Business Activities	2,193	1.0	1,843	0.9	609	0.3
j. MSME Activities	129,801	56.8	116,038	57.1	102,316	55.6
Non-MSME Sustainable finance Portfolio Based on Segment	98,765	100.0	87,048	100.0	81,655	100.0
Corporate	92,236	93.4	82,502	94.8	79,236	97.0
Commercial	2,927	3.0	1,900	2.2	1,813	2.2
Consumer	1,967	2.0	1,011	1.1	227	0.3
Green bonds	1,635	1.6	1,635	1.9	379	0.5

Note:

*) Data on sustainable finance portfolio in 2023 and 2022 has been restated.



Environment

Description	Unit	2024 ^{a)}	2023	2022
Internal Performance				
GHG emission from operations (scope 1, 2, 3)	tCO ₂ eq	349,741	310,089 ^{b)}	142,783
Electricity consumption ^{c)}	kWh	177,032,383	172,492,313	156,040,072
Electricity consumption intensity	kWh/m ²	139	154	139
	kWh/transaction	0.005	0.006	0.007
	kWh/employee	6,672	6,408	8,038
Paper consumption	Ton	435	478	296
Paper waste reduction	Ton	(43)	182	239
Water consumption	m ³	492,516	403,748	302,646
Branch offices adopting green office	Offices	78	77	74
Environmental Responsibility Activities				
Environmental responsibility activity funds realization	Rp billion	10.7	8.1	1.5
Reintroduction of orangutan in Kalimantan	Individuals	5	5	5
Orangutan rehabilitation	Individuals	5	5	5
Tree seeds	Seeds	51,500	60,000	24,631
Environmental education	Participants	623	682	939
BCA offices' participation in Earth Hour	Offices	946	864	544

Notes:

^{a)} The calculation of electricity, paper, water usage, and GHG emission from BCA's operation were extrapolated from January to October 2024.

^{b)} The calculation was extrapolated from January to October 2023. Restatement for the 2023 operational emission due to methodology and emission factor adjustment with Bank Indonesia's Green Calculator.

^{c)} Data in 2023 & 2024 covered all BCA's Head Office, Data Center, and Branch Offices (KCU, KCP, KCP Kas). Data in 2022 covered BCA's Head Offices, Data Center, 120 KCU, and 742 KCP.



Description	Unit	2024	2023	2022
Internal Performance				
Females occupying director positions	%	16.7	16.7	16.7
Total female employees to total employees	%	61.1	60.8	61.4
Number of training hours	Hours	1,156,101	1,183,950	950,297
Employee training and education expenses	Rp billion	353.6	372.8	263.2
Number of participants in financial literacy education (CSR)	People	228,973	296,022	155,769
Customer Engagement (CE) Index	Scale 1-5	4.77	4.75	4.73
Branch Service Quality (BSQ) Index	Scale 1-5	4.88	4.88	4.86
Customer complaint settlement level	%	97.4	97.3	98.1
Percentage of (whistleblowing) complaints investigated to total complaints received	%	88.1	98.2	88.5
Local parties involvement within supply chain	%	99	98	98
Social Responsibility Activities				
Social responsibility activity funds realization	Rp billion	159.1	145.1	143.1
Number of PPBP and PPTI education graduates	People	572	192	199
Number of assisted general clinic patients	People	11,831	12,802	13,734
Number of assisted Family Planning clinic patients	People	1,789	1,897	1,978
Number of cataract surgery patients	People	1,010	1,036	803

01

Our Sustainability Focus



Who We Are

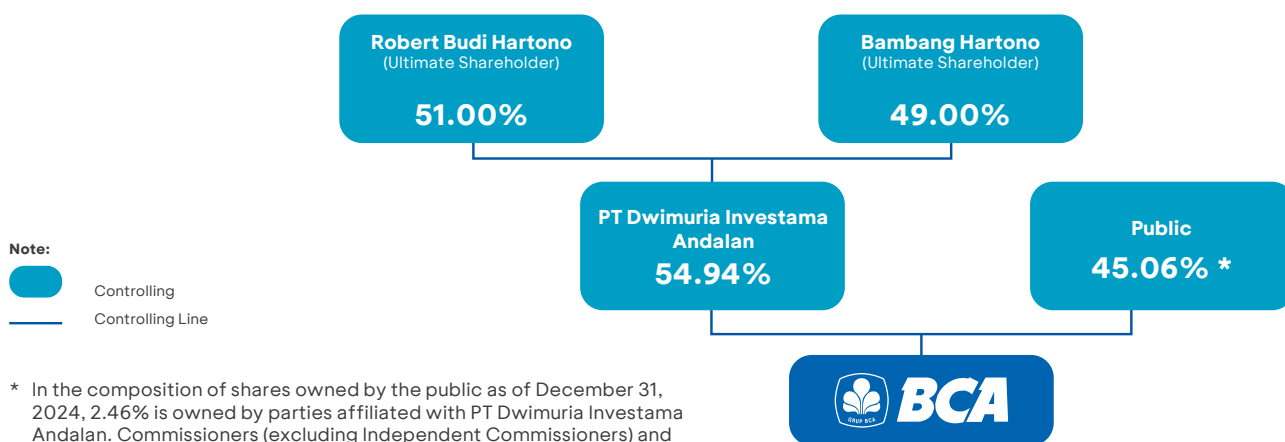
PT Bank Central Asia Tbk was established based on the Company Deed of Establishment No. 38 with the Deed of Notary Raden Mas Soeprapto dated August 10, 1955, which was approved by the Minister of Justice through Decree No. J.A.5/89/19 dated October 10, 1955. The Bank, better known to the public as BCA, is a business entity in the form of a Limited Company.

BCA's primary business activity is providing banking solutions to all segments of society. BCA's line of business is stated in Article 3 of

the Articles of Association, while the complete description of its business and supporting banking activities is available in the 2024 Annual Report and <https://www.bca.co.id/en>

BCA's commitment as a provider of banking solutions and promoting responsible banking principles is supported by the concept of a future branch model that utilizes various digital technologies. Through this concept, BCA enhances the customer experience, improves operational efficiency at branch offices, and becoming a safe bank for transactions.

Shareholding Percentage [2-1]



Company Name [2-1]

PT Bank Central Asia Tbk (BCA)

Lines of Business [2-1]

Commercial bank that carries out banking activities. BCA's line of business is in accordance with Article 3 of the Articles of Association. Financial products and services can be accessed at <https://www.bca.co.id/en/Individu/produk>.

Deed of Establishment

Deed of Establishment No.38 with Notarial Deed Raden Mas Soeprapto dated August 10, 1955, approved by the Minister of Justice through Decree No. J.A.5/89/19 dated October 10, 1955.

Location of Operation [2-1]

Indonesia

Head Office [2-1]

Menara BCA, Grand Indonesia
Jl. M.H. Thamrin No. 1, Jakarta 10310
Tel. (62 21) 2358 8000
Fax. (62 21) 2358 8300

Website

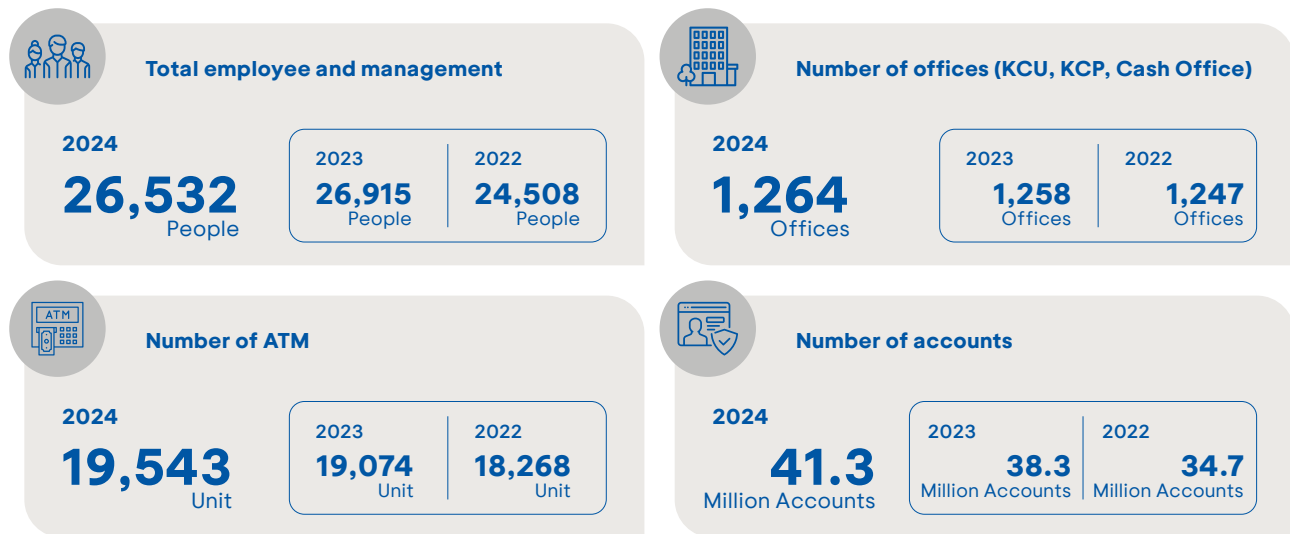
<https://www.bca.co.id/en>

Call Center



Halo BCA 1500888
+6281 1150 0998 (WhatsApp)
halobca@bca.co.id (e-mail)

Growing Value and Business Scale [2-1][FN-CB-000.A]



Market Served, Value Chain, and Business Relationship [2-6]

BCA operates in the banking industry and offers a wide range of financial solutions to the public. BCA's customers include individuals, institutions, corporations, commercial businesses, as well as Micro, Small, and Medium Enterprises (MSMEs). Based on sector, BCA serves various sectors such as the private sector, government, state-owned enterprises, and foreign entities. Information on BCA's financial products and services can be accessed at <https://www.bca.co.id/en>. As of the end of 2024, BCA has 12 Regional Offices, 138 Main Branch Offices (KCU), 906 Sub-Branch Offices (KCP), and 220 Cash Sub-Branch Offices (KCP Kas) spread throughout Indonesia. Although only operating in Indonesia, customers abroad can still use BCA's digital banking services to conduct financial transactions.

Since its establishment, BCA has continuously expanded its coverage and optimized its value chain, both in the banking sector and other financial businesses through the support of 8 subsidiaries. As of September 1, 2024, the number of subsidiaries changed after the merger of PT BCA Multi Finance into PT BCA Finance. Further information on the business relationship between BCA and its subsidiaries can be accessed through the link <https://www.bca.co.id/en/tentang-bca/korporasi/Perusahaan-Anak>

Meanwhile, BCA and its subsidiaries have made significant contributions to the national economy and supported the achievement of the Sustainable Development Goals (SDGs). In 2024, BCA involved 3,916 local partners out of a total of 3,951 partners. The procurement value for local business partners accounted for 94.6% of the total procurement cost of goods and services. In addition, BCA also complies with applicable regulations and supports the financing of government projects.

Significant Changes [2-6]

During 2024, BCA recorded no significant changes regarding branch closures or openings, business models, supply chains, or majority shareholding structures.

Association Membership [2-28]

BCA has been actively involved in various associations, institutions, and initiatives that support sustainability practices. These memberships are part of BCA's strategic approach in carrying out banking activities with regards to sustainability. BCA only contributes in the form of regular membership dues, without additional financial support. As of the end of 2024, BCA has not been listed as a Globally Systemically Important Bank (G-SIB) as defined by the Financial Stability Board (FSB). Nevertheless, BCA remains committed to applying prudential principles and risk management in line with international standards to ensure operational stability and sustainability. [FN-CB-550a.1]

The following is a list of BCA's membership in associations that support the sustainable finance implementation.

Association Membership in the Sustainability

No.	Association Name
1	National Bank Association (PERBANAS)
2	ACI Financial Market Association (ACI FMA)
3	Indonesian Payment System Association (ASPI)
4	Communication Forum for Director of Banking Compliance (FKDKP)
5	Sovereign Debt Securities Trader Association (HIMDASUM)
6	Indonesia Contact Center Association (ICCA)
7	The Institute of Internal Auditors (IIA)
8	Indonesia Audit Committee (IKAI)
9	Indonesia Sustainable finance Initiative (IKBI)
10	Indonesian Publicly Listed Companies Association (AEI)
11	Indonesian Chamber of Commerce and Industry (KADIN)
12	Partnership for Carbon Accounting Financials (PCAF)

Sustainability Strategy ^[2-22]

Our Approach

BCA implements sustainability practices to support a low carbon economy with strategies that include sustainable finance, Sustainability Pillars, and other initiatives to achieve the Sustainable Development Goals (SDGs). This commitment is integrated into the Bank's vision, mission, core values, and sustainability pillars.

VISION OF SUSTAINABLE FINANCE

To be the Bank of choice for the people who play a role as a major pillar of the Indonesian economy, that aligns with Indonesia's sustainable development.

CORE VALUES OF SUSTAINABLE FINANCE

Customer
Focus



Integrity



Teamwork



Continuous
Pursuit of
Excellence



SUSTAINABILITY PILLARS

01

Sustainable
Banking

02

Sustainability
Culture

03

Social Value
Creation



MISSION OF SUSTAINABLE FINANCE

To align the company's business activities with the principles of sustainable finance.



Implementing Sustainability Policy and Strategy [2-22, 2-23, 2-24]

BCA implements its sustainability policies and strategies in alignment with the vision and mission of sustainable finance. In recent years, BCA has adjusted and implemented various internal policies, standard operating procedures, roadmaps, strategies, and sustainable finance action plans. These initiatives are designed to achieve sustainability performance targets and ensure balanced management of environmental, social, and governance (ESG) along with economic aspects.

BCA emphasizes the integration of its business and sustainability strategies to achieve responsible and sustainable business practices. Strategies for managing ESG aspects are further strengthened and implementation is continuously monitored, with regular evaluations of their effectiveness. The implementation of the sustainability strategy is directly supervised by the Director of Finance and Corporate Planning, coordinated by ESG Group, and supported by all working units.

Responsible Business

Embedding Sustainability Culture [2-22, 2-24]

BCA emphasizes its commitment to sustainability practices through its vision, mission, and three main pillars: Sustainable Banking, Sustainability Culture, and Social Value Creation. These pillars have become a culture at all levels of positions and work units to deliver a positive impact on stakeholders and the environment. To cultivate sustainability culture, BCA reinforces all employees as agents of change through training programs, ongoing socialization, and education on sustainability topics across all operational locations. Programs such as 'Sustainability Awareness Month' education through e-learning, and other internal media are conducted to strengthen understanding and implementation of sustainability at BCA.



BCA employees are the agents of change for a sustainability culture at BCA.

Sustainability Governance [2-13, 2-24]

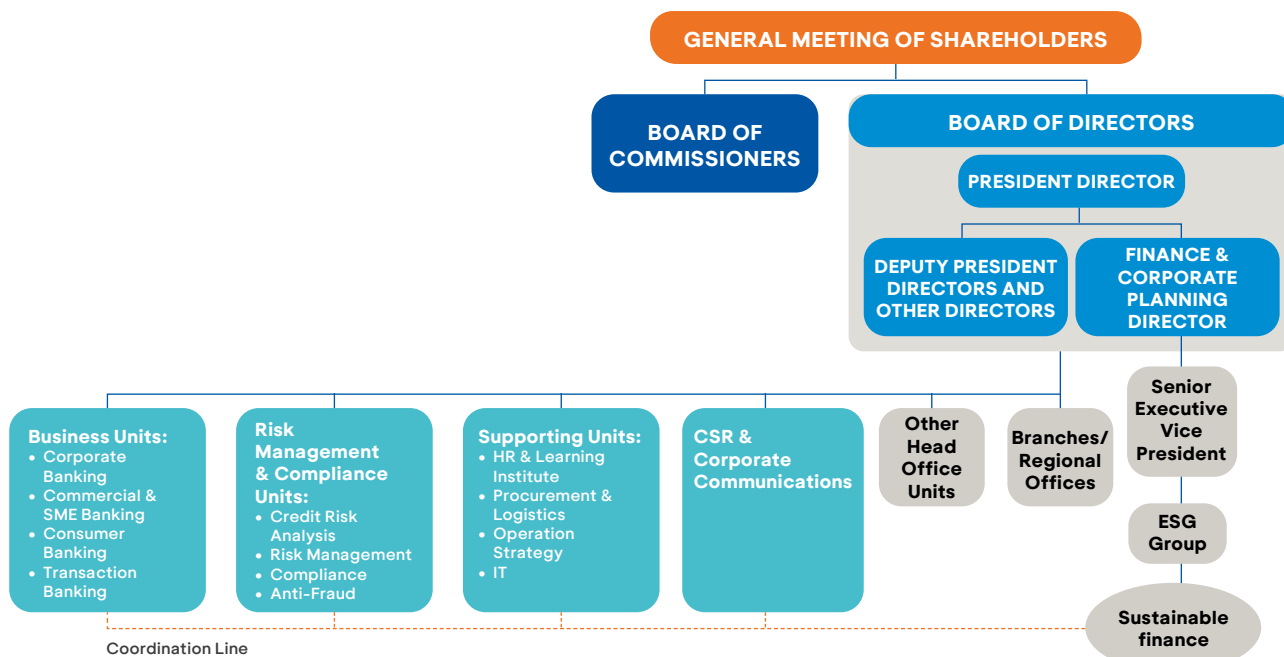
BCA integrates sustainable finance and ESG management as a shared responsibility across all work units and directorates. The Board of Directors and Board of Commissioners are actively involved in the sustainability governance, performance monitoring, and management of ESG aspects.

BCA's Environment Sustainability Governance (ESG) Group is a separate unit under the Director of Finance and Corporate Planning reporting to the Senior

Executive Vice President of the CFO Office. The Senior Executive Vice President of the CFO Office is in charge of reporting sustainability performance to the Director of Finance and Corporate Planning who in turn is responsible for submitting the report to the President Director. ESG and financial sustainability performance indicators are also included in the KPIs of the Board of Directors and related work units, making sustainability an integral part of daily operations.

Sustainability Governance Structure [2-9]

BCA's sustainability governance structure is described as follows:



Note:

- The coordination line describes the mechanism for reporting progress on Sustainable finance

Detailed information on the composition of the company's highest governance body and committees is also available in the 2024 Annual Report. Besides, this information can also be accessed at <https://www.bca.co.id/en/tentang-bca/tata-kelola/Struktur-Organisasi>. Information on the performance evaluation of the company's highest organ can be accessed at <https://www.bca.co.id/-/media/Feature/Report/File/S8/Kebijakan-GCG/20190712-Final-Kebijakan-Self-Assessment-EN.pdf>.

Duties of the Board of Commissioners, Board of Directors, and Officers in Charge of Sustainable finance Implementation [2-12, 2-24]

In implementing sustainable finance, the Board of Commissioners performs a supervisory role, which includes:

- Approving the Sustainable finance Action Plan (SFAP) and Sustainability Report prepared by the Board of Directors, to be submitted to OJK;
- Ensuring that the preparation of business strategies and the implementation of the Bank's activities by the Board of Directors have considered and harmonized economic, environmental, social, and governance aspects;

- Providing feedback on sustainability performance and/or sustainable finance submitted by the Board of Directors; and
- Providing direction for the preparation of the SFAP in accordance with the Bank's business strategy.

The Board of Directors' role in implementing sustainable finance is to direct and lead the company to achieve sustainability targets and objectives, which includes:

- Preparing the SFAP and Sustainability Report to be submitted to OJK after obtaining approval from the Board of Commissioners;
- Developing business strategies and implementing the Bank's activities by considering and harmonizing economic, environmental, social, and governance aspects;
- Ensuring the overall sustainability strategy aligns with the Bank's strategy;
- Approving policies related to sustainable finance;
- Implementing the SFAP and the principles of sustainable finance in accordance with the directorate's scope of duties; and
- Evaluating sustainable finance performance periodically.

Meanwhile, the ESG Group's duties and functions, which include:

- Protecting the stakeholders' interests and improving compliance with laws and regulations by implementing good corporate governance (GCG);
- Building a culture of sustainable finance and socializing to all relevant parties in the company to achieve sustainability performance (environment, sustainability, governance/ESG); and
- Carrying out main tasks in areas that include corporate secretary & integrated GCG, economy & environmental sustainability, and social & sustainability governance.

Procedures for Identification, Monitoring, and Risk Control of Sustainable finance Implementation

[2-12, 2-14, 2-23, 2-24][FS9]

Board of Commissioners and Directors, as the highest governance officials, actively monitor the effectiveness of sustainable finance implementation and management of ESG aspects. The Director of Finance and Corporate Planning as main person responsible for the implementation of sustainable finance, as well as overseeing the ESG Group. In her role, the Director of Finance and Corporate Planning acts as a coordinator with the following main duties and responsibilities:

- Leading the preparation of the SFAP and Sustainability Report;
- Monitoring, evaluating, and following up on the implementation of the SFAP on a regular basis; and
- Supervising and ensuring the implementation of sustainable finance activities/initiatives/programs in line with the Bank's strategy and comply with applicable regulations.

In implementing sustainable finance, the Board of Directors work closely together to achieve KPIs under the coordination of the Director of Finance and Corporate Planning. The President Director, other Board of Directors members, and senior executives also oversee and evaluate policies related to economic, social, and environmental aspects incidentally as needed. Monitoring of sustainable finance implementation is conducted quarterly and reported in the analyst meetings, taking into account the achievements of the SFAP.

BCA manages risks associated with sustainable financing through collaboration with the credit risk unit. This risk management starts with the screening process of prospective debtors' credit applications. Additionally, BCA has established sectoral credit policies for sectors with high potential of ESG risks.

The monitoring results will be verified by the Risk Management Division to fit the Bank's risk appetite, before being delivered to the Risk Management Director and/or the Director of the relevant business unit. In dealing with sustainability risk, BCA regularly conducts short-term and long-term stress testing to evaluate resilience to various risk scenarios.

Sustainability risk management, sustainability performance achievement, and sustainable finance implementation are discussed regularly in Board of Directors meetings at least four times a year. At the end of the year, BCA prepares Annual Report and Sustainability Report which are available on the official BCA website for all stakeholders to access. For shareholders, sustainability performance is presented through analyst meetings, public expose, investor calls, GMS, and other forums.

At the Annual GMS, BCA's Board of Directors and Board of Commissioners report on financial performance, operations, GCG implementation, and sustainability achievements. Although BCA has not adopted a specific shareholders' voting policy to discuss ESG issues at the GMS, shareholders are still free to express their opinions in this forum. [FS12]

Sustainable finance Competency Development [FS4]

In 2024, BCA conducted an advanced stage of sustainable finance training for employees whose works are related to the sustainable finance implementation, including those who will be promoted to certain levels. Competency development is conducted through various methods, such as forums, webinars, FGDs, sharing sessions, internal communication media, and other training media tailored to the needs.

The measurement of training effectiveness is measured using employees' post-test results. BCA conducts competency development and

introduction to sustainable finance through the Branch Gaspol Forum and all Regional Offices as well as Sustainability Awareness Month to make all employees more aware of sustainability issues and sustainable lifestyles.

In addition, to support the development of competencies related to sustainable finance, BCA involves external parties, including experts, practitioners, academics, business people, consultants, and organizations such as OJK, BI, Ministry of RI, GRI, CDP, IDX, FIHRRST, IAI, WWF, KADIN, IKBI, and Trisakti Sustainability Center (TSC). BCA also consistently organizes annual refreshments on ESG and sustainable finance for the BCA's Board of Directors and Board of Commissioners, committee members, as well as all Board of Directors and Board of Commissioners in subsidiaries.

Sustainable finance Training Data by Position Level

Level of Position	Number of Participation (Participants)		
	2024	2023	2022
Board of Commissioners	4	4	1
Board of Directors	12	10	9
Senior Manager	39	1,549	63
Middle Manager	357	8,972	147
Line Manager	546	14,988	221
Staff	408	25,809	561
Non-staff	830	19,110	0
Total	2,196	70,442	1,002

Opportunities and Challenges in Implementing Sustainable finance

With the growing significance of sustainability issues and ESG risks, BCA is addressing various opportunities and challenges that must be managed now to ensure future readiness.

Opportunities

- Growing attention from the government and investors regarding sustainable business, encouraging the development of environmentally friendly products and projects.
- Many businesses have begun to pay attention to environmental aspects in conducting their business.
- The opening of financing opportunities to support low-carbon economy, such as in the renewable energy sector, electric vehicles and batteries, and waste management.



Challenges

- Increasing threat of cyber-attacks.
- Rapid development of information technology and increasing competition with the financial technology (fintech) industry.
- Importance of compliance with green financing policies.
- Diverse ESG implementation standards set by various rating agencies.
- Initiatives and projects to reduce GHG emissions and contribute to achieving Net Zero Emission (NZE).
- Implementation of Indonesian Green Taxonomy (THI), Taxonomy for Indonesian Sustainable finance (TKBI), and Climate Risk Management & Scenario Analysis (CRMS).



Stakeholder Engagement and Approach

Stakeholders play an important role in the sustainability of BCA's business and operations. By considering dependencies, responsibilities, pressures and influences, BCA identifies key parties that may affect its operations. Through stakeholders' engagement, BCA addresses significant issues and follows them through, reflecting BCA's commitment to business sustainability as well as its management of ESG and economic aspects. Interactions with stakeholders on ESG aspects are the responsibility of the ESG Group. The method used to determine ESG discussion topics is through an interview process involving stakeholder representatives.

[FS5]

Approach to Stakeholder Engagement [2-29]

Involvement and Frequency	Key Concerns	Our Response
Regulator		
- All compliance reports, including evidence of announcement of the Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) and summary of Consolidated Financial Statements. - All reports are submitted at least once a year or incidentally whenever necessary.	- Compliance and implementation of prudential and governance principles - Implementation of sustainable finance, Indonesian Green Taxonomy (THI), Taxonomy for Indonesian Sustainable finance (TKBI), and Climate Risk Management & Scenario Analysis (CRMS) - Anti-corruption, anti-fraud, Anti-Money-Laundering, Counter-Terrorism Financing, and Counter Proliferation Financing (AML-CFT, and CPF) - Financing activities that support sustainable business activities and low carbon economy - Tax payment and corporate performance reporting - Support for government target to achieve Net Zero Emission (NZE)	- Complying with laws and regulations, capital market regulations, banking regulations, and other relevant regulations - Ensuring corporate governance implementation - Developing the ESG Group to monitor the implementation of SFAP and improve the quality of implementation of sustainable finance, THI, TKBI, and CRMS - Increasing the financing of Sustainable Business Activities Categories (KKUB) - Complying with regulations, policies, and threshold requirements of regulators - Developing scenarios and conducting financed emission calculation analysis, as well as designing climate actions to support the government's target in achieving NZE
Investors and Shareholders		
- GMS once a year, EGMS incidentally - Analyst meeting and publication of quarterly financial reports - Annual Report and Sustainability Report once a year	- Sustainability and financial performance - Increase in lending to the green sector - Improved financial and sustainability performance information - Target and metric settings of sustainability performance - Support for climate change action - Share value perceived as premium by the general public - Analysis and strategies of ESG-related risks and opportunities affecting financial reporting	- More comprehensive disclosure of ESG performance information in the Sustainability Report and analyst meeting - Follow-up recommendations on ESG aspects from rating agencies and observers - Develop strategies and roadmaps for action to address climate change - Increase in investment value and dividends - Conduct initial analysis of IFRS S1 and S2 implementation - Calculate scope 3 emissions from the financing portfolio and assessing the calculation method - Determine sustainability performance metrics and targets
Employees		

Involvement and Frequency	Key Concerns	Our Response
- Regular internal communication media - Internal meetings according to the needs of the relevant division - Periodic gatherings	- Training, education, competency development, - Career path - Welfare, health, safety, and security of employees - Equal opportunity and diversity - Freedom of association and expression of opinion - Work-life balance program	- Availability of internal communication tools, including internal media, gatherings, sharing sessions, HaloSDM, and whistleblowing system - Internal and external training sessions, conducted both offline and online with various modules, including sustainability topics - Clear and transparent appraisal and promotion system - Ensure adequate office building and work facilities - Existence of labor union and Collective Labor Agreement (CLA) - The existence of a forum for creativity and channeling workers' talents / interests - Guarantee of workers' rights in accordance with the CLA
Customers		
- Banking activities in branch offices, call centers, and other digital banking solutions, frequency at any time and/or as needed - Other meetings, frequency as needed	- Cybersecurity and customer data protection - Availability of adequate information on financial products and services - Ease of access to branch offices and supporting facilities for banking activities - Service and product/service knowledge by frontliners - User friendly digital banking platform - Competitive loan interest rates and attractive programs - Customer complaint handling	- Improving cybersecurity system and data protection governance - Updating product and service information on the company website - Improving the integrity of assets, branch office buildings, ATMs, and other assets - Improving frontliner product knowledge and excellent service based on the SMART SOLUTION principle - Continuous update of IT systems and digital banking platforms - Providing competitive credit interest rates according to the reference and developing attractive programs - Optimizing performance of customer complaint services (Halo BCA) - Carrying out periodic customer surveys
Business Partners/Suppliers/Vendors		
- Interaction through various means of communication at any time - Vendor-related code of conduct - Socialization of goods and services procurement requirements once a year	- Transparency in establishing cooperation - Clear tender procedures and work contracts - Smooth communication and long-term cooperative relationship - Timely payment - Implementation of ESG practices in the supply chain	- Provide the required information - Conduct fair and appropriate partner selection partners - Socialization of procurement procedure policies - Ensure healthy and safe working conditions - Ensure payment system according to work contract - Conduct vendor performance assessment - Socialization of the implementation of ESG practices
General Public		
- Regularly organized public seminars or trainings - Community engagement and development activities - Bakti BCA, UMKM Fest, Bangga Lokal, and other activities	- Education and training - Workforce absorption and/or internship - Financial inclusion and literacy - Mentoring and two-way communication to develop and enhance the Bakti BCA program - Program development for vulnerable and disabled groups	- Bakti BCA Program - Internships and provision of job opportunities as needed - Financial inclusion and literacy program - Program impact assessment - Development of innovative and inclusive programs that reach vulnerable groups and people with disabilities
Media		
- Banking information, periodically or incidentally. - Media coverage (print and electronic)	- Schedule of meetings during press conferences - Clarity and responsibilities of published communication material - Aligning perceptions and understanding of ESG to support efficient communication of information	- Providing material for press releases - Development of communication tools such as press conference, pressroom on BCA website, and email corcom_bca@bca.co.id - Updating information related to banking solutions or company performance presented on the official BCA website

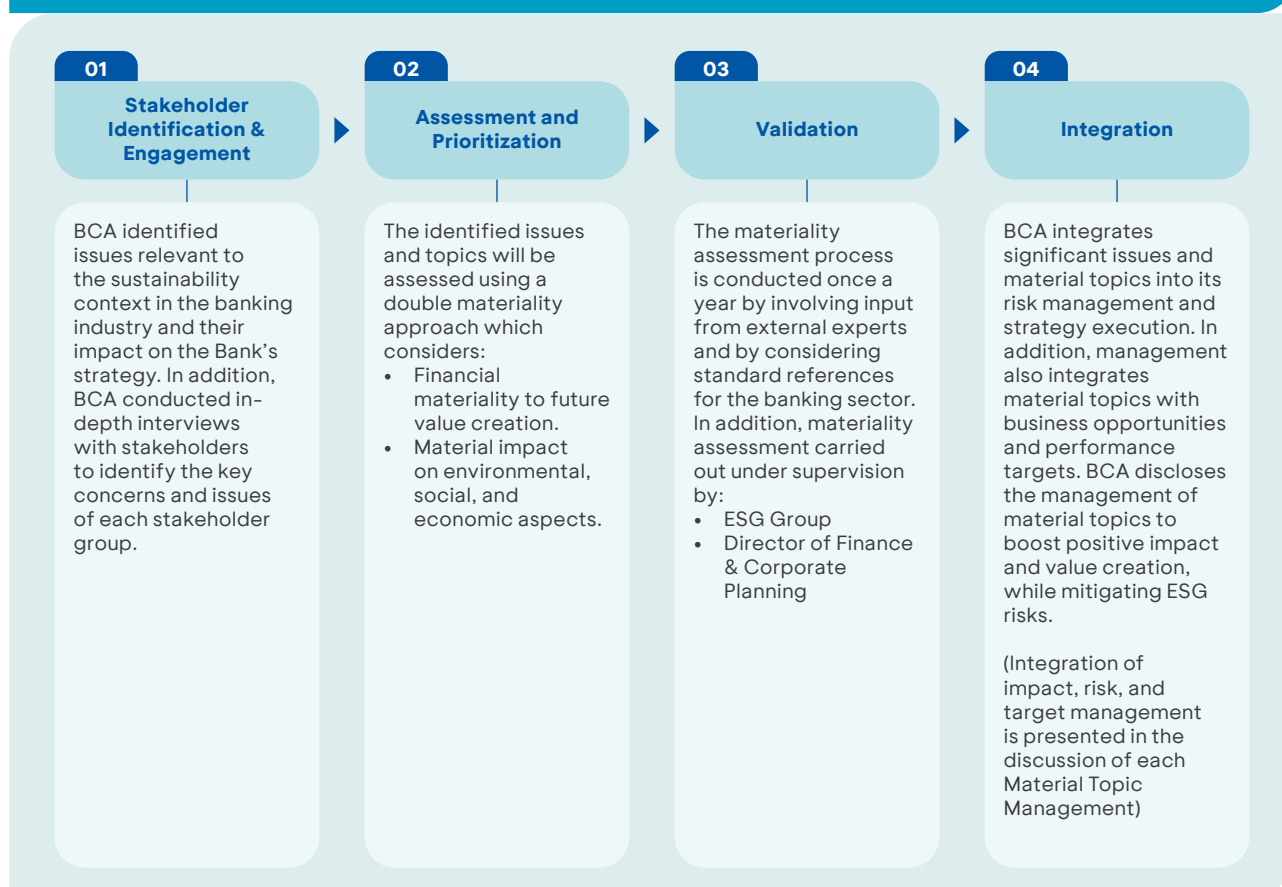
Management of ESG Key Issues and Material Topics

Materiality Analysis and Material Topic Determination [2-14, 3-1, 3-2]

BCA identified the significant issues and material topics presented in this report through a materiality assessment process. Stakeholders were directly involved through interviews and questionnaire surveys. BCA also reviewed the previous year's material topics to ensure their relevance and to be discussed in the final assessment of material topics.

The material topic determination also considers significant banking issues in the current year, actual and potential impacts related to ESG, economy, human rights, and their influence on business strategies and future stakeholder decisions. We use the double materiality approach to assess the management of sustainability-related risks and opportunities that can have a financial impact and influence the financial disclosures of stakeholders, especially shareholders and investors.

Material Topic Determination Process



Material Topic Priority [3-2]

No.	Material Topics	Significant Issues	SDGs
1	Customer Data Protection and Information System Resilience	- Strengthen data security system - Cyber risk management - Customer privacy protection policy - Information technology and system resilience	 
2	Responsible Financing	- ESG risk management in lending - Green financing portfolio - Sustainability-linked loan	     
3	Climate Action	- Disclosure of GHG emissions for scopes 1, 2, and 3 - Management of climate-related financial risks - GHG emission reduction initiatives - Environmental management initiatives (energy, emissions, waste, water) - Climate change strategy and support to NZE	
4	Service Excellence	- Experience ease and secure transactions - Time efficiency through digital banking services - Grievance mechanism	 
5	Anticorruption and Anti-fraud	- Anti-corruption and anti-fraud dissemination and awareness campaign - Whistleblowing system (WBS) - Anti-corruption and anti-fraud policy compliance in the supply chain	
6	Work Culture and Human Rights	- Human rights due diligence - Respectful workplace - Employee engagement	  
7	Access and Affordability	- Reaching the unbankable community - Development of digital banking application features - Financial inclusion and literacy	
8	Community Development	- Community economic development program - Education and scholarship programs - Supporting capacity building of MSMEs	 

This year's material topics changed significantly from those in the previous period as well as the order of prioritization. The changes in material topics were influenced by the identification of new significant issues during the determination and assessment of the prioritized material topics, which resulted in some material topics being readjusted.

In 2024, we conducted in-depth interviews with representatives of stakeholder groups and used the double materiality approach, with material and financial impact. This activity allowed us to analyze the top three material topics: Customer Data Protection and Information System Resilience; Responsible Financing; and Climate action, were identified as having a significant financial impact in the future if not properly managed. Full details of the material topic changes and the reasons behind them are provided separately in the Materiality Assessment Report 2024.

Material Topic Management [3-3]

Our management of eight material topics is described in detail, covering the positive and negative impacts on the economy, environment, community, and human rights in our business relationships. We also disclose the organs that monitor and evaluate the effectiveness of sustainability performance and actions.

1. Customer Data Protection and Information System Resilience

Why it matters:

Data security and privacy are the rights of every customer, debtor, and client of BCA that must be fulfilled to maintain stakeholder trust. BCA provides adequate information systems and IT infrastructure to support data and cyber security systems.

Impact management:

BCA demonstrates its commitment to respecting human rights by managing the impact of data security, information and customer privacy. This includes protecting customers' personal data, deposit data, and financial security. Personal data protection policy is applied in all operational activities of the Bank, including in cooperation with business partners, suppliers and vendors. The implementation of a data security management system aims to reduce risks that may arise from system deficiencies, such as data breach, scams, fraud, phishing, and cybercrime.

Commitment and target:

BCA remains committed to preventing data theft by consistently improving its data security management system and information technology (IT) infrastructure. The Bank sets a primary target of zero data breaches.

Evaluation of the Topic Management Effectiveness:

In strengthening the management of data security and customer privacy, BCA has implemented an integrated monitoring system at various levels. This involves the Information Technology Security Group (ISG), which monitors and reports data security conditions directly to the Vice President Director. BCA conducts audits of privacy policy compliance and cybersecurity systems every three years. During the reporting period, there were no data breaches or reports of data misuse. In addition, the Bank also ensures that cybersecurity policies and practices are effectively implemented to maintain system integrity.

Policies:

- Board of Directors Decree No. 175/SK/DIR/2017 dated November 30, 2017 on the Issuance of Risk Management Basic Policy Manual in the Use of Information Technology
- Board of Directors Decree No. 196/SK/DIR/2024 dated November 25, 2024 on Revision of Information Security Policy
- Board of Directors Decree No. 156/SK/DIR/2024 dated September 26, 2024 on Consumer Protection
- Board of Directors Decree No. 141/SK/DIR/2022 dated September 16, 2022 on Operational Risk Management Policy
- Board of Directors Decree No. 075/SK/DIR/2023 dated April 6, 2023 regarding Information Technology Implementation Policy
- Circular Letter No. 257/SE/POL/2015 dated December 11, 2015 on BCA's Product Information Transparency and Use of BCA's Customer Personal Data
- Circular Letter No. 154/SE/POL/2016 on the Offering of Financial Services Products and/or Services with Regard to Consumer Protection Principles
- Collective Labor Agreement (CLA)
- Company's Code of Conduct



2. Responsible Financing

Why it matters:

The green loan portfolio is a key material topic for the Bank to manage. The Bank's commitment to sustainable finance practices and its contribution to supporting the achievement of the Sustainable Development Goals (SDGs) further reinforce the significance of this topic.

Impact management:

Sustainable finance practices have become mandatory requirement from the government and the Bank's commitment to achieve sustainability in the future. In managing its green portfolio, the Bank reports on sustainable financing and conducts ESG risk mapping. The Bank aims to minimize ESG risks in financing and increase the contribution of financing in environmentally friendly sectors so that it can have a positive impact on stakeholders and the environment. In addition, BCA also has developed strategic partnerships with the government, other private sectors, and relevant associations/institutions to develop joint solutions to achieve long-term business resilience and move towards a green economy.

Commitment and target:

Manage environmental and social risks in financing and strive to achieve sustainable financing targets according to the SFAP.

Evaluation of the Topic Management Effectiveness:

Monitoring and evaluation of the green loan portfolio is carried out along with monitoring the sustainable finance implementation. The monitoring process is conducted quarterly and reported regularly to the Board of Directors and Board of Commissioners. In addition, discussions related to sustainable finance achievement and implementation as per the SFAP are also presented to stakeholders through analyst meetings. In particular, the management of the green loan portfolio is under the direct supervision of the Director of Finance and Corporate Planning.

Policies:

- Board of Directors Decree No. 196/SK/DIR/2019 regarding sustainable finance provisions
- Board of Directors Decree No. 169/SK/DIR/2020 on Review of the Basic Credit Bank Policy (KDPB) of PT. BCA, Tbk
- Board of Directors Decree No. 198/SK/DIR/2020 concerning Changes to AMDAL Provisions and Prohibitions on Providing Credit (exclusion list)
- Board of Directors Decree No. 179/SK/DIR/2021 regarding Environmental Policy of PT Bank Central Asia Tbk
- Board of Directors Decree No. 268/SK/DIR/2021 regarding Plantation and Palm Oil Industry Financing Policy
- Board of Directors Decree No. 198/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Coal Mining Sector Financing
- Board of Directors Decree No. 203/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Financing Toll Road Development Sector
- Board of Directors Decree No. 212/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Timber and Forest Products Industry Sector Financing
- Board of Directors Decree No. 213/SK/DIR/2022 on Environmental, Social, and Governance (ESG) Policy for Financing the Cement and Basic Iron and Steel Industries
- Board of Directors Decree No. 179/SK/DIR/2024 on Sustainability Linked Loan



BCA continuously supports the sustainability of the future through responsible financing.

3. Climate Action

Why it matters:

Climate change-related risks can affect the continuity of business activities in the long term. Therefore, the Bank needs to take climate-related risk mitigation measures in its financing activities, given that the debtor's business activities may contribute to greenhouse gas (GHG) emissions.

Impact management:

Climate-related risk assessment is now one of the concerns in credit assessment, especially for sectors with high GHG emissions, while encouraging debtors to implement decarbonization strategies. BCA actively manages sectors that are vulnerable to the impacts of climate change and focuses on increasing financing for projects oriented towards renewable energy development, pollution reduction, energy efficiency, and better waste management.

Commitments and targets:

- Manage GHG emissions
- Improve energy efficiency in bank operations
- Contribute to the achievement of SDG - Goal 13 on climate action by 2030 and support Indonesia to achieve Net Zero Emission by 2060

Evaluation of Topic Management Effectiveness:

The Director of Finance and Corporate Planning leads the integration of climate action, with support from working units involved in sustainable finance implementation. In the financing aspect, BCA is gradually assessing debtors based on their environmental protection and management efforts, as well as climate change mitigation and adaptation strategies, with guidelines from the Indonesian Green Taxonomy and the Indonesian Sustainable finance Taxonomy. The Bank continues to expand its green portfolio, consistently implement environmental management, and conduct GHG emission calculations in scopes 1, 2, and 3. In addition, BCA also strengthens climate action by mapping climate risks and analyzing their impact on financial performance.

Policies:

- Board of Directors Decree No. 179/SK/DIR/2021 dated September 22, 2021 on PT Bank Central Asia Tbk Environmental Policy
- Board of Directors Decree No. 212/SK/DIR/2022 dated November 29, 2022 on Environmental, Social, and Governance (ESG) Policy for Financing the Timber and Forest Products Industry Sector
- Board of Directors Decree No. 197/SK/DIR/2021 dated October 6, 2021 on Community Empowerment Policy of PT Bank Central Asia Tbk

4. Service Excellence

Why it matters:

Delivering the best service in terms of products and services is key to providing the best customer experience. Therefore, BCA continuously develops digital services to meet customer needs and provide equal service to all its customers. The Bank always focuses on providing solutions to customer needs, convenience, and a high level of security when customers make transactions.

Impact management:

Service excellence is supported by digitalization to facilitate transactions, save time, and reduce environmental impact. The two main pillars of BCA's service development are digital branches and enhanced customer relationships. We provide comprehensive information and education through various media to help customers understand more about BCA's products and services. We also have grievance procedures in place to ensure prompt and appropriate resolution.

Commitments and targets:

By providing service excellence, BCA is committed to maintaining customer trust and always being the first choice in banking solutions, with the target of maintaining customer satisfaction level every year.

Evaluation of Topic Management Effectiveness:

BCA employees are regularly briefed on policies, procedures, and standards of service to customers. BCA measures and maintains service quality through Customer Engagement surveys and Branch Service Quality surveys. Service excellence implementation is led by the Operation Strategy & Development Group (POL) and Contact Center & Digital Services (CDG), under the supervision of the Deputy President Director.

Policies:

- SMART SOLUTION service standard
- Board of Directors Decree No. 080/SK/DIR/2015 dated June 18, 2015 on Policy for Issuance of Products/Activities and Provision of Supporting Information Technology Systems
- Circular Letter No. 181/SE/POL/2009 dated December 1, 2009 on Guidelines for Monitoring Complaint Handling
- Circular Letter No. 115/SE/POL/2019 dated June 11, 2019 on Customer Complaint Handling
- Circular Letter No. 328/SE/POL/2023 dated November 6, 2023 on Summary of Product and/or Service Information (RIPLAY).

5. Anti-corruption and Anti-fraud

Why it matters:

Trust is fundamental to the business of banking, making anti-corruption and anti-fraud practices a critical element of attention.

Impact management:

Anti-corruption, and anti-fraud management positively impacts banks and stakeholders by building trust in business relationships. The Bank must uphold anti-corruption and anti-fraud principles with zero tolerance for violations, whether by management, employees, or partners.

Commitments and targets:

Zero fraud and corruption.

Evaluation of Topic Management Effectiveness:

BCA regularly conducts dissemination of information regarding anti-corruption, gratification control, and anti-fraud. In addition, BCA has implemented a Whistleblowing System (WBS) and a three lines of defense internal control system, comprising prevention, investigation, and monitoring. Monitoring and evaluation of the effectiveness of these policies is conducted through audits at least every three years, with the results of monitoring reported regularly to management.

Policies:

- Board of Directors Decree No. 778/SK/DIR/1995 dated August 24, 1995 on BCA Banker Code of Ethics
- Board of Directors Decree No. 219/SK/DIR/2003 dated October 10, 2003 on Provisions for Conflict of Interest
- Board of Directors Decree No. 146/SK/DIR/2017 dated November 1, 2017 on the Implementation of Whistleblowing System in BCA
- Board of Directors Decree No.139/SK/DIR/2020 dated July 20, 2020 on Anti-Fraud Declaration and Integrity Pact
- Board of Directors Decree No. 114/SK/DIR/2021 dated June 17, 2021 on Adjustment of Anti-Fraud Strategy Policy
- Board of Directors Decree No. 269/SK/DIR/2021 dated December 31, 2021 on Anti-Corruption and Gratification Control Policy
- Board of Directors Decree No. 233/SK/DIR/2024 - Policy on Anti-Money Laundering, Countering the Financing of Terrorism, and Combating the Financing of Proliferation of Weapons of Mass Destruction (AML-CFT and CPF) Program
- Board of Directors Decree No. 234/SK/DIR/2024 - Provisions on the Implementation of Anti-Money Laundering, Countering the Financing of Terrorism, and the Combating the Financing of Proliferation of Weapons of Mass Destruction (AML-CFT and CPF) Program
- Collective Labor Agreement (CLA)

6. Work Culture and Human Rights

Why it matters:

BCA's work culture includes the principles of a respectful workplace and respect for human rights. The topic is a fundamental value for carrying out all banking activities and maintaining harmonious relationships with all stakeholders, especially between management and employees.

Impact management:

The implementation of respectful workplace principles and respect for human rights at BCA can increase employee engagement by creating a safe, inclusive, and respectful work environment. As a result, when employees feel appreciated and treated fairly, they are more motivated to contribute to their full potential.

Commitments and targets:

- Creation of a decent and safe workplace
- Zero human rights violations

Evaluation of Topic Management Effectiveness

A work culture of mutual respect has been implemented in BCA's work environment, including the application of respectful workplace principles and respect for human rights. We have a human rights policy under coordination, monitoring, and evaluation of the Head Office Work Unit in each relevant work area. In 2024, BCA has also established a Respectful Workplace Policy to solidify our commitment to creating a positive work culture. We believe that a good work culture can strengthen positive working relationships and drive higher productivity. BCA's Team Engagement score in 2024 reached 4.67 on a scale of 5.

The ESG Group annually reports the performance of the Human Rights Policy implementation to the Board of Directors, Board of Commissioners, and all stakeholders through the Sustainability Report. BCA may also request an external independent party to perform an objective assessment of human rights performance according to applicable standards.

Policies:

- Board of Directors Decree No. 214/SK/DIR/2021 dated October 27, 2021 on Human Rights Policy
- Board of Directors Decree No. 778/SK/DIR/1995 dated August 24, 1995 on BCA Banker Code of Ethics
- Collective Labor Agreement (CLA)

7. Access and Affordability

Why it matters:

The need for banking products and services is increasing, which needs to be met with a wide access network for them.

Impact management:

Wide access to banking facilities that are easily accessible to the public has a positive impact by increasing customer convenience and strengthening the Bank's role in supporting the economy. However, the Bank needs to manage the potential negative impacts of this easy access, such as an increase in fraud through social engineering, cyber attacks, and other technological crimes.

Commitments and targets:

Providing more affordable banking solutions and increasing access to financial solutions to reach more customers.

Evaluation of Topic Management Effectiveness:

BCA's access to banking solutions is managed in an integrated manner by various divisions. Corporate Strategy & Planning Division (DCSP) has submitted its quarterly RBB targets and realizations to OJK. Meanwhile, the Operation Strategy & Development Group (POL) and the Network Management & Regional Development Division (DJPW) are responsible for ensuring BCA's solutions are accessible to customers and the wider community. In 2024, information security and cyber-attack management systems have been well implemented by the Information Technology Security Group (ISG) to ensure the security of digital banking access and networks. The management of access and affordability of banking solutions is monitored by the Deputy President Director and the Regional & Branch Network Director.

Policies:

- Implementation of Corporate Budget Plan (RKAP)
- Bank Business Plan (RBB)
- Decree No. 222/SK/DIR/2024 on Financial Literacy & Inclusion Improvement

8. Community Development

Why it matters:

BCA is committed to making a positive impact on local communities and the wider community around its operational locations. BCA's presence in various regions is expected to create sustainable added value and contribute to community development, through social, educational, and economic empowerment programs that are relevant to local needs.

Impact management:

Impact management of community development is carried out through Bakti BCA. The positive impact experienced by the community includes the growth of the local economy which contributes to poverty alleviation and national development. BCA focuses on increasing investment in activities that promote development and empowerment, rather than just philanthropy. With this approach, the community is expected to have a more sustainable impact.

Commitments and targets:

Undertaking community development and empowerment activities to support the achievement of SDG targets, especially SDGs 3, 4, 8, and 10.

Evaluation of Topic Management Effectiveness:

The community development program is organized by the Corporate Communication & Social Responsibility (CCR) Group through Bakti BCA. BCA is realizing Rp169.8 billion for all community development-related activities in 2024. The realization of Bakti BCA implementation includes various programs of mentoring and development of assisted villages, assisted MSMEs, improvement of the quality of education, health services, preservation of local cultural arts, as well as conservation and environmental rehabilitation, which has had a significant positive impact on many groups in nearly all parts of Indonesia.

Policies:

- Decree No. 193/SK/DIR/2020 on BCA Sustainability Governance
- Decree No. 197/SK/DIR/2021 on BCA's Community Empowerment Policy

Risk Management and Business Resilience

BCA believes that effective risk management can increase business resilience, especially in times of transition and periods of uncertainty. We proactively take measures to mitigate the impact of risks to adapt quickly and respond to challenges. The risk management framework includes four core activities: Risk Identification and Assessment, Risk Measurement, Risk Management and Control, and Risk Monitoring and Reporting. The Bank manages business risks, including ESG risks, to meet the expectations of regulators, to protect the interests of the bank and its stakeholders, and to boost long-term business performance.

In the initial analysis of IFRS Sustainability, BCA assessed ESG-related risk events and their impact on the bank's financial disclosures. In this initial stage, the assessment involved identifying ESG risks and their impact on financial accounts. In the next stage, the Bank monitored developments and made internal preparations to adopt the IFRS Sustainability framework.

Summary of Initial Assessment of ESG Risk Prioritization and Impact on Financial Disclosures

Risks Category	Risks	Risk Treatments	Impact Analysis on Financial Reporting	Affected Account
Operational Risk	System, people, internal process & IT risks Impact of ESG aspects: Governance Social	1. Enhance data security governance and cybersecurity 2. Organize IT-related employee training and certification 3. Perform Stricter Penetration Testing and Security Audits 4. Assets Management/Assets Storage (data center) 5. Conduct dissemination of BCP awareness and BCP testing including cyber incident simulations	1. IT infrastructure and systems development and/or maintenance costs 2. ISO 27001 certification costs for security management system 3. Handling costs for data breach complaints	1. Intangible assets 2. Fixed assets 3. Administrative and general expenses 4. Training or certification cost account
Credit Risk	Credit Risk Impact of ESG aspects: Governance Environment	1. Implement ESRM in financing activities. 2. Develop, review, and update internal policies related to environmental management and green financing in line with regulator's requirements 3. Conduct continuous training on the implementation of sustainable finance 4. Perform Climate Risk Stress Testing (CRST) regularly 5. Tightening monitoring of loan portfolio and business activities of debtors.	1. Non-performing loans due to the climate-related risks affecting the debtor's business. 2. Increase provisioning to address high rate of NPLs 3. Costs for training on ESG and sustainability topics 4. Reputational risk from the domino effect caused by debtors who violate environmental and social compliance, incurring costs to handle the associated cases.	1. Disbursed loans 2. Interest income 3. Other operating expenses 4. Training costs

Risks Category	Risks	Risk Treatments	Impact Analysis on Financial Reporting	Affected Account
Strategic Risk	Policy changes for public companies and the banking sector in Indonesia Impact of ESG aspects: Governance Social Environment	1. Studying changes in policies and their impact on the company. 2. Hold dialog with regulators on current policies and regulations. 3. Developing internal policies and infrastructure including the risk management system, information system, and internal control system. 4. Mengimplementasikan kebijakan baru sesuai dengan timeline regulator.	Costs of socialization and implementation for new policies.	1. General and administrative expenses 2. Other operating expenses 3. Other expenses
Market Risk	Exchange rate and interest rate risk Impact of ESG aspects: Governance	1. Diversify portfolio (asset and geographical) to reduce the impact of risk. 2. Manage credit risk 3. Manage the trading book portfolio that is exposed to interest rate risk 4. Perform measurement of banking book interest rate risk	1. Calculation of Minimum Capital Adequacy Ratio (CAR) reporting. 2. Banking transactions denominated in foreign currencies that result in foreign exchange gains and/or losses	1. Capital/equity 2. Profit/loss 3. Exchange rate difference 4. Liquid assets 5. Other accounts affected by market transactions
Insurance Risk	Delay in receiving insurance redemption Impact of ESG aspects: Governance	1. Underwriting risk management 2. Strengthen governance and insurance risk management 3. Ensure the adequacy of internal control systems and human resources 4. Improve management information system	1. Record insurance transaction receivables 2. Other expenses incurred	1. Other assets 2. Accrued expenses 3. Prepaid insurance premium



BCA has always been committed to the implementation of cyber security as part of risk prevention.

Ethics and Integrity

Financial institutions are the backbone of a healthy economy wherever they operate. Therefore, BCA is committed to being a responsible bank that provides financial services and products to all members of society. We adhere to ethical banking practices based on the values of transparency, accountability, fairness, integrity, and long-term value creation.



Fair Operating Practices [2-27]

Ethical operating practices are part of the implementation of corporate social responsibility. Implementation of ethical operating practices in BCA is reflected in the following policies:

- Implementing the banking code of ethics;
- Ensuring fair operational practices;
- Refraining from involvement in politics or government policies;
- Establishing, maintaining and strengthening governance, including tax compliance;
- Respecting and supporting intellectual property;
- Avoiding monopolistic practices;
- Enforcing anti-corruption, gratification control, and anti-fraud;
- Maintaining sustainability across value chain in various fields and formulating policies to address issues, such as data security, human rights, and environmental preservation.

During the reporting period, BCA complied with Indonesian policies, regulations, and laws, ensuring that BCA has never received any sanctions of fines due to non-compliance related to fair operating practices.

Responsible Supply Chain

BCA maintains transparent business relationships with partners and suppliers to support a sustainable business value chain. The Bank is developing a Good Procurement Practices Guideline (GPPG) for suppliers and partners to perform their duties with integrity, legal compliance, and sustainable principles. The guidelines cover the principles of legal compliance, transparency, social and environmental risk management, abolition of forced labor, and Occupational Health Safety (OHS), and data protection standards. We require all partners to sign an Integrity Pact and meet established sustainability standards. We provide internal dissemination to relevant work units involved in the selection process of suppliers and other business partners to support the implementation of responsible procurement practices in accordance with GPPG.

BCA ensures suppliers and partners are free from corruption, child labor, and forced labor, along with the implementation of environmental management. In addition, they must also comply with business ethics, such as anti-corruption and data protection. With this approach, BCA ensures that partners not only support uninterrupted operations but also contribute to the achievement of long-term sustainability.

In our supply chain, we always prioritize local involvement, as we aim to drive the economy in Indonesia. In 2024, we have engaged 3,916 local suppliers/business partners, with procurement value reaching 94.6% of total procurement.

Proportion of Supplier Engagement Based on Number of Business Entities

Type of Supplier/Business Partner	Number of Suppliers/Business Partner		
	2024	2023*	2022*
Local	3,916	3,852	5,524
Overseas	35	35	53
Total	3,951	3,887	5,577

*) Data on the number of suppliers in 2023 and 2022 has been restated.

Proportion of Supplier Engagement Based on Procurement Value

Type of Supplier/Business Partner	Goods Procurement Value (Rp billion)			Procurement Value Service (Rp billion)		
	2024	2023	2022	2024	2023	2022
Local	2,587	4,129	5,672	902	1,742	7,825
Overseas	148	72	169	52	48	107
Total	2,735	4,201	5,841	954	1,790	7,932

Report Transparency and Credibility

In 2024, BCA strengthened its sustainability communication governance with the aim of minimizing the risk of greenwashing. All communication channels, related to banking solutions and corporate performance information, as well as environmental and social impact claims must undergo a review and approval process by the relevant divisions. Every report published takes into account the principles of transparency and accountability. In addition, the report is also verified by an independent party.

Anti-corruption and Anti-fraud

BCA always upholds the principle of trust and does not tolerate any form of fraud, corruption, collusion, or nepotism. The implementation of anti-corruption and gratification control policies refers to Board of Directors Decree No. 269/SK/DIR/2021 dated December 31, 2021 and Circular Letter No. 336/SE/POL/2022 dated September 15, 2022, while the anti-fraud strategy policy refers to Board of Directors Decree No. 114/SK/DIR/2021 dated June 17, 2021*. These policies can be accessed through the website: <https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs/kebijakan-gcg>.

*) The anti-fraud strategy policy has been adjusted in accordance with the Board of Directors Decree No. 009/SK/DIR/2025 dated January 20, 2025 following the regulatory requirements.

Implementation of Anti-corruption and Gratification Control [205-1, 205-2]

BCA continues to be committed to strengthening the culture of anti-corruption and gratification control within the company through the following measures:

1. Each member of the Board of Commissioners, Directors, and employees of BCA is required to prepare an Annual Disclosure covering all conditions or situations that could potentially lead to a conflict of interest.
2. Internalization of anti-corruption and gratification control values through sharing sessions, socialization, mandatory e-learning, and other internal media.
3. The availability of whistleblowing system as a channel for reporting corruption, fraud, and gratification that can be accessed by internal and external parties, which is supervised by the Compliance Division as the Gratification Control Unit.
4. Building a culture of anti-corruption and gratification control from customers, debtors, vendors, work partners, and other third parties for services provided, and all BCA personnel are required to comply with the Code of Ethics related to relationships with vendors, as stipulated in the Corporate Governance Guidelines.
5. Not engaging in political activities, such as providing funds, political contributions, or voluntary donations that could potentially lead to money laundering, collusion, and bribery. This policy is regulated in the Corporate Governance Guidelines under the Code of Ethics section.

Anti-fraud Enforcement [205-1, 205-2]

BCA's anti-fraud policy includes the prohibition against all forms of fraud, giving or receiving gratuities, and corruption. All employees, including the Board of Directors and Board of Commissioners, must uphold the anti-fraud principles. As a

commitment, the Board of Directors and Board of Commissioners have signed the Anti Fraud Declaration, and all BCA employees at all levels are required to sign the Integrity Pact.

In addition, anti-corruption, gratification control and anti-fraud enforcement are also carried out in the supply chain, where partners or vendors are required to sign a statement letter and contract containing a commitment not to commit corruption or fraud before cooperation begins.

BCA has enforced its anti-fraud policy with the support of the Anti Fraud Bureau, which monitors the implementation of anti-fraud policies and strategies within the bank. The bureau also oversees the effectiveness of prevention, detection, investigation, reporting, evaluation, and follow-up activities related to fraud cases. Periodically, the Internal Audit Division will assess the implementation of the anti-fraud strategies through risk-based audits.

Each regional office, branch, and head office work unit involved in operational activities has its own internal control unit. The focus of supervision is directed at functions that have a high risk of fraud and potential corruption, such as procurement of goods, storage of cash and valuables, and financial transactions involving customers. This supervision is carried out by internal supervisors in each work unit.

To raise awareness regarding anti-corruption, gratification control, and anti-fraud, BCA provides socialization and conducts training on these topics every year. In 2024, a total of 35,299 employees, including interns participated in training. Periodically, we provide socialization to all employees through e-mail blasts and internal communication media, so that 100% of BCA employees receive socialization on anti-fraud. [205-2]

Anti-corruption and Anti-fraud Training Data [205-2]

Anti-corruption and Anti-fraud Training	Number of Employees		
	2024	2023	2022
In Class Training	– *	3,446	5,875
e-Learning	35,299	35,172	33,178

*) Starting in 2024, training was conducted entirely through e-learning.

Incident Management and Follow-Up Actions [205-3][FN-CB-510a.1]

There were 96 cases of internal fraud with a potential loss of Rp37.58 billion, while external fraud had the potential to cause losses of up to Rp90.52 billion. Every incident of fraud and corruption has been followed up according to procedures, with the sanction of termination of employment or other sanctions based on the provisions in the CLA. All incidents have been handled properly and BCA noted that there were no cases of fraud or corruption that had a significant impact on the company's operational sustainability.

Whistleblowing System [FN-CB-510a.2]

As part of the good governance (GCG) implementation, BCA operates a whistleblowing system (WBS) to report ethical violations, fraud, corruption, and other code of conduct violations. Reports can be submitted through BCA's official website with clear information based on the What, Who, When, Where, dan How (4W1H) principles. The report will be received and validated directly by the WBS manager, with BCA guaranteeing the confidentiality of the reporter's identity.

Settlement of Violation Complaint Reports [205-3]

Year	Status	Total	Remarks
2024	In process (open)	7	Proven (6), not proven (6), incomplete data (24), customer information (9), complaints (7)
	Completed (closed)	52	
2023	In process (open)	0	Proven (6), not proven (4), incomplete data (25), information/complaints (20)
	Completed (closed)	55	
2022	In process (open)	0	Proven (4), not proven (3), incomplete data (15), customer information (2), complaints (2)
	Completed (closed)	26	

Note:

Complete information regarding the Whistleblowing System (WBS) is available in the 2024 Annual Report and Whistleblowing Report at <https://www.bca.co.id/en/tentang-bca/tata-kelola/Whistleblowing-System>.

Classification of Proven WBS Reports

Breaches of the Codes of Conduct	2024
Corruption or Bribery	0
Harassment	2
Customer Privacy Data	1
Conflicts of Interest	0
Money Laundering or Insider Trading	0
Others	3



Responsible
Banking



Economic Performance

Throughout 2024, BCA has made a positive impact on Indonesia's economic growth, as demonstrated by the upward trend in the country's economic performance. The Bank recorded a stronger economic performance compared to the previous year, ensuring the achievement of the determined targets for the year. In 2024, BCA did not receive any financial assistance from the government. [\[201-4\]](#)

Achievement vs Target 2024

Description	2024		2023	2022
	Target	Achievement		
Loan Growth	9%-10%	13.8%	13.9%	11.7%
CASA Growth	6%-8%	4.4%	4.3%	10.4%
Net Interest Income	5.5%-5.6%	5.8%	5.5%	5.3%
Cost to Income (CIR)	34%-35%	31.5%	33.8%	33.9%
Return on Asset (ROA)	3.4%-3.6%	3.9%	3.6%	3.2%
Return on Equity (ROE)	21%-23%	24.6%	23.5%	21.7%

Economic Value Generated and Distributed (in billion rupiah) [\[201-1\]](#)

Description	2024	2023	2022
A. Economic Value Generated			
Interest Income and Sharia	94,796	87,207	72,114
Other Operating Income	26,042	23,579	21,557
Other Comprehensive Income (Expense)	(345)	(1,106)	(3,323)
Total Economic Value Generated	120,494	109,679	90,348
B. Economic Value Distributed			
Interest Expenses and Sharia	12,532	12,269	8,252
Other Operating Expenses	38,054	37,281	31,638
Allowance for Impairment Losses on Assets	2,034	1,056	3,314
Dividend Payments	34,209	26,196	19,108
Payments to Government	13,367	11,522	9,711
Community (Environmental) Investment	170	153	143
Total Economic Value Distributed	100,366	88,477	72,166
C. Economic Value Retained (A-B)	20,128	21,202	18,182

Sustainable finance Practices

BCA supports the national and international low-carbon economy targets through our commitment to enhancing sustainable development and positively impacting future generations. We consistently implement sustainable finance practices, not only as part of our commitment toward responsible business practices, but also to align our efforts to mitigate financial risks due to climate change, enhance our positive reputation and competitiveness, support Indonesia's Sustainable Development Goals (SDGs) targets, meet market demand for innovative sustainable financing, and to maintain BCA's long term business sustainability.

Sustainable finance Action Plan

In 2024, BCA prepared and reported the 2025 Sustainable finance Action Plan (SFAP) to OJK, containing plans to provide financing for Sustainable Business Activities (KUB); internal capacity building; and organizational adjustments, risk management, governance and/or standard operating procedures. The ESG Group periodically receives sustainability performance reports and holds meetings with relevant work units, to ensure data accuracy and as part of monitoring purposes. The Bank also conducts periodic audits at least once every three years to ensure that sustainability policies, procedures, and performance are on track with the targets set out in the SFAP.

In this reporting period, the SFAP prepared and reported by BCA in the previous year has been realized beyond the targets. The targets of 2024 SFAP include:

1. Financing of sustainable business activities
 - Sustainable Financing (SF) grew by an average of 8%, including 11% growth in KUR disbursements
 - SF portfolio contribution reached a minimum of 20% of the bank's total portfolio

- Actively seeking opportunities for sustainable financing such as the development of special programs for MSMEs, EVs, and loans under the Sustainability-Linked Loan (SLL) scheme
2. Internal Capacity Building
 - 20% of SF-related employees attend advanced SF training
 - SF-related training for 100% of employees who are promoted to certain levels
 - SF refreshment for management of BCA and its subsidiaries
 3. Adjustments to organization, risk management, governance and/or standard operating procedures
 - Development of policies, SOPs, and/or reporting systems related to green taxonomy, respectful workplace policy, ESG-based business partnering framework, etc.
 - Development of ESG awareness programs and campaigns for BCA employees
 - Conducting pilot Climate Risk Stress Test (CRST) for 50% of the financing portfolio and development of Climate Risk Management & Scenario Analysis (CRMS)
 - Completing the calculation of greenhouse gas emissions including financing emissions

Responsible Financing

BCA integrates Environment, Social, and Governance (ESG) aspects into its business strategy to support long-term sustainable business performance, in alignment with the growing attention from stakeholders on the implementation of these aspects. BCA is committed to continuously expand its financial portfolio in the sustainable financing category, both for green financing as well as the MSME category. The increasing lending towards environmentally friendly sectors is expected to accelerate the low-carbon economy's transition process.

Sustainable Financing Portfolio

Description	Unit	2024	2023	2022
Number of products meeting the sustainable financing categories				
1. Funding	Number of products	-	-	-
2. Lending ^{a)}	Number of products	3	3	2
Total earning assets for sustainable business activities				
3. Total SF Loans/Financing ^{b)}	Rp billion	228,566	203,086	183,971
4. Total SF Loans/Non-Financing	Rp billion	694,294	613,160	536,160
Total Bank Loans/Financing	Rp billion	922,860	816,246	720,131
Percentage of total sustainable loans/financing to total Bank loans/financing	%	24.8	24.9	25.5

Note:

a) Products for channeling sustainable financing funds are integrated with BCA's existing loan/financing products.

b) Sustainable financing portfolios as of December 31, 2022, and 2023 were restated to adjust with the results of sustainable financing portfolio identification as of December 31, 2024.

Sustainable Financing Portfolio based on Business Segment [FS6]

Description	2024		2023		2022	
	Rp billion	%	Rp billion	%	Rp billion	%
Green Financing Portfolio	98,765	43.2	87,048	42.9	81,655	44.4
- Corporate	92,236	40.4	82,502	40.6	79,236	43.1
- Commercial	2,927	1.3	1,900	1.0	1,813	1.0
- Consumer	1,967	0.8	1,011	0.5	227	0.1
- Green bonds/Sukuk	1,635	0.7	1,635	0.8	379	0.2
MSME sustainable financing portfolio	129,801	56.8	116,038	57.1	102,316	55.6
Total Sustainable Financing	228,566	100.0	203,086	100.0	183,971	100.0

Note:

The Sustainable Financing portfolio as of December 31, 2022 and 2023 is restated to adjust to the identification results of the Sustainable Financing portfolio as of December 31, 2024.

In 2024, BCA recorded a sustainable financing portfolio at Rp 229 trillion, an increase of 12.5% compared to Rp203 trillion in the previous year. The percentage was higher than the sustainable financing target of 8%. The sustainable financing portfolio consisted of 43.2% green financing and 56.8% MSMEs financing. The sustainable financing portfolio attributable to 24.8% of the total Bank's portfolio in 2024. [FS10]

The increase in sustainable financing portfolio is driven by stakeholders' growing awareness of climate change issues, which creates market opportunities for businesses based on climate solutions. BCA envisions the integration of ESG aspects in financing as a strategic move to strengthen its sustainable financing portfolio. One of these efforts is through the implementation of a financing policy through the Sustainability-Linked Loan (SLL) scheme.

Under the SLL scheme, BCA and the debtors agree on Key Performance Indicators (KPIs) and Sustainability Performance Targets (SPTs) tailored to the debtors' main line of business, relating to ESG and sustainability

aspects of the company, such as certification and/or the company's GHG emission reduction. The mechanism entitles debtors to receive incentives if they successfully achieve the agreed set of SPTs. By the end of 2024, total outstanding financing under SLL scheme reached Rp1,003 billion, a threefold increase compared to the last year.

Green Financing

Green Financing Portfolio based on Business Sector (Rp billion) [FS6, FS8]

Sustainable Business Sector	2024	2023	2022
Renewable Energy	2,993	2,189	2,149
Energy Efficiency	254	74	-
Pollution Prevention and Control	35	30	35
Sustainable Natural Resources and Land Use	69,561	67,848	66,249
Sustainable Transportation	9,447	8,030	6,901
Sustainable Water and Wastewater Management	4,058	1,388	818
Eco-Efficient Products	4,530	5,572	4,817
Green Building	5,694	75	77
Other Sustainable Business and/or Activities	2,193	1,843	609
Total	98,765	87,048	81,655

Note:

Green Financing portfolio as of December 31, 2022 and 2023, is restated to adjust to the identification results of the Green Financing portfolio as of December 31, 2024.

A full explanation of the loan portfolio based on by business sector, and segments (corporate, commercial & MSME, and consumer) can be accessed in the 2024 Annual Report. [\[FN-CB-000.B\]](#)

BCA continues to provide green financing to support the national sustainable finance agenda. Financing activities in the Sustainable Natural Resources and Land Use category were recorded at Rp69.6 trillion by the end of 2024. The Bank requires certifications such as ISPO or RSPO for palm oil companies, FSC and PEFC for wood processing, and UTZ Certification for coffee and cocoa products to ensure environmentally responsible practices. BCA has also issued a stringent policy in financing the palm oil sector, through Board of Directors Decree No. 268/SK/DIR/2021, to prevent funding of deforestation practices and human rights violations.

Financing for Certified Palm Oil Industry Companies [FS10]

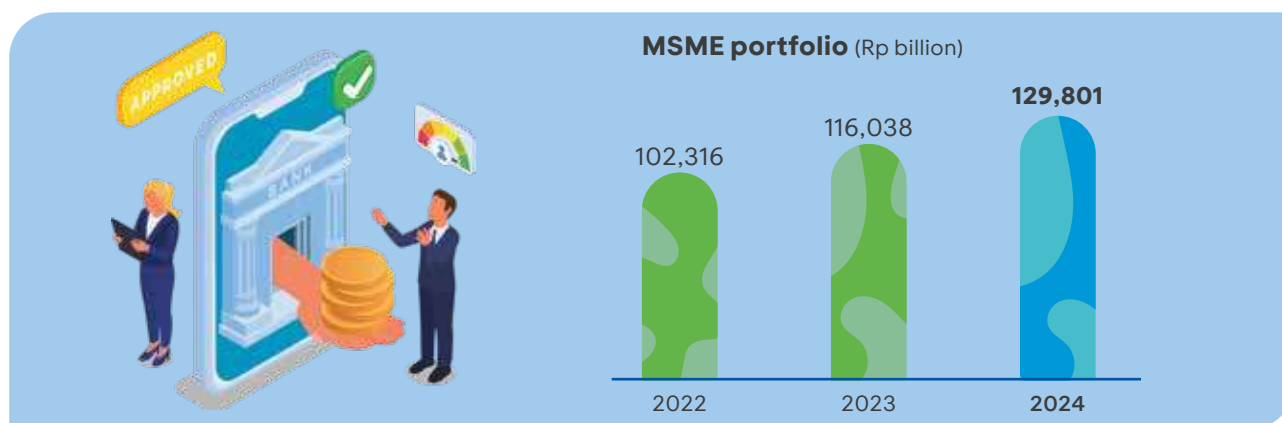
ISPO & RSPO Certification Status	2024		2023		2022	
	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)
ISPO Certified	32	13,679	28	12,562	30	11,846
RSPO Certified	20	20,828	22	22,405	16	19,848
ISPO and RSPO Certified	16	5,267	13	5,477	13	7,728
Total	68	39,774	63	40,444	59	39,422

Note:

The certified companies are predominantly corporate debtors with 69% of the total outstanding engaged in the Palm Oil Plantation and Palm Oil Industry sectors. [\[FS11\]](#)

Furthermore, the Bank has been supporting the transition to a low-carbon economy by enhancing its financing and lending towards renewable energy projects. BCA recorded total lending at Rp2,993 billion for various NRE projects, including solar, hydro, mini-hydro, biogas, and biomass power plants. **[FS8]**

Micro, Small, and Medium Enterprises **[FS6, FS7, FS8][FN-CB-240a.1]**



BCA has demonstrated its commitment to the MSME sector by disbursing Rp129.8 trillion in financing, equivalent to 14.1% of total financing in 2024. Through People's Business Credit (KUR), which is part of financing for the MSME sector, BCA aims to support the government in boosting the competitiveness of micro and small enterprises, promoting economic growth, increasing employment, strengthening their capital capabilities, and implementing policies to accelerate development of the real sector.

KUR Disbursements **[FS6, FS7][FN-CB-240a.1, FN-CB-240a.2]**

Type of KUR	Number of Debtors	Disbursed Loans (Rp billion)	Composition (%)
Micro	290	24.3	3
Retail	2,329	759.3	97
Total	2,619	783.6	100

Note:

By the end of 2024, BCA recorded arrears from KUR loans of Rp15.3 billion, with a total arrears ratio of 1.4%. **[FN-CB-240a.2]**

In 2024, KUR disbursement was recorded at Rp783.6 billion, a 31% increase compared to the previous year total disbursement of Rp598.8 billion. Through this initiative, BCA has funded numerous small businesses focusing on handicrafts, processed agricultural products, animal husbandry, and nurseries, among other things. **[FS6, FS7][FN-CB-240a.1]**

KUR disbursements are conducted directly through BCA Branch Offices and a channeling scheme to expand financing access. In KUR disbursement, BCA applies loan procedures that include social and environmental screening. BCA also offers assistance and training on business development and management of ESG aspects for small businesses that do not meet the loan requirements. After becoming an assisted partner and fulfilling the loan's criteria, both financial and non-financial, BCA provides financial access to support the business growth. **[FS5]**

Women MSME Entrepreneurs [FS5]

BCA has been supporting women-led businesses through special financing products, such as the Multipurpose Business Loan (KMU) Kartini program with interest rates starting at 3.21%. The initiative aims to support gender equality and women empowerment. In 2024, BCA recorded 47,856 female debtors, an increase of 7.6%, with total loans reaching Rp17.2 trillion, increase by 16.4% from the previous year. The Bank also provides training and mentoring for women entrepreneurs as part of its commitment to social and environmental governance.



Promoting MSMEs to Be More Recognized [FS5]

As one of the national economic pillars, the Indonesian government encourages the disbursement of credit to the MSME sector to increase opportunities for business development and expansion. BCA encourages MSME debtors to be more well known and continuously growing in terms of business and capacity, through Bangga Lokal Program and UMKM Fest that is held consistently by BCA every year. In 2024, more than 50 MSMEs were chosen to showcase their products through the UMKM Fest that was held in Kota Kasablanka and more than 1,500 MSMEs tenants participated online through the umkmfest. bca.co.id.



Positive and Negative Impacts of Sustainable finance Implementation

The implementation of sustainable finance aims to realize a low-carbon economy and support the achievement of the SDGs. However, the readiness of stakeholders and all parties involved is key to its implementation. Accordingly, BCA continues to apply sustainable finance principles in its operations, noting the positive impacts that need to be maximized and the negative impacts that need to be managed, both in terms of stakeholder awareness, management of environmental and social aspects, and challenges in implementing green taxonomy and climate risk mapping.

Positive Impact

- Increased sustainable finance knowledge for stakeholders.
- Higher awareness of environmentally and socially friendly practices by debtors.
- Empowerment of marginalized groups, women, and people with disabilities to reduce inequality and improve the economy.
- Contribution to the achievement of SDGs.
- Improved governance, procedures, and policies to manage ESG aspects.
- Encouraged the development of new banking products and services.

Negative Impact

- Unequal understanding and knowledge of sustainable finance.
- Incomprehensive mapping of debtors' environmental and social risks.
- Difficulties in keeping up with any changes and developments in sustainable finance, such as in the implementation of climate scenario analysis, Taxonomy for Indonesian Sustainable finance (TKBI), and achievement of Net Zero Emission (NZE) targets, which potentially encourage unprepared parties to distort information and/or conduct greenwashing actions that would affect the credibility of a company's sustainable financial performance.

ESG Risks and Opportunities Management and Its Effects to the Financial Performances ^[201-2]

Sustainability remains a key focus in the national and corporate agenda, driven by the urgency to take action on climate change and support the energy transition. BCA recognizes the importance of balancing economic growth with inclusive and sustainable development. Therefore, BCA continues to develop and manage financing activities that support sustainability activities, ensuring that economic growth does not negatively affect social and environmental interests.

In 2024, BCA supported Indonesia's Net Zero Emission (NZE) roadmap target through a climate strategy focusing on decarbonization and climate resilience. BCA has integrated climate risk management into its operations and collaborated with stakeholders from across industries. BCA ensures the alignment of its policies with sustainable finance practices, including climate risk assessment and adoption of green initiatives to support climate change mitigation and sustainable business practices.

Implementation of CRMS and TCFD Framework ^[FN-CB-550a.2]

The adoption of the Task Force on Climate related Financial Disclosure (TCFD) is a strategic move for BCA to integrate climate change related aspects into its management of financial risks and opportunities. In 2024, we developed Climate Risk Management & Scenario Analysis (CRMS), an enhancement of the Climate Risk Stress Testing (CRST) conducted by OJK in 2023, in alignment with the TCFD framework, designed to help organizations identify, measure, and disclose the impact of climate change on their financial performance. The objective of CRMS is to enable banks to develop a broader and more effective risk management framework by integrating climate-related risks and their interconnections with other risk types. The implementation of this management and analysis aligns with the initial phase of the Bottom-Up Climate Risk Stress Testing (CRST)

conducted by BCA in 2023 and 2024, covering 50% of the company's productive financing portfolio.

1. Governance

Board of Directors and all management are committed to monitoring and managing the impact of risks, including climate risks. This commitment is manifested through the integration of ESG and sustainable finance aspects into the Key Performance Indicators (KPIs), as well as through clear mapping of roles and responsibilities across the organization to ensure climate risk management is conducted in an integrated and transparent manner. Climate change initiatives and actions are under the responsibility of the Finance and Corporate Planning Director, who are responsible in ensuring the integration of climate related risks and opportunities into the company's business strategy, and to be reported regularly. In its implementation, the ESG Group works closely with various working units in analyzing, assessing, and reporting on climate change risks and opportunities.

2. Strategy

BCA integrates the potential impact of climate change risk into its business strategy to maintain the long-term sustainability of its operations and loan portfolio. The Bank conducts risk mitigation measures through assessing debtors' greenhouse gas (GHG) emissions. BCA's Board of Directors leads the management of climate change-related physical and transition risks, ensuring that sustainability strategies and achievements are discussed in board meetings at least four times a year and reported transparently through the Annual Report, Sustainability Report, as well as forums such as analyst meetings, public expose, and GMS.

To manage climate risk, BCA has developed an internal Climate Change Strategy Roadmap to support the national's NZE targets. The strategy includes a transition plan to mitigate impacts on priority sectors, while ensuring alignment with the company's business and financial strategies. These efforts are made consistently to support sustainable finance and build sustainability culture within the organization.

3. Risk Management

BCA has identified and evaluated climate change risks through the implementation of CRMS/CRST for physical and transition risks. Physical risks include the direct impact of natural disasters such as floods or droughts on the loan portfolio and assets, while transition risks associated with changes in policy, technology, and market preferences towards a low-carbon economy.

In conducting the stress testing of climate change risk impact on credit risk, as regulated by OJK, BCA used the actual database as of December 2023. Stress test scenarios are conducted with baseline years of 2024, 2025, and 2026, in accordance with the Bank's Business Plan (RBB). The stress test scenarios use the Network for Greening the Financial System (NGFS) methodology with the internal linear regression-based model built with various inputs of internal bank historical data from 2001-2023, NZE parameters, and macroeconomic data provided by OJK.

Meanwhile, the assessment of physical risk is conducted against the changes in collateral value in areas prone to flooding and forest fires/drought using OJK's Indonesia Disaster Risk Index (IRBI) data. Transition risk is evaluated through the possibility of stringent policies on climate change that may affect the cash flow and credit quality of debtors. The impact on market, liquidity, and operational risks is also analyzed, taking into

account changes in market prices, liquidity risk, investment costs, and potential asset damage. Physical risks also include the impact on insurance and operational disruptions.

4. Metric and Target

BCA has identified six priority industry sectors (based on OJK's guideline) with the highest GHG emissions intensity as the focus of CRMS/CRST implementation. The priority sectors include:

1. Mining and Quarrying Sector;
2. Electricity, Gas, Steam/Hot Water, and Cold Air Supply Sector;
3. Construction Sector;
4. Transportation and Warehousing Sector;
5. Agriculture, Forestry and Fisheries Sector;
6. Processing Industry Sector (priority sub-sectors include metal, paper, chemical, and textile industries).

To support the transition to a low-carbon economy, OJK requires banks to conduct CRMS/CRST in 2024 on their credit exposure to certain priority sectors, envisioned to reach at least 50% of the bank's total loan portfolio. In addition, the consumer credit sector secured by property is required to be taken into account in the stress test simulation. Furthermore, by 2025, banks are expected to have performed stress tests on 100% of the loan portfolio with the same criteria.

BCA, as one of the major financial institutions, has conducted an in-depth analysis of GHG emissions in its loan portfolio, which shows a significant concentration of GHG emissions in certain priority sector. BCA maintains its commitment by actively collecting and updating data on climate change transition risks, including climate scenario analysis on industry sectors that are vulnerable to climate change policies, new technologies, market changes, and reputational risks.

Summary of Climate Change Risk Identification and Impact Analysis Results on BCA Assets

Type of Risk	Driver	Impact on BCA	Time Horizon
Loan	Physical and Transition Risks	- NPL credit quality maintained < 5% - CAR remained ample > 20%	Short, medium, and long term
Market	Physical and Transition Risks	- Affecting unrealized profit/loss - Changes in the Fair Value Through Profit or Loss (FVTPL) portfolio, risk weight for credit spread risk calculations, and default risk charges.	
Liquidity	Transition risk	- Decrease in High Quality Liquid Asset (HQLA) - Increase in Net Charge-off Rate (NCO)	
	Physical risk	- High Quality Liquid Asset (HQLA) at a steady level - Increase in Net Charge-off Rate (NCO)	
Operational	Transition risk	Potential increase in investment costs on: - Infrastructure and buildings - IT infrastructure development - CSR activities - ESG-oriented capacity building	
	Physical risk	- Potential costs for damage/impairment of assets and human capital - Implications for disruption/interruption of bank operational activities/services	

BCA has identified and analyzed various potential impacts of climate change risks to banking operations and businesses, along with understanding the importance of aligning its strategy to deal with the possible risks. Through our analysis, operational risk became one of the most relevant risks for BCA as transitional climate risk will influence the technological aspect of the company. This risk can potentially increase the required investment cost for IT infrastructure with investment in sustainable IT infrastructure to increase operational efficiency and support the implementation of ESG strategies. Proactive measures are needed to strengthen the company's technological capacity, ensuring the sustainability of its operations and maintaining the institution's reputation amidst the transition risk's challenges.

BCA's commitment to continuously improving data quality is carried out to ensure a more adaptive response to the dynamics of climate risks. This approach is not only focused on reducing potential financial losses, but also supporting low-carbon development and the achievement of SDGs at the national and global levels. These strategic actions demonstrate BCA's continued efforts to manage climate risk in an integrated manner, from both financial and non-financial perspectives.

Climate-related Financial Risk Management [201-2]

BCA strives to enhance its capacity in identifying, measuring, monitoring, and continuously managing risks to mitigate the negative impacts of climate change while seizing opportunities to drive positive change in climate mitigation and adaptation. We remain accountable for the implementation of risk management and progressing to further strengthen climate risk management in relation to the assessment and management of risks that directly or indirectly affect our portfolio.

BCA has formulated a climate strategy as guidelines for decarbonization and climate resilience to support the Indonesian government's commitment to reduce carbon emissions and achieve Net Zero Emission (NZE) by 2060. The Board of Directors and Commissioners are involved in the approval and monitoring of the implementation of the strategy. Each action related to climate-related risk management and sustainability is reported quarterly to ensure consistent progress.

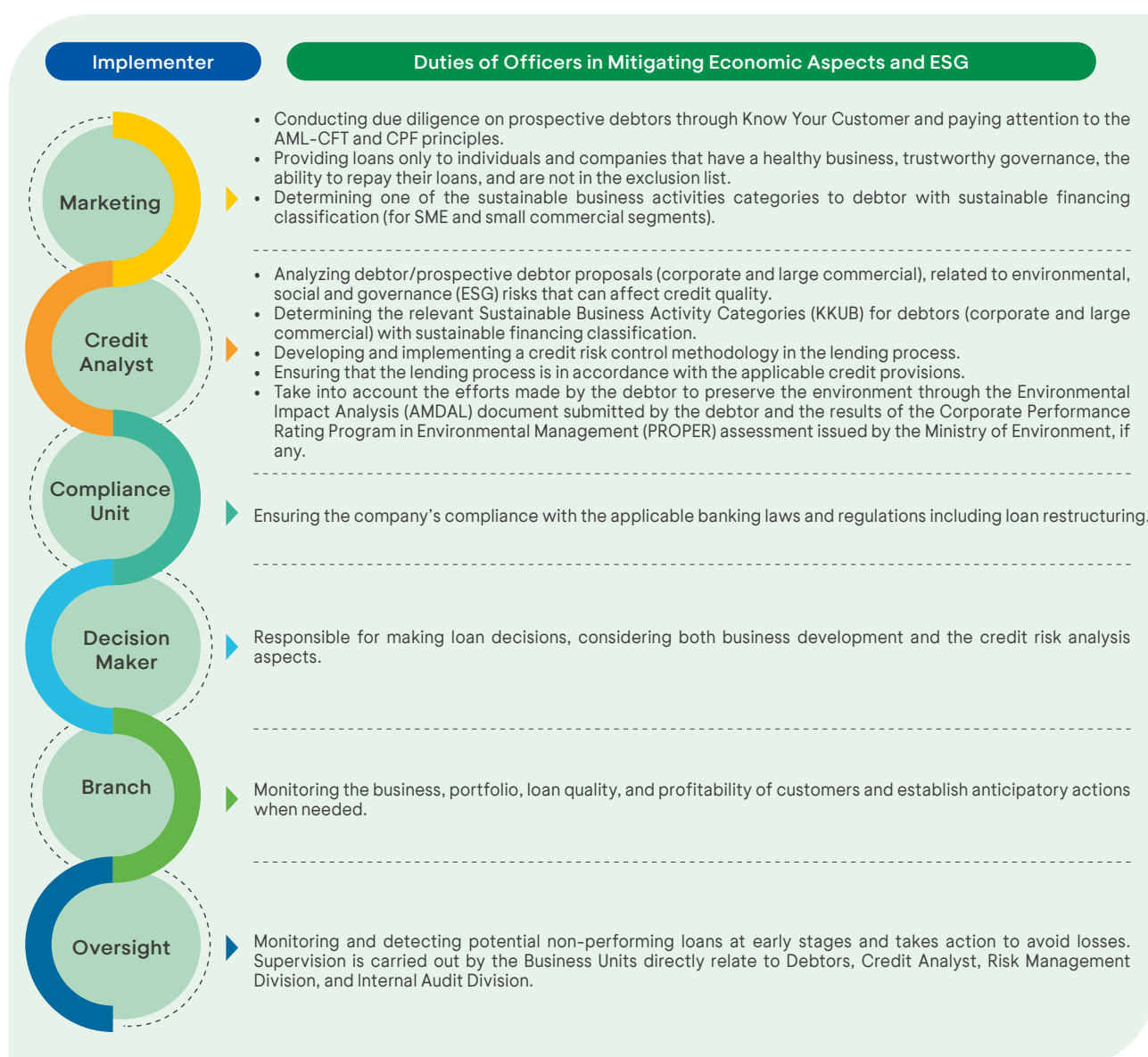
ESG Risk Management in Financing Activities [2-23, FS1, FS2, FS3][FN-CB-410a.2]

BCA manages ESG risk in its financing activities by ensuring that each debtor meets certain requirements, both in terms of documents and relevant criteria to the credit product. The assessment includes governance aspects, such as the legality of business licenses and management structures, as well as social aspects such as ensuring the absence of child labor or forced labor practices. In 2024, BCA issued an Environment Social Risk Management (ESRM) guideline document for the BCA Business Team to further enhance their knowledge regarding ESG risks in financing, especially on corporate debtors. BCA also uses Environmental & Social Risk Assessment (ESRA) to assess social and environmental risks in the Corporate segments.

The credit approval process at BCA involves an escalation mechanism that engages multiple work units, credit committees, and the Board of Directors for in-depth analysis. The results of these assessments are one of considerations in the credit approval process, particularly for large debtors or specific industries. Since 2022, BCA has classified debtors based on their support for environmental protection and climate change mitigation in compliance with the Indonesian Green Taxonomy (THI) and the Taxonomy of Sustainable finance (TKBI).

Through the Risk Management Division (MRK), BCA identifies, measures, monitors, controls and reports risks, including ESG and climate change related risks to the Board of Commissioners and Board of Directors.

ESG Risk Management (ESRM) Integration in Financing Activities



BCA applies a prudential lending approach in the credit approval process, as stipulated in the Bank's Credit Terms Manual. ESG risk mitigation efforts refer to several essential guidelines, such as the ESG Integration Implementation Guidelines for Banks issued by OJK in 2015, as well as internal policies such as BCA's Basic Bank Credit Policy (KDPB). In addition, BCA also considers the provisions of Law No. 32 of 2009 on Environmental Protection and Management to ensure effective ESG risk management in financing activities.

The Bank's mitigation of ESG risk is carried out through the following efforts:

Environment

- Observe the debtors' efforts in preserving the environment through Environmental Impact Analysis (AMDAL) documents, Environmental Management Efforts and Environmental Monitoring Efforts (UKL-UPL), the results of the assessment of the Company Performance Rating Program in Environmental Management (PROPER) issued by the Ministry of Environment.
- Require submission of AMDAL documents for large-scale and/or high-risk debtors.
- Request follow-up information from debtors if PROPER assessment results do not meet environmental requirements and monitor subsequent PROPER results.
- Monitor commitments and risk mitigation plans for debtors with significant risks of climate change, forest destruction, and biodiversity, through progress reports submitted periodically.



Social

- Implement employment policies, at least have a Company Regulation and/or Collective Labor Agreement (CLA).
- No child labor.
- No forced labor.



Governance

- Implement the Three Lines model in the internal control and risk management system, involving all lines of the organization.
- Regularly monitor all credit quality.
- Implement a debtor risk rating system or Internal Credit Risk Rating/Scoring consisting of eleven risk rating categories ranging from RR1 to RR10, and the worst (loss).



Climate-related Risk Analysis on Financing Activities [201-2]

BCA has anticipated the impact of climate change by conducting stress tests on physical and transition risks. Physical risks include the direct impact of extreme events such as floods, droughts and forest fires on the bank's assets and portfolio. Meanwhile, transition risk involves changes in regulatory policies, technology and market preferences required to transition to a low carbon economy, in line with OJK's requirement to strengthen the banking sector's resilience to potential climate change shocks.

We have mapped our loan portfolio and physical assets that are exposed to physical risk, focusing on sectors such as property and plantations, and considering geography and climate factors. Meanwhile, the Bank has conducted scenario analysis on policies such as carbon tax and emission regulation for transition risk. The stress test results indicate that the Bank has insignificant (immaterial) risk exposure to the priority sectors determined by the regulator based on high GHG emission intensity, such as in the mining sector, electricity procurement, and other energy-intensive industries. The impact of climate change risk on the Bank's credit, market, liquidity, and operational risks is within the Bank's risk tolerance and meets the regulatory requirements related to the Bank's soundness. Nevertheless, we remain committed to continue developing and paying special attention to the mitigation of climate change impacts on the Bank's assets and portfolios, among others:

- Data quality improvement
- Risk governance enhancement

- Integration of climate-related risks into decision-making processes
- Development of sustainable products and services

As a financial institution, BCA's main source of GHG emissions comes from the investment/financing, included in Scope 3. Understanding and managing financed emissions is a crucial step in supporting the climate transition actions. Therefore, we identify sectors with high carbon emissions, their associated assets, and the debtors involved, to establish climate targets and design effective decarbonization plans.

We continuously follow trends in sustainable finance and recognize that standards, market practices, and data availability will continue to evolve. To calculate financed emissions, we have undertaken several initiatives, including:

- Developing calculation approaches, metrics, data requirements, assumptions, and basic principles for recalculation and deviation with reference to the Partnership for Carbon Accounting Financials (PCAF).
- Developing system-based data collection and measurement tools for all PCAF asset classes relevant to BCA's portfolio, including: Listed Equity and Corporate Bonds, Business Loans and Unlisted Equity, Commercial Real Estate, Mortgages, Motor Vehicle Loans, and Sovereign Debts.

Policy and Oversight

[2-23, FS1, FS2, FS3, FS10, FS11][FN-CB-410a.2]

BCA recognizes the importance of complying with environmental regulations and standards as part of its corporate social responsibility and sustainability commitments. Therefore, BCA is committed to managing the environmental impact of its business activities and seeks to minimize the negative impact. The Bank has issued several policies, including an environmental policy, a responsible financing policy, and a financing policy for sectors with high potential ESG risks. These sectors include palm oil plantations, coal mining, toll road construction, timber and forest products industries, as well as cement and basic steel industries.

As a concrete action, BCA encourages debtors that have met the primary credit requirement to achieve the general ESG standards and improve their performance through a structured action plans with a clear time frame. The working units relating to credit disbursement and management are closely monitoring the execution of this plan through periodic checks, at least once a year, during the loan facility renewal or evaluation process.

In addition, BCA also participates in climate change actions with industry stakeholders and policymakers. The company participates in the government's agenda through a pilot project on Climate Risk Management and Scenario Analysis (CRMS), implementation of the Taxonomy for Indonesian Sustainable finance (TKBI), as well as various polls and dissemination. BCA collaborated with OJK and became one of seven banks to sign a commitment to support the achievement of Net Zero Emission (NZE) by 2060. As part of this commitment, OJK launched the CRMS guidelines for the financial sector to navigate towards net zero emissions, which aligns with BCA's vision of supporting policies and frameworks that accelerate climate change mitigation in Indonesia.

BCA's working units relating to credit disbursement and management are required to check environmental documents, which are mandatory for debtors. They also consider broader environmental management achievements beyond the standard requirements. Certificates to be considered for various industry sectors include:

- PROPER for industries that are required by the Ministry of Environment (MoE).
- ISPO and/or RSPO for palm oil companies.
- FSC and PEFC for timber processing or forest management companies.
- International Sustainability and Carbon Certification for renewable energy products such as biofuels and bioenergy.
- UTZ Certification for coffee and cocoa products.
- Green Building Certification from GBCI for environmentally friendly buildings.

The inspection and consideration of these certifications is important to ensure debtors meet sustainability standards and better environmental management.

Environmental Credit Policy

Sector	Criteria
 Agriculture	• Hold complete documents for Industries that utilize and manage wood sources, legality of wood sources, business activities, as well as environmental and social permit documents in accordance with applicable laws and regulations. • Comply with laws, government regulations, and government policies applicable to the (prospective) debtor, especially those related to occupational health and safety, manpower, the environment, and social responsibility. • Have clear policies and management systems related to environmental management. • Hold certificates related to environmental aspects, as well as occupational health and safety aspects. • Prevent and not conducting illegal logging in its business processes, as well as implementing prevention and control of forest and land fires. • Manage and improve environmental conditions from industrial activities, either through land rehabilitation, implementation of sustainable forest management practices, or other efforts. • Use raw materials from certified sustainable forests. • Making efforts to reduce the impact of environmental, water, air, and soil pollution by adopting the best management techniques in managing air emissions, water, solid waste, hazardous materials, and effluent. • Respect human rights, the rights of surrounding and/or indigenous communities and ensure all land used for activities is free from conflict and minimize other social risks in the company's operating areas. • Conduct empowerment and development programs for surrounding communities to improve their quality of life. • Implement FPIC (Free, Prior, and Informed Consent) with surrounding and/or indigenous communities before conducting operational activities. • Requires no clearance by burning.
 Biodiversity	• Hold complete documents related to readiness criteria, legal documents for land used for business, and relevant environmental and social permit documents, such as Principle License, Location Permit, Plantation Business Permit (IUP), Environmental Impact Analysis (AMDAL) permit or Environmental Management and Monitoring Efforts (UPL-UKL) in accordance with applicable laws and regulations. • Comply with laws and regulations, government regulations, and government policies applicable to (prospective) debtors, especially those related to human rights, manpower, the environment, and social responsibility. • Complete the process of obtaining land certificates (Cultivation Right/Right to Build) for uncultivated land. • Obtain certification (ISPO/RSPO/other similar certifications) in accordance with applicable regulations. • Adopt the principles of No-Deforestation, No-Peat, No-Exploitation (NDPE) and Free, Prior, and Informed Consent (FPIC). • Take into account high conservation value (HCV) and high carbon stock (HCS) in new planting activities. • Have a Standard Operating Procedure (SPO) for Land Fire Prevention and Handling. • Implement best practices in peatland and water management, circular economy, low carbon energy use, climate change adaptation and mitigation efforts. • Establish good relationships and improve the quality of life of local communities, including through effective and efficient social and economic empowerment.
 Mining	• Hold the required documents according to the industry, based on applicable laws. • Comply with laws and regulations, government regulations, and government policies applicable to the (prospective) debtor, especially those related to occupational health and safety, labor, the environment, and social responsibility. • Have clear policies and management systems related to environmental management. • Hold certifications related to environmental aspects, as well as occupational health and safety aspects. • Have clear and transparent grievance channels and processes related to ESG aspects. • Conducting empowerment programs and mentoring for surrounding communities to improve their quality of life. • Make efforts to reduce the impact of environmental, water, air, and land pollution in accordance with applicable laws and regulations. • Manage and improve environmental conditions from the impact of the company's business activities, including through biodiversity conservation or land rehabilitation and other efforts. • Implement utilization and management practices by minimizing the risk of occupational health and safety aspects, minimizing and controlling the impact of environmental damage and respecting and protecting the rights of surrounding and/or indigenous communities and employees.

Note:

Complete information on BCA's policy on ESG and sustainability can be accessed at <https://www.bca.co.id/en/tentang-bca/Keberlanjutan/kebijakan-dan-standar>

Exclusion List [FN-CB-550a.2]

As part of the ESG policy for financing activities, an exclusion list was established to restrict lending towards the following business activities:

01

Illegal logging, production and trade of timber or other forestry products from unsustainable forests.

**02**

Activities involving any form of forced labor or child exploitation or human rights violations.

**03**

Production, trade, shipping and import of weapons outside of official business entities/institutions that receive special permits/ specific legality from the government.

**04**

Production, trade of narcotics, psychotropic substances, and addictive substances outside of official business entities/institutions that receive a special permit/legality from the government.

**05**

Activities that negatively impact UNESCO World Heritage Sites or national and/or international protected areas.

**06**

Activities that violate the rights of local communities, such as taking over land ownership from indigenous people without their consent.

**07**

Poaching and trade in wildlife or wildlife products (ivory, horns, shark fins, etc.).

**08**

Gambling and money laundering related activities.



Climate and Environment

BCA's efforts to build climate resilience through implementing environmentally friendly operations are carried out by involving all employees as agents of change, with the aim of reducing the carbon footprint of banking operations and business activities. This commitment is reinforced by BCA's internal Environmental Policy, which is authenticated in Board of Directors Decree No. 179/SK/DIR/2021. Environmental conservation efforts are not only implemented within BCA, but also in cooperation with all stakeholders in the company's value chain.



The culture of sustainability has become a shared responsibility of all BCA employees. The spirit of **#BCAforSustainability** promoted continuously to collectively protect the earth and mitigate climate risks for future generations. We continue to focus on digital banking operations, waste management & recycle, green building & energy efficiency, and nature conservation initiatives to realize environmentally friendly banking operations.

Managing Carbon Footprint

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

BCA consistently collects, enhances, and monitors the Company's emissions data to maintain reporting quality and the measurement of the Bank's GHG emission reductions actions. In an effort to improve the Bank's GHG emissions calculations, readers will find new and/or restated data. BCA measures and manages Scope 1, 2, and 3 emission from both its operation and financing. Total operational emissions in 2024 were 349.7 thousand tCO₂eq, while financed emissions in 2023 were 28.9 million tCO₂eq.

The calculation of GHG emissions from banking operations is based on nationally and globally recognized methodologies, in line with the Greenhouse Gas Protocol (GHG Protocol) and Kalkulator Hijau Indonesia (Indonesia's Green Calculator) that was published by Bank Indonesia. Detailed operational emissions accounting methodology is as followed:



Emissions Scope 1

- Stationary and Mobile: Calculated based on fuel purchases and usage with reference to emission factors from Bank Indonesia's Green Calculator and supplemented by DEFRA 2023.
- Fugitive: Calculated through estimation of fugitive freon leakage, referring to the Intergovernmental Panel on Climate Change (IPCC) Guidelines AR5.



Emissions Scope 2

- Based on BCA's electricity consumption calculated in accordance with Ministry of Energy and Mineral Resources regulations, referring to emission factors from Bank Indonesia's Green Calculator.



Emissions Scope 3

- The calculation uses different methods depending on the category and type of data. Emission factors used are from Bank Indonesia's Green Calculator, DEFRA 2023, US EPA Supply Chain v1.2, and MEMR 2019.

Notes:

GHG emissions measurement aligned with each emission factors, including such as CO₂, CH₄, N₂O, SF₆, HFCs, PFCs, NF₃.

BCA Operational GHG Emission Inventory [305-1,305-2, 305-3]

GHG Emission (tCO ₂ eq)	2024 ^{a)}	2023 ^{b)}	2022 ^{c)}
Scope 1			
Stationary combustion	778.7	769.9	416.0
Mobile combustion	10.8	7.0	-
Fugitive emissions	3,861.1	4,060.1	390.0
TOTAL	4,650.6	4,837.0	806.0
Scope 2			
Electricity purchased	139,855.6	136,481.3	137,019.0
Scope 3			
Category 1. Purchased goods and services	79,367.6	58,932.1	-
Category 2. Capital goods	56,881.3	31,455.4	-
Category 3. Fuel- and energy-related activities not included in scope 1 or scope 2	20,853.9	20,396.3	411.0
Category 5. Waste generated in operations	2,325.3	2,336.8	4,547.0
Category 6. Business travel	10,704.9	12,396.4	-
Category 8. Upstream leased assets	34,306.1	42,586.2	-
Category 12. End-of-life treatment of sold products	795.5	668.0	-
TOTAL	205,234.6	168,771.2	4,958.0
Total GHG Emissions (Scope 1 + 2 + 3)	349,740.8	310,089.5	142,783.0

Note:

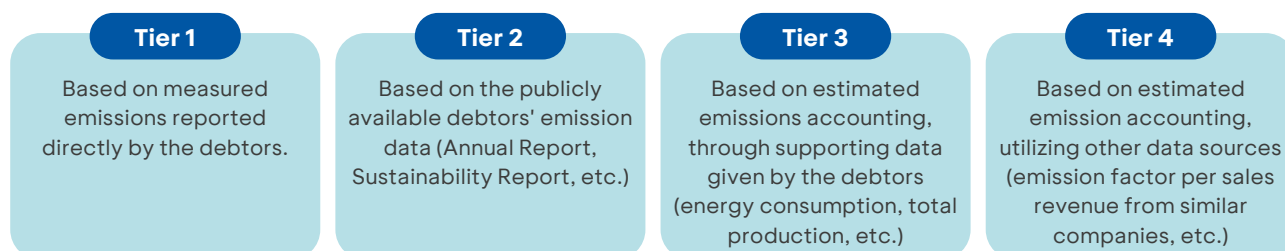
- a) Calculations were made by extrapolating data from January to October 2024 for 100% of BCA's Head Office, Data Center, and Branch Offices.
- b) 2023 operation emissions were restated due to updated calculation's methodology and emission factors, in accordance to the Bank Indonesia's Green Calculator.
- c) 2022 data covered Head Office, Data Center, 120 KCU, and 730 KCP.

GHG Emission Intensity for Scope 1 and 2 [305-4]

Description	2024	2023	2022
Emission scope 1 + 2 (tCO ₂ eq)	144,506.2	141,318.3	137,825.0
Emission intensity (tCO ₂ eq/billion Rupiah operating income)	1.3	1.4	1.6
Emission intensity YoY (%)	▼ 7.0	▼ 11.1	▲ 23.0

The financed emission inventory is measured in accordance with the Climate Risk Management & Scenario Analysis (CRMS) guidelines that is published by OJK, including 6 priority sectors based on Anatasena sector category, covering more than 50% of the Company's outstanding productive loans in 2023 and the majority of the Company's total absolute financed emissions. [\[FN-CB-410b.3\]](#)

The calculation methodology used aligns with the data quality tier provided by OJK as follows:



In accordance with this tiering system and BCA's data availability, we used Tier 2 and Tier 4 in conducting the bank's financed emissions inventory. In measuring Tier 4 data, the methodology published by the Partnership for Carbon Accounting Financial (PCAF) is utilized as a reference to ensure the consistency and cohesion of the measurement with international standards. [\[FN-CB-410b.4\]](#)

BCA Financed GHG Emission Inventory [\[305-1,305-2, 305-3\]](#)

GHG Emission	2023	
	Absolute Emission (million tCO ₂ eq)	Emission Intensity (tCO ₂ eq/million Rupiah)
Mining and Quarrying	1.7	0.11
Processing Industry	23.3	0.13
Electricity, Gas, Steam/Hot and Cold Air Procurement	0.4	0.03
Agriculture, Forestry, and Fisheries	2.1	0.06
Transportation and Warehousing	0.8	0.03
Construction	0.6	0.02
TOTAL	28.9	-

Note:

- Calculations were based on 2023 data subject to data availability.
- Emission intensity was calculated based on the outstanding of each financing sector, in accordance with the Partnership for Carbon Accounting Financials (PCAF) methodology.

Transition to Environment-Friendly Operations

Continuous GHG emissions inventory enhancement served as the basis of the Company's transition efforts towards environmentally friendly operations, aligned with our commitment to implement sustainable principles in various business and operation activities.

Optimizing Digital Technology

BCA continues to enhance its digital capabilities to support the acceleration of digital banking that grows rapidly every year. A total of 99.8% of customer transactions have been conducted through digital channels. Online channels continue to be enriched with features that safely and conveniently meet the needs of customers and the ecosystem, such as pocket valas, BCA paylater, myBCA worldwide access, etc. Reliable digitalization of banking transactions drives growth in the number of customers to 33.1 million (increased by 8% YoY) with the number of transactions reaching 98.4 million/day (increased by 21% YoY).

The accelerated digital banking has also been supported by the implementation of digital workplace. BCA optimizes digital technology through the integration of various digital features in the company's internal operational activities. This initiative includes the implementation of a digital approval mechanism, work from hub, IT Hub, and shared desk to create work flexibility. Digital workplace reduces paper usage and supports resource efficiency. BCA also synergizes with subsidiaries through shared services to improve its quality of service and create more effective collaboration between units. BCA's efforts have not only improved productivity, but also strengthened the digital ecosystem to support the company's transformation. These efforts potentially reduce 2,272 tCO₂eq GHG emissions in 2024.

Responsible Energy Usages

In 2024, although there is an increase in the total electricity consumption compared to the previous year, the intensity of electricity consumption per space area has decreased to 139 kWh/m² per year, which is classified as "Efficient" based on the SNI 03-6196-2000 standard on Energy Consumption Intensity of Indonesian Buildings. Numerous energy efficiency and savings efforts have been implemented as part of our commitment to achieving and maintaining energy consumption efficiency as we continue to expand our

banking operations and businesses. In 2024, we carried out energy saving efforts through various programs such as the participation of 946 head office and branch buildings in the Earth Hour initiative, installation and utilization of solar panels, and the optimization of cooling containment in all BCA Data Center.

Energy Intensity of Electricity based on Building Area [302-1, 302-3]

Description	2024	2023	2022
Total electricity consumption (kWh)	177,032,383	172,492,313	156,040,072
Building area (m ²)	1,269,905	1,122,130	1,121,385
Intensity of Energy Use (kWh/ m ²)	139	154	139

Note:

The 2024 electricity consumption was calculated by extrapolating data from January to October 2024.

Energy Intensity of Electricity based on Number of Employees [302-1, 302-3]

Description	2024	2023 ^{a)}	2022
Total electricity consumption (kWh) ^{b)}	177,032,383	172,492,313	156,040,072
Number of employees	26,532	26,915	19,413
Intensity of energy use (kWh/employee)	6,672	6,409	8,038

Note:

a) 2023 intensity of energy use was restated due to the adjusted number of employees.

b) The 2024 electricity consumption was calculated by extrapolating data from January to October 2024.

Energy Intensity of Electricity based on Number of Transactions [302-1, 302-3]

Description	2024	2023	2022
Total electricity consumption (kWh)	177,032,383	172,492,313	156,040,072
Number of transactions (million)	36,016	29,888	23,877
Intensity of Energy Use (kWh/number of transactions)	0.005	0.006	0.007

Note:

The 2024 electricity consumption was calculated by extrapolating data from January to October 2024.

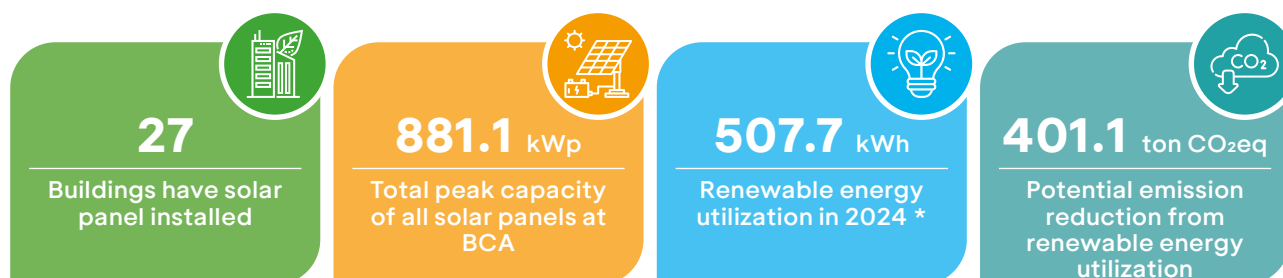
Fuel Consumption for Operational Purposes [302-1]

Description	2024
Fuel consumption (liter gasoline)	873,629.6
Fuel consumption (liter solar)	451,618.1
Total fuel consumption (liter)	1,325,247.7

Notes:

The 2024 fuel consumption was calculated by extrapolating data from January to October 2024.

Solar Panels in BCA



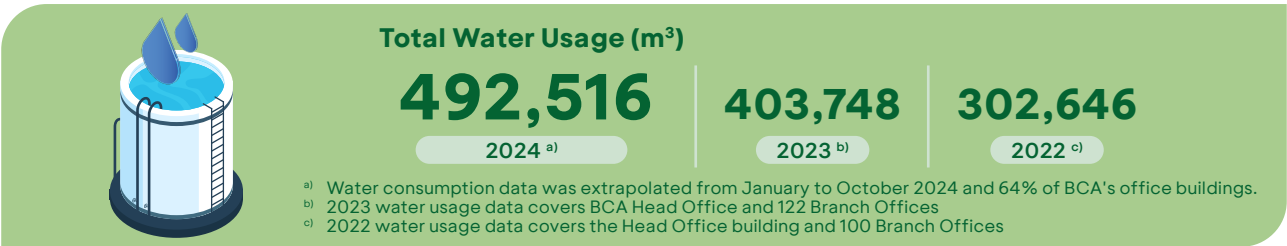
Notes:

*) The electricity consumption was calculated by extrapolating data from January to October 2024.

Responsible Water Usage [303-1, 303-2]

Our clean water supply for the office operations is from Local Water Supply Utility (PDAM) and local water companies. In maintaining water availability, BCA ensures the efficient use of water by maintaining water installations, using water-saving faucets, eco-washers, installing rain harvest tanks, and conducting water saving campaigns.

BCA also implements water conservation by installing Wastewater Treatment Plants (WWTPs) in several self-managed buildings. The treated water is used for non-hygienic needs, such as plant watering and toilet flushing. The domestic wastewater produced meets quality standards and does not contain harmful compounds, which has no negative impact on the environment. During 2024, there were no incidents of spills and/or leaks of wastewater, chemicals, or hazardous liquid waste in the BCA office area.



Green Building

Our contribution to mitigating climate risks has also been realized through the construction of environmentally friendly buildings. We have 78 office buildings with a green building concept by 2024. The green building has utilized environmentally friendly features, such as:

- LED lights that are installed to reduce electricity consumption.
- Operational schedule settings for air conditioners, lights, elevators, computers, and other electronic devices.
- Environmentally friendly R22 type air conditioners are installed.
- Utilizing renewable energy by installing solar panels.
- Implementing waste recycling through collaboration with waste banks.
- Using water cooled chillers with high efficiency.
- Installed portable tap water to reduce the use of bottled water.
- Availability of Public Electric Vehicle Charging Station (SPKLU).
- Sewage treatment plant (STP) and rain harvest tank.
- Preventive and corrective maintenance of electricity, water, and refrigerant consumption.



Green Building at BCA

In 2024, BCA owned 2 buildings with green building certification featuring various modern and environmentally friendly technologies such as water cooled chiller, Building Automation System (BAS), double glass low-e, and potable tap water facilities. These buildings are also equipped with variable voltage frequency (VVF) elevator systems, CO & CO₂ sensors, natural lighting optimization, internal stairs, open workspaces, and Public Electric Vehicle Charging Stations (SPKLU).

Wisma BCA Foresta

2024	Certification for Green Mark Super Low Energy Building, Building and Construction Authority Singapore
2023	Winner of Energy Efficient Building, ASEAN Energy Award
2022	Winner of Energy Efficient Building, Subroto Award (Ministry of Energy & Mineral Resources)
2021	Platinum Certification for Green Building, Green Building Council Indonesia (GBCI)

Wisma BSB Semarang

2024	Platinum Certification for Green Building, Green Building Council Indonesia (GBCI)

Managing Operation Waste [306-1, 306-2, 306-3, 306-4]

BCA carries out various green operations to reduce the negative impact of its operations, including the implementation of waste management initiatives that are consistently expanded to the Greater Jakarta area and other regions. In addition to paying attention to the environmental impact of its business activities, BCA also recognizes the potential social impact that waste management initiatives can bring through the distribution of the economic value of waste management to the Bakti BCA Foundation to support and raise the level of education for children of employees in need. In 2024, BCA's waste recycling actions in collaboration with various MSME partners has brought about various positive impacts.

BCA Operational Waste Management Outcomes in 2024



Note:

Data on potential environmental and social impacts of waste management refers to some of the initiatives presented.

Type of Waste		Total	Recycled Output
Archived Document Waste		410.3 Ton	Paper Pulp
ATM Cartridge Waste		60.3 Ton	Plastic Beats, Iron Ore
EDC Machines and KeyBCA Token Waste		37.0 Ton	Plastic Beats, Iron Ore
Inorganic Waste		25.4 Ton	Paper Pulp, Plastic Beats
Plastic Money Wrap		22.8 Ton	Plastic Beats
Card and ID Card Waste		11.7 Ton	Paving Blocks
Organic Waste		5.5 Ton	Paper Pulp, Plastic Beats
Building Materials Waste		2.3 Ton	Iron Ores, Iron Granules
Optimization of Asset Utilization		Cable inventory (patch cords, patch panels, terminal adapters), and checking the life of assets to maximize their utilization.	

BCA is committed to continuously innovating and developing environmentally friendly initiatives that involve stakeholders, especially employees and customers. These initiatives are aimed at promoting sustainable lifestyles in the workplace and daily life.

Initiatives to raise awareness of Green Lifestyle among BCA customers and employees

Green Champion Program



12.9 Ton
household waste

A campaign that encourages BCA employees to collect, sort, and recycle their household waste, including plastic, glass, used cooking oil, cans, paper, diapers, and others.

BCA calendar recycling



4.8 Ton
calendar waste

Through our sustainable operations initiatives, BCA invites all employees and customers to partake in the annual calendars' recycling and re-purposing program.

BCA recycled envelopes



Achieve paper that has passed its retention period is destroyed into recycled envelopes, utilized by employees and customers, with the aim of supporting the implementation of a circular economy and sustainable lifestyle.

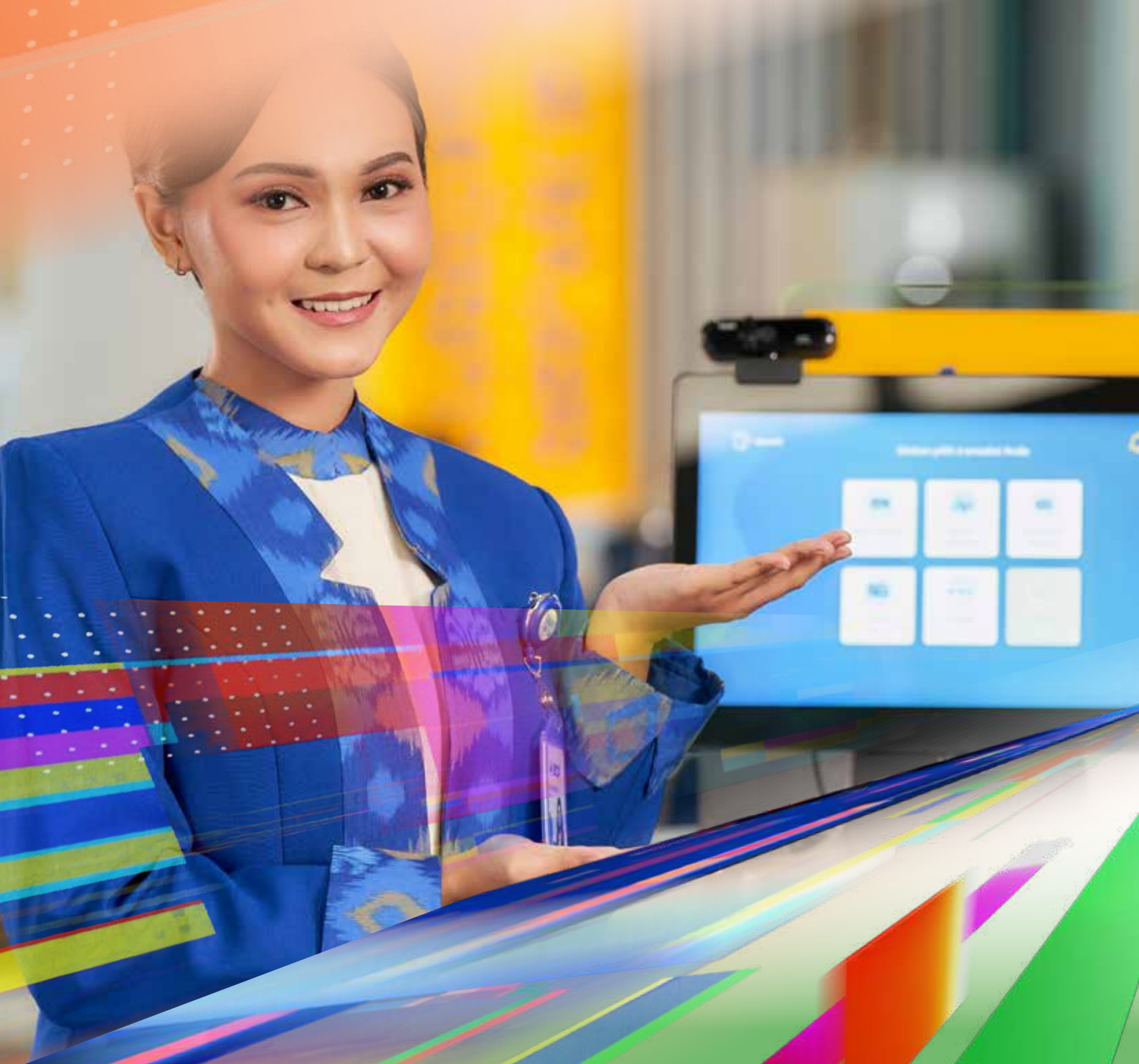
BCA Sustainability Corner

As part of the BCA Learning Institute (BLI) Gallery, the BCA Sustainability Corner was built with the mission to introduce BCA's sustainability journey, as well as to increase the awareness and capacity of BCA employees, partners, customers, and stakeholders to play an active role in promoting ESG principles. Aside from sharing BCA's green actions and implementation of circular economy, we also create art installations by utilizing BCA's operational waste into valuable works of art. In collaboration with Indonesian artists and local partners, waste materials are processed into art installations that not only enrich the sustainability value, but also inspire and encourage stakeholders to contribute towards the preservation of the environment and collectively raising awareness of the importance of sustainability.



03

Customer
**Experience
Management**



Responsibility on Sustainable finance Products and Services

Innovation and Development of Sustainable finance Products and/or Services

The development of innovations for sustainable finance at BCA is currently managed by product specialists in each credit business unit, to be specific the Corporate Business Group, Commercial and SME Division, and Consumer Credit Business Division. These three business units play an important role in creating and developing sustainable finance products that not only meet customer needs, but also support environmental and social sustainability. With an integrated approach, each unit seeks to provide financial solutions that are innovative, environmentally friendly, and provide added value, both for the company and the wider community. It is BCA's commitment to continue to drive sustainable growth in line with the management of environment, social, and good governance (ESG) principles.

Fair Advertising Policy

We have a marketing communication and advertising policy stipulated in Board of Directors Decree No. 156/SK/DIR/2024 on Consumer Protection. This policy requires that honest information about products and services, based on accurate data regarding benefits, costs, and risks. The Bank ensures that the information provided is not misleading and avoids misinterpretation between the customer and the Bank regarding the terms of the agreement.

BCA ensures that all product and service information is ethically presented, in accordance with generally accepted code of conduct. In releasing advertisements, BCA carefully considers and protects the interests of customers and the public to minimize potential disputes in the future. Marketing materials for banking products and services through digital media comply with the advertising code of ethics and applicable regulations. In 2024, there were no incidents of non-compliance concerning marketing communications.

Assessment of Financial Products and Services

All financial products and/or services to be launched must obtain approval from Bank Indonesia and OJK. BCA has the Transaction Banking Product Development Division (DPD) and Operation Strategy & Development Group (POL) which are responsible for managing and developing BCA's financial products and services. Each financial product and service to be launched has undergone an evaluation process by the product owner through a risk assessment by the Risk Management Division (MRK), followed by a compliance test by the Compliance Division (DCP), and supervision by the Compliance Director. In addition, the Bank also conducts user acceptance tests and certifications.

In 2024, there were no financial products and/or services that were recalled after being launched.

Impact of Sustainable finance Implementation

In implementing sustainable finance, BCA is aware of the positive and negative impacts of sustainable finance products and/or services and their distribution process. We still face many challenges in implementing sustainable finance considering that not all members of society share the same understanding. Moreover, the readiness of each individual, including customers, partners and Bank employees, remains a challenge, as they need to receive continuous debriefing, dissemination, and training. BCA seeks to reduce negative impacts and increase positive impacts, as well as prepare mitigations to deal with negative impacts that may arise.

Some of the positive impacts of sustainable finance include increasing awareness of environmentally friendly business activities, empowering SMEs, expanding access to inclusive finance, and reducing gaps in financial literacy. Meanwhile, negative impacts that need to be mitigated include the potential for greenwashing information, which requires verification by an independent party.

Digitalization and Smart Solutions

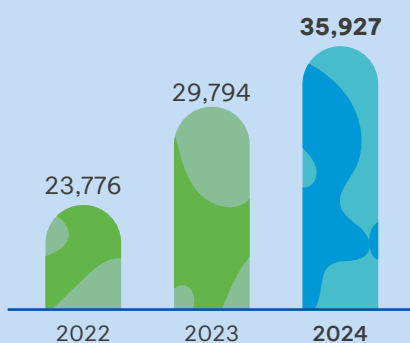
BCA's use of cutting-edge technology in digital banking helps customers easily and efficiently conduct their financial and non-financial transactions. Aside from increasing time efficiency, this innovation also has a positive impact on the environment, such as reducing paper usage and carbon footprint from the lower mobility of customers to branches.

In 2024, BCA continued its digital banking development for customer convenience and efficiency. Some of the innovations include the development of the myBCA service, which is now equipped with new features such as Paylater, Wealth Management, Pocket Valas and cross-border QRIS, providing a more complete and practical banking experience. BCA also upgraded digital payment solutions such as OneKlik, Sakuku, and Virtual Account, and introduced more features for e-channels such as KlikBCA, BCA Mobile, and MyBCA. BCA also provides Merchant Apps to support the digitization of business solutions.

and increasing financial inclusion. With these conveniences, BCA further solidifies its position as a bank focused on technology and sustainability.

BCA offers comprehensive business banking solutions through B2B2C and B2C approaches, which continue to evolve to meet the needs of corporate and merchant customers. In the B2B2C approach, BCA offers an online business banking platform that assists companies in managing payments, fund collection, financing, and real-time financial information. The platform offers features to ease the process of payments such as bulk payments, utility and tax payments, foreign exchange transfers, and salary payments. On the receivables management aspect, BCA offers multi-channel solutions with virtual accounts, payment requests, and fund collection automation. Business information can be managed in real-time with business dashboards, analytics, cash flow summaries, as well as portfolio reports, and e-statements for a more convenient way to make strategic decisions.

Frequency of Digital Transactions
(million)



BCA also expanded digital services at branch offices with ATMs, Digital CS, eService, reservation system, and Video Banking, allowing customers to conduct various transactions by themselves. These innovations contribute to BCA's goal of simplifying access to finance, reducing the use of paper forms,

In the B2C segment, BCA expanded its payment ecosystem by providing an extensive merchant point-of-sale (POS) network and merchant applications to facilitate merchant acquisition and services. With its extensive payment network, BCA supports more than 40 million accounts for online and offline payments using debit and credit cards, QR codes, and contactless payments. This innovation also includes BCA's merchant application, which has accounted for around 65% of the new merchant onboarding process and a 2.7 times increase in QR code transaction frequency from the previous year. In addition to the convenience of transactions in the B2C segment, BCA also keeps innovating to expand and optimize B2B2C services to support dynamic business needs.

These innovations expand branchless distribution channels, provide easier access for customers, as well as support financial inclusion and BCA's commitment to sustainable and innovative services.

Fair Services

Every BCA employee is responsible for providing solutions to customers with service excellence in accordance with SMART SOLUTION, BCA's service standards from Indonesian abbreviation of Heedful, Attractive, Enthusiastic, Friendly, Thorough, Attentive, Open-minded, Complete, Prioritizing customer needs, Telling solutions, Initiative, and on-time follow-up), to consistently increase customer trust and satisfaction. This approach is applied in all BCA.

BCA requires all employees to provide fair service and respect for human rights to all customers, whether individuals, organizations, or government agencies. This fair treatment applies to all debtor segments, including corporate, commercial, SME, and consumer. To improve service capabilities, BCA provides a variety of training, including communication ethics, product knowledge, customer financial protection, and other relevant materials. This service capability enhancement is carried out annually to ensure services remain beyond the established standards and to keep up to the customer behavior changes.



Inclusive services are one of BCA's commitments in providing the best services to the community.

Hybrid Banking

BCA has combined branches service, customer experience, and digitalization in a hybrid banking concept to meet customers' needs online and offline. Despite the growth of digitalization, branches remain a key component, and the Bank continues to develop its frontliners to provide optimal service. The transformation to digital branches also focuses on strengthening personal relationships with customers, making digital transformation and customer relationship enhancement both key pillars of BCA's service development.

BCA's branch services are designed for more efficient transaction and queuing times. Customers can make reservations through eBranch to reduce waiting time. In addition to being equipped with a Cash Recycling Machine (CRM), branches also have a Digital CS for ATM card printing and replacement, allowing customers to conduct transactions on their own. This allows bank officers to have more time to build relationships with customers, educate on financial solutions, and making safer and more convenient transaction settlements.

Handling of Financial Complaints

BCA regularly reports on the handling of financial complaints to Bank Indonesia (BI) every quarter and to the Financial Services Authority (OJK) every semester. These reports include the Customer Complaint Handling and Resolution Report (Antasena-BI), the Consumer Complaint Service and Resolution Report (siPeduli-OJK), and the Consumer Complaint Handling Report Related to Money Deposits and/or Withdrawals to Bank Indonesia (BI).

If the customer rejects the complaint response from BCA, the customer may request mediation through the Financial Services Sector Alternative Dispute Resolution Institution (LAPS-SJK) in accordance with OJK Regulation No. 22 of 2023 concerning the Consumer and Community Protection in the Financial Services Sector by the Financial Services Authority.

Customer Satisfaction Survey

BCA is committed to delivering high quality service by focusing on service excellence and customer engagement. According to Gallup International survey, BCA's Customer Engagement in 2024 reached a score above the global average (91st percentile). In addition, BCA also measured Branch Service Quality (BSQ) by working with an independent third party to ensure service quality at all branch.



BCA has surpassed Global Gallup Customer Engagement (above 90th percentile) for the years 2021-2024

Access and Affordability

Access to Banking Facilities

Access to Product and Service Information

BCA encourages financial inclusion by expanding access to banking products and services through a digital banking strategy supported by advanced technology that can be accessed anytime and anywhere. Complete information on products and services, including benefits, charges, interest rates, and terms, is available on the official website <https://www.bca.co.id/en>, myBCA application, and branch offices, to ensure transparency and convenience for customers.

We regularly provide the latest information through various platforms, including social media, BCA Solutions information in the myBCA application,

and the [bca.co.id](https://www.bca.co.id) website. For direct interaction, customers can contact Halo BCA to get the information they need. In addition, BCA provides Solution Assistant (SOLA) as Relationship PICs to assist customers with their needs.

Access to Branch Offices and Banking Service Facilities

BCA provides customers with access to branch offices and service facilities across Indonesia, as well as two overseas representative offices in Singapore and Hong Kong to facilitate physical transactions. The Bank also maintains the integrity of its building assets and supporting infrastructure to ensure the customers' safety when transacting. In addition, ATM and EDC machines are regularly maintained to ensure the reliability of customer transaction services.

BCA Branch Office Network



• **138** Main Branch
Offices (KCU)

• **906** Sub-Branch
Offices (KCP)

• **220** Cash
Offices (KCP-Kas)

• **36**
Provinces

• **238**
Cities/Regencies

Electronic Network Distribution



19,543 ATM
in 273 cities



699,466 EDC
in 481 cities



myBCA Store
in **10** cities

Access for People with Disabilities

[FS14, FS15]

BCA continues to provide access to banking services for people with disabilities. One of the BCA's initiatives to support people with disabilities is talking ATM called ATM Wicara, which features audible instructions to assist visually impaired customers in making transactions. Currently, there are 13 Talking ATMs spread across six major cities in Indonesia.

In 2024, we launched the HearMe Program, an initiative by BCA to support the Deaf community in Indonesia. The program aims to give Deaf people access to banking services and create a more inclusive and friendly environment for them.

BCA's HearMe program involves the use of technology to facilitate communication between Deaf customers and BCA staff. One key aspect of the program is providing services using sign language. Officers trained in sign language can assist Deaf customers in conducting transactions or consulting without barriers. The program aims to reduce the gap in access to financial services for people with disabilities, as well as raise awareness about the importance of diversity and inclusion in banking.

This service can be accessed at myBCA Store in Kota Kasablanka Mall, South Jakarta. HearMe BCA can be perceived as a positive effort in promoting equality for Deaf community members, as well as an example of our social commitment.

Financial Inclusion

[FS13, FS14] [FN-CB-240a.3]

BCA supports Presidential decree No. 82/2016 on the National Financial Inclusion Strategy (SNKI) by offering financial products and services to the unbankable community. These efforts include expanding the ATM network to remote areas, partnering with ATM BERSAMA, and developing digital banking. As of the end of 2024, BCA has 28 branches in 3T areas based on the government's classification and covers remote areas through partners such as Indomaret and Alfamart. Account opening can also be done digitally through BCA Mobile, MyBCA, and partner applications such as Blibli, Bayarin, and MyCampus. This financial inclusion program has made a positive and significant impact on the community, especially in providing easier access and financial transactions.

As part of financial inclusion, BCA has offered TabunganKu, Simpanan Pelajar, and Tahapan Xpresi. TabunganKu, as a non-cost saving account, is designed for low-income community members to help them save more easily, safely and without charges. Simpanan Pelajar and Tahapan Xpresi are targeted at the younger generation. Simpanan Pelajar offers a simple savings solution that suits students, while Tahapan Xpresi offers digital services with creative designs, supporting the younger generation's lifestyle need. By offering these products, BCA continues to reinforce its commitment to financial inclusion for people from all walks of life.

Number of Inclusion Saving Account

Saving Product	Number of Accounts
TabunganKu	1,752,368
Simpanan Pelajar	83,541
Tahapan Xpresi	12,952,402

As of December 31st, 2024

Integrity in Banking Services

Data and Information Governance

BCA ensures the security of its customers' data and privacy by adhering to the banking code of ethics, internal policies and government regulations. Data security is managed through adequate information technology (IT) systems. BCA considers it is crucial to protect data and privacy as the right of every customer, debtor, and business partner or supplier/vendor to maintain the trust of stakeholders.

Information Security Management System [FN-CB-230a.2]

Data security management system is a vital aspect for the Bank to prevent data breaches and misuse of data and information. The Bank implements a data security management system in compliance with OJK Regulation No. 22 of 2023 on Consumer and Community Protection in the Financial Services Sector and Law No. 27 of 2022 on Personal Data Protection.

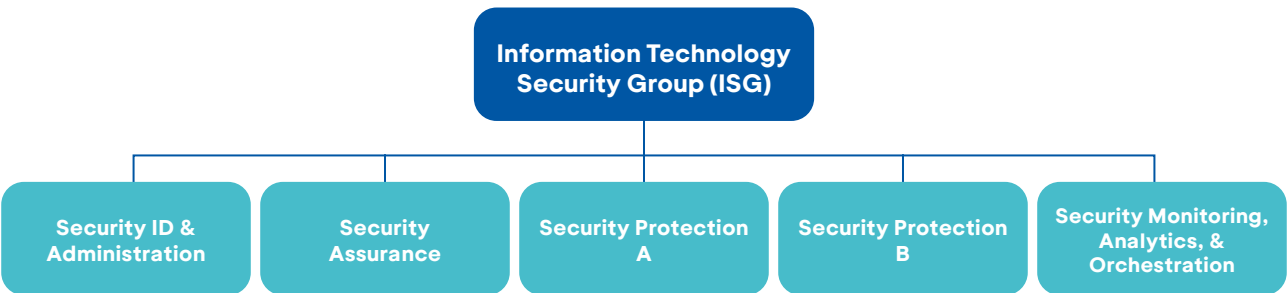
In the era of technological advancement and digitalization, data security is a major challenge that requires the continuous updating of security systems. The Bank has implemented an information and data security management system based on international frameworks and standards that have been verified by an independent party. The assessment process is a critical part of controlling and auditing the information security management system. In 2024, BCA was in the process of renewing its ISO 27001 certification for surveillance. In addition, independent assessments are conducted to ensure that BCA can get recommendations to improve and enhance the current cybersecurity and data security management system.

The following certifications have been fully implemented at BCA head office:

ISO/IEC 27001:2013	→	Data center operation services
ISO/IEC 27001:2022	→	IT security management system
ISO 9001:2015	→	Data center network services
ISO 20000-1:2018	→	Data center network & IT management system
PCI Data Security Standard 3.2.1	→	Payment card data security

The Information Technology Security Group (ISG) is in charge of BCA's data security and privacy, and oversees four working units.

Organization Structure Information Technology Security Group (ISG)



The Information Technology Security Group's (ISG) main duty is to maintain the information security management system in operational areas. BCA applies various IT systems across the branch offices, head office, and data centers to ensure the security of information and customer data, including:

1. Implementation of Data Loss Prevention (DLP), Database Activity Monitoring (DAM), data encryption, database masking, Information Rights Management (IRM), and data classification to protect sensitive information from unauthorized access.
2. Development of network security technology and upgrade web secure gateway capabilities that integrate with data protection tools, detect, and prevent access to malicious sites.
3. Use of machine learning technology and artificial intelligence.
4. Improving remote access security starting from the application of multi factor authentication, security at the endpoint used, network security, and security of the server being accessed, as well as secure the data being accessed and monitor remote session activity.
5. Implementation of one-time password (OTP) codes and two-factor authentication in digital applications to ensure that they are used by the rightful account holder/customer.
6. Implementation of data traffic and connection monitoring tools on BCA's network to anticipate indications of cyber-attacks including data breaches and advanced persistent threat risks and to respond quickly and effectively, monitored by a team operating 24x7 at the Security Monitoring Center (SMC).
7. Implementation of various application safeguards through the use of Obfuscation technology, Web Application Firewall, API Security, BOT & anomaly detection, and payload encryption.
8. Implementation of access management and monitoring for the use of super user (privilege ID) to ensure no misuse of access and users.
9. Securing transaction traffic and data exchange by applying end to end encryption.
10. Monitoring of data breaches on the Dark Web and brand misuse by utilizing Cyber Threat Intelligence technology.
11. Monitoring compliance security of information technology implementation at BCA.

12. Implementation of comprehensive security review, validation and testing before launching new applications or features to customers.
13. Implementation of security on employee devices used to access e-mail and internal BCA applications.
14. Implementation of log analysis, event correlation, User Behavior Analytic (UBA) technology to be able to monitor security anomalies that occur from employee activities and in IT systems.
15. Implementation of multi-layered security, including OTP, 2FA, and face biometric, to prevent fraud and data misuse, as well as secure provisioning of new devices in mobile banking.
16. Ensuring the ISG team receives continuous training and updated technical knowledge on cybersecurity and obtaining professional certification in cybersecurity.

Data and Information Management

[2-25, 418-1][FN-CB-230a.1]

Data on customers, vendors, employees, and other operational data generated by BCA's internal systems are automatically stored in the data center. In addition, BCA still produces physical data at branch offices and archives it. Data management refers to internal policy No. 196/SK/DIR/2024 on Information Security Policy and internal policy No.149/SE/POL/2024 on Centralized Archives Management.

In accordance with internal policies, customer data management is carried out including the storage of hardcopy and softcopy archives based on their classification. Softcopy archives are managed by the Information Technology Security Group (ISG), while hardcopy archives are centralized or non-centralized managed. Data related to the classification of Fund Raising and Services archives (customer data) is specifically stored without archive retention and ensures that the stored data can be opened and presented when needed.

All BCA personnel are required to maintain confidentiality and protect the privacy of customer and partner/supplier information in accordance with the Bank's information security policy and code of conduct. BCA prohibits the provision of customer data to third parties without written consent, unless stipulated by law. Privacy risk is part of the Bank's operational risk, requiring BCA to establish

appropriate protection and mitigation policies. The Bank also provides customers with the right to access, edit or update their data. In the account opening form, customers are asked for consent to share data with third parties where necessary and permitted.

Internal Policy on Data Confidentiality

BCA implements a policy to maintain data confidentiality and protect customer privacy that applies to all employees at all levels. Article 58 paragraph 1.e Chapter 20 of the Collective Labor Agreement (CLA) stipulates that employees are required to maintain the confidentiality of the company and customers obtained through their positions or interactions within the company. Based on BCA's Code of Conduct, every employee is responsible for maintaining the confidentiality of the customer and bank data.

Under this policy, BCA employees are prohibited from intentionally or unintentionally disclosing company secrets, including customer information, information management systems, employee data, supplier or partner information, and government agreements. BCA also strictly prohibits all employees from trading or distributing customer data to external parties.

In order to ensure the protection of personal data, BCA has appointed a management-level official to act as Data Protection Officer (DPO). The DPO is responsible for monitoring regulatory compliance, managing risks, and coordinating personal data processing issues. Additionally, the DPO provides guidance, raises awareness, evaluates the impact of new products or technologies on personal data processing, and reviews policies and procedures to maintain data security.

If a violation occurs, a report can be submitted through a dedicated whistleblowing system. After the report is validated, if it meets the criteria, the case will be forwarded to the Anti Fraud Bureau (BAF) for follow-up.

Customer Data Protection Policy

BCA's Data Protection and Consumer Information Policy can be accessed at <https://www.bca.co.id/-/media/Feature/Report/File/S8/Kebijakan-GCG/2025/20250207-consumer-data-and-privacy-protection-policy.pdf>, while the Privacy Policy can be found at <https://www.bca.co.id/en/>

informasi/Kebijakan. BCA also enhances security by regularly educating customers on cyber threats and data theft through the #AwasModus campaign through digital media, webinars, social media, and other easily accessible channels.

All stakeholders could report any privacy violations through Halo BCA managed by Contact Center & Digital Services (CDG), or through the Whistle Blowing System (WBS) handled by the Anti Fraud Bureau (BAF) coordinating with the Internal Audit Division (DAI). When a report is filed, BCA is authorized to temporarily block the account at the customer's request. During the reporting period, there were no cases of breach or misuse of customer data that significantly affected BCA's operations, and there were no complaints related to data breaches and leaks. All reports of privacy violations are investigated by BAF and reported to the President Director.

Employees who violate customer privacy will be investigated in accordance with labor regulations and applicable laws. BCA has a Guideline for Handling Violation Cases stipulated in Board of Directors Decree No. 021/SK/DIR/2012, which includes procedures for handling violations, responsibility for imposing sanctions, the role of the Personnel Resolution Committee (KPKK), as well as legal processes that could potentially lead to termination of employment. Reporting of violations is managed through the ORMIS-LED Application and followed up by the Risk Management Division (MRK) in the Operational Risk Management Sub Division. BCA does not tolerate violations of customer privacy, and the sanctions imposed may include termination of employment.

The Internal Audit Division conducts an audit of the privacy policy compliance assessment at least every 3 years. The last audit was conducted in 2023, therefore the next audit will be conducted no later than 2026.

Cyber Security

Cyber Security Risk Management [FN-CB-230a.2]

The cyber security governance implementation at BCA covers risk management and cyber resilience across its business, by referring to the Cyber Security Risk Management Policy. The implementation of

cybersecurity risk management involves the role of the Board of Governance and work units in the three lines of defense to ensure the effectiveness of the risk management process with the following division.

Board of Governance

- The Board of Commissioners is responsible for actively overseeing the implementation of cybersecurity risk management.
- The Board of Directors is fully responsible for the implementation of BCA's cybersecurity risk management, and ensures the implementation of cybersecurity risk management.

First Line of Defense.

Information Technology Security Group (ISG) is a unit/function that has independence in handling the implementation of cyber resilience and security processes, IT management, and is responsible for inventorying and appraising IT assets and Non-IT information assets, identifying vulnerabilities and monitoring cyber developments, and cyber security testing.

Second Line of Defense.

The Cyber Security Risk Management (CSM) subdivision is responsible for developing and monitoring the overall implementation of cyber security risk management as part of the governance process. CSM is a unit/function that has the independence to handle the implementation of cyber

security risk management and is responsible for drafting, developing, and reviewing the adequacy of cyber security risk management policies, strategies, and frameworks, as well as conducting cyber resilience testing.

Third Line of Defense.

The Internal Audit Division is responsible for ensuring that the first and second lines of defense are working properly. The division is an independent unit with a function to assess the effectiveness and adequacy of internal control over cybersecurity risk management, including reviewing and evaluating the implementation of cybersecurity risk management, and monitoring the follow-up of audit findings on the cybersecurity risk management implementation.

In principle, all directorates of BCA are responsible for cybersecurity governance. The Risk Management Committee and Integrated Risk Management Committee under the Board of Directors, as well as the Risk Monitoring Committee and Integrated Governance Committee under the Board of Commissioners, monitor the implementation of cybersecurity risk management. Cybersecurity monitoring and evaluation are conducted quarterly during coordination meetings. Cyber risk management at BCA refers to OJK Circular Letter No. 29/SEOJK.03/2022 on Cyber Resilience and Security for Commercial Banks.

Cybersecurity development at BCA has three key aspects: People, Process, and Technology.

People

Focus on increasing knowledge and awareness of cybersecurity through e-learning, email phishing tests, awareness videos, infographics, e-booklets, and posters. Training on penetration tests, hacking, and cyber security is provided to employees, with annual awareness activities, including Cyber Security Month. In addition to internal training, BCA also involves third party partners in the training.

Process

BCA ensures compliance with applicable cybersecurity regulations and laws in every operational process involving customer data.

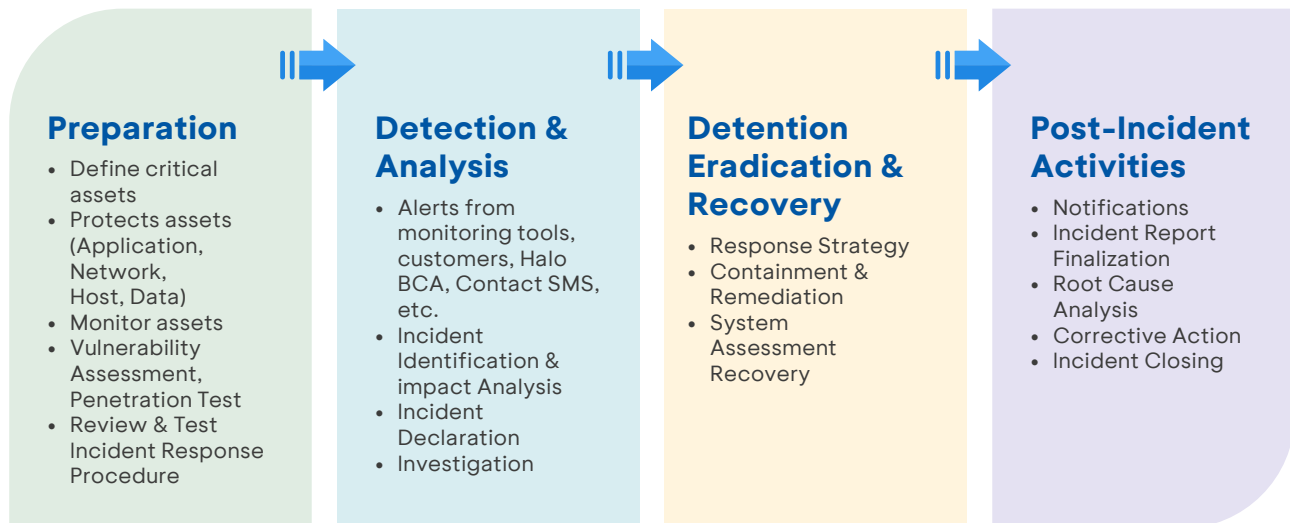
Technology

BCA continuously upgrades technology to strengthen data security systems. This includes operating a 24/7 IT Security Monitoring Center and establishing an Information Security Incident Response Team (ISIRT) in the event of cyber incidents and emergency situations, which is regularly tested (at least once a year) to ensure the system remains protected from potential threats.



Technology Resilience to Support Cybersecurity

Technology resilience is required to support cybersecurity across BCA's value chain. As part of cyber risk management, the ISG team has implemented mitigations to manage resilience and cybersecurity at the operational level, including mitigation against virus attacks, malware, vulnerability exploits, as well as internal controls that could lead to data breaches. The Bank has also established procedures for handling information security incidents and a Security Monitoring Center (SMC) that operates 24 hours as well as forming an Information Security Incident Response Team (ISIRT) should a cyber incident occur.



Adversarial attack simulation programs and table-top exercises are conducted regularly (at least once a year) to prepare the IT Security team and Information Security Incident Response Team (ISIRT) in handling cyber incidents and emergency situations. The SMC team conducts threat hunting to analyze methods, techniques, tactics, procedures, impacts, and trends of cyber attacks on IT systems. To enhance BCA's overall security, BCA also provides IT security services from Information Technology Service Providers (ITSPs) to entities, ensuring all areas of cyber-attacks are protected, monitored, and mitigated to improve the holistic security posture.

Information System Monitoring

BCA regularly implements an information security strategy and reviews it at least once every three years by internal and external auditors, through the collaboration of IT Security and IT Procurement, as well as conducting cyber security due diligence for third parties that will partner with BCA. To ensure adequate information security systems, BCA also conducts regular audits, both by the internal and external audit teams.

The 2024 external audit was conducted by KAP Rintis, Jumadi, Rianto & Rekan (Formerly KAP Tanudiredja, Wibisana, Rintis & Rekan), a member firm of the PwC global network, with focus areas on risk assessment, cyber duties & responsibilities, asset security, detection controls, security breaches or incidents, general exposure, as well as backup and recovery. The audit report would be submitted to Board of Directors for advice to related work unit to follow up on the audit recommendations and findings.

BCA regularly assesses its cybersecurity maturity level every year according to OJK standards. In the 2024 assessment, BCA received a "Strong/ Highly Adequate" result for risk management and cyber resilience. In addition, BCA regularly conducts information security assessments assisted by consultants for security development planning over the next three years. BCA has also built internal collaboration between the Operations Strategy & Development Group (POL), Legal Group (GHK), Risk Management Division (MRK), and Information Technology Security Group (ISG) to protect customers' personal data.

Training on Data and Cyber Security

To ensure a the understanding of cybersecurity, all BCA employees including, Board of Directors and Board of Commissioners, regularly receive updates on how to recognize cyber threats and basic principles of information security systems. These materials are circulated through email and other internal communication channels. BCA conducts mandatory e-learning on avoiding phishing with the theme “Berpaling dari Phishing” to ensure employees are always informed about the latest cyber threat trends and preventive measures. BCA also has tested all employees through phishing campaigns throughout the year, and measured the level of cybersecurity culture among employees through a cybersecurity culture assessment. This aims to ensure the effectiveness of the cybersecurity awareness and knowledge program.

BCA regularly organizes the Cyber Security Awareness Month campaign in October. The Cyber Security Month Program is a series of programs to educate and raise the awareness of all employees about the importance of cyber security. The Cyber Security Month Program rewards work units and individuals who participate in various activities such as webinar, e-learning, awareness, cyber culture & knowledge assessment, phishing simulation, and others.



BCA also provides certified cybersecurity training to its cybersecurity team and encourages them to actively participate in cybersecurity competitions, to hone the team's ability in maintaining BCA's cybersecurity and resilience. Training topics provided to employees in the IT work unit and Cybersecurity team include:

- CompTIA Security+
- CompTIA CySA+
- Certified Ethical Hacker (CEH)
- Offensive Security Certified Professional (OSCP)
- Certified Information Systems Security Professional (CISSP)
- Certified Professional Penetration Tester (eCPPT), etc



Know Our Customer

BCA implements a risk management system with the main objective of getting to know and understand customers holistically, including their profiles and patterns of financial activity. The approach enables the bank to ensure that every transaction complies with applicable regulations, such as Anti-Money Laundering, Counter Terrorism Financing, and Counter Proliferation Financing (AML-CFT and CPF) while protecting customers from the risk of cybercrime or fraud. This process includes collecting basic information, such as name, address, date of birth, and official identification, as well as monitoring transactions to detect anomalies or suspicious activity.

By getting to know customers better, BCA can offer more personalized services and support their financial needs more effectively. The system also ensures the integrity of the financial system is maintained, increasing customer confidence and creating a safe, transparent and responsible banking environment.

Raising Awareness and Customer Engagement

BCA consistently carries out various programs and campaigns to provide more convenience, access to services, and raise awareness of transaction

security. BCA has launched strategic campaigns to address customer needs in the digital era, focusing on security, convenience, and financial inclusion. The #DontKnowKasihNo and #AwasModus campaigns aim to raise customer awareness of the rising modus operandi of digital fraud, educating them not to provide sensitive information such as OTP or PIN to unknown parties. In addition, this campaign is also designed to increase customer awareness in avoiding fraud and misuse of accounts for Anti-Money Laundering, Counter Terrorism Financing, and Counter Proliferation Financing (AML-CFT and CPF).

As part of its support for service accessibility, BCA has Online Opening Account feature through BCA Mobile and MyBCA which allows potential customers to open accounts anytime and anywhere without visiting a branch office. In addition, themed campaigns such as #BagiBagi encourage the use of digital services, such as QRIS and online transfers, to share in special moments.

Overall, BCA's campaigns demonstrate the bank's commitment to providing innovative, secure and user-friendly banking solutions amid digital technology advancement, while prioritizing customer satisfaction and convenience.



Collaboration with customers is one of the efforts to create a safe, comfortable and responsible banking environment.

AML-CFT and CPF Implementation

BCA implements Anti-Money Laundering, Counter Terrorism Financing, and Counter Proliferation Financing (AML-CFT and CPF) policies in its banking operations. As part of the process of opening a new account, BCA conducts a risk-based Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD). All employees, especially frontliners, regularly receive dissemination of information to raise their awareness on AML-CFT and CPF. Further information on this can be accessed on BCA's official website. Dissemination of AML-CFT and CPF is also circulated through e-mail blasts and other internal communication media. In addition, BCA implements financial transaction monitoring to ensure compliance with AML-CFT and CPF as part of the Bank's internal controls.

Throughout 2024, BCA has organized training programs related to AML-CFT and CPF to enhance the implementation of AML-CFT and CPF with the following details:

AML-CFT and CPF Training based on Position Level

Position Level	Number of Employees *
Senior Officers (including the Board of Commissioners and the Board of Directors)	11
Manager	58
Staff	3,377
Non staff	6,401
Total	9,847

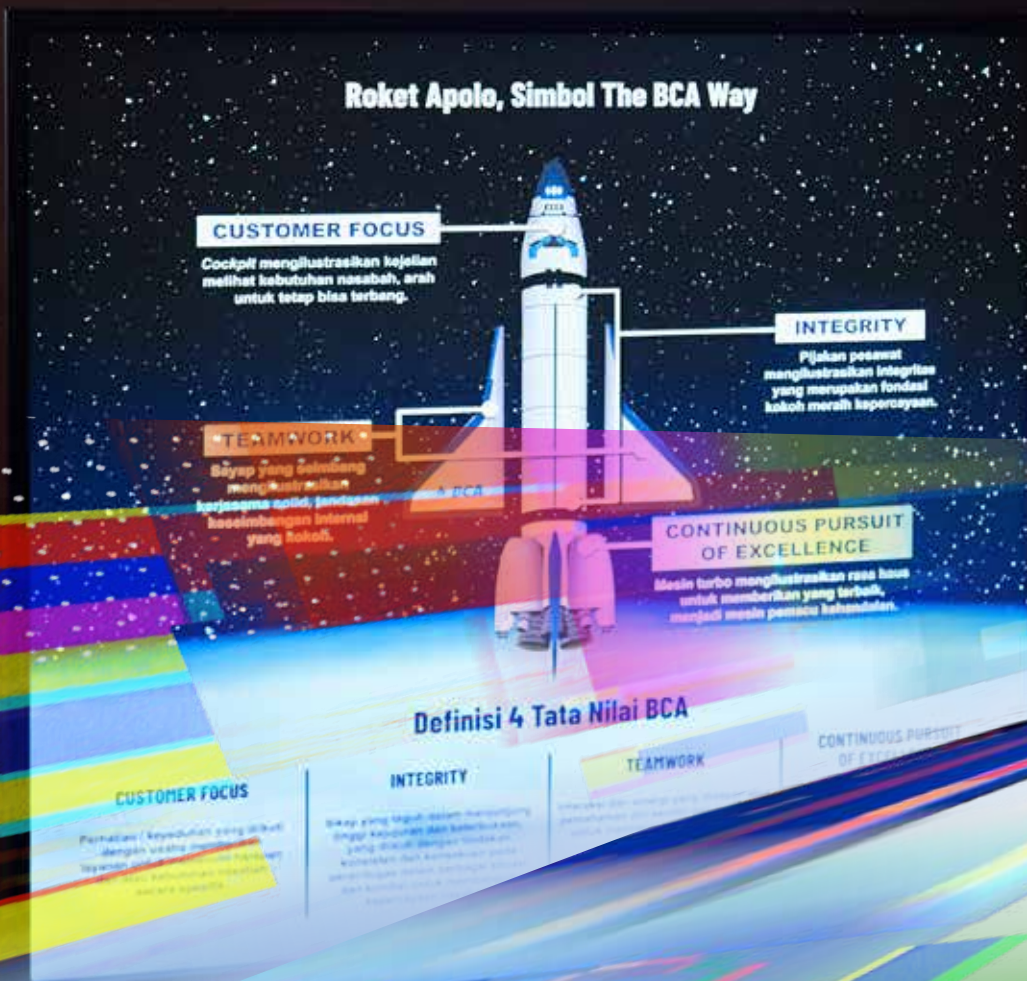
* Notes : Training is provided to employees who have not received education in the previous year.



AML-CFT and CPF socialization within BCA.

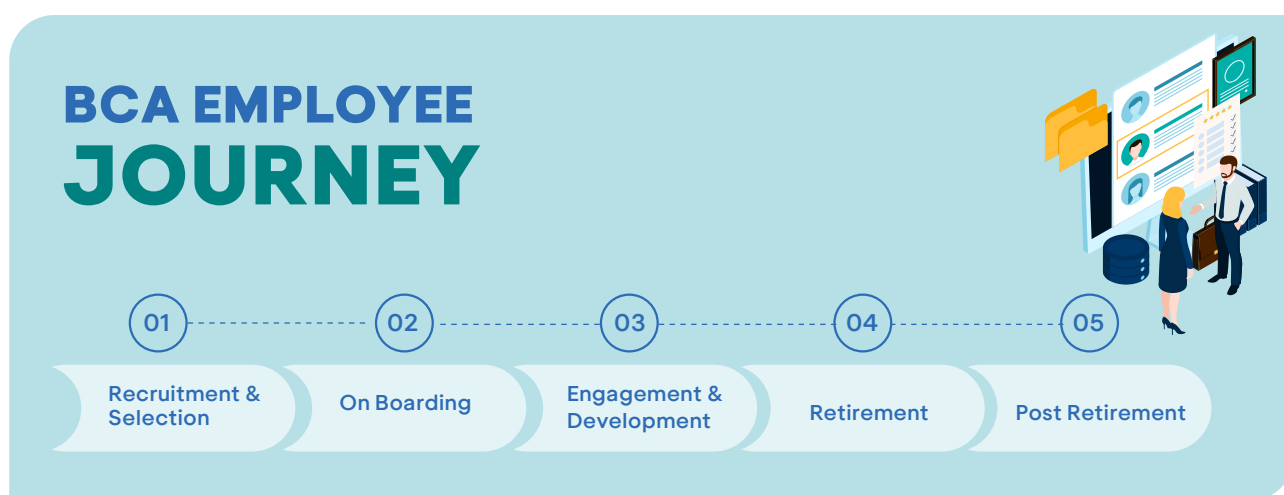
Sustainable

Human Capital Management



Building Excellent Human Capital

Employees' readiness to adapt to sustainability trends and the business dynamics of the banking industry is a material topic that needs to be managed. Therefore, BCA is committed to improving human capital's capability, in the areas of leadership and innovation, while upholding the company's values and culture. BCA's human capital management is based on an HC strategies that encompasses talent acquisition, career development, and retirement preparation.



Employee Profile [2-7]

In managing and empowering HC, BCA always upholds human rights principles, including ensuring equality and freedom from discrimination. All rights and obligations of the Bank and employees are stipulated in the Collective Labor Agreement (CLA) that is registered to the Ministry of Manpower. The CLA covers various aspects, such as equality and fairness in performance appraisal, promotion and educational development policies, work and leave schedules, remuneration policies, and freedom of association. The CLA's scope applies to all permanent employees, while the rights and obligations of contract and outsourced employees refer to the provisions of the applicable labor regulations.

All BCA employees are Indonesian citizens from various ethnic backgrounds, reflecting the diversity of Indonesia. In order to honor this diversity, BCA does not classify employee data based on ethnicity, race, or class. In addition, BCA only employs full-time employees, with no part-time workers. The data presented includes permanent and non-permanent employees with full-time employment status.

Total Employees and the Management based on Gender and Employment Status

Employee Status	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Permanent	9,542	15,143	9,232	14,822	8,506	13,785
Non-permanent (contract, probation, trainee)	770	1,077	1,327	1,534	957	1,260
Total based on gender	10,312	16,220	10,559	16,356	9,463	15,045
Grand total	26,532		26,915		24,508	

Total Employees and the Management based on Gender and Position Level

Position Level	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	5	0	5	0	5	0
Board of Directors	10	2	10	2	10	2
Senior Manager	115	97	108	94	103	89
Middle Manager	926	963	925	934	872	863
Line Manager	4,053	7,067	3,905	6,742	3,786	6,380
Staff	4,828	7,563	5,124	8,070	4,121	7,207
Non-Staff	375	528	482	514	566	504
Total based on gender	10,312	16,220	10,559	16,356	9,463	15,045
Grand total	26,532		26,915		24,508	

Total Employees and the Management based on Gender and Length of Service

Length of Service	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
> 20 years	2,517	4,223	2,932	4,730	3,369	5,139
15–20 years	327	448	297	403	239	320
10–15 years	1,163	2,190	815	1,446	604	956
5–10 years	1,981	3,698	1,986	4,008	2,106	4,492
1–5 years	3,593	4,592	2,493	3,335	1,977	2,721
≤ 1 year	731	1,069	2,036	2,434	1,168	1,417
Total based on gender	10,312	16,220	10,559	16,356	9,463	15,045
Grand total	26,532		26,915		24,508	

Total Employees and the Management based on Gender and Working Area

Work Area	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	6,445	8,606	6,277	8,399	5,527	7,763
West Java (excluding Greater Jakarta)	710	1,320	1,117	1,723	892	1,563
Central Java and Yogyakarta	560	1,199	569	1,204	542	1,111
East Java	1,129	2,127	1,122	2,106	1,090	1,959
Sumatra	738	1,441	734	1,402	712	1,257
Kalimantan	264	531	247	513	229	476
Eastern Indonesia	466	996	493	1,009	471	916
Total based on gender	10,312	16,220	10,559	16,356	9,463	15,045
Grand total	26,532		26,915		24,508	

*) Data on total employees in 2023 has been restated

Total Employees and the Management based on Gender and Education Level

Education Level	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Doctoral degree	9	4	10	4	10	4
Master's degree	622	634	589	576	547	504
Bachelor's degree	8,568	13,572	8,585	13,531	7,354	12,279
Associate degree (Diploma 1-4)	242	773	309	861	323	913
High School (and below)	871	1,237	1,066	1,384	1,229	1,345
Total based on gender	10,312	16,220	10,559	16,356	9,463	15,045
Grand total	26,532		26,915		24,508	

Total Employees and the Management based on Gender and Age Group

Age Group	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
< 25 Years old	1,999	2,373	2,311	2,662	1,707	2,033
25-29 Years old	2,633	3,864	2,375	3,598	1,949	3,438
30-34 Years old	1,811	3,621	1,835	3,730	1,652	3,346
35-39 Years old	998	1,692	819	1,275	574	861
40-44 Years old	345	554	349	650	465	997
45-50 Years old	858	1,703	1,023	2,009	1,292	2,383
> 50 Years old	1,668	2,413	1,847	2,432	1,824	1,987
Total based on gender	10,312	16,220	10,559	16,356	9,463	15,045
Grand total	26,532		26,915		24,508	

* Data on total employees in 2023 has been restated

Non-Employee Workers [2-8]

In BCA, there are non-permanent employees who support various operational functions. The total of non-permanent employees is 1,847 workers or 6.96% of total employees, including contract employees, probationers, and trainees. In addition, BCA also employs outsourced workers for operational needs such as security, cleaning, sales, and collection.

Fair Recruitment

BCA talent management covers all stages from recruitment to the end of an employee's service terms. Talent acquisition is conducted through several programs, including the Business and Banking Education Program (PPBP), Informatics Engineering Education Program (PPTI), Management Trainee, and other recruitment programs (website: <https://karir.bca.co.id/>). This approach aims to shape employees from entry-level to leadership level in the company. Recruitment is based on position needs and the compatibility of candidates with BCA's cultural values. During 2024, BCA recruited 805 men and 1,164 women through a fair, transparent, and non-discriminatory recruitment process.

New Employees and the Management based on Gender and Position [401-1]

Jenjang Jabatan	2024		2023		2022	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	0	0	0	0	0	0
Board of Directors	0	0	0	0	0	0
Senior Manager	5	2	3	5	3	0
Middle Manager	4	2	11	5	5	3
Line Manager	9	9	34	19	23	17
Staff	649	853	2,106	2,368	1,134	1,283
Non-Staff	138	298	142	257	91	180
Total based on gender	805	1,164	2,296	2,654	1,256	1,483
Grand total	1,969		4,950		2,739	

New Employees and the Management based on Gender and Age Group [401-1]

Age Group	2024		2023		2022	
	Male	Female	Male	Female	Male	Female
< 30 Years old	682	921	2,150	2,467	1,173	1,356
30–50 Years old	116	232	135	175	77	120
> 50 Years old	7	11	11	12	6	7
Total based on gender	805	1,164	2,296	2,654	1,256	1,483
Grand total	1,969		4,950		2,739	

New Employees and the Management based on Gender and Work Area [401-1]

Work Area	2024		2023		2022	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	497	685	1,323	1,245	755	751
West Java (excluding Greater Jakarta)	217	283	667	735	394	532
Central Java and Yogyakarta	15	47	69	119	18	31
East Java	33	57	101	203	41	67
Sumatra	16	42	59	167	25	33
Kalimantan	12	19	23	59	6	26
Eastern Indonesia	15	31	54	126	17	43
Total based on gender	805	1,164	2,296	2,654	1,256	1,483
Grand total	1,969		4,950		2,739	



Employee Turnover Rate

3.4%

2024

3.5%

2023

4.8%

2022

BCA's efforts to retain its employees are carried out through good employment management. These include the provision of remuneration and other employee benefits, including bonuses, higher base salaries than the minimum wage, regular training tailored to the type of work and general banking materials, performance appraisal and career paths, decent and safe facilities and workplaces, and HC grievance channels.

By the end of 2024, BCA recorded 1,645 employees leaving the company for various reasons, such as resignation, retirement, or passed away. With the total number of incoming and outgoing employees taken into account, BCA's turnover rate for the 2024 fiscal year was recorded at 3.4%, lower than the previous year.

Employees and the Management Leaving based on Gender and Position Level [401-1]

Position Level	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	0	0	0	0	0	0
Board of Directors	0	0	0	0	1	0
Senior Manager	1	4	1	0	2	2
Middle Manager	19	17	10	13	21	14
Line Manager	125	173	97	219	169	279
Staff	379	450	206	307	327	445
Non-Staff	193	284	15	0	121	157
Total based on gender	717	928	329	539	641	897
Grand total	1,645		868		1,538	

Employees and the Management Leaving based on Gender and Age Group [401-1]

Age Group	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
< 30 Years old	359	357	174	243	295	365
30-50 Years old	279	449	80	198	167	367
> 50 Years old	79	122	75	98	179	165
Total based on gender	717	928	329	539	641	897
Grand total	1,645		868		1,538	

Employees and the Management Leaving based on Gender and Placement Area [401-1]

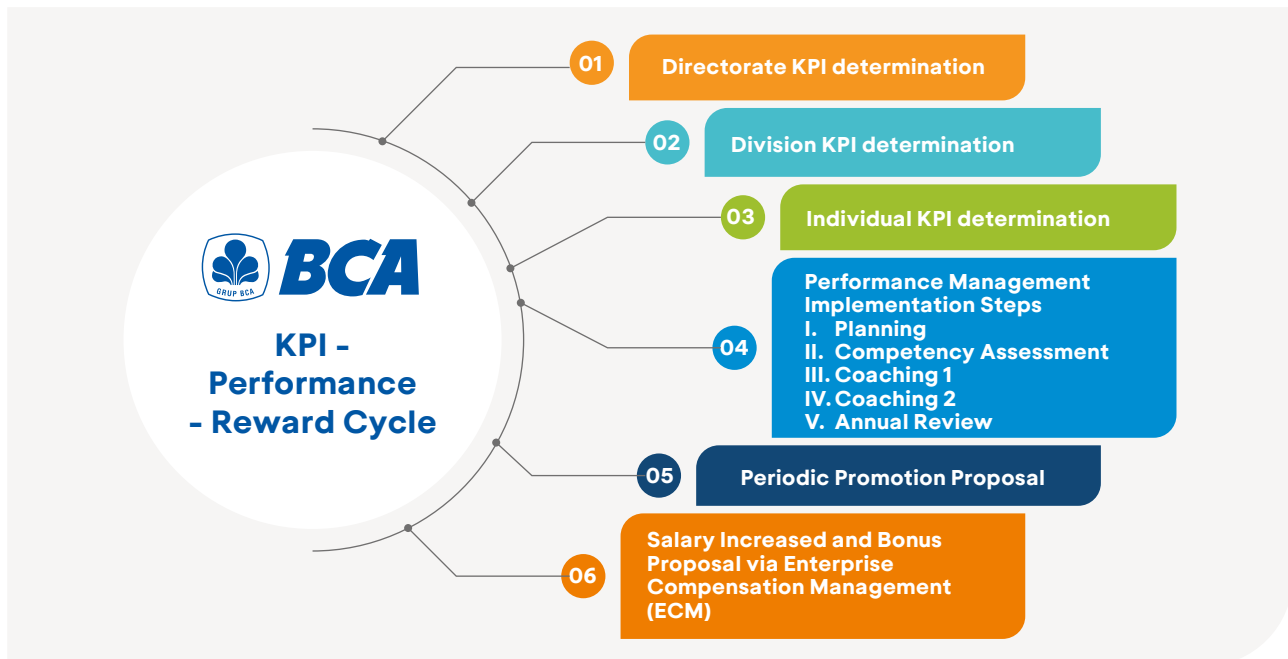
Work Area	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	491	647	206	312	459	606
West Java (excluding Greater Jakarta)	97	89	62	89	41	69
Central Java and Yogyakarta	27	50	12	16	25	39
East Java	44	53	24	41	62	74
Sumatra	25	43	9	39	38	59
Kalimantan	6	12	5	18	6	22
Eastern Indonesia	27	34	11	24	10	28
Total based on gender	717	928	329	539	641	897
Grand total	1,645		868		1,538	

* Data on Employees leaving the Company in 2023 has been restated.

Performance Appraisal and Oversight

BCA will conduct an annual performance evaluation and appraisal for each employee after the performance period ends. The methodologies implemented are Performance Appraisal (PA) and Performance Management (PM), which are tailored to the type of job or level of position. The process starts with self-assessment, followed by review and assessment by immediate superior (Appraiser 1), and verified by 1 level above the immediate superior (Appraiser 2). This approach is designed to ensure objectivity and minimize the risk of bias or subjectivity in the assessment.

KPI - Performance Reward Cycles



The results of performance appraisals at BCA are taken into consideration for remuneration adjustments, including bonuses, and in determining employees' career development. In 2024, all employees who meet the criteria have been evaluated and performance appraised.

Employees Promoted based on Gender and Region

Region	2024		2023		2022	
	Male	Female	Male	Female	Male	Female
Head Office	641	659	605	612	574	614
Branches and Regional Offices	437	1053	476	1,129	569	1,225
Total based on gender	1,078	1,712	1,081	1,741	1,143	1,839
Grand total	2,790		2,822		2,982	

Competency Development

Under the coordination of Learning and Development Division, BCA develops its employees' talents. This initiative aims to develop competent human capital that can quickly adapt to change and contribute to achieving the company's vision and mission. The management of HC development, including scholarship, education, and training programs, is stipulated in BCA's internal policies. The Learning and Development Division is responsible for evaluating the effectiveness of training programs using the Kirkpatrick model and reports the results regularly to the Human Capital Management Director.

BCA's training programs are designed for a wide range of key aspects, including knowledge of banking products and services, development of soft skills such as leadership and communication, and technical skills required to operate banking systems. Training also covers information and cyber security, customer financial protection, sustainable finance implementation, as well as climate change risk and its impact. Additionally, the latest sustainability related materials, such as the ESRA and ESG Integration modules are accessible to all employees through BCA's e-learning platform.

BCA conducts employee competency development through various methods, such as webinars, face-to-face training, e-learning, video learning, video conference, gamification, microlearning and on-the-job coaching. The Learning and Development Division conducts monitoring and evaluation of training effectiveness and periodically reports the results to the program owner in each bureau or work unit for follow-up. [\[404-2\]](#)

In the implementation of training, BCA not only develops internal e-learning, but also engages other external parties and educational institutions to gain the latest knowledge on sustainability and business banking-related topics. BCA collaborates with Trisakti Sustainability Center (TSC), Bina Nusantara University, and Prasetya Mulya University to provide training. Other institutions that are not educational entities and are also involved include CDP, IDX, and OJK. Our scholarship program for higher education (bachelor's and master's degree) is in partnership with Bina Nusantara University, Prasetya Mulya University, PPM Institute of Management, and other institutions. By the end of 2024, a total of 162 employees have received educational scholarships.

To enhance employees' knowledge and skills, BCA also provides employees with opportunities to attend both domestic and overseas training organized by external parties.

Training Realization [\[404-1\]](#)

Description	2024	2023	2022
Training expenses (Rp million)	353,627	372,815	263,243
Total participants	74,416	59,323	53,294
Male	29,999	24,100	21,180
Female	44,417	35,223	32,114
Total training hours per year	1,156,101	1,183,950	950,297
Male	503,727	504,320	402,624
Female	652,374	679,630	547,673
Average training hours per employee per year	44.5	44.0	38.8
Male	48.8	47.8	42.5
Female	40.2	41.5	36.4

Employees and the Management Training based on Gender and Position Level

Position Level	2024		2023		2022	
	Male	Female	Male	Female	Male	Female
Board of Commissioners	1	0	2	0	2	0
Board of Directors	10	2	7	2	2	2
Senior Manager	115	97	107	93	100	86
Middle Manager	2,297	2,917	2,196	2,785	2,131	2,626
Line Manager	2,680	5,109	2,628	4,886	2,515	4,595
Staff	4,821	7,551	5,117	8,062	3,836	6,871
Non-Staff	180	46	230	52	296	7
Total based on gender	10,104	15,722	10,287	15,880	8,882	14,187
Grand total	25,826		26,167		23,069	

Note:

Data on internal training organized by the Learning and Development Division

Career Development Program

BCA conducts a series of employee development programs to ensure sustainability in shaping successor leaders, both in soft and hard competencies. One of the programs is a career development program designed to prepare employees for higher-level positions.

To support career development in preparing employees for Supervisor position level, Pengembangan Pratama Program is conducted. To support career development for Middle Management Position Level, Pengembangan Manajer Muda 1 and Muda 2 programs are held. Meanwhile, to advance to Senior Leader position, Pengembangan Manajer Madya and Utama are conducted.

This career development program focuses on developing soft competencies such as problem-solving, commercial acumen, employee development, decisiveness, and strategic orientation. These competencies are required to improve the ability of prospective leaders at BCA to understand the overall landscape of the business, identify strategic issues, and generate innovative ideas for development strategies or achievement of business targets.

Leadership Program

In addition, BCA implements the BCA Leader+ concept, as stated in Board of Directors Decree No. 234/SK/DIR/2022, to foster a leadership culture. This concept includes 10 leadership characters that leaders in BCA should possess. In 2024, BCA held another Leader Sharing Session to disseminate the concept of BCA Leader+, involving more than 90% of permanent and probationary employees at the Head Office, Regional Offices, and Branch Offices, with speakers from various levels of leadership. Candidates with leadership potential are also eligible for BCA scholarships to pursue master's degrees at renowned universities, to prepare BCA's future leaders.



To enhance understanding and internalization of the BCA LEADER+ character implementation, BCA conducts BCA LEADER+ training as well as other leadership training programs based on soft competencies, covering topics such as Self-Development, Change Management, and Leading Across Generations.



BCA LEADER+ corporate culture is consistently internalized through online and offline media.

Employment Management

Employment Policy

Collective Labor Agreement (CLA) and Industrial Relations [2-30]

The Collective Labor Agreement (CLA) is the result of negotiations between the Company's Management and the Labor Union which contains working conditions, rights and obligations regarding the Company and employees. The CLA is valid for a maximum of 2 years since it is signed by the Company and the Labor Union, therefore it is necessary to deliberate for CLA renewal every 2 years. The existence of the Labor Union proves that BCA management supports the freedom of association, the rights to assemble, and to express opinions. Labor Unions not only serve as the negotiation team for the CLA, but also as a forum and an arm of the employees to convey their aspirations regarding industrial relations and other aspects of employment. BCA has seven labor unions. Based on the results of the verification of Labor Union membership, one of which has more than 10% members of the total employees, namely KOMNAS SP NIBA BCA, which has 51.69% members of the total employees.

Minimum Working Age and Working Time Policies

Article 7 paragraph 2 letter b of the CLA regulates the minimum age of employees, ensuring that there is no child labor in BCA. We also clearly arrange working hours and rest periods in the CLA to ensure that there is no forced labor. In addition, all employees are entitled to annual leave.

The working hours applicable at BCA are 5 days in 1 week, 8 hours in 1 day and a maximum of 40 hours in 1 week. Working days start from Monday to Friday. All BCA employees work full-time with working hours from 8 AM to 5 PM or 8.30 AM to 5.30 PM, including a one-hour break, in a week. Provisions related

to working hours, overtime, breaks, and leave are regulated in the CLA Articles 13, 14, 19, 20, and 21. In an effort to support work flexibility with certain criteria, we provide BCA Touchpoint, an alternative work area outside the main offices. Employees can use the BCA Touchpoint application for registration, booking, organizing collaboration days, and team coordination.

The Bank ensures that there are no modern slavery practices in the BCA work environment. Employee who works overtime shall be compensated in accordance with the provisions of BCA's CLA. If the employee requests to work overtime at their discretion and is approved by the supervisor, the employee will be compensated in accordance with the provisions of the BCA's CLA. The company will record the number of overtime hours through system. All overtime compensation during the year 2024 has been paid on a monthly basis along with the monthly salary.

Employee Engagement

Acknowledging the importance of employee engagement, BCA conducted another team engagement survey in 2024 and achieved a score of 4.67 out of 5.00. The survey results have also been distributed to work unit leaders to enable each work unit to create an activity plan to further improve engagement. Team leaders and members play an important role in fostering team engagement, which requires good teamwork from all parties.

Equal Opportunities and Diversity

Gender Equality

In 2024, the percentage of male employees was 38.9% and female employees 61.1%. BCA manages its manpower by upholding the principles of diversity and equal opportunity without discrimination against gender, ethnicity, religion, race, or class. It is supported by the non-discrimination policy stated in BCA Decree No. 214/SK/DIR/2021 on Human Rights Policy, BCA Code of Ethics, and CLA. BCA also continues to increase the role of women in leadership roles. The corporate governance structure represents diversity in terms of gender, education, experience, age, and expertise. BCA promotes gender equality and encourages the role of women in Senior Manager and Director positions to maintain inclusivity.

Women's Representation

Position	2024	2023	2022
Director	16.7%	16.7%	16.7%
Senior Manager	45.8%	46.5%	46.4%

Career Opportunities for People with Disabilities

BCA offers career opportunities for people with disabilities, including those with physical handicaps. By December 2024, BCA employed 26 outsourced employees with disabilities who work as call center staff in Contact Center & Digital Services. It is part of BCA's commitment to human rights practices and compliance with Government Regulation No. 43 of 1998 on Efforts to Improve Welfare for People with Disabilities.

Employees' Wellbeing and Mental Health

Remuneration and Benefits [401-2]

The remuneration received by BCA employees is determined based on position level and performance achievement, without discriminating against gender, ethnicity, race, religion, or class. BCA provides remuneration by always ensuring compliance with minimum wage requirements that apply all over Indonesia. The remuneration comprises salaries, allowances, cash bonuses, and extra bonuses in the form of BCA shares, to increase employees' sense of ownership of the company.

Benefits Based on Employment Status

Type of Allowance	Permanent Employees	Contract Employees	Trainee
Religious holiday allowance	√	√	√
Year-end allowance	√	N/A	√
Special religious holiday allowance	√	N/A	√
Functional allowance	√	N/A	N/A
Other allowances	√	√	√

Note: There is no difference based on gender.

Salary Comparison between Female and Male Employees

Position Level	Permanent Employees		Contract Employees	
	Male	Female	Male	Female
Staff	11,232,350	11,589,179	8,670,786	8,560,657
Non-Staff (non-managerial)	10,508,960	10,361,750	5,213,285	5,099,788
Data coverage (% of total employees)				50.1%

Note:

The base salary of the lowest level employee at BCA is higher than the Provincial Minimum Wage (UMP) applicable in all branch offices across Indonesia.

Supporting Wellbeing

As a manifestation of BCA's attention to employee wellbeing, BCA carries out a wellbeing program through 4 pillars of Mental & Physical Wellbeing, Career Wellbeing, Social/Community Wellbeing, and Financial Wellbeing. Some examples of programs or policies designed to support the comfort of work and support well-being include:

1. Flexible working hours policy applied to all employees at the Head Office from non-operational service units.
2. Working from BCA Touchpoints (official work locations outside the main office) which is applied to employees at the Head Office from non-operational customer service work units.
3. Recreational facilities in the form of a recreational budget coordinated by each work unit.
4. Cooperation with psychological service bureaus to provide counseling service to support employees' mental health.
5. Facilitating various sports and art activities managed by the Sports, Arts and Hobbies Coordinating Board (BAKORSENI) to support the employees' work-life balance.
6. Providing MySaku Apps to support employee wellbeing through the collection of points from employee participation in certain activities at BCA. These points can then be redeemed on the MySaku application into goods/services that can also benefit employees' wellbeing.
7. Provide a lactation room to give comfort for female workers during breastfeeding period.
8. Flexible Benefit program for employees to exchange part of the benefits they receive from the company for other benefits that better suit their individual needs.

Parental Leave Entitlement [401-3]

According to the CLA, all employees are entitled to parental leave or leave for the child's birth. Female employees are entitled to maternity leave for 3 months and for female employees who experience an accidental miscarriage (abortus provocatus) due to medical reasons are entitled to miscarriage leave for up to one and a half months. Meanwhile, male employees who accompany their lawful wives to give birth are given permission to be absent from work for 3 working days without reducing their annual leave and if their wives experience a miscarriage, male employees will be given permission to be absent from work for 4 working days.

Safe and Decent Work Environment

Respectful Workplace Guidelines

BCA is committed to creating a healthy, safe, productive, and respectful work environment by not tolerating any form of discrimination, harassment, violence, or other negative conduct. In 2024, we developed a Respectful Workplace Policy (RWP) to support business processes in establishing an inclusive, fair and safe work environment. This policy is based on national and international human rights and labor standards and complements BCA's internal human rights policy.

This policy is applied not only in the BCA work environment, but also covers all activities and situations involving or related to BCA, either directly or indirectly, such as relationships between employees, both with permanent, non-permanent, outsourced, and internship status, relationships with customers, as well as third parties such as business partners, vendors or suppliers. This covers various

aspects of the company's business operations and interactions, ensuring the application of the mutual respect in every context of work related to BCA.

Each governance organ in BCA has its own responsibilities, based on the level of management as well as structural and functional positions in the company. It aims to ensure that each role has obligations that align with its responsibilities in supporting the implementation of the policy. BCA's Board of Directors is responsible for ensuring the effective implementation of the Respectful Workplace Policy through periodic monitoring, review and evaluation, as well as making necessary adjustments to maintain its relevance and effectiveness.

Occupational Health and Safety (OHS)

[403-1, 403-7, 403-8]

BCA has an Occupational Health and Safety Management System (SMK3) Policy with Decree No.165/SK/DIR/2019 regarding the Implementation of SMK3 which was prepared in line with the Law on Occupational Safety and Employment, Government Regulation on the Implementation of Occupational Health and Safety Management System, Minister of Health Regulation on Office Occupational Health and Safety Standards. The SMK3 Policy is available on BCA's website to be accessed by all stakeholders. In addition, we also have employee protection policies stated in the CLA Articles 42, 47, 49, 57 Paragraph 1, 58 Paragraph 2, and 59 Paragraph 2, as well as referring to Law No. 13 Year 2003 Article 86 Paragraph 2, which stipulates the protection of employee safety to achieve optimal work productivity.

BCA ensures that all of its offices implement OHSMS, which refers to the OHSMS policy, through surveys & assessments of BCA buildings directly conducted by the Occupational Health & Safety (OHS) Bureau, and independently conducted by the OHS Implementation Team of work units. All stakeholders in BCA's work environment are encouraged to work together to prevent occupational health and safety (OHS) related incidents. The OHS Bureau is responsible for all aspects of OHSMS, including drafting, developing, and monitoring the OHSMS implementation. OHS performance is annually reported to the Director in charge of Risk Management.

Occupational Health and Safety Committee (P2K3) [403-4]

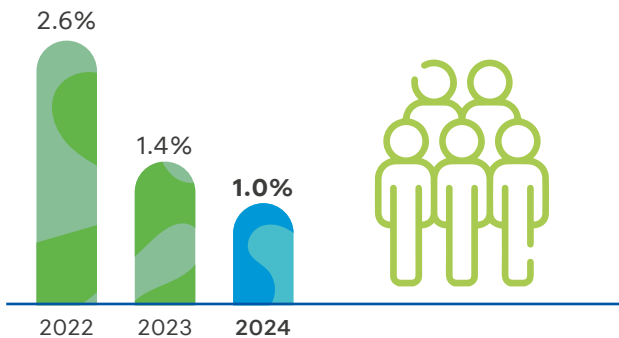
BCA is committed to creating a sustainable safe and healthy work environment, for which management has established the Occupational Health and Safety Committee (P2K3) that has been established by the Ministry of Manpower in accordance with laws and regulations. The P2K3 team plays an important role in assisting management to design and develop strategic programs aimed at improving the OHS implementation across BCA's work environment. The organizational structure of P2K3, including details of the duties and responsibilities of each member, has been clearly and comprehensively set out in the SMK3 Manual. The establishment of P2K3 not only ensures compliance with applicable OHS regulations, but also contributes to the creation of a safe, healthy, and productive work culture in all of the company's work units. BCA routinely reports K3-related activities to the DKI Jakarta Disnakertansgi every three months.

Hazard Identification, Incident Investigation, and OHS Risk Prevention

[403-2, 403-4, 403-7, 403-9]

BCA implemented an OHS management system to minimize workplace accidents and reduce worker absenteeism due to illness or injury. The OHS team has identified OHS risks in our workplace that are affected by the condition of office buildings, transportation vehicles, electricity, and natural disasters such as earthquakes and floods. BCA's measures to prevent potential hazards in the workplace include cooperating with building managers and security officers to ensure that work facilities are free from technical defects and equipped with light fire extinguishers. Fire drills and natural disaster simulations are regularly conducted alongside building management in all branch offices. In addition, BCA buildings are equipped with alarms as an early warning system to increase vigilance and prevent casualties due to disasters. The Emergency Response Team of the relevant work unit is responsible for planning and conducting emergency response tests and ensuring that these procedures are known by all BCA employees and outsourced workers who work in the BCA area. The implementation of SMK3 is aimed at creating a safe, conducive and productive work environment, as well as to reduce employee absenteeism.

Percentage of Employee Absenteeism Rate



The procedure for investigating and handling incidents in the workplace refers to the OHSMS Procedure Manual on handling OHS cases. In the event of a work incident/accident, employees who are aware of the incident may request the assistance of the OHS Officer/First Aid Officer to administer first aid to the injured person if necessary. The OHS Officer may follow up by taking the person for further treatment, either to the hospital emergency unit or assisting with the insurance claim process. The Incident Investigation Team, established by management, conducts the investigation process, identifies the primary cause of the accident, makes recommendations and reports the results of the investigation to the head of the work unit and BCA management.

On the other hand, non-permanent employees and/or outsourced employees who work as expedition staff, messengers, or couriers are provided with safety equipment, such as SNI helmets, jackets, raincoats, and bags. In addition, BCA also offers reimbursement for making or extending the employee's driver's license.

Access to Health Facilities and Consultation

[403-3, 403-4, 403-6, 403-10]

BCA recognizes the importance of health to employee productivity, and has made efforts to provide a safe and decent workplace. Health facilities available at BCA include BPJS Health, health insurance, counseling services with psychologists and health education. These facilities are managed by the Human Capital Management (HCM) Division, with employees and their families entitled to health benefits such as inpatient care, outpatient care, childbirth, eyeglasses, dental care, laboratory tests, periodic medical check-ups, and pap smears. One of the efforts to reduce the risk of occupational diseases is by providing ergonomic chairs and desks, a decent quality work environment, and education with materials such as videos and posters related to office ergonomics, as well as stretching at work.

Employees over the age of 40 are entitled to an annual Medical Check-Up (MCU), which can be conducted at hospitals, clinics, or laboratories that are partnered with BCA.

OHS Communication and Training [403-5]

BCA's efforts to raise employees' awareness of OHS include facilitating all employees with OHS e-learning media, organizing online OHS dissemination and offline safety and health training for the Emergency Response Team and First Aid Officers to ensure all employees understand OHS procedures to be able to identify and address potential hazards independently. Every year, BCA actively promotes a healthy lifestyle, including mental health. The Bank also encourages employees to maintain a healthy lifestyle by joining various health programs managed by BAKORSENI. In 2024, we organized various health education activities for employees, including topics on lung health, eyes, back pain, cancer, stress management, socializing healthy eating guidelines and mental health in the workplace.



Fire Drill at BCA office building



Free medical check-up for BCA's employees

Retirement Plan

Retirement Training [404-2]

BCA applies a retirement policy at a maximum age of 55 years. Employees who have turned 50 years old can participate in the Ring the Bell program, while employees aged 54 years old can join the Beautiful Life program. Ahead of retirement, employees receive training on health, investment, financial management, and skills to develop a business after retirement. Although BCA has a retirement policy, we still value the contributions of employees who wish to continue working by offering partnerships, such as representing BCA in signing credit contracts, mentoring, and sharing knowledge with active employees. Retirees from managerial levels also have the opportunity to return to work as expert staff assisting committees under the Board of Commissioners, based on merit, career path, and company needs.

Pension [201-3]

The pension fund program is available for employees who have reached the age of retirement, with a contribution payment scheme that is shared between the company and employees. All permanent employees of BCA are eligible for this program, with the company covering 5% and employees 3% of the total contributions. The pension program is managed by a pension fund established by BCA. Pension fund estimates can be found in BCA's annual report.

BCA enrolls all employees in the BPJS Employment program for Old Age Security (JHT) and Pension Security (JP), with a monthly contribution scheme in which the company and employees pay in accordance with government regulations. The percentage of contributions for BPJS JHT is 3.7% from the company and 2% from employees, while for BPJS JP, the company pays 2% and employees 1%.

In addition, we also have the Voluntary Contribution Program of BCA Pension Fund (DP BCA). Participants who wish to increase their accumulated funds in DP BCA will be offered an option to increase their voluntary contributions. Voluntary contributions are a percentage of the employee's gross monthly salary, with options ranging from 1% to 7%, in 1% increments. This program has been in effect since October 31, 2022.

Preventing Violation and Harassment

Task Force for the Prevention and Response to Sexual Violence in the Workplace

In an effort to prevent, address, and protect against all forms of sexual violence at the workplace, BCA issued a Board of Directors' Decree No. 076/SK/DIR/2024 on the Establishment of a Task Force for the Prevention and Actions against Sexual Violence at the Workplace. The establishment of the Task Force is one of BCA's commitments in response to the Minister of Labor's Decree No. 88 of 2023 on Guidelines for the Prevention and Handling of Sexual Violence in the Workplace. This Task Force was created to promote a safe, comfortable and sexual violence-free work environment.

Communication Channel and Employment Grievance Mechanism

BCA provides a grievance channel related to employment and industrial relations at Halo SDM (6690000), which can be accessed through BCA's internal telephone network, or via email to halo_sdm@bca.co.id. Complaints can also be submitted through the whistleblowing system (WBS). We will protect the confidentiality of reports and impose strict sanctions on offenders, including issuing warning letters, demotions, or termination of employment. We prohibit all forms of sexual and nonsexual harassment, and do not tolerate such behavior. BCA also regularly provides dissemination and education to all employees on anti-discrimination and anti-harassment. Employees who witness or experience harassment may report it to their immediate superior or the HC unit at the regional office/head office, and the perpetrator will be penalized according to the applicable regulations.

HC Grievance Escalation Procedure

Cases of discrimination, harassment, or other abuse will be resolved through an escalation mechanism involving the Personnel Settlement Committee (KPKK). The committee, under the supervision of the Board of Directors and led by the Head of Human Capital Management Division, is tasked with providing independent recommendations to the Board of Directors regarding the resolution of cases based on the principles of fairness and equality. This process includes a review of offenses or crimes committed by employees. As of the end of 2024, there were no reports or cases of violations of the code of conduct, norms of decency, or harassment within BCA.

Human Rights

Human Rights Policy & Commitments

BCA's respect for human rights is an integral part of the sustainability culture applied in its business and operations. BCA has established and implemented a Human Rights Policy designed to comply with national laws and regulations as well as international standards, including the Universal Declaration of Human Rights (UDHR), the UN Guiding Principles on Business and Human Rights (UNGPR), the International Bill of Rights, and the Fundamental Conventions of the International Labor Organization (ILO).

The Human Rights Policy reflects BCA's commitment to conducting business with respect for human rights principles, providing guidance and expectations for human rights protection to all stakeholders, and reducing the impact of human rights violations. The policy applies to all BCA operations (including employees, direct activities and products/services), as well as suppliers and business partners.

The scope and context of BCA's human rights policy is consistent with the scope of its business activities in the financial services industry, including enforcement of:

1. No human trafficking
2. No forced labor
3. No child labor
4. Right to associate
5. Right to collective bargaining
6. Equal remuneration
7. No discrimination
8. Right to privacy protection

In 2023, BCA organizes communication and training programs on human rights as part of the implementation of this policy, including training for the Board of Directors and Commissioners, as well as the company's Committees. It aims to increase awareness and understanding at all levels of the organization and prevent human rights violations. This effort is a manifestation of corporate social responsibility in creating a safe, fair and inclusive work environment for all stakeholders. BCA's Human Rights Policy can be accessed on the [https://](https://www.bca.co.id/-/media/Feature/Report/File/Sustainability-Index/Kebijakan/20210521-Human-Rights-Policy-ENG.pdf)

www.bca.co.id/-/media/Feature/Report/File/Sustainability-Index/Kebijakan/20210521-Human-Rights-Policy-ENG.pdf.

Human Rights Due Diligence

Human Rights Risk Assessment

In support of BCA's human rights policies and commitments, we continue to integrate human rights principles into our operational processes to prevent or mitigate any negative impacts that our business activities may cause on human rights. BCA also conducts human rights due diligence which is developed and implemented based on the UN Guiding Principles on Business and Human Rights (UNGPR).

As part of the human rights due diligence process, BCA conducts an assessment of the risks and potential human rights impacts that may arise from its business activities and operations. This process aims to identify and evaluate key human rights risks, as well as to design appropriate preventive and mitigation measures. The assessment covers various aspects of the company's operations, including core business activities, daily operations, and the value chain involved.

1. Human Rights Risk Identification

The first stage of human rights due diligence at BCA involves identifying business areas that may impact human rights. Following this, an analysis is conducted on both actual and potential human rights risks. During this process, BCA also maps the stakeholders affected by these risks.

The analysis of actual risks is carried out by collecting internal data and relevant information from news and publications. For potential risks, BCA uses information on human rights violations in the financial sector, both in Indonesia and globally, to assess the potential impact on the banking industry. This approach enables BCA to effectively mitigate risks and protect human rights within its operations.

Through this analysis process, BCA has identified potential human rights risks and the stakeholders that may be affected, including:

Stakeholder Group	Vulnerable Group	Actual and Potential Risk of Violation
• BCA Employees • Customers • Employees of business partners, suppliers, and vendors • Debtor employees • Investors and shareholders • Community	• Women • Customers • Children • Third party contract employees • Persons with disabilities • Pregnant women • Elderly • 3T communities and around operations	• The right to fair and favorable working conditions • The right to freedom of association; • The right to form and join trade unions; • The right to protection for children; • The right to education; • The right to not be subjected to slavery, servitude, or forced labor • The right to privacy • The right to a work environment free from discrimination and harassment • The right to not be subjected to torture, cruel, inhuman, or degrading treatment. • Minority rights • The right to health • The right to safety at work • The right to an adequate standard of living

2. Risk Prioritization Assessment

Once human rights risks have been identified, a mapping exercise is conducted to determine which risks are most relevant and material to BCA's business activities and stakeholder relationships. This mapping is based on two main criteria: severity and likelihood of occurrence. The mapping process was conducted by creating a heat map matrix (5x5). From the mapping, three human rights risks were identified as priorities for BCA to address, namely:

1. Risk of employee and customer privacy breach.
2. The risk of labor rights violations and modern slavery at BCA suppliers includes forced labor and unfair working conditions.
3. The risk of labor rights violations at BCA debtors includes forced labor, child labor, discrimination, harassment, and improper wages.

These risks are considered a priority for BCA in developing plans and evaluating actions already taken, as well as those that need to be implemented, to mitigate and reduce the impact of human rights risks.

Human Rights Assessment

Our commitment to respecting human rights principles is also in compliance with Presidential Regulation No. 60 of 2023 on the National Strategy for Business and Human Rights. BCA systematically reviews and assesses potential human rights issues in areas of operations, value chains, and business activities. BCA has been conducting human rights assessments in the context of the bank's social and business responsibilities since 2021. Human rights assessments are conducted at least every three years to identify, assess, prevent, and mitigate human rights risks in 100% of BCA's operational areas including procurement, employment, and other bank activities. The human rights assessment of customers and vendors aims to avoid BCA's direct or indirect involvement in activities that violate human rights, such as human trafficking, forced labor, prostitution, and human trafficking. This assessment also aims to pay attention to the company's business risks related to human rights violations and make every effort to prevent and minimize human rights-related risks that may occur. The results of the human rights assessment identified that 100% of BCA's operational areas are exposed to human rights risks at varying levels of potential severity and likelihood depending on the risk event, stakeholders, number of vulnerable groups, and business activities undertaken.

BCA also conducts human rights assessments through the Business Risk Assessment and Human Rights (PRISMA) application platform developed by the Directorate General of Human Rights, the Ministry of Law and Human Rights. This application was designed to identify and assess potential risks of human rights violations in business activities and aims to increase corporate awareness of the impact of their business activities on human rights. In 2023, BCA was recognized for conducting a human rights assessment with PRISMA and received a Green rating, setting an example of best practice in the banking sector. Every company that receives a green rating is required to maintain its performance and reassess within 3 years of the last assessment

Human Rights Mitigation & Remediation

BCA ensures that necessary preventive and corrective measures are developed to prevent human rights violations from occurring and to mitigate adverse human rights impacts that may be directly or indirectly caused by business operations.

1. Risk Prioritization and Mitigation

Based on the human rights risk and impact identification process, BCA evaluates and prioritizes human rights risks covering activities within the organization and across the value chain. The assessment identified the key human rights risks that BCA currently prioritizes for mitigation. Of all the business risks mapped by BCA, risks have been mitigated for risk reduction processes, such as:

1. Employee & Customer: Privacy Rights

Risk: The Bank has a potential risk of personal data misuse of employees and customers due to data breach or accidental causing violation of privacy right.

Mitigation: BCA's mitigation efforts include mandatory training and education for all employees on data protection, which is conducted and evaluated regularly. BCA also provides data security education to its supply chain. Additionally, BCA also established a non-disclosure agreement (NDA) and procurement provisions regarding data privacy and security to BCA's supply chain.

2. Supply Chain: Related to Employee Rights and Modern Slavery

Risk: The Bank has the potential to indirectly contribute to employee rights violations and modern slavery through its business transactions with suppliers that disregard the human rights of their employees, including female employees, people with disabilities, and others. These may include employment regulation violations, harassment, acts of violence, unsafe and unfair working

conditions, employee health and safety issues, and workplace health and safety issues. Affected individuals may include employees of suppliers, such as pregnant women, people with disabilities, and others.

Mitigation: In 2024, BCA's mitigation measure included the development of sustainable procurement guidelines such as human rights provisions that need to be carried out by BCA's suppliers.

3. Debtor/Customer: Related to Employee Rights and Modern Slavery

Risk: The Bank may be indirectly implicated through lending to or investing in debtors that fail to uphold the human rights of their employees. This may include unsafe or inadequate working environments, harassment and violence, lack of decent living conditions, health and safety risks, child labor and forced labor, and other employee rights violation.

Mitigation: BCA continues to improve the assessment of financing risks related to environmental, social, and governance aspects of debtors by implementing financing guidelines that integrate the management of environmental and social impacts on debtors. In addition, BCA also annually conducts dissemination of social responsibility provisions developments that need to be implemented by debtor.

2. Grievance and Communication

We ensure that we uphold human rights not only through our Human Rights Policy, the implementation of due diligence and human rights assessments, but also by providing communication and grievance channels for all stakeholders and vulnerable groups to submit or report any suspected human rights violations through our internal employee platform, Halo BCA and Whistleblowing system. All complaints are treated confidentially and can be easily accessed by all stakeholders.

3. Investigation and Remediation

BCA reviews every report related to human rights violations through the Anti-fraud Bureau based on the requirements of the platform receiving the complaint. BCA will investigate the report to evaluate the problem, its severity, and the responsible stakeholders. BCA is committed to mitigating human rights risks and taking remedial action through a set of structured steps for BCA employees, supplier employees, or parties who are victims of human rights violations. Remediation process will be carried out in accordance with applicable regulations and applicable mechanisms.

05

Empowering Value
Creation



Creating Value through Bakti BCA

BCA continues to innovate by providing effective and relevant solutions to the environmental and social challenges faced by communities. These efforts are carried out comprehensively under the umbrella of Bakti BCA.

Through Bakti BCA, we believe that individuals with the capacity to make a difference can empower the communities around them. In turn, empowered communities contribute positively to the conservation of ecosystems. This approach creates a mutually reinforcing and sustainable circle of influence that not only empowers communities, but also contributes to sustainable development throughout Indonesia.

Bakti BCA to Indonesia's Sustainable Development



This circle of influence is pursued by Bakti BCA's initiatives to improve the quality of life and promote sustainable development in various sectors, including education (Bakti Pendidikan), healthcare (Bakti Kesehatan), culture (Bakti Budaya), community empowerment (Desa & UMKM Bakti BCA), and the environment (Bakti Lingkungan).

In 2024, BCA launched the #BuktiBaktiBCA campaign, marked by the premiere of the "Bukti Bakti" video. Produced on three islands with the participation of Bakti BCA community partners, the video introduces Nicholas Saputra as Bakti BCA Ambassador to spread the inspiration and impact of the program to a wider audience. To learn more about this campaign, please watch the video titled "A Story of #BuktiBakti BCA" at the following link: <https://bca.id/buktibaktibca>. In 2024, BCA has successfully won Asia's Best CSR at the 14th Asian Excellence Award 2024.

Bakti Pendidikan

BCA runs a variety of programs aimed at improving the quality and competitiveness of Indonesia's human resources, especially among the younger generation. These programs are designed to provide knowledge, skills and competence development for teachers, students, and university students.

Distribution of Bakti Pendidikan Programs in 2024

Bakti BCA Scholarship

1. Bali (Universitas Udayana)
2. DI Yogyakarta (Universitas Gadjah Mada)
3. DK Jakarta (Universitas Indonesia, Universitas Nahdlatul Ulama Indonesia)
4. West Java (Institut Teknologi Bandung, Universitas Padjadjaran, IPB University)
5. Central Java (Universitas Diponegoro)
6. East Java (Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Universitas Brawijaya, Universitas Muhammadiyah Malang)
7. West Kalimantan (Universitas Tanjungpura)
8. East Kalimantan (Universitas Mulawarman)
9. Papua (Universitas Cenderawasih)
10. South Sulawesi (Universitas Hasanuddin)
11. North Sulawesi (Universitas Sam Ratulangi)
12. West Sumatra (Universitas Andalas)
13. South Sumatra (Universitas Sriwijaya)
14. North Sumatra (Universitas Sumatra Utara)

Bakti BCASchools

- New**
1. Bengkulu (SDN 61 Kota Bengkulu + 3 Sister School)
 2. East Kalimantan (SMAN 3 Penajam Paser Utara)
 3. East Nusa Tenggara (SD Inpres Nunumeu + 3 Sister School dan 25 sekolah program GASING di Manggarai Barat)
 4. Southwest Papua (SDN 35 Sorong + 2 Sister School)
- Continue**
- East Jawa (SDN 1 Tamansari, SMPN 1 Licin, SMAN 1 Wongsorejo)
- Graduated**
1. Banten (SDN 1 Taktakan, SDN 2 Taktakan, SMPN 6 Kota Serang, SMAN 3 Serang)
 2. DI Yogyakarta (SDN 3 Semanu, SDN Kwangen, SDN Banyubening 1, SDN Candibaru 2, SDN Ponjong 1, SDN Ponjong 2, SMPN 1 Karangmojo, SMPN 1 Ponjong, SMPN 1 Semanu, SMAN 1 Karangmojo)
 3. Lampung (SDN 1 Gadingrejo, SMPN 1 Gadingrejo, SMAN 1 Gadingrejo)

BCA Berbagi Ilmu

- Public Lecture**
1. Bali (Universitas Udayana)
 2. DI Yogyakarta (Universitas Atma Jaya Yogyakarta)
 3. DK Jakarta (Universitas Bina Nusantara)
 4. West Java (Institut Teknologi Bandung, President University)
 5. East Java (Universitas Islam Malang, Universitas Kristen Petra)
 6. Central Java (Universitas Diponegoro)
 7. North Sulawesi (Universitas Sam Ratulangi)
 8. South Sumatra (Universitas Sriwijaya)
- Banking Tour**
1. Bali (BCA KCU Kuta)
 2. DK Jakarta (BCA KCU Wisma Asia)
 3. West Java (BCA KCU Dago)
 4. Central Java (Halo BCA Semarang)
 5. South Sumatra (BCA KCU Palembang)

Financial Literacy

1. Bali
2. Banten
3. Bengkulu
4. DI Yogyakarta
5. DK Jakarta
6. Jambi
7. West Java
8. Central Java
9. East Java
10. West Kalimantan
11. South Kalimantan
12. Central Kalimantan
13. East Kalimantan
14. North Kalimantan
15. Bangka Belitung Island
16. Riau Island
17. Lampung
18. Maluku
19. West Nusa Tenggara
20. East Nusa Tenggara
21. Papua
22. Southwest Papua
23. Riau
24. West Sulawesi
25. South Sulawesi
26. Central Sulawesi
27. Southeast Sulawesi
28. North Sulawesi
29. West Sumatra
30. South Sumatra
31. North Sumatra

Other Programs

PPBP/PPTI

Bakti BCA Internship

SYNRGY Program

BCA Cash Management Academy

Empowering Disabilities

Scholarship Partnership with KSE Foundation and UPH

Scholarship and Educational Assistance

Bakti BCA Assisted Schools

The Assisted School program aims to develop and empower school communities holistically, to produce outstanding and competitive human resources, while supporting government programs to improve the quality of education in Indonesia. BCA's assisted schools are spread across several cities in Indonesia from elementary, junior high, to senior high school levels. Bakti BCA schools are aimed at achieving excellence in character, science and technology.

In 2024, BCA added four Bakti BCA schools and eight sister schools, while also handing over 17 Bakti BCA schools to the local education authorities for successfully surpassing the national quality of learning standards. One of Bakti BCA's assisted schools is Inpres Nununemu elementary school in East Nusa Tenggara, which has been visited and gained appreciation directly from the Deputy Minister of Primary and Secondary Education, Fajar Riza Ul Haq, for its innovative Science Garden, an open learning space that has sparked interest in applied science learning and love for the environment. The numeracy enrichment program was also held for 32 teachers and 64 students in 25 schools in West Manggarai, East Nusa Tenggara, in collaboration with the Teknologi Indonesia Jaya Foundation founded by Prof. Yohanes Surya, Ph.D.

Bakti BCA Scholarship

BCA supports students to complete their university education program through providing scholarships, along with various competency development such as transformational program, financial planning, company visit, and career workshops. In 2024, BCA awarded scholarships to 700 students from 20 universities in the categories of financial assistance, academic achievement, and aptitude achievement, with a total value of Rp7.52 billion.

National Bootcamp – Every Champion is Unique, The Champions is You

National Bootcamp is the culminating event of the Bakti BCA Scholarship Program 2024. This hybrid event concluded a series of mentoring and development activities during the year for all Bakti Champions – a term used for Bakti BCA Scholarship recipients. This program is one of Bakti BCA's efforts to support the development and improvement of human resources competitiveness, especially the younger generation, create positive impacts through social contributions, and prepare Bakti Champions for future challenges, both in careers and post-campus life.

BCA Berbagi Ilmu

With the involvement of BCA's Directors (Leaders) as presenters in BCA Berbagi Ilmu, this capacity building program for the younger generation raised various topics such as leadership, technology and personal development. The program was carried out through a series of public lectures at 10 universities and was attended by more than 6,900 students. BCA also held Banking Tour & Sharing at BCA branch offices and work units, with over 500 participants from seven high schools & vocational schools and two universities. The "BCA Berbagi Ilmu" program also featured Bakti BCA Ambassadors.

The Beauty of Disabilities: Makeup Class with BCA

BCA in collaboration with Perempuan Tangguh Mandiri Indonesia (PTI) Foundation held a make-up course for people with hearing disabilities (Teman Tuli) titled "The Beauty of Disabilities: Makeup Class with BCA." This program is part of BCA's commitment to improve the quality of education and provide inclusive opportunities for people with disabilities. The program begins with recruitment, training in professional makeup and hairstyling, marketing branding through social media, and financial literacy, and ends with a competency exam to obtain a certificate from the National Professional Certification Agency (BNSP). The course was attended by 10 Teman Tuli who also had the opportunity to become make-up artists at various events, including Kebaya Fashion Week, Jiwa Surga Khatulistiwa as part of 'Gebyar Merah Putih' series, and Indonesia Knowledge Forum.

Business & Banking Education Program and Computer Science Education Program

One of BCA's advantages in supporting the education of the nation's young generation and their readiness for work is the Business & Banking Education Program (PPBP – previously known as Accounting Education Program/PPA) and Computer Science Education Program (PPTI). These two non-degree education programs are jointly implemented with leading universities in Indonesia. Graduates of the PPBP and PPTI are immediately offered the opportunity to join BCA.

PPBP and PPTI Participants and Alumni



PPBP ^{a)} Participants			PPBP ^{b)} Alumni		PPBP ^{b)} Alumni Joined BCA	
2024	264		2024	88	2024	87 (99%)
2023	265		2023	132	2023	131 (99%)
2022	308		2022	132	2022	126 (95%)

PPTI ^{a)} Participants			PPTI Alumni		PPTI Alumni Joined BCA	
2024	308		2024	101	2024	100 (99%)
2023	307		2023	60	2023	60 (100%)
2022	267		2022	67	2022	67 (100%)

Description:

^{a)} 2024 participants consist of 6 PPBP batch and 9 PPTI batch

^{b)} PPBP graduates in 2023 and 2022 are PPA graduate data

Bakti BCA Internship

BCA offers Bakti BCA Internship program for graduates of high schools, vocational schools, and undergraduate programs who are interested in a career in banking. The program offers positions such as customer service officer and teller. In 2024, there were 3,982 new participants in the Bakti BCA Internship program, up from 3,915 participants in 2023.

SYNRGY Program

SYNRGY is an empowerment and education-based initiative aimed at supporting the digital economy in Indonesia by enhancing the capacity and competitiveness of startup companies. The program consists of SYNRGY Accelerator and SYNRGY Academy.

SYNRGY Accelerator

The SYNRGY Accelerator is designed to foster growth and innovation within the startup ecosystem, focusing on digital business development. This program provides tailored training to meet the specific needs of each startup, with the primary goal of strengthening Indonesia's digital ecosystem. Since its inception in 2019, the program has successfully trained a total of 82 startups.

SYNRGY Academy

SYNRGY Academy, in collaboration with Binar Academy, offers scholarships and training to enhance capacity and competence in information and communication technology. In 2024, the program successfully educated 292 participants. Upon completing the academy, BCA supports alumni in their job search and provides opportunities to join the BCA Group.

BCA Cash Management Academy

BCA Cash Management Academy partners with various vocational schools across Indonesia to prepare a work-ready young generation. Selected vocational schools are provided with operational tools, such as dummy money, money counting machines, money sorting machines, ATM and CRM machines, as well as cash delivery vehicles. In 2024, a total of 3,687 participants joined the program, with 325 participants selected for a 6-month internship program at various BCA vendors.

Financial Literacy [FS16][FN-CB-240a.4]

BCA is committed to making a positive impact through financial literacy education for the Indonesian societies, aiming to support the long-term development of the national economy. Financial literacy is expected to enhance people's ability to manage finances, build businesses, and plan for the future. To achieve widespread and equitable financial literacy education, BCA launched a digital learning platform in 2024—an e-learning program focused on Financial Literacy (<https://literasikeuangan.id/>). Through this platform, the reach and impact of financial literacy are expected to grow progressively in the future.



>230,000
people participating
in financial literacy
education



>1,000
activities



252
branches
implementing
financial literacy



544
employees participate
as financial literacy
ambassador

BCA's Financial Literacy Education Program is implemented nationwide, both offline and online, involving a voluntary movement of BCA employees and various external parties such as the OJK, academics, financial planners, and other financial experts. The program is intended for various groups, including students, teachers, university lecturers, MSMEs, informal sector workers. BCA also has operated SiMolek vehicles as information facility for financial literacy and education to reach wider community.

BCA carries out financial literacy programs that reach different segments of society as part of its commitment to support financial inclusion. For low-income or marginalized individuals, the literacy program focuses on personal finance management, such as budgeting, the importance of saving, and the proper use of financial products. For the younger generation, BCA provides early introduction on digital finance, investment, and financial management to prepare them to deal with future economic challenges.

In addition, BCA reaches out to unbankable communities and/or those in rural areas by providing education on the benefits and accessibility of banking services, encouraging their integration into the formal financial system. With these initiatives, BCA supports sustainable economic development by creating an ecosystem of people with adequate financial literacy and access to banking services.

OJK Appreciation for Implementation of Financial Literacy Activities

As a recognition for its commitment to supporting the improvement of financial literacy of the Indonesian young generation, BCA received the Satu Rekening Satu Pelajar (KEJAR) Award from the Financial Services Authority (OJK) in the Best Implementation category for Conventional Commercial Banks. The award was personally accepted by Antonius Widodo, Director of BCA, at the launch of the National Financial Literacy Movement (GENCARKAN). On the same occasion, BCA was also a finalist for the KEJAR Award in the Best KEJAR Achievement category in celebration of Indonesia's National Saving Day.

Sustainable finance Training for Bakti BCA Assisted Villages and UMKM Go Export Program

As part of its commitment to sustainable development, BCA provided financial training for 14 Bakti BCA Assisted Villages, 26 MSMEs in the villages, and 58 participants of the UMKM Go Export Program. The program is designed to improve the communities financial management skills, including financial management, preparation of simple financial reports, introduction to financial products, and digital financial records through SI APIK application. Participants of the UMKM Go Export program also received financial management mentoring in calculating export costs.



1. BCA Deputy President Director Armand W. Hartono and Bakti BCA Ambassador Nicholas Saputra gave a public lecture on BCA Berbagi Ilmu at Universitas Diponegoro. | 2. MUA Bakti BCA Training. | 3. MUA Bakti BCA has the opportunity to do make up for one of Puteri Indonesia | 4. Bakti BCA Assisted School in eastern Indonesia. | 5. Financial Literacy in school. | 6. Sharing session in National Bootcamp on Bakti BCA Scholarship with Najwa Shihab.

Bakti Kesehatan

Stunting Reduction Program

BCA supports stunting reduction efforts in Indonesia through two complementary strategic programs, PASTI (Partnership to Accelerate Stunting Reduction in Indonesia) and “Ayo Cegah Stunting”. The PASTI program focuses on a national level through multi-stakeholder collaboration, with commitment to donate a total of USD1 million over 2023 to 2026. By the end of 2024, BCA has disbursed Rp7.5 billion to support stunting reduction in four priority provinces of Banten, East Java, East Nusa Tenggara, and West Kalimantan.

PASTI achievements through multi-stakeholder collaboration for the period 2023-2024

4,238

Toddlers received nutrition interventions

5,718

Teens, along with future brides and grooms attended reproductive health education & stunting prevention

12,233

Parents participated in behavioral change communication activities

Achievements “Ayo Cegah Stunting”

19

Community leaders trained to become local champions of stunting prevention

40

Community members involved in seeking data-driven solutions

50

Adolescents received experiential learning through the ‘Sekolah Lapangan’ program

53

Integrated health post cadres trained to improve community health & nutrition care

851

Members of the community participated in the initial activity of Ayo Cegah Stunting program



Meanwhile, the stunting prevention program, Ayo Cegah Stunting, focuses on empowering local village communities, beginning in late 2024 in West Sumatra and West Nusa Tenggara. The program has trained community leaders and youth as agents of change to find viable solutions that can address the community's actual needs. The initial steps included in-depth research to understand local conditions and the preparation of activity guidelines to be implemented in 2025.

Eye Health Program

Since 2001, BCA has consistently contributed to promote eye health in Indonesia through a cataract surgery program in collaboration with the Cataract Blindness Control Section of the Indonesian Ophthalmologist Association (SPBK Perdami). Throughout 2024, the program has helped 1,010 beneficiaries in five provinces, restoring their sight and improving their economic productivity and quality of life. In addition, BCA donated four units of cataract surgery equipment to Perdami to increase their medical service capacity.

As a further step, BCA also expanded the scope of the program by providing presbyopic eye examinations, distributing 699 reading glasses to the elderly, and providing eye health education to 100 elementary and junior high school students.


1,010

Successfully operated cataract patients, including those of productive age and/or are highly dependent on others

Rp1.5 Billion

Value of assistance for cataract surgery equipment to Perdami

Assisted Clinics and Social Health Services

BCA supports community health services by providing subsidized medical treatment and family planning services at two assisted clinics, the Duri Utara Medical Practice in Tambora, West Jakarta, and the Bakti Medika Clinic in South Mangga Dua, Central Jakarta.



11,831

patients received fee waivers for
general medical treatment

1,789

patients received fee waivers
for contraceptive service

In celebration of BCA's anniversary and Indonesia's Independence Day, BCA provided free medical check-ups for 455 residents around the clinic, including detection of hypertension, diabetes, cholesterol, and uric acid, for early detection of illnesses.

Blood Donation

Since 1990, BCA has partnered with the Indonesian Red Cross (PMI) to support regular blood donation drives. In 2024, these efforts resulted in the collection of 2,211 blood bags through events at the Head Office and BCA branches.



BCA's Unwavering Consistency Earns Award from Indonesian Red Cross (PMI)

BCA received an award from PMI Jakarta for its consistency as one of the institutions that actively organized blood donation programs for the 2023-2024 period. The award was directly presented to BCA by PMI Chairman Muhammad Jusuf Kalla and Jakarta PMI Chairman Rustam Effendi.



1. BCA's Directors attending blood donation activity. | 2. Employees of BCA donated blood in BCA's offices. | 3. Providing eyeglasses to people in need. | 4. Free cataract surgery program. | 5. Health education and preventing stunting in adolescents.

Bakti Budaya

Cultural Preservation Program

BCA is committed to support the preservation of Indonesian art, tradition and local wisdom through various strategic programs. These initiatives include the preservation of performing arts, cultural heritage, and the empowerment of local communities to maintain cultural relevance and develop sustainably.

Indonesian Arts, Culture, & Traditions

As part of the Gebyar BCA Merah Putih event and BCA's commitment to cultural preservation and community empowerment, in August 2024, BCA presents the Performing Arts of the Pagelaran Nusantara: Jiwa Surga Khatulistiwa at Ramayana Ballet Prambanan, Yogyakarta. The event celebrated Indonesia's cultural wealth through dance, music, and theater collaborations involving 120 performers from Bakti BCA studios and schools, art communities, and professional artists. This performance created a captivating cultural experience for 1,114 audiences, including 306 students, strengthening the younger generation's attraction and appreciation for cultural arts.

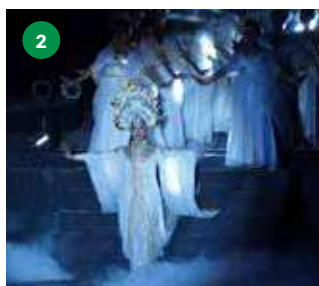
As part of the creative process, students from Bakti BCA schools and the arts community participated in a series of intensive rehearsals with the professional artists to enhance their knowledge and skills in the performing arts while instilling the value of professionalism and self-confidence.

Impact of the Pagelaran Nusantara Program: Jiwa Surga Khatulistiwa

Economy	Generating direct income for 98 performers, 22 musicians, 72 production team members, and 15 costume makers.
Social	Increasing participants' skills, confidence and collaboration with professional artists.
Education	Cultural knowledge transfer process to students of Bakti BCA schools, with official certificates from the Ministry of Education, Culture, Research and Technology.
Social Inclusion	Involving the disabled community as makeup artists, reinforcing commitment to inclusivity.

Natural Dyeing Training for Woven Fabric

In 2024, BCA expanded its natural dyeing training for woven fabrics (wastra) to Baduy, Banten and East Sumba, East Nusa Tenggara, after a previous success in Timor Tengah Selatan. The program involved 15 participants in Baduy who produced 179 fabrics and 50 participants in Sumba with 94 fabrics. This initiative not only aims to reduce the use of chemicals, but also conserve natural resources and maintain the sustainability of weaving cultural heritage, especially for the younger generation. The program also includes the participation of men, which is rare in traditional weaving. This strengthens the cooperation between the genders and ensures that the natural dyeing process is passed on. Through this initiative, weavers gain added value to their products, greater market access and better incomes, supporting cultural heritage preservation and the sustainable well-being of local communities.



1. Nicholas Saputra, Bakti BCA Ambassador read monologue in Pagelaran Nusantara Jiwa Surga Khatulistiwa. | 2. Pagelaran Nusantara Jiwa Surga Khatulistiwa was presented by collaboration of art studios and students of Bakti BCA Assisted School. | 3. Training of the natural color wastra was attended by the women wastra artisans.

Empowering Local Economies

BCA supports local economic empowerment by running community mentoring programs aimed at encouraging sustainable self-reliance.

Bakti BCA Villages [203-1, FS13][FN-CB-240a.3]

BCA continues to amplify its impact by building the capacity of assisted villages, providing access to finance, supporting food security through food cultivation coaching, and revitalizing coffee plantations.

bakti BCA

Assisted Villages

- Sumatra**
 - Tourism Village Limbongan
 - Tourism Village Nagari Silokek
 - Tourism Village Kampung Adat Nagari Sijunjung
 - Tourism Village Bukit Peramun
 - Tourism Village Kreatif Terong
 - Tourism Village Kelubi
- Java**
 - Kampung Batik Gemah Sumilir
 - Doesoem Kopi Sirap
 - Wisata Wayang Dusun Pucung Wukirsari
 - Tourism Village Pentingsari
 - Wirawisata Goa Pindul
 - Tourism Village Tamansari
- Bali**
 - Tourism Village Taro
- West Nusa Tenggara**
 - Tourism Village Hijau Bilebante

Partner Villages

- Sumatra**
 - Tourism Village Kampung Warna Warni Tigarihit
 - Tourism Village Dayun
 - Tourism Village Teluk Kiluan
 - Tourism Village Pahawang
- Java**
 - Tourism Village Patakbanteng
 - Tourism Village Pecinan Glodok
 - Tourism Village Saba Budaya Baduy
 - Tourism Village Situs Cagar Budaya Gunung Padang
 - Tourism Village Semen
 - Tourism Village Edelweiss Wonokitri
- East Nusa Tenggara**
 - Tourism Village Prai Ijing Tebara
- Maluku**
 - Tourism Village Negeri Laha
- Sulawesi**
 - Tourism Village Kakaskasen Dua
 - Tourism Village Malangga
- Kalimantan**
 - Tourism Village Derawan Island
 - Tourism Village Kampung Melayu BML

In 2024, BCA provided mentoring to 30 Bakti Villages, consisting of 14 assisted villages and 16 partner villages in collaboration with the Ministry of Tourism of the Republic of Indonesia. The support for these tourist villages primarily aims to enhance the economic well-being of local communities by increasing income and creating job opportunities in the tourism and creative economy sectors. This initiative is guided by official frameworks, including the Ministry of Tourism and Creative Economy Regulation No. 9 of 2021 on Sustainable Tourism Destination Guidelines, the Minister of Tourism's Decree No. KM.143/KD.00/MENPAR/2019 on the Indonesia Sustainable Tourism Council, as well as the Global Sustainable Tourism Council (GSTC) standards. This ensures that the support is well-directed and aligned with sustainable tourism principles, as proven by the increasing value and performance of Bakti BCA's assisted villages, based on the Ministry of Tourism's Village Tourism criteria. By 2024, 12 out of 14 assisted villages have been classified as advanced and independent tourism villages.

Number of Visitors to Bakti BCA Assisted Villages

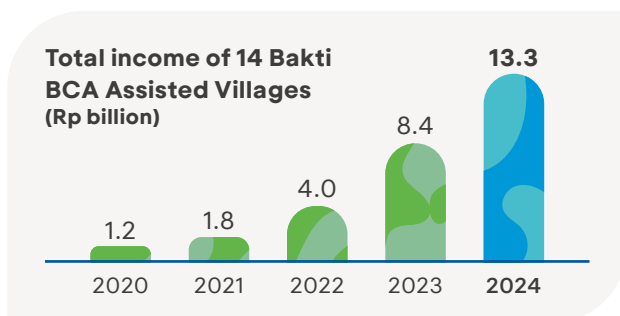
In 2024, Bakti BCA-assisted villages recorded a total of 291,452 visitors. Tamansari Tourism Village continued to be the destination with the highest number of visitors, with 156,898 people or 53.8% of the total visitors. It was followed by Goa Pindul Tourism Village with 37,478 visitors and Taro Tourism Village with 31,011 visitors. Over the past three years, assisted villages have attracted 778,919 visitors.

Number of Bakti BCA Assisted Villages Workers

Bakti BCA assisted villages play a role in supporting the economic empowerment of local communities. 14 assisted villages have created job opportunities for 1,213 local workers, consisting of 479 tourism workers listed in the management decree and 734 workers outside the management decree. Terong Creative Tourism Village recorded the largest number of tourism workers outside the management decree with 268 people. There are now three BCA-assisted tourism villages with female leaders, namely Pentingsari Tourism Village, Kampung Adat Nagari Sijunjung, and Bilebante Green Tourism Village. In addition, 99.7% of workers are of productive age (16 to 64 years old) and 12% of tourist village workers speak a foreign language.

Total Revenue of Bakti BCA Assisted Villages

In 2024, Bakti BCA assisted villages recorded revenues of Rp13.3 billion, an increase of 58% compared to Rp8.4 billion in 2023. Over the past five years, the total revenue of BCA-assisted villages has reached Rp28.7 billion, indicating the program's concrete contribution to supporting the local economy.



Achievements of Bakti BCA Assisted Villages

Several Bakti BCA assisted villages have received awards and recognition from various parties, both nationally and internationally. Taro Tourism Village and Bilebante Green Tourism Village received the Best Tourism Village–Upgrade Program from the UN Tourism for Rural Development Program. Kreatif Terong Tourism Village in Belitung won the Wonderful Indonesia Impact 2024 award from the Ministry of Tourism. The "Anugerah Desa Wisata Indonesia" (ADWI) 2024 recognized Patakbanteng Tourism Village in Wonosobo as the first winner in the resilience category, Derawan Island Tourism Village in Kalimantan as the third winner of the digital category, and Negeri Laha Tourism Village

in Maluku as the third winner of the Developing Tourism Village category.

Development Programs for Bakti BCA Assisted Villages

In 2024, BCA provided 76 development programs to sustainably improve the quality and competitiveness of tourism villages.

Market Access Expansion

BCA is committed to supporting market expansion through access to BCA Lifestyle and various other digital platforms, achieving a total transaction value of over Rp320 million. In addition, the implementation of familiarization trips and sales missions program has improved domestic market access, resulting in a transaction value of over Rp270 million. Furthermore, BCA has facilitated international market access by providing opportunities for Bakti BCA Assisted Villages to participate in the Bali Beyond Travel Fair & Wonderful Indonesia Travel Fair, generating transactions worth over Rp280 million. Additionally, through a strategic partnership between Bakti BCA and the local jewelry brand TULOLA, silver artisan I Made Suama from Desa Taro, a Bakti BCA assisted village, collaborated in designing and producing three pieces of jewelry in the "The Dancer" collection, which are marketed internationally. This collaboration supports the global market access of Desa Taro's silver craftsmanship.

Professional Certification

BCA has been working to support the capacity development of human resources in Bakti Villages through financial management training and assistance with the issuance of 51 professional certifications through the National Professional Certification Agency (BNSP). This includes certifications for Balawista Tirta, Ecotourism Guide, Tubing Guide, and Outbound Guide.

International Scale Development

Capacity building at the international level was also provided to Taro Tourism Village and Green Bilebante Tourism Village, which had the opportunity to attend the international conference "The First UN Tourism Conference on Tourism for Rural Development and The Second Annual Meeting for The Best Tourism Village by UN Tourism Network" in Hoi An, Vietnam. This initiative aimed to expand their network with members of the Best Tourism Villages and conduct a benchmarking study at top tourism villages in Vietnam.

Rumah Pangan Hidup

In 2024, BCA initiated the Rumah Pangan Hidup program in four assisted villages: Kampung Adat Nagari Sijunjung in West Sumatra, Limbongan Tourism Village in Belitung, Wira Wisata Goa Pindul in Yogyakarta, and Bilebante Green Tourism Village in Lombok. The aim of this program was to improve the local community's understanding of the concepts and techniques in vegetable cultivation and waste management. The program saw the participation of 110 tourism workers and 200 local community members, of whom 78% were women. Under the program's guidance, the villagers successfully cultivated 179,690 vegetable seedlings and generated a total income of Rp86 million from the harvest, which has the potential to reduce the average household's monthly expenditure on vegetables by 50%. The program also contributed to the village's waste management by managing 66.8 kg of organic waste and 814.8 kg of inorganic waste, which were transformed into planting media and natural fertilizer.

Various Development Programs for Bakti BCA Assisted Villages

Various other development programs were held, including mentoring to improve tourist attraction, guide training, financial management, and others, with the collective estimated contribution to revenue generation of more than Rp140 million.

Visitor Satisfaction Survey

To maintain the quality of tourism village services, visitors are invited to leave reviews of their satisfaction, one of which is through Google ratings. The average rating of the Google survey for the 14 Bakti BCA assisted villages is 4.7 out of 5.

Collaboration and Engagement MSMEs

In addition to fostering Bakti Villages, the Bank, through its Bakti BCA and Commercial & SME Banking Division program also facilitates Micro, Small, and Medium Enterprises (MSMEs) in acquiring halal certification, expanding domestic and overseas markets, and supporting the export potential of qualified MSMEs.

Bakti BCA Assisted MSMEs

A total of 38 residents in the Assisted Villages are MSME entrepreneurs who employ 268 local workers.

MSMEs from the 10 assisted villages involved in the Bakti BCA assisted MSME program have a variety of commodities, including batik fabric, weaving, palm sugar, coffee, singkoning chips, mushrooms, and puppet crafts. At the end of 2024, the Bakti BCA-assisted MSMEs total revenue of more than Rp1 billion, with the majority of revenue generated by the Kampung Gemah Sumilir Batik MSME reaching Rp470 million, or around 47% of total revenues. To support the sustainability of the assisted MSMEs, BCA provides various coaching, such as training and market access expansion.

1. Promotion and Market Access Expansion for Bakti BCA Assisted MSMEs

Bakti BCA facilitates promotion and market expansion for MSMEs through the provision of pop-up stores or booths at various events, as well as e-flyers featuring a catalog of assisted tourist villages. BCA's assisted MSMEs have participated in major events such as BCA Expoversary, Indonesia Knowledge Forum, UMKM Festival, Pekan Raya Jakarta, Gebyar BCA Merah Putih, Pagelaran Sabang Merauke, and BCA National Work Meeting, to expand market reach and to promote MSME products.

2. Training for MSME Entrepreneurs

MSME Halal Certification Assistance

In 2024, more than 2,400 MSME entrepreneurs across Indonesia have received assistance for halal certification, mentoring on Business Identification Numbers (NIB) issuance for those who did not have one, and introduction to banking products. In 2024, as many as 1,986 halal certificates issued in 24 cities/districts spread across 13 provinces in Indonesia. The halal certification enables MSMEs to leverage the opportunity to increase product quality and business scale to boost competitiveness.

UMKM Go Export

UMKM BCA Go Export is empowering 58 MSMEs from across Indonesia to access international markets, with a total export value reaching Rp37 billion by the end of 2024. With market research, strict curation, and intensive mentoring, the program ensures that the MSMEs involved are ready to meet global market standards. BCA also assists MSMEs in the transaction process with potential international buyers at various promotional events such as Trade Expo Indonesia. Featured products such as cocoa powder and

processed chocolate, processed fish, processed spices, nut products, furniture, and handicrafts are now exported to countries such as Malaysia, Singapore, Thailand, China, Japan, United Arab Emirates, the Netherlands, France, and Australia. The program also recorded a tenfold increase in business matching (YoY), indicating its effectiveness in expanding international market access and creating strategic opportunities for the assisted MSMEs.

3. Revitalization of Cikoneng Coffee Plantation

Bakti BCA provided guidance to 50 farmers from the Lestari Maju Bersama and Cikoneng Lestari farmer groups, managing 10 hectares of land in Cikoneng, Tugu Utara, Cisarua, Bogor Regency. The support included environmentally friendly agricultural practices such as organic fertilization, rorak (soil aeration) creation, and post-harvest pruning, as well as the provision of infrastructure support including organic fertilizers, pruning tools, grass cutting machines, and power sprayers, to enhance productivity and sustainability in farming. Through this program, the sales of harvested cherry coffee exceeded Rp200 million annually.

Bakti BCA's Assisted Villages and MSMEs Going Global

Bakti BCA's Assisted Villages and MSMEs are increasingly making their mark on the international scene through participation in various global events. Doesoen Kopi Sirap introduced Indonesia's distinctive coffee at three major international festivals: the Amsterdam Coffee Festival in Netherlands, Singapore Coffee Week Festival, and the Batik Pesisiran: Celebrating Nature in Batik Design From Java's North Coast event. These events provided strategic opportunities to expand market networks and showcase the unique flavors of local coffee to global consumers.

Kampung Batik Gemah Sumilir also successfully showcased its batik art on the global stage. Three batik fabrics were displayed at the MARKK Museum in Hamburg for five months, becoming part of a global celebration of art and culture. Additionally, seven of their batik pieces attracted the attention of the Hamburg community, with total sales amounting to EUR 630 at the Batik Pesisiran: Celebrating Nature in Batik Design from Java's North Coast event. This initiative not only expanded the market for traditional batik but also reinforced batik's position as a culturally significant heritage in the international market.



1 & 2: Taro Village and Bilebante Village received Best Tourism Village 2023 Award from UN Tourism. | 3. Doesoen Kopi Sirap, Bakti BCA Village participated in Singapore Coffee Week Festival. | 4 & 5: Bakti BCA Village participated in World Bank event. | 6 & 7: Desa Taro esteemed craftsman collaborating with Tulola brand in Kawan Nusantara: The Dancer jewelry collection.

Conservation of Ecosystem

Bakti Lingkungan

Supporting Environmental and Biodiversity Conservation

Social and environmental responsibility is not only a moral obligation, but also a crucial part of our business strategy to support sustainability. While BCA's operations are not directly associated with biodiversity or sensitive areas, we remain committed to contributing to nature conservation to create a better future for the next generation.

Tree Planting Program

As part of its commitment to environmental conservation, BCA has implemented a tree planting program to absorb carbon dioxide (CO₂), increase water debit, protect wildlife ecosystems, and provide economic benefits to local communities. In 2024, with the involvement of 463 local communities as active partners in the planting and maintenance process, a total of 51,500 Multi Purpose Tree Species (MPTS) were planted across four strategically chosen locations, tailored to the specific environmental needs of each area.

Planting Location	Number of Trees	Tree Species	Environmental & Socio-economic Impact
Gambuhan Village, Pemalang, Central Java	15,000	Rubber Fig Tree, Banyan, Bamboo, Avocado, Orange, Coffee	- Preventing landslides and maintaining the sustainability of the stream of Balekambang spring, the main source of drinking water for Pemalang and Tegal residents. - Development of agroforestry and ecotourism as sustainable economic opportunities.
Buleleng, Bali	21,500	Cempaka Tree, Majegau, Durian, Avocado, Coffee, and others	- Restoring critical land in village forest areas, preserving ecosystems, and strengthening landscape protection. - Increasing groundwater recharge capacity, to address water issues as one of the challenges faced by local residents. - Empowering forest farmer groups through productive village forest management.
Cikondang Village, South Garut	14,000	Manglid Tree, Trembesi, Avocado, Durian, and Jackfruit	- Creating animal corridors to provide safe passage for wildlife such as Javan gibbons, monkeys, tigers, leopards and surili, to reduce conflict with humans at the edge of Leuweung Sancang Nature Reserve. - Supporting dryland farming with productive agroforestry, enabling farmers to increase yields while maintaining the balance of nature.
Aceh Coast	1,000	Mangrove trees	Restore damaged ecosystems, protect wildlife habitats such as migratory birds and fish, and maintain the balance of coastal ecosystems.

In addition to planting, BCA regularly monitors tree growth to ensure its environmental impact, collaborating with expert partners to maintain the accuracy and credibility of the data. By 2024, trees planted between 2021 and 2024 have successfully absorbed 107.5 tons of CO₂e, with a survival rate of 91.7%.

MPTS Tree Planting	Estimated Carbon Absorption (tCO ₂ eq)			
	2024	2028	2033	2038
2021-2022*	57.05	1,327.75	3,576.13	5,335.22
2023*	25.87	2,686.20	6,146.99	9,073.85
2024	24.57	1,415.15	8,960.67	14,828.64
Total	107.49	5,429.10	18,683.79	29,237.71

* Estimated calculation based on the Carbon Atlas platform as of December 2024

Building Compost House and Composting Training

As part of its organic waste management efforts, BCA has partnered with the Balikpapan Forestry Office (KPHL) to build a composting facility and conduct composting workshops in the Wisata Meranti area, Balikpapan. Launched in late 2023, the program utilizes kiambang—an invasive local plant—and organic waste as key raw materials. By 2024, 6,000 kg of organic waste had been processed into 3,000 kg of compost, benefiting 15 participants from farmer groups while providing compost for other members. This program has made a significant contribution to environmental sustainability and community empowerment, as reflected in Wisata Meranti's recognition with multiple awards, including second place in the East Kalimantan Provincial Village Tourism competition and the advancement of the Social Forestry Business Group (KUPS) from Silver to Gold.

Reverse Vending Machine (RVM)

In an effort to drive behavioral change in plastic waste management, BCA, in collaboration with Plasticpay, introduced the Bakti BCA RVM. This machine simplifies the sorting of plastic bottle waste from other materials, enhancing its recycling process. The RVM is further incentivized by a feature that converts collected points into rupiah, encouraging greater community participation. With this approach, the RVM aims to foster more responsible and sustainable waste sorting and management practices.

Three Bakti BCA RVM units were installed at the campuses of Bandung Institute of Technology and Padjadjaran University, where over 1,000 members of the academic community actively engaged in sorting plastic bottle waste throughout 2024. The strategic placement of these units on campus serves to raise awareness among students, who play a key role as agents of change in promoting environmental consciousness within the broader community. Additionally, two more RVM units were deployed in Bakti BCA-assisted villages, helping maintain the cleanliness of tourism villages while educating and raising awareness about community waste management.

The Bakti BCA RVM also featured prominently at BCA Expoversary 2024, where it was integrated with a coastal ecosystem conservation initiative. For every 10 plastic bottles collected, one sea turtle egg was hatched and released back into its natural habitat. As a result, more than 5,000 plastic bottles were collected, contributing to both waste management and the preservation of marine life.

Achievements of Bakti BCA's RVM Program in 2024



Protected Animal Conservation

1. Orangutan Rehabilitation and Reintroduction

Recognizing the importance of orangutan survival as an umbrella species in maintaining environmental sustainability and biodiversity, since 2012 BCA has consistently supported orangutan conservation in Indonesia through collaboration with the East Kalimantan Natural Resources Conservation Agency (BKSDA) and the Borneo Orangutan Survival Foundation (BOSF), with a focus on rehabilitation, reintroduction, and community education.

In 2024, BCA and BOSF officiated the completion of four artificial islands as temporary homes for orangutans, preparing them for their return to nature. These islands also serve as sanctuaries for orangutans that could not live freely in their natural habitat.

Education on the importance of orangutan conservation in 2024 was conducted through the “Student Goes to Nature” (SGTN) program. This program invited elementary and junior high school students to visit the orangutan conservation area in Samboja Lestari to learn firsthand about the importance of orangutans to the ecosystem while being introduced to the concept of financial literacy.

Orangutan conservation program in 2024



2. Sea Turtle Conservation

Since 2016, BCA, in collaboration with Banyuwangi Sea Turtle Foundation (BSTF), has played an active role in sea turtle conservation, including egg relocation, hatchling release, sea pandanus planting, and education for the community and students. In 2024, BCA and BSTF launched the “Intan Ruang” innovation, the first sandless incubator in Indonesia with a capacity of 15,000 eggs. This technology not only enhances hatching efficiency but also allows for temperature control, which helps regulate the sex of the hatchlings. This adjustment is crucial for maintaining a balanced ratio of male and female turtles in the wild, which is key to ensuring the sustainability of turtle populations amid the challenges of climate change.

BCA also supports the development and improvement of infrastructure at two new conservation sites: Goa Cemara Beach in Yogyakarta and Kerobokan Beach in Bali. The infrastructure development at Goa Cemara Beach incorporates recycled concrete blocks made from used cards, aligning with the eco-friendly concept.

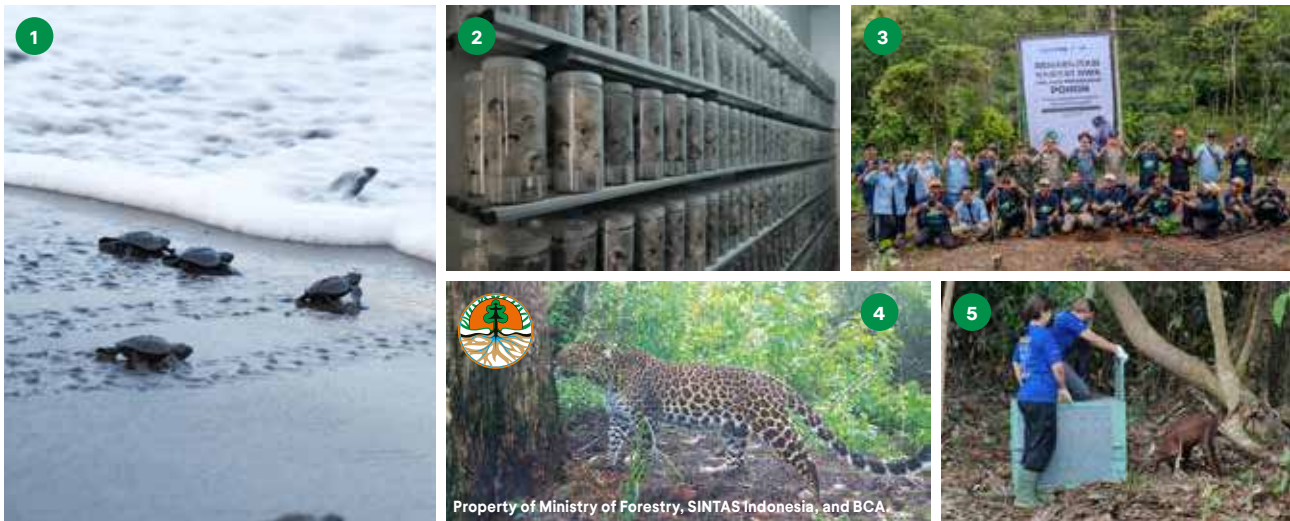
In 2024, a total of 17,531 eggs were successfully relocated from 171 nests, with 15,003 hatchlings released to their habitat. In addition, 273 students in Banyuwangi have been educated on the importance of biodiversity sustainability.

3. Java-Wide Leopard Survey (JWLS)

In 2024, BCA, in collaboration with the Ministry of Forestry and Save the Indonesian Nature and Threatened Species (SINTAS), began a Java leopard conservation initiative in Bromo Tengger Semeru National Park (TNBTS). The initiative is part of a national survey of Javan leopards known as the Java-Wide Leopard Survey (JWLS). The first phase included the installation of 40 surveillance cameras to monitor leopard presence and movements. More than 85,000 footage were recorded, including images and videos of the Javan leopard's activities in its habitat. The monitoring results also revealed challenges that emphasizes and hunting activities in several spots, emphasizing the urgency of leopard habitat protection activities. In addition, 15 excrement samples were collected for analysis along with other documentation to provide a detailed insight into the population, distribution, as well as prey preferences of Javan leopards. This study provides a strategic foundation for developing a Conservation Strategy and Action Plan (CSAP) to support the sustainability of leopard and ecosystem conservation.

Environmental Complaints [413-2]

BCA is committed to contributing to environmental conservation through various environmental responsibility programs. In 2024, BCA did not receive any complaints related to environmental impacts as a result of its banking activities.



1. Seaturtle release in Banyuwangi Beach with BSTF. | 2. Intan Ruang innovation, a sandless turtle incubator room with a capacity of 15 thousand eggs. | 3. Bakti BCA tree seedlings planting. | 4. Initial survey on the conservation of Javan leopards in Bromo Tengger Semeru National Park. | 5. Pre-release of orangutans on the artificial island of Samboja Lestari, East Kalimantan with BOSF.

Program Impact Evaluation and Measurement^[413-1]

BCA strives to create impact and added value to the wider community through its Bakti BCA programs. Continuous evaluation of the impact of the Bakti BCA program aims to measure the room for development and continuous improvement of the program quality. In 2023, BCA used the contribution analysis method conducted by independent experts to assess the results and impact of various Bakti BCA programs in Focus Group Discussions (FGDs) with relevant parties. The CA for Bakti BCA's program has been presented in the 2023 Sustainability Report.

In 2024, BCA conducted a Social Return on Investment (SROI) evaluation of one of its flagship programs, community development at BCA Tourism Village. SROI measurement was conducted for 4 tourism villages: Kampung Warna Warni Tigarihit and Malangga Tourism Villages by the Institute for Sustainability and Agility, a member of the UN Global Compact, and Nagari Silokek Tourism Village and Kampung Adat Nagari Sijunjung Tourism Village by the Centre for Entrepreneurship, Change, and Third Sector (CECT). The SROI was measured by calculating the monetary value of the impact created in social, environmental, and economic aspects to stakeholders, including beneficiaries, assisting partners, local government, and the Company.

Through SROI analysis, Bakti BCA's activities in providing training, publications, infrastructure assistance, mentoring, and monitoring in Malangga Tourism Village and Kampung Warna Warni Tiga Rihit Tourism Village have an impact on increasing the knowledge and skills of beneficiaries which affects the increase in income, quality of life, and good relations among Tourism Village residents, as well as saving costs for education and government programs. The calculation of the SROI value based on this assessment is as follows:

BCA Assisted Tourism Village	SROI Score	Remark
Malangga Tourism Village	2.43	Every Rp1 of the Company's investment generated a social value of Rp2.43 for the program at Malangga Tourism Village
Kampung Warna Warni Tiga Rihit Tourism Village	2.32	Every Rp1 of the Company's investment generated a social value of Rp2.32 for the program at Kampung Warna Warni Tiga Rihit Tourism Village
Kampung Adat Nagari Sijunjung Tourism Village	2.02	Every 1 rupiah of the Company's investment generated a social value of 2.02 rupiah for the program at the Kampung Adat Nagari Sijunjung Tourism Village
Nagari Silokek Tourism Village	1.57	Every 1 rupiah of the Company's investment generated a social value of 1.57 rupiah for the program at the Nagari Silokek Tourism Village

The results of the evaluation of Bakti BCA program are used as an essential reference in developing the company's strategy to increase its impact. The evaluation enables BCA to identify factors that play a crucial role in achieving sustainability goals, and to formulate more targeted measures. With a deeper understanding of the contributions made, BCA can continue to strengthen its role in supporting the advancement of society and the environment, while ensuring that every initiative is oriented towards achieving long-term sustainable.

Community Grievance Mechanism

We have built a good relationship with the general public until today, including the beneficiaries of Bakti BCA programs. We have been open to criticism and suggestions from the public. The community grievance mechanism is available at Halo BCA. During the reporting period, BCA did not receive any public complaints related to Bakti BCA programs. However, we have received useful suggestions to continuously improve and develop the programs.

A Brief of
**Sustainability
Report**



A Brief of Sustainability Report

Report Profile [2-2, 2-3, 2-4, 2-5]

The 2024 Sustainability Report of PT Bank Central Asia Tbk (BCA) is prepared based on an annual period and is a continuation of the previous report published on This report refers to a number of national and international regulations/guidelines as a form of transparency of BCA's efforts to integrate sustainability into its operations and strategies. These regulations/guidelines include:

- Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 on the Implementation of sustainable finance.
- Global Reporting Initiative (GRI) Standards 2021, with option: "in accordance with the GRI Standards".
- GRI-G4 Sector Disclosures: Financial Sector Supplement Disclosures (FSSS).
- Sustainability Accounting Standard Board (SASB) for the Commercial Bank category.
- Sustainable Banking Assessment (SUSBA) by the World Wide Fund for Nature (WWF), which measures the integration of Environmental, Social, and Governance (ESG) aspects.
- ASEAN Corporate Governance Scorecard (ACGS).

This Sustainability Report covers relevant data and information from the period January 1 to December 31, 2024. The data used is collected from BCA's operational activities, while financial data is sourced from the consolidated financial statements covering BCA and all of its subsidiaries, including PT BCA Finance, BCA Finance Limited, PT Bank BCA Syariah, PT BCA Sekuritas, PT BCA Multi Finance (merged with PT BCA Finance as of September 1, 2024), PT Asuransi Umum BCA (BCA Insurance), PT Asuransi Jiwa BCA (BCA Life), PT Central Capital Ventura (CCV), and PT Bank Digital BCA (BCA Digital).

As part of the preparation process for this report, the previous year's data is also restated. All data and information used in the report have been reviewed and validated by the relevant work units and approved by the Directors and Board of Commissioners, prior to publication.

Independent Party Verification

BCA appointed an independent party with expertise in sustainability report assurance and an understanding of the sustainability context in the

banking sector. The verification process is conducted with independence in mind. To ensure there is no conflict of interest, vendor selection is conducted independently. The appointment of this independent party is monitored and approved by BCA's Director of Finance and Corporate Planning.

Assurance verification of BCA's Sustainability Report was conducted by SR Asia Indonesia using the AA1000 AS Standard (V3), Type II, with a moderate level. The process involved verification and confirmation of data by all relevant contributors, as well as senior officers from relevant functions. The results of this verification are included in the report in the form of an independent statement on the assurance process undertaken.

Feedback on Previous Year's Report

BCA regularly receives evaluation and feedback on its sustainability performance from various parties, such as investors, rating agencies, regulators, and other stakeholders. Some of the issues that have drawn attention include increasing green financing, strategies to mitigate financial risks related to climate change, disclosure of GHG emissions from financing activities, and the Bank's commitment to a low carbon economy. BCA's management has responded and followed up on these concerns in stages, and has included its responses in this Sustainability Report.

Contact [2-3]

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Support and Contribution to SDGs

BCA consistently supports the achievement of all Sustainable Development Goals (SDGs), by contributing to various sectors in accordance with the company's business and capacity. BCA mainly focuses on several areas that align with the company's vision and mission.

Primary Support to SDGs

Goal	2024 Achievement	Strategy	2025 Target
	- Zero major accidents in the workplace 1,010 cataract surgery patients 13,620 people received general medical treatment & contraceptive services through BCA-assisted clinics 2,211 blood bags from employee blood donation program 4,238 children under five receive nutrition intervention through the PASTI program	- Providing health education through health campaigns - Conducting social service activities - Educating public about health through seminars or webinars	- Zero major accidents in the workplace - Ensuring all employees have become members of BPJS and private health systems - Conducting regular health education and campaigns - Carrying out social services for cataract surgery and assisted clinics - Conducting employee blood donations
	97.3 % of employees received training 162 employees received undergraduate and master's degree scholarships 2,196 relevant employees attended sustainable finance training 700 students received Bakti BCA Scholarship 572 participants of PPBP and PPTI >230,000 people (including students and university students) received financial literacy education - Organizing Indonesia Knowledge Forum (IKF) 2024	- Developing e-learning programs, in-class training, and collaborate with educational institutions - Selecting and providing scholarships to students according to the criteria as well as facilitating soft skills training. - PPBP strategy: recruit and conduct dissemination to leading high schools/vocational schools across Indonesia - Organizing intensive training on blended learning and soft skills training for teachers with competition methods - Organizing financial literacy education nationwide that has a positive impact in accordance with OJK SNLKI by prioritizing volunteer programs carried out by employees	40% BCA employees received advanced SF training - Implementing Bakti BCA Scholarship Program - Implementing PPBP and PPTI programs - BCA employees received training and education programs - Organizing regular Cultural Preservation Award Program
	61.4% of female employees from total employees were promoted 16.7% of women occupied Director positions 61.4% female employees occupied middle-up manager positions	- Implementation of the Collective Labor Agreement (CLA) in the Preamble section and article 59 paragraph 2 letter i on equal rights and no discrimination of any kind is allowed against employees - Providing equal opportunities in career advancement to managerial level or higher - Providing training and assignments to women weavers to improve life skills/welfare	- No remuneration gap between female and male employees - Zero cases of violation of equal rights and discrimination against employees - Zero reports of discrimination against customers - Maintaining an equal percentage of female and male employees in the opportunity to occupy managerial level positions

Goal	2024 Achievement	Strategy	2025 Target
 	12.5% increase in sustainable finance portfolio 27 buildings utilize solar panels - Operational emission covers 100% of BCA Head Office, Data Center, and Branch Offices. 78 Branch offices applying green building features - Conducting GHG inventory of scope 3 financed emissions - Conducting Climate Risk Stress Testing (CRST)	- Mapping out mitigation strategies to reduce CO₂ emissions in BCA's buildings gradually - Developing adaptive behavior in smart buildings, the application of environmentally friendly technology, and sustainable culture - Lending to debtors with environmentally friendly businesses	- Conducting Climate Risk Stress Testing for 100% of financing portfolio 8% increase in Sustainable Financing portfolio, including environmentally friendly debtors - Replacing R22 to R32 air conditioners in branches - Installation of solar panels in buildings owned by BCA - Reducing paper usage by 3% in Head Office work units
 	1,969 people recruited as BCA employees - Remuneration of employees at the lowest level in Jakarta is higher than the Jakarta Provincial Minimum Wage 1,213 workers in 14 Bakti BCA assisted villages 268 MSME workers 3,982 interns recruited through the Bakti BCA program 11.9% increase in MSME financing - Rp784 billion KUR realization - Workshop for MSME for Go Export - Facilitate MSME entrepreneurs for halal certification - More than 1,500 MSME sellers joined UMKM Fest	- Creating job opportunities to support BCA digitalization and relationships - Developing the role and capabilities of BCA's frontliners to provide more comprehensive solutions to customers - Expanding channeling cooperation with anchors - Providing guidance and assistance for Branch Offices in KUR disbursement - Expanding the line of business financed by KUR - Mapping of banking services to people who are categorized as unbankable - Collaborating with village administrators, local communities, and local government - Recruiting prospective Bakti BCA interns	- Increase in KUR disbursement by 6% - Increase in MSME financing by 6% - Consistent implementation of Occupational Health and Safety (no major incidents in the work environment) - Hiring employees and Bakti BCA Interns - Organizing UMKM Fest
	4.88 Branch Service Quality (BSQ) index on a scale of 5 4.77 Customer Engagement (CE) index on a scale of 5 4.7 million new accounts through digital banking bringing total accounts to 40.7 million	- Developing digital innovation - Implementing machine learning and artificial intelligence - Implementing Data Loss Prevention (DLP) and two-factor authentication systems for securing electronic information - Educating and conducting dissemination on data security and digital banking to customers	- Minimum BSQ Index 4.5 - Minimum CE Index 4.5 - Zero major frauds - Zero complaints related to data privacy and security
	- Meeting compliance indicators including Minimum Capital Adequacy (CAR), Net Non-Performing Loan (NPL), Maximum Legal Lending Limit (LLL), Rupiah & Forex Statutory Reserves (GWM), Macroprudential Liquidity Buffer (PLM), Net Open Position (NOP), Macroprudential Inclusive Financing Ratio (RPIM), and Liquidity Coverage Ratio (LCR). - The bank's soundness level is 1 - All employees have signed an integrity pact - All employees have signed code of conduct - All employees of echelon 5 and above have signed the annual disclosure - Zero corruption cases - Conducting business risk and human rights assessment (PRISMA) from the Ministry of Law and Human Rights	- Evaluation of all business activities in compliance with regulations - Ensuring the effectiveness of the whistleblowing system - Implementing good corporate governance - Complying with laws and regulations on capital market - Adopting relevant best practice standards	- Fulfilling compliance indicators - Zero report of corruption committed by the company - Minimum bank soundness level is 2 - No material and significant legal cases and/or disputes with customers - Conducting business risk and human rights due diligence with independent parties - Issuing a policy of non-discrimination in the workplace - Zero corruption cases/reports - Compliance risk at "low to moderate" level - All employees sign integrity pact and code of ethics - All employees of echelon 5 and above must sign an annual disclosure

Contribution to Other SDGs

Goal	Supporting Activities
	• Providing wages/salaries in compliance with government regulations • Providing interest-free loan facilities for a certain nominal amount to BCA employees • Open job opportunities for worker and internship program in the Bakti BCA program • Registering employees with BPJS Employment
	• Disbursing financing to smallholder agricultural businesses • Supporting the stunting reduction program (Partnership to Accelerate Stunting Reduction in Indonesia)
	• Disbursing financing to clean water management and wastewater treatment businesses • Providing assistance for sanitation
	• Shuttle bus facilities to employees at BLI-Sentul • Assistance in infrastructure development programs, public facilities and social facilities of the government, as well as BCA-assisted villages • Establishing a household waste recycling program for BCA employees
	• Changing the use of HVS paper from 80 gsm to 75 gsm • Initiative to turn off lights in work areas during lunch hours • Using digital sign to reduce paper usage in internal documents approval process • Working with vendors to manage solid waste
	• Planting a total of 51,500 trees in 4 strategic locations, including planting 1,000 mangrove seedlings on the coast of Aceh • Conducted training that successfully managed 6,000 kg of organic material into 3,000 kg of compost
	• Collaborating with BOSF for orangutan protection and tree planting monitoring • Collaborating with Nusantara Institute and SENA WANGI for activities to preserve the Indonesian art, culture and traditions • Collaborating with SPBK Perdami, the Health Agency, Bakti Media Clinic, and Duri Utara Clinic to support the community's health promotion • Collaborating with the Indonesian Natural Dye Association (WARLAMI) for the development of natural dye • Collaborating with Save the Indonesian Nature and Threatened Species (SINTAS) to conduct the initial phase of Javan leopard conservation.

Approval Sheet of the Board of Commissioner and the Board of Director on the 2024 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 2024 has been presented in its entirety and that we assume full responsibility for the accuracy of the contents of this Sustainability Report in compliance with POJK No. 51/POJK.03/2017.

This statement is duly made in all integrity.

Jakarta, February 2025

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



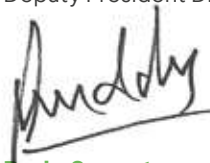
Armand Wahyudi Hartono
Deputy President Director



Gregory Hendra Lembong
Deputy President Director



Subur Tan
Director



Rudy Susanto
Director



Lianawaty Suwono
Director



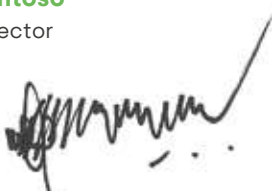
Santoso
Director



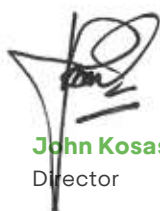
Vera Eve Lim
Director



Haryanto Tiara Budiman
Director



Frengky Chandra Kusuma
Director



John Kosasih
Director



Antonius Widodo Mulyono
Director



Independent Assurance Statement

The 2024 Sustainability Report of PT Bank Central Asia Tbk

Number	: 01/000-758/I/2025/SRAI
Assurance Type	: Type 1 and Type 2 for the specific topic of Customer Data Protection and Information System Resilience, Responsible Financing, Service Excellence, and Community Development
Assurance Level	: Moderate
Reporting Standards	: GRI Universal Standard 2021 Consolidated, GRI G4 Financial Services Sector Supplement, Sustainability Accounting Standard Board (SASB) Financial Sector Commercial Banks, and Sustainable Banking Assessment (SUSBA) and ASEAN Corporate Governance Scorecard (ACGS)
Reporting Regulation	: Otoritas Jasa Keuangan Regulation (POJK) Number 51/ POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021

Dear stakeholders,

PT Sejahtera Rambah Asia is issuing an **Independent Assurance Statement** (“the Statement”) of the **2024 Sustainability Report** (“the Report”) of **PT Bank Central Asia Tbk** (“the Bank” or “the Reporting Organization”). The Reporting Organization a local commercial bank in Indonesia located in Jakarta. The Report presents the commitment and efforts of the Bank in managing its sustainability performance for the reporting period of **January 1st to December 31st, 2024**. As agreed with Management, PT Sejahtera Rambah Asia’s responsibility is to make an assessment based on the data and content of the Report for the year.

Intended User and Purpose

The purpose of the Statement is to present our opinion including the findings and recommendations based on the results of assurance work to the Bank’s stakeholders. The Assurance Team in accordance with specific procedures and a specific scope of work carried out the assessment. Except for the areas covered in the scope of the assurance, we encourage all NOT to solely interpret the Statement as the basis to conclude the Bank’s overall sustainability performance.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. We are also responsible for coming up with conclusions and recommendations based on the agreed standards, methods, and approaches. Hence, PT Sejahtera Rambah Asia is only evaluated for the latest received editorial and data on the final draft as of January 30th, 2025. PT Sejahtera Rambah Asia is only responsible for delivering assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. The Management has its sole responsibility for the presentation of data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

Independence, Impartiality, and Competency

PT Sejahtera Rambah Asia confirms NO relationships between the assurator team and the clients that can influence their independence and impartiality to conduct the assessment and generate the Statements. The assurator team is mandated to follow a particular assurance protocol and professional ethical code of conduct to ensure their objectivity and integrity. We carried out a pre-engagement

PT Sejahtera Rambah Asia Independent Assurance Statement, version 2025, page 1 of 4



assessment before the assurance work was taken to verify the risks of engagement as well as the independence and impartiality of the team. The assurator team members have knowledge of ISO 26000, AA1000 AccountAbility standards and principles, and also have experience in sustainability report assessment based on various reporting regulations, standards, and principles.

Type and Level of Assurance Service

1. **Type 1 assurance** on the Report content
2. **Type 2 assurance** on Customer Data Protection and Information System Resilience, Responsible Financing, Service Excellence, and Community Development.
3. **A moderate level of assurance** to the procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

Scope and Limitation of Assurance Service

1. Data and information in the Report for the period of **January 1st to December 31st, 2024.**
2. Material topics presented in the Report: **Customer Data Protection and Information System Resilience, Responsible Financing, Service Excellence, Community Development, Work Culture and Human Rights, Climate Action, Anti-corruption and Anti-fraud, and Accessibility and Affordability.**
3. Evaluation of publicly disclosed information, system, and process of the Bank to ensure adherence of the Report content to the reporting principles.
4. PT Sejahtera Rambah Asia does NOT include financial data, information, and figures in the Report content. We assumed that the Bank, independent parties, or other parties associated with the Bank have verified and/or audited financial statements, data, and information.
5. Adherence to the reporting principles, standards, and regulations of POJK Number 51/POJK.03/2017 and SEOJK No. 16/SEOJK.04/2021, GRI Standard 2021 Consolidated, GRI Financial Services Sector Supplement, Sustainability Accounting Standard Board (SASB) Financial Services Sector Commercial Banks, Sustainable Banking Assessment (SUSBA), and ASEAN Corporate Governance Scorecard (ACGS).

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Bank as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Bank's financial statements and documents, other than those mentioned in the Report.

Methodology and Source Disclosure

1. Form an Assurance Team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the Assurator Team.
3. Hold a kick-off meeting and initial analysis of the Report draft based on the PT Sejahtera Rambah Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), and standards/regulations used in the Report.



4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.
6. The Bank incorporated our recommendations in the draft Report and release the final Report content.
7. Prepare the Statement and send it to AA1000 AccountAbility for review to get approval before submitting it to the Bank.
8. Prepare a Management Letter detailing all aspects seen, recorded, and observed during the assurance to the Management of the Bank for further improvement of sustainability processes.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Report content outlines the Bank's implementation to stakeholder engagement by involving them in exploring significant issues and determining material topics. The Bank has demonstrated inclusivity through various initiatives, such as conducting stakeholder engagement sessions, addressing key interests of different stakeholder groups, and integrating their feedback into strategic decisions. Efforts include financial literacy programs, sustainable finance initiatives, workforce inclusion, and supplier engagement policies. Stakeholder expectations and concerns have been identified through regular interactions, ensuring that their input contributes to corporate decision-making.

Materiality – The Bank has implemented a structured and comprehensive approach in identifying and prioritizing material topics for this reporting period. The process integrates both internal and external stakeholder insights, reflecting key concerns from employees, customers, investors, regulators, and business partners. Prioritization of material topics has been determined through engagement activities, in-depth interviews, and quantitative assessments, ensuring relevance and alignment with the Bank's sustainability strategy. Overall, the materiality assessment process is well-integrated, effectively identifying material topics.

Responsiveness – The Bank maintains robust mechanisms for reporting violations of ethics, fraud, corruption, and other misconduct through its whistleblowing system (WBS). The system ensures transparency by allowing reports to be submitted via the Bank's website while safeguarding the confidentiality of whistleblowers. WBS reports are validated using the 4W1H principle and managed by the designated administrator for further assessment. Additionally, the Bank's commitment to handling customer concerns is demonstrated through its HaloBCA complaint management system, which follows a Service Level Agreement (SLA) to ensure timely resolutions.

Impact – The Bank continues its commitment to fostering economic development by supporting financial literacy programs aimed at improving financial management skills within communities. The Bank's sustainability-linked loan (SLL) schemes cater to debtors engaged in sustainable resource management, eco-friendly transportation, and energy-efficient product development. Additionally, community investment initiatives continue to create tangible social and economic benefits for multiple regions across the country. In governance, the Bank has maintained its zero data breach record, reinforcing its commitment to strong cybersecurity and data protection measures.

Statement of Use: "In Accordance to the GRI Standards" – We evaluated the Report content according to the GRI Universal Standards principles, disclosures, and requirements for reporting. The Bank has complied with nine requirements: apply the reporting principles, report the disclosures in GRI 2: General Disclosures 2021, determine material topics, report the disclosures in GRI 3: Material Topics 2021, report disclosures from the GRI Topic Standards for each material topic, provide reasons for



omission for disclosures and requirements that the organization cannot comply with, publish a GRI content index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the report content sufficiently indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provide adequate support during the assurance work by submitting evidence/documents as requested.

Type 2 Assurance – The Bank continues to implement good governance and sustainability practices that create impacts across key material topics. To strengthen Customer Data Protection and Information System Resilience, the Bank has reinforced its cybersecurity framework by implementing role-based access controls, penetration testing, security incident simulations, and real-time database monitoring, ensuring compliance with SEOJK 29, ISO 27001:2022, and PCI DSS standards. The Bank's Responsible Financing approach integrates ESG risk assessments, sector-specific financing policies, and sustainable credit growth strategies, with oversight from the Credit Committee to ensure responsible lending and compliance with regulatory frameworks. For Service Excellence, the Bank maintains a structured customer complaint management system with defined SLA, real-time tracking through the HaloBCA CRM platform, and customer satisfaction assessments via Gallup International's Customer Engagement Score, Customer Satisfaction Index, and Net Promoter Score, ensuring continuous service improvements. In Community Development, the Bank applies SROI and contribution analysis to measure long-term program impact while collaborating with local governments, universities, and third-party organizations to support financial literacy, MSME empowerment, and rural development initiatives. The Bank is enhancing internal governance, regulatory compliance, and continuous sustainability improvements.

Recommendation

1. To disclose the effectiveness of stakeholder engagement initiatives and demonstrating how stakeholder feedback directly influences corporate policies.
2. To outlining how senior management and cross-functional teams are involved in overseeing, reviewing, and integrating materiality assessments into corporate strategy and risk management.
3. To enhance disclosures on long-term impact evaluations, for example, tracking improvements in financial inclusion, reductions in environmental footprint, or benefits to MSMEs.
4. To set and disclose GHG emission reduction targets for the short, medium, and long term.
5. To establish and communicate commitments towards sustainability performance targets for the next period

The assurance provider,

Jakarta, January 30th 2025

Lim Hendra
Assurance Director of
PT Sejahtera Rambah Asia



POJK Number 51/POJK.03/2017 Reference, GRI Standards, SASB, and SUSBA Indices

Financial Services Authority Regulation (POJK) Number 51/POJK.03/2017 - Financial Services Authority Circular Letter (SEOJK) Number 16/SEOJK.04/2021

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GRI Content Index

Statement of use	PT Bank Central Asia Tbk has submitted information in accordance with the GRI Standards for the period January 1 to December 31, 2024.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	N/A

GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
				Requirement(s) Omitted	Reason	Explanation	
General Disclosure							
GRI 2: General Disclosures 2021	2-1	Organizational details	29,30				
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	2-25	Processes to remediate negative impacts	79,84				
	2-26	Mechanisms for seeking advice and raising concerns	Annual Report				
	2-27	Compliance with laws and regulations		49			
	2-28	Membership associations	31				
	2-29	Approach to stakeholder engagement	38				
	2-30	Collective bargaining agreements	101				

GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
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Material Topics							
GRI 3: Material Topics 2021	3-1	Process to determine material topics	40				
	3-2	List of material topics	40, 41				
Material Topic : Customer Data Protection and Information System Resilience							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
GRI 418: Customer Privacy 2016	418-1	Customer complaints related to customer privacy and loss of customer data	84				
Material Topic : Responsible Financing							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	54				
Material Topic : Climate Action							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
GRI 201: Economic Performance 2016	201-2	Financial implications due to climate change	60,62,64				
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	68,69,70				
	305-2	Energy indirect (Scope 2) GHG emissions	68,69,70				
	305-3	Other indirect (Scope 3) GHG emissions	68,69,70				
Material Topic : Service Excellence							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
Material Topic : Anticorruption and Anti-fraud							
GRI 3: Material Topics 2021	3-3	Management of material topics					
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	51				
	205-2	Communication and training about anti-corruption policies and procedures	51				
	205-3	Confirmed incidents of corruption and actions taken	52				
Material Topic : Work Culture and Human Rights							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
Material Topic : Access and Affordability							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				

GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
				Requirement(s) Omitted	Reason	Explanation	
Material Topic : Community Development							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investment and services supported	120				
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	128				
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GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	72				
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GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	73				
	306-2	Management of significant waste-related impacts	73				
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GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	104				
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	403-4	Worker participation, consultation, and communication on occupational health and safety	104,105				

GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
				Requirement(s) Omitted	Reason	Explanation	
	403-5	Worker training on occupational health and safety	105				
	403-6	Promotion of worker health	105				
	403-7	Prevention and mitigation of occupational health and safety impacts linked by business relationships	104				
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GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	98				
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FS5	Interactions with clients/ investees/business partners regarding environmental and social risks and opportunities	38,58,59
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	25, 56-58
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	58
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	25,57,58
FS9	Coverage and frequencies of audits to assess implementation of environmental and social policies and risk assessment procedures	36
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	56,57,65
FS11	The percentage of assets subject to positive and negative environmental or social screening	57,65
FS12	Voting policy applied to environmental or social issues	36
FS13	Access points in low-populated or economically disadvantaged areas by type	82,120
FS14	Initiatives to improve access to financial services for disadvantaged people	82
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Sustainability Accounting Standards Board (SASB)

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FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal and (b) small business	24, 25, 57
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FN-CB-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	85
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	83-87
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FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	58
FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	58
FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	82,120-122
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	115-116
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FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	63-67
Financed Emissions		
FN-CB-410b.1	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	69-70
FN-CB-410b.2	Gross exposure for each industry by asset class	70
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FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	52
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FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	31
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		Disclosure of ESG risk exposure and targets	44, 60-64

ASEAN Corporate Governance Scorecard (ACGS)

The implementation of ACGS at BCA is presented in more detail on the BCA website
<https://www.bca.co.id/en/tentang-bca/tata-kelola/acgs>



Feedback Form

PT Bank Central Asia Tbk (BCA) published this Sustainability Report to provide stakeholders with an overview of our sustainability performance and implementation of sustainable finance. We would like to receive feedback, criticism, and suggestions from you after reading this Sustainability Report by sending an e-mail or sending this form by post.

Your Profile

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

Stakeholder Group

- ☐ Regulator
☐ Investor and Shareholders
☐ Employess
☐ Customers
☐ Business Partners/Suppliers/Vendors
☐ General Public
☐ Media
☐ 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 has clearly described BCA sustainability performance.	☐	☐
4. This report has disclosed material topics relevant to the Company.	☐	☐

Thank You for Your Participation Please Submit and Send This Response to The Following Address:

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Unity for Responsibility

LAPORAN
KEBERLANJUTAN 2024



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