

# 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



**EDC APOS BCA**  
Android based payment point of sales

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



**eBranch BCA**  
A complementary app for branch banking service

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



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

**KeyBCA Apps**  
Digitalized KeyBCA token that allows customers to authorize transactions via smartphone



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

**ATM CRM**  
ATM offering for both cash withdrawal and deposit facilities



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

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



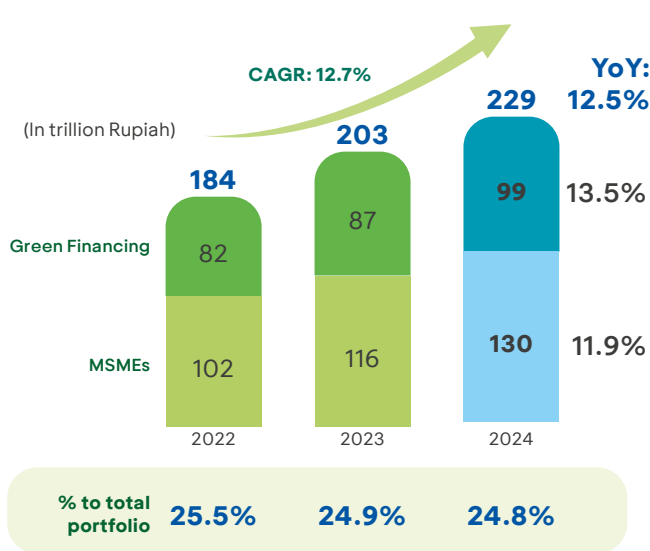
**Paylater BCA**  
A credit facility that can be used as an alternative payment method by scanning QRIS in 'myBCA' application



# 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



#### Established Sustainability-Linked Loan Policy



#### Participating in the Indonesian Electric Vehicle Ecosystem Development



#### Sustainable Palm Oil Financing

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

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





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  $\wedge$  30.9% YoY

SUPPORTING WOMEN EMPOWERMENT



Women MSME Debtors

**47** thousands  $\wedge$  7.6% YoY

Outstanding

**Rp17.2** trillion  $\wedge$  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

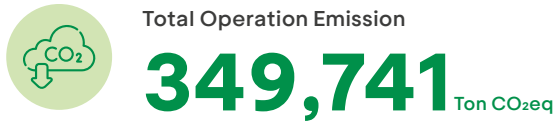


Potential Value of Exports

**Rp37** billion



# Environmental Performance



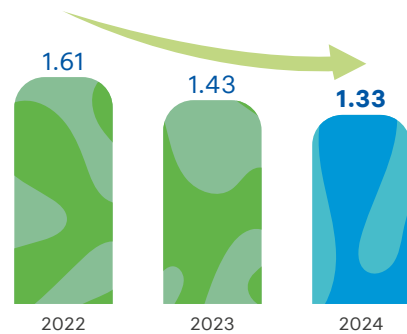
## OPERATIONAL EMISSION

### 2024 BCA's Operational Emission

GHG Emission (tCO <sub>2</sub> eq)	2024
<b>Scope 1</b>	
Stationary combustion	778.7
Mobile combustion	10.8
Fugitive emissions	3,861.1
<b>TOTAL</b>	<b>4,650.6</b>
<b>Scope 2</b>	
Electricity purchased	139,855.6
<b>Scope 3</b>	
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
<b>TOTAL</b>	<b>205,234.6</b>
<b>Total GHG Emissions (Scope 1 + 2 + 3)</b>	<b>349,740.8</b>

**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 (tCO<sub>2</sub>eq/billion Rupiah Operating income)



### Scope of operational emissions calculation

**100%**

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

## FINANCED EMISSION

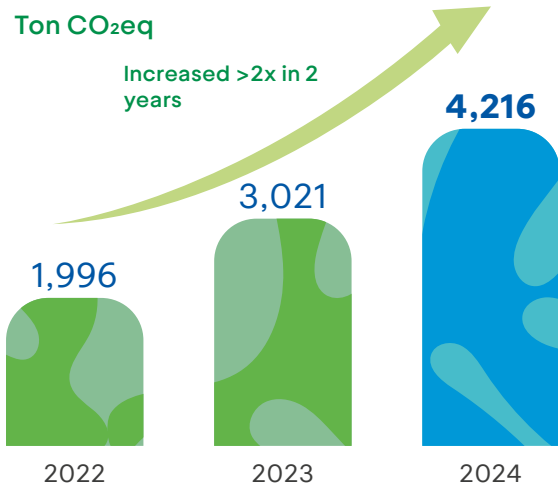
### 2023 BCA's Financed Emission



**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 CO<sub>2</sub>eq

Participating in Indonesia's carbon trade



Digital Banking Products and Solutions

**2,272**  
Ton CO<sub>2</sub>eq



Waste Management & Recycling Initiative

**957**  
Ton CO<sub>2</sub>eq

**4,216**  
Ton CO<sub>2</sub>eq

Total carbon reduction potential



Green Building

**879**  
Ton CO<sub>2</sub>eq

Biodiversity Conservation

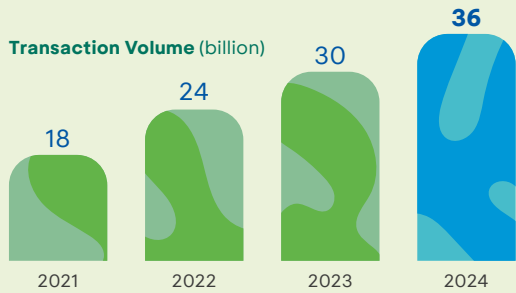
**108**  
Ton CO<sub>2</sub>eq



DIGITAL PRODUCT & SOLUTION

We enhance digital capabilities to accelerate digital transaction

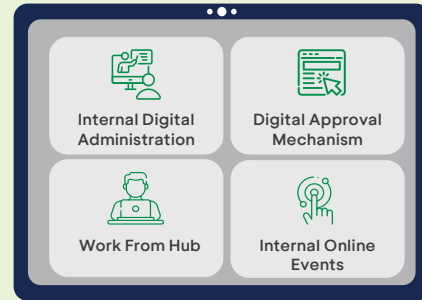
DIGITAL BANKING SOLUTION



**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	Δ
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Total transaction (kWh/txn)		
0.005	0.006	▼ 15%

Building area (kWh/m <sup>2</sup> /year)		
139	154	▼ 10%

Classified as "Efficient" based on SNI 03-6196-200

WASTE MANAGEMENT & RECYCLING INITIATIVE



**593** Ton  
Total waste managed



**Rp 489.6** million  
of waste management proceeds were distributed to the Bakti BCA Foundation



**410** Ton  
Archived Paper



**60** Ton  
Cartridge ATM



**37** Ton  
EDC & Key BCA



**25** Ton  
Non-Organic Waste



**23** Ton  
Plastic Money Wrap



**38** Ton  
Other Waste



**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 CO<sub>2</sub>eq  
estimated CO<sub>2</sub> 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

**91<sup>st</sup>** Percentile

Global Customer  
Engagement

**4.88 / 5.0**

Branch Service Quality  
(BSQ) Index

**bakti**  **BCA** for Indonesia  
2024 Program Distribution



 Bakti Pendidikan 
  Bakti Kesehatan 
  Desa Bakti BCA 
  Bakti Budaya 
  Bakti Lingkungan

**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
- 291,452** tourists visiting Bakti BCA assisted villages
- Rp13.3 billion** Bakti BCA assisted villages' revenue
- 1,213** employment in Bakti BCA assisted villages
- 76** development program for tourism villages
- 1,986** MSMEs received support for halal certification
- 58** MSME's participated in MSME Go Export
- Rp37 billion** export value from Bakti BCA assisted MSME

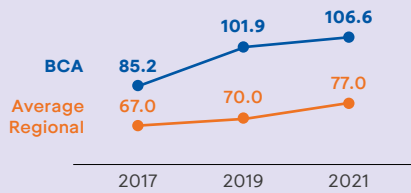


# Sustainability Governance Aspect

## 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

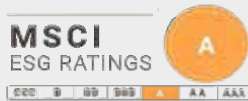


#### Best Overall IICD Award 2024

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 **80<sup>th</sup>**



#### 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

<p><b>THE ASIAN BANKER™</b> STRATEGIC BUSINESS INTELLIGENCE FOR THE FINANCIAL SERVICES COMMUNITY</p> <p><b>Global Excellence in Retail Finance Awards 2024</b> Most Recommended Retail Bank in Asia Pacific, Best Retail Bank in Indonesia, Most Recommended Retail Bank in Indonesia</p> <p><b>Forbes</b></p> <p><b>Forbes World's Best Bank 2024</b> #1 World's Best Bank in Indonesia</p> <p><b>GALLUP</b></p> <p><b>Gallup Global Customer Engagement 2023</b> Customer Engagement (CE) Recognition - CE Score above global average</p> <p><b>Newsweek: World's Most Trustworthy Companies 2024</b> No. 1 World's Most Trustworthy Companies 2024 in Banking Sector</p>	<p><b>Brand Finance®</b></p> <p><b>World's Strongest Banking Brand 2024</b></p> <p><b>BANK INDONESIA</b> BADAN KEPERUSAHAAN KEUANGAN INDONESIA</p> <p><b>Bank Indonesia Award 2024</b> Best Rupiah Monetary Control Supporting Conventional Bank, Best Green Finance Supporting Bank (KBMI III and KBMI IV), Bank with Best Financial Reporting Compliance.</p> <p><b>FINANCE ASIA AWARDS 2024</b></p> <p><b>FinanceAsia: FinanceAsia Asia's Best Companies 2024</b></p> <p><b>KANTAR</b></p> <p><b>Kantar BrandZ: Top 30 Most Valuable Southeast Asian Brands 2024</b> #1 The Most Valuable Southeast Asian Brand in Indonesia, Most Meaningfully Different Brand in Indonesia</p>	<p><b>IICD</b> Indonesia Institute for Corporate Governance</p> <p><b>The 15<sup>th</sup> IICD Corporate Governance Conference and Award</b> Top 50 Big Capitalization Public Listed Company, Best Overall Big Cap</p> <p><b>KNKG</b></p> <p><b>Annual Report Award (ARA) 2023</b> Overall Champion</p> <p><b>FinanceAsia</b></p> <p><b>FinanceAsia Asia's Best Companies 2024</b> Most Committed to ESG (Silver)</p> <p><b>Building and Construction Authority</b></p> <p><b>Building and Construction Authority Singapore: Green Mark Super Low Energy Building</b> Wisma Foresta BSD - Certificate Green Mark Super Low Energy Building (First in Indonesia)</p>	<p><b>OK</b> OTCENTAS JAGA KEUANGAN</p> <p><b>Satu Rekening Satu Pelajar (KEJAR) Award</b> The Best Implementation in Conventional Bank</p> <p><b>Corporate Governance Asia</b></p> <p><b>14<sup>th</sup> Asian Excellence Award 2024</b> Asia's Best CSR (Bakti BCA)</p> <p><b>INSTITUTIONAL INVESTOR</b></p> <p><b>2024 Asia Executive Team</b> #1 Best ESG (Sell - side dan Combined) in Asia ex-Mainland China dan #2 Best ESG (Sell - side) in Core Asia</p>
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**KEMENTERIAN KEUANGAN REPUBLIK INDONESIA**

**Ministry of Finance Indonesia: Dealer Utama dan 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

**CONTACT CENTER WORLD**  
Awarded by Top Performing & Innovative Companies

**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)

**THE STEVIE AWARDS**  
The World's Premier Business Award Competition

**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)

**Alpha Southeast Asia: 17<sup>th</sup> Annual Private Wealth Awards 2024**  
Best Wealth Management Bank in Indonesia

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

**BRANDON HALL GROUP**

**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)

**THE STEVIE AWARDS**  
The World's Premier Business Award Competition

**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**

**Marketeters 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, 1<sup>st</sup> 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 tCO<sub>2</sub>eq carbon emission, increasing by 39.6% compared to 3,021 tCO<sub>2</sub>eq 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 tCO<sub>2</sub>eq 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 tCO<sub>2</sub>eq 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
<b>Internal Performance</b>				
Operating income	Rp billion	108,307	98,517	85,419
Net income	Rp billion	54,851	48,658	40,756
Loan disbursements <sup>1</sup>	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) <sup>2</sup>	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
<b>Economic Performance related to sustainable finance</b>				
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:**

<sup>1</sup> Including asset related to sharia transaction, consumer financing receivables and finance lease receivables.

<sup>2</sup> Including sharia deposits.



## Financing for Sustainable Business Activities

[FS6, FS8][FN-CB-000.B]

Description	2024		2023 *		2022 *	
	Rp billion	%	Rp billion	%	Rp billion	%
<b>Total Sustainable Financing Portfolio</b>	<b>228,566</b>	<b>100.0</b>	<b>203,086</b>	<b>100.0</b>	<b>183,971</b>	<b>100.0</b>
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
<b>Non-MSME Sustainable Finance Portfolio Based on Segment</b>	<b>98,765</b>	<b>100.0</b>	<b>87,048</b>	<b>100.0</b>	<b>81,655</b>	<b>100.0</b>
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 <sup>a)</sup>	2023	2022
<b>Internal Performance</b>				
GHG emission from operations (scope 1, 2, 3)	tCO <sub>2</sub> eq	349,741	310,089 <sup>b)</sup>	142,783
Electricity consumption <sup>c)</sup>	kWh	177,032,383	172,492,313	156,040,072
Electricity consumption intensity	kWh/m <sup>2</sup>	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 <sup>3</sup>	492,516	403,748	302,646
Branch offices adopting green office	Offices	78	77	74
<b>Environmental Responsibility Activities</b>				
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:**

- <sup>a)</sup> The calculation of electricity, paper, water usage, and GHG emission from BCA's operation were extrapolated from January to October 2024.
- <sup>b)</sup> 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.
- <sup>c)</sup> 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
<b>Internal Performance</b>				
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
<b>Social Responsibility Activities</b>				
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

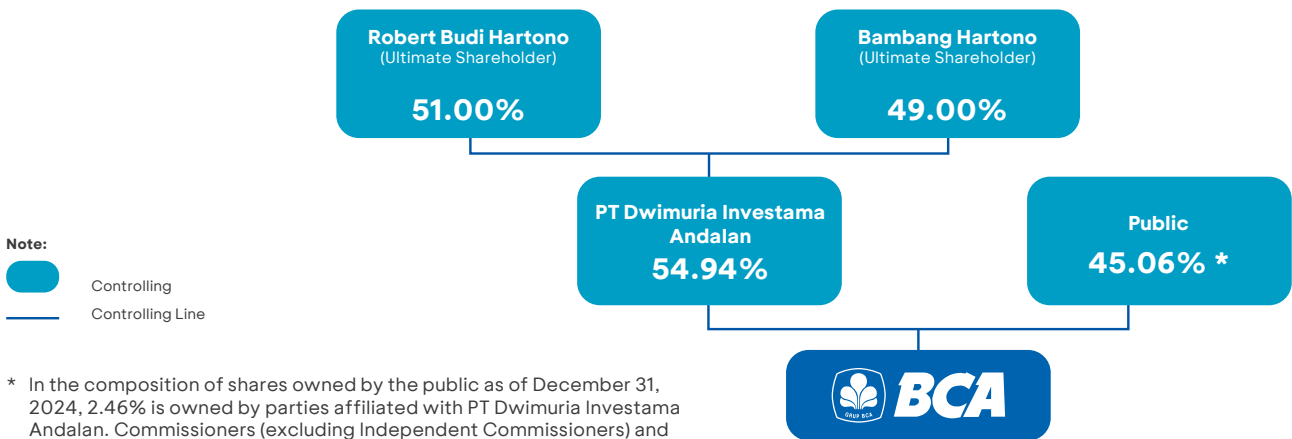
PT Bank Central Asia Tbk was established based on the Company Deed of Establishment No. 38 with the Deed of Notary Raden Mas Soeprapto dated August 10, 1955, which was approved by the Minister of Justice through Decree No. J.A.5/89/19 dated October 10, 1955. The Bank, better known to the public as BCA, 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

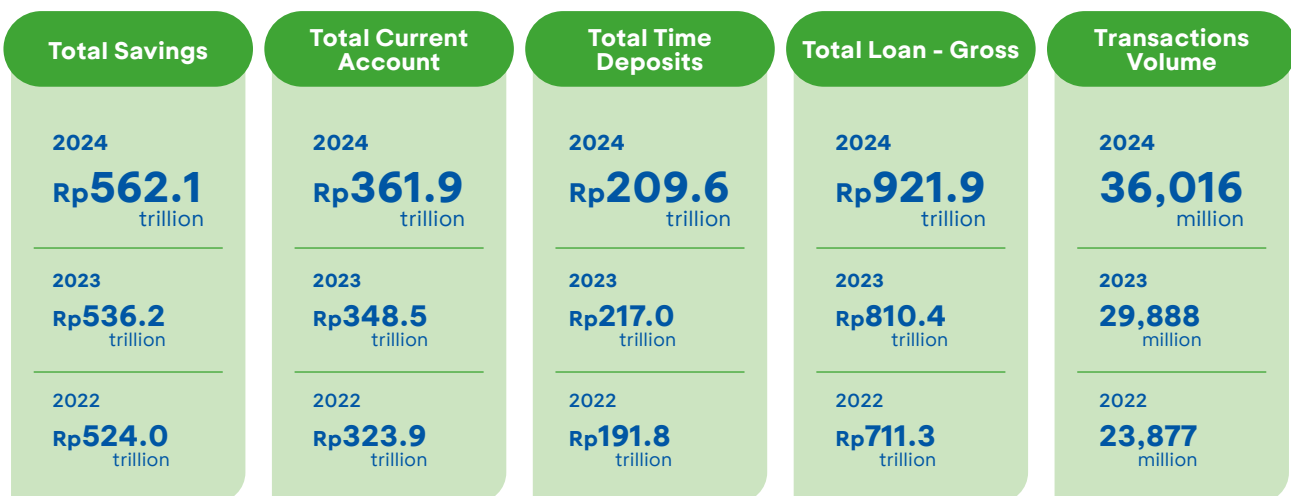
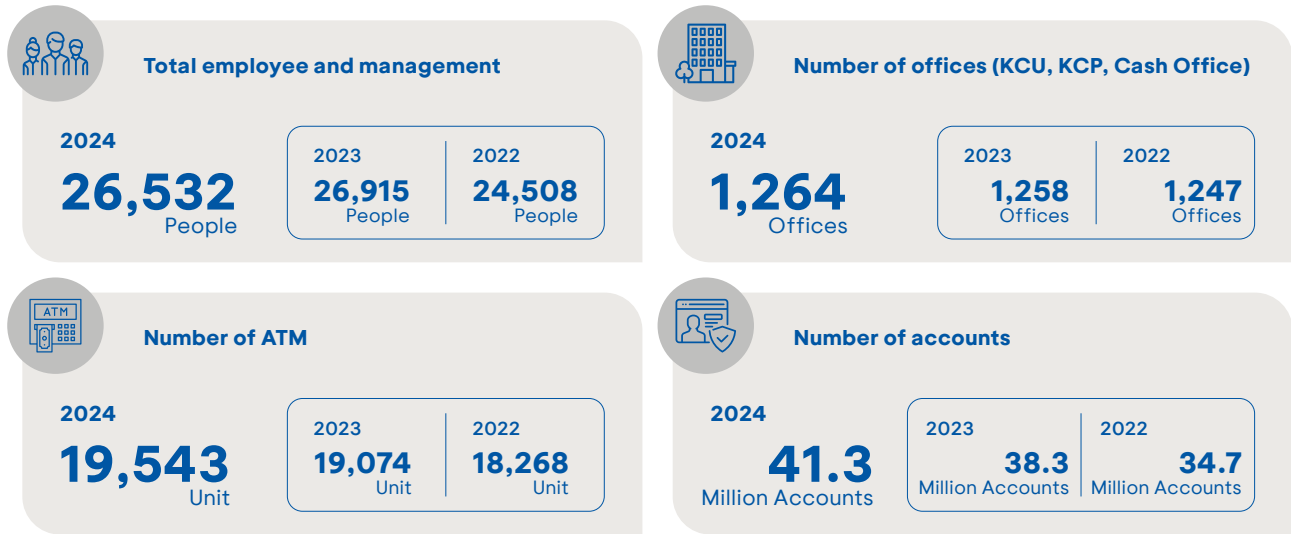
<https://www.bca.co.id/en>

### 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 <sup>[2-22]</sup>

## 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]

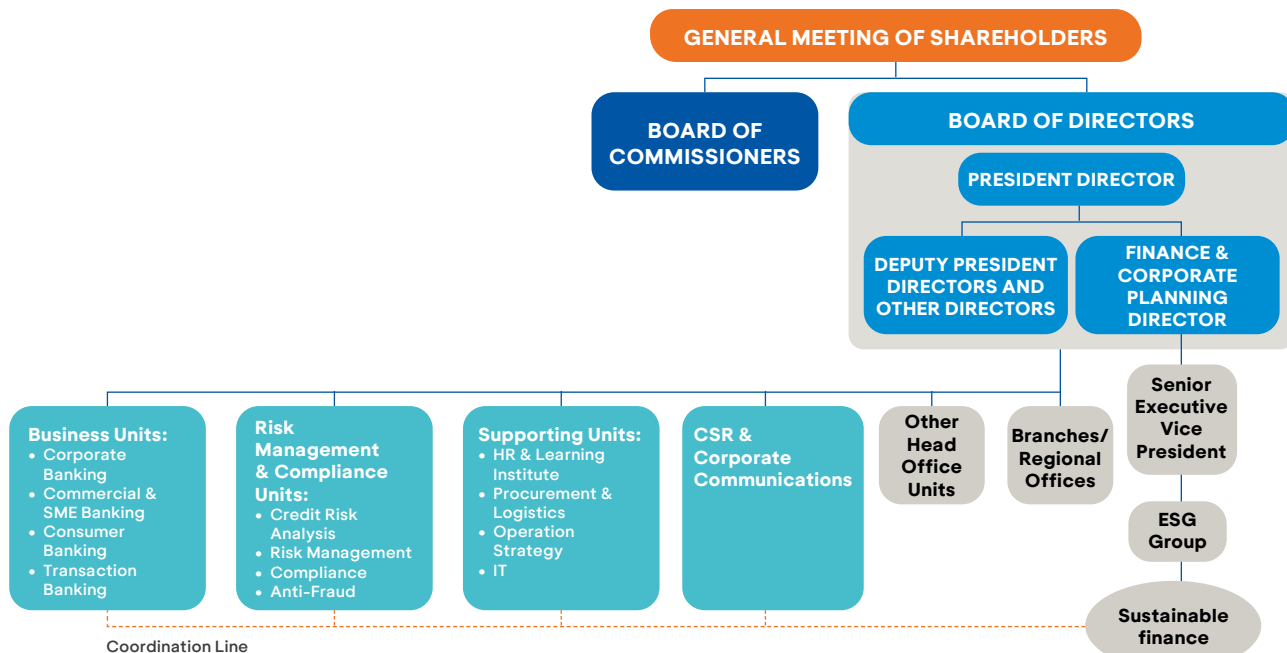
BCA integrates sustainable finance and ESG management as a shared responsibility across all work units and directorates. The Board of Directors and Board of Commissioners are actively involved in the sustainability governance, performance monitoring, and management of ESG aspects.

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
<b>Total</b>	<b>2,196</b>	<b>70,442</b>	<b>1,002</b>

### 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
<b>Regulator</b>		
<ul style="list-style-type: none"> <li>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.</li> <li>All reports are submitted at least once a year or incidentally whenever necessary.</li> </ul>	<ul style="list-style-type: none"> <li>Compliance and implementation of prudential and governance principles</li> <li>Implementation of sustainable finance, Indonesian Green Taxonomy (THI), Taxonomy for Indonesian Sustainable finance (TKBI), and Climate Risk Management &amp; Scenario Analysis (CRMS)</li> <li>Anti-corruption, anti-fraud, Anti-Money-Laundering, Counter-Terrorism Financing, and Counter Proliferation Financing (AML-CFT, and CPF)</li> <li>Financing activities that support sustainable business activities and low carbon economy</li> <li>Tax payment and corporate performance reporting</li> <li>Support for government target to achieve Net Zero Emission (NZE)</li> </ul>	<ul style="list-style-type: none"> <li>Complying with laws and regulations, capital market regulations, banking regulations, and other relevant regulations</li> <li>Ensuring corporate governance implementation</li> <li>Developing the ESG Group to monitor the implementation of SFAP and improve the quality of implementation of sustainable finance, THI, TKBI, and CRMS</li> <li>Increasing the financing of Sustainable Business Activities Categories (KKUB)</li> <li>Complying with regulations, policies, and threshold requirements of regulators</li> <li>Developing scenarios and conducting financed emission calculation analysis, as well as designing climate actions to support the government's target in achieving NZE</li> </ul>
<b>Investors and Shareholders</b>		
<ul style="list-style-type: none"> <li>GMS once a year, EGMS incidentally</li> <li>Analyst meeting and publication of quarterly financial reports</li> <li>Annual Report and Sustainability Report once a year</li> </ul>	<ul style="list-style-type: none"> <li>Sustainability and financial performance</li> <li>Increase in lending to the green sector</li> <li>Improved financial and sustainability performance information</li> <li>Target and metric settings of sustainability performance</li> <li>Support for climate change action</li> <li>Share value perceived as premium by the general public</li> <li>Analysis and strategies of ESG-related risks and opportunities affecting financial reporting</li> </ul>	<ul style="list-style-type: none"> <li>More comprehensive disclosure of ESG performance information in the Sustainability Report and analyst meeting</li> <li>Follow-up recommendations on ESG aspects from rating agencies and observers</li> <li>Develop strategies and roadmaps for action to address climate change</li> <li>Increase in investment value and dividends</li> <li>Conduct initial analysis of IFRS S1 and S2 implementation</li> <li>Calculate scope 3 emissions from the financing portfolio and assessing the calculation method</li> <li>Determine sustainability performance metrics and targets</li> </ul>
<b>Employees</b>		



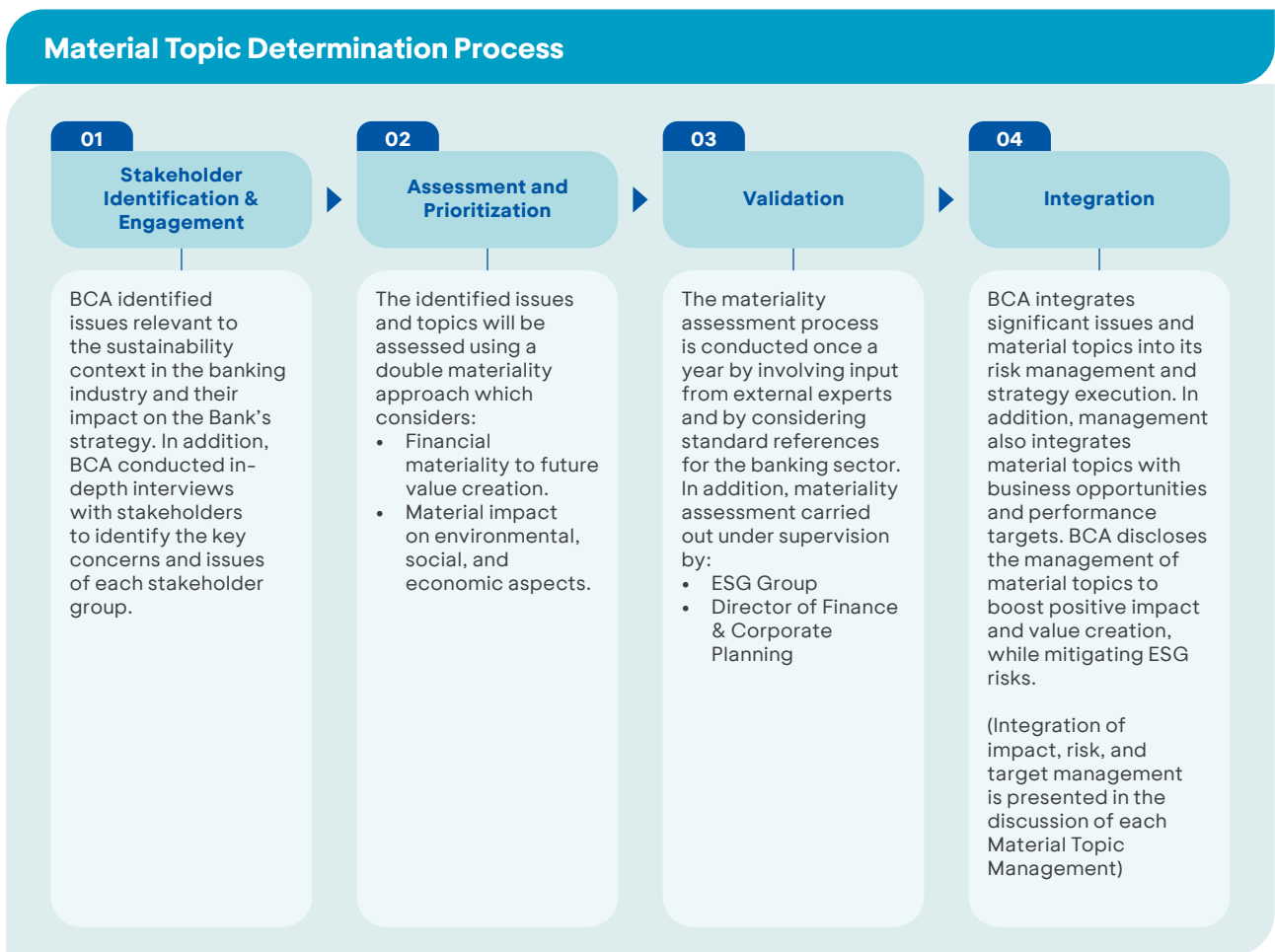
Involvement and Frequency	Key Concerns	Our Response
<ul style="list-style-type: none"> <li>Regular internal communication media</li> <li>Internal meetings according to the needs of the relevant division</li> <li>Periodic gatherings</li> </ul>	<ul style="list-style-type: none"> <li>Training, education, competency development,</li> <li>Career path</li> <li>Welfare, health, safety, and security of employees</li> <li>Equal opportunity and diversity</li> <li>Freedom of association and expression of opinion</li> <li>Work-life balance program</li> </ul>	<ul style="list-style-type: none"> <li>Availability of internal communication tools, including internal media, gatherings, sharing sessions, HaloSDM, and whistleblowing system</li> <li>Internal and external training sessions, conducted both offline and online with various modules, including sustainability topics</li> <li>Clear and transparent appraisal and promotion system</li> <li>Ensure adequate office building and work facilities</li> <li>Existence of labor union and Collective Labor Agreement (CLA)</li> <li>The existence of a forum for creativity and channeling workers' talents / interests</li> <li>Guarantee of workers' rights in accordance with the CLA</li> </ul>
<b>Customers</b>		
<ul style="list-style-type: none"> <li>Banking activities in branch offices, call centers, and other digital banking solutions, frequency at any time and/or as needed</li> <li>Other meetings, frequency as needed</li> </ul>	<ul style="list-style-type: none"> <li>Cybersecurity and customer data protection</li> <li>Availability of adequate information on financial products and services</li> <li>Ease of access to branch offices and supporting facilities for banking activities</li> <li>Service and product/service knowledge by frontliners</li> <li>User friendly digital banking platform</li> <li>Competitive loan interest rates and attractive programs</li> <li>Customer complaint handling</li> </ul>	<ul style="list-style-type: none"> <li>Improving cybersecurity system and data protection governance</li> <li>Updating product and service information on the company website</li> <li>Improving the integrity of assets, branch office buildings, ATMs, and other assets</li> <li>Improving frontliner product knowledge and excellent service based on the SMART SOLUTION principle</li> <li>Continuous update of IT systems and digital banking platforms</li> <li>Providing competitive credit interest rates according to the reference and developing attractive programs</li> <li>Optimizing performance of customer complaint services (Halo BCA)</li> <li>Carrying out periodic customer surveys</li> </ul>
<b>Business Partners/Suppliers/Vendors</b>		
<ul style="list-style-type: none"> <li>Interaction through various means of communication at any time</li> <li>Vendor-related code of conduct</li> <li>Socialization of goods and services procurement requirements once a year</li> </ul>	<ul style="list-style-type: none"> <li>Transparency in establishing cooperation</li> <li>Clear tender procedures and work contracts</li> <li>Smooth communication and long-term cooperative relationship</li> <li>Timely payment</li> <li>Implementation of ESG practices in the supply chain</li> </ul>	<ul style="list-style-type: none"> <li>Provide the required information</li> <li>Conduct fair and appropriate partner selection partners</li> <li>Socialization of procurement procedure policies</li> <li>Ensure healthy and safe working conditions</li> <li>Ensure payment system according to work contract</li> <li>Conduct vendor performance assessment</li> <li>Socialization of the implementation of ESG practices</li> </ul>
<b>General Public</b>		
<ul style="list-style-type: none"> <li>Regularly organized public seminars or trainings</li> <li>Community engagement and development activities</li> <li>Bakti BCA, UMKM Fest, Bangga Lokal, and other activities</li> </ul>	<ul style="list-style-type: none"> <li>Education and training</li> <li>Workforce absorption and/or internship</li> <li>Financial inclusion and literacy</li> <li>Mentoring and two-way communication to develop and enhance the Bakti BCA program</li> <li>Program development for vulnerable and disabled groups</li> </ul>	<ul style="list-style-type: none"> <li>Bakti BCA Program</li> <li>Internships and provision of job opportunities as needed</li> <li>Financial inclusion and literacy program</li> <li>Program impact assessment</li> <li>Development of innovative and inclusive programs that reach vulnerable groups and people with disabilities</li> </ul>
<b>Media</b>		
<ul style="list-style-type: none"> <li>Banking information, periodically or incidentally.</li> <li>Media coverage (print and electronic)</li> </ul>	<ul style="list-style-type: none"> <li>Schedule of meetings during press conferences</li> <li>Clarity and responsibilities of published communication material</li> <li>Aligning perceptions and understanding of ESG to support efficient communication of information</li> </ul>	<ul style="list-style-type: none"> <li>Providing material for press releases</li> <li>Development of communication tools such as press conference, pressroom on BCA website, and email corcom_bca@bca.co.id</li> <li>Updating information related to banking solutions or company performance presented on the official BCA website</li> </ul>

# 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 Priority [3-2]

No.	Material Topics	Significant Issues	SDGs
1	Customer Data Protection and Information System Resilience	<ul style="list-style-type: none"> <li>Strengthen data security system</li> <li>Cyber risk management</li> <li>Customer privacy protection policy</li> <li>Information technology and system resilience</li> </ul>	 
2	Responsible Financing	<ul style="list-style-type: none"> <li>ESG risk management in lending</li> <li>Green financing portfolio</li> <li>Sustainability-linked loan</li> </ul>	     
3	Climate Action	<ul style="list-style-type: none"> <li>Disclosure of GHG emissions for scopes 1, 2, and 3</li> <li>Management of climate-related financial risks</li> <li>GHG emission reduction initiatives</li> <li>Environmental management initiatives (energy, emissions, waste, water)</li> <li>Climate change strategy and support to NZE</li> </ul>	
4	Service Excellence	<ul style="list-style-type: none"> <li>Experience ease and secure transactions</li> <li>Time efficiency through digital banking services</li> <li>Grievance mechanism</li> </ul>	 
5	Anticorruption and Anti-fraud	<ul style="list-style-type: none"> <li>Anti-corruption and anti-fraud dissemination and awareness campaign</li> <li>Whistleblowing system (WBS)</li> <li>Anti-corruption and anti-fraud policy compliance in the supply chain</li> </ul>	
6	Work Culture and Human Rights	<ul style="list-style-type: none"> <li>Human rights due diligence</li> <li>Respectful workplace</li> <li>Employee engagement</li> </ul>	  
7	Access and Affordability	<ul style="list-style-type: none"> <li>Reaching the unbankable community</li> <li>Development of digital banking application features</li> <li>Financial inclusion and literacy</li> </ul>	
8	Community Development	<ul style="list-style-type: none"> <li>Community economic development program</li> <li>Education and scholarship programs</li> <li>Supporting capacity building of MSMEs</li> </ul>	 

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



BCA is committed to continuously strengthening its data security and customer privacy.

## 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	<ol style="list-style-type: none"> <li>1. Enhance data security governance and cybersecurity</li> <li>2. Organize IT-related employee training and certification</li> <li>3. Perform Stricter Penetration Testing and Security Audits</li> <li>4. Assets Management/Assets Storage (data center)</li> <li>5. Conduct dissemination of BCP awareness and BCP testing including cyber incident simulations</li> </ol>	<ol style="list-style-type: none"> <li>1. IT infrastructure and systems development and/or maintenance costs</li> <li>2. ISO 27001 certification costs for security management system</li> <li>3. Handling costs for data breach complaints</li> </ol>	<ol style="list-style-type: none"> <li>1. Intangible assets</li> <li>2. Fixed assets</li> <li>3. Administrative and general expenses</li> <li>4. Training or certification cost account</li> </ol>
Credit Risk	Credit Risk  Impact of ESG aspects: Governance Environment	<ol style="list-style-type: none"> <li>1. Implement ESRM in financing activities.</li> <li>2. Develop, review, and update internal policies related to environmental management and green financing in line with regulator's requirements</li> <li>3. Conduct continuous training on the implementation of sustainable finance</li> <li>4. Perform Climate Risk Stress Testing (CRST) regularly</li> <li>5. Tightening monitoring of loan portfolio and business activities of debtors.</li> </ol>	<ol style="list-style-type: none"> <li>1. Non-performing loans due to the climate-related risks affecting the debtor's business.</li> <li>2. Increase provisioning to address high rate of NPLs</li> <li>3. Costs for training on ESG and sustainability topics</li> <li>4. Reputational risk from the domino effect caused by debtors who violate environmental and social compliance, incurring costs to handle the associated cases.</li> </ol>	<ol style="list-style-type: none"> <li>1. Disbursed loans</li> <li>2. Interest income</li> <li>3. Other operating expenses</li> <li>4. Training costs</li> </ol>

Risks Category	Risks	Risk Treatments	Impact Analysis on Financial Reporting	Affected Account
Strategic Risk	<p>Policy changes for public companies and the banking sector in Indonesia</p> <p>Impact of ESG aspects: Governance Social Environment</p>	<ol style="list-style-type: none"> <li>1. Studying changes in policies and their impact on the company.</li> <li>2. Hold dialog with regulators on current policies and regulations.</li> <li>3. Developing internal policies and infrastructure including the risk management system, information system, and internal control system.</li> <li>4. Mengimplementasikan kebijakan baru sesuai dengan timeline regulator.</li> </ol>	Costs of socialization and implementation for new policies.	<ol style="list-style-type: none"> <li>1. General and administrative expenses</li> <li>2. Other operating expenses</li> <li>3. Other expenses</li> </ol>
Market Risk	<p>Exchange rate and interest rate risk</p> <p>Impact of ESG aspects: Governance</p>	<ol style="list-style-type: none"> <li>1. Diversify portfolio (asset and geographical) to reduce the impact of risk.</li> <li>2. Manage credit risk</li> <li>3. Manage the trading book portfolio that is exposed to interest rate risk</li> <li>4. Perform measurement of banking book interest rate risk</li> </ol>	<ol style="list-style-type: none"> <li>1. Calculation of Minimum Capital Adequacy Ratio (CAR) reporting.</li> <li>2. Banking transactions denominated in foreign currencies that result in foreign exchange gains and/or losses</li> </ol>	<ol style="list-style-type: none"> <li>1. Capital/equity</li> <li>2. Profit/loss</li> <li>3. Exchange rate difference</li> <li>4. Liquid assets</li> <li>5. Other accounts affected by market transactions</li> </ol>
Insurance Risk	<p>Delay in receiving insurance redemption</p> <p>Impact of ESG aspects: Governance</p>	<ol style="list-style-type: none"> <li>1. Underwriting risk management</li> <li>2. Strengthen governance and insurance risk management</li> <li>3. Ensure the adequacy of internal control systems and human resources</li> <li>4. Improve management information system</li> </ol>	<ol style="list-style-type: none"> <li>1. Record insurance transaction receivables</li> <li>2. Other expenses incurred</li> </ol>	<ol style="list-style-type: none"> <li>1. Other assets</li> <li>2. Accrued expenses</li> <li>3. Prepaid insurance premium</li> </ol>



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.



BCA upholds integrity in serving the community.

## 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
<b>Total</b>	<b>3,951</b>	<b>3,887</b>	<b>5,577</b>

\*) 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
<b>Total</b>	<b>2,735</b>	<b>4,201</b>	<b>5,841</b>	<b>954</b>	<b>1,790</b>	<b>7,932</b>

## 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 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
<b>A. Economic Value Generated</b>			
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)
<b>Total Economic Value Generated</b>	<b>120,494</b>	<b>109,679</b>	<b>90,348</b>
<b>B. Economic Value Distributed</b>			
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
<b>Total Economic Value Distributed</b>	<b>100,366</b>	<b>88,477</b>	<b>72,166</b>
<b>C. Economic Value Retained (A-B)</b>	<b>20,128</b>	<b>21,202</b>	<b>18,182</b>



# 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 <sup>a)</sup>	Number of products	3	3	2
Total earning assets for sustainable business activities				
3. Total SF Loans/Financing <sup>b)</sup>	Rp billion	228,566	203,086	183,971
4. Total SF Loans/Non-Financing	Rp billion	694,294	613,160	536,160
<b>Total Bank Loans/Financing</b>	<b>Rp billion</b>	<b>922,860</b>	<b>816,246</b>	<b>720,131</b>
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
<b>Total Sustainable Financing</b>	<b>228,566</b>	<b>100.0</b>	<b>203,086</b>	<b>100.0</b>	<b>183,971</b>	<b>100.0</b>

**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 Rp229 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
<b>Total</b>	<b>98,765</b>	<b>87,048</b>	<b>81,655</b>

**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]

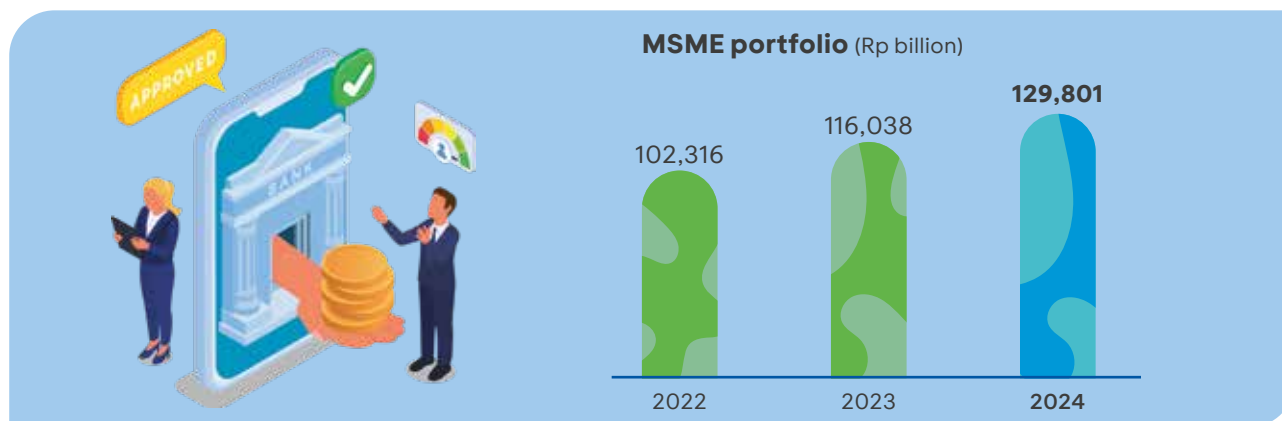
ISPO & RSPO Certification Status	2024		2023		2022	
	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)	Number of Companies	Outstanding (Rp billion)
ISPO Certified	32	13,679	28	12,562	30	11,846
RSPO Certified	20	20,828	22	22,405	16	19,848
ISPO and RSPO Certified	16	5,267	13	5,477	13	7,728
<b>Total</b>	<b>68</b>	<b>39,774</b>	<b>63</b>	<b>40,444</b>	<b>59</b>	<b>39,422</b>

**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
<b>Total</b>	<b>2,619</b>	<b>783.6</b>	<b>100</b>

**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 <sup>[201-2]</sup>

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 <sup>[FN-CB-550a.2]</sup>

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	<ul style="list-style-type: none"> <li>NPL credit quality maintained &lt; 5%</li> <li>CAR remained ample &gt; 20%</li> </ul>	Short, medium, and long term
Market	Physical and Transition Risks	<ul style="list-style-type: none"> <li>Affecting unrealized profit/loss</li> <li>Changes in the Fair Value Through Profit or Loss (FVTPL) portfolio, risk weight for credit spread risk calculations, and default risk charges.</li> </ul>	
Liquidity	Transition risk	<ul style="list-style-type: none"> <li>Decrease in High Quality Liquid Asset (HQLA)</li> <li>Increase in Net Charge-off Rate (NCO)</li> </ul>	
	Physical risk	<ul style="list-style-type: none"> <li>High Quality Liquid Asset (HQLA) at a steady level</li> <li>Increase in Net Charge-off Rate (NCO)</li> </ul>	
Operational	Transition risk	Potential increase in investment costs on: <ul style="list-style-type: none"> <li>Infrastructure and buildings</li> <li>IT infrastructure development</li> <li>CSR activities</li> <li>ESG-oriented capacity building</li> </ul>	
	Physical risk	<ul style="list-style-type: none"> <li>Potential costs for damage/impairment of assets and human capital</li> <li>Implications for disruption/interruption of bank operational activities/services</li> </ul>	

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.



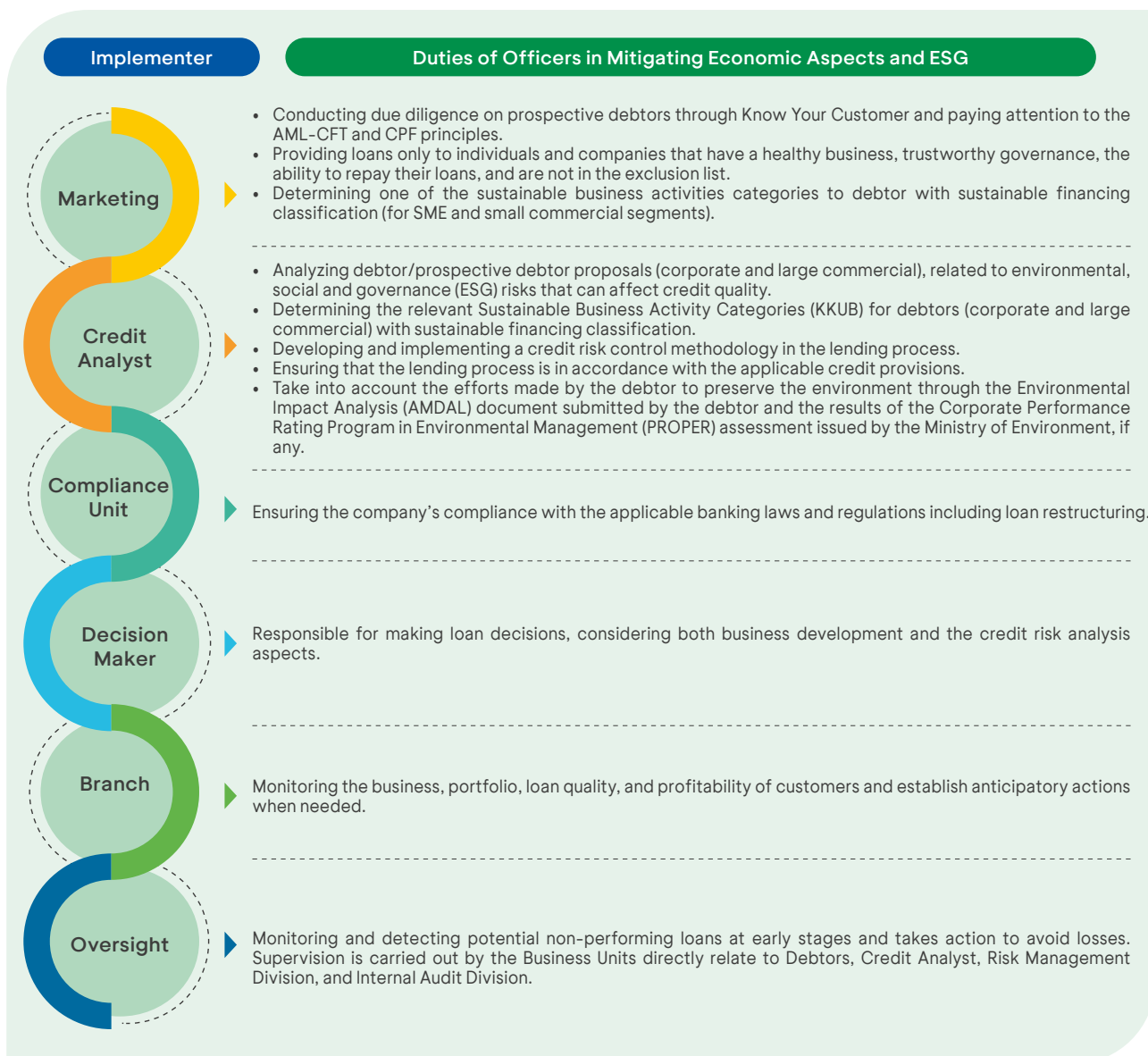
### ESG Risk Management in Financing Activities [2-23, FS1, FS2, FS3][FN-CB-410a.2]

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
 <p><b>Agriculture</b></p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Have clear policies and management systems related to environmental management.</li> <li>• Hold certificates related to environmental aspects, as well as occupational health and safety aspects.</li> <li>• Prevent and not conducting illegal logging in its business processes, as well as implementing prevention and control of forest and land fires.</li> <li>• Manage and improve environmental conditions from industrial activities, either through land rehabilitation, implementation of sustainable forest management practices, or other efforts.</li> <li>• Use raw materials from certified sustainable forests.</li> <li>• 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.</li> <li>• 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.</li> <li>• Conduct empowerment and development programs for surrounding communities to improve their quality of life.</li> <li>• Implement FPIC (Free, Prior, and Informed Consent) with surrounding and/or indigenous communities before conducting operational activities.</li> <li>• Requires no clearance by burning.</li> </ul>
 <p><b>Biodiversity</b></p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• Complete the process of obtaining land certificates (Cultivation Right/Right to Build) for uncertified land.</li> <li>• Obtain certification (ISPO/RSPO/other similar certifications) in accordance with applicable regulations.</li> <li>• Adopt the principles of No-Deforestation, No-Peat, No-Exploitation (NDPE) and Free, Prior, and Informed Consent (FPIC).</li> <li>• Take into account high conservation value (HCV) and high carbon stock (HCS) in new planting activities.</li> <li>• Have a Standard Operating Procedure (SPO) for Land Fire Prevention and Handling.</li> <li>• Implement best practices in peatland and water management, circular economy, low carbon energy use, climate change adaptation and mitigation efforts.</li> <li>• Establish good relationships and improve the quality of life of local communities, including through effective and efficient social and economic empowerment.</li> </ul>
 <p><b>Mining</b></p>	<ul style="list-style-type: none"> <li>• Hold the required documents according to the industry, based on applicable laws.</li> <li>• 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.</li> <li>• Have clear policies and management systems related to environmental management.</li> <li>• Hold certifications related to environmental aspects, as well as occupational health and safety aspects.</li> <li>• Have clear and transparent grievance channels and processes related to ESG aspects.</li> <li>• Conducting empowerment programs and mentoring for surrounding communities to improve their quality of life.</li> <li>• Make efforts to reduce the impact of environmental, water, air, and land pollution in accordance with applicable laws and regulations.</li> <li>• Manage and improve environmental conditions from the impact of the company's business activities, including through biodiversity conservation or land rehabilitation and other efforts.</li> <li>• 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.</li> </ul>

**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.



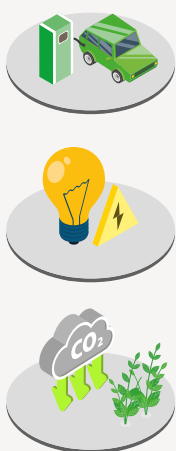
The culture of sustainability has become a shared responsibility of all BCA employees. The spirit of **#BCAforSustainability** promoted continuously to collectively protect the earth and mitigate climate risks for future generations. We continue to focus on digital banking operations, waste management & 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 tCO<sub>2</sub>eq, while financed emissions in 2023 were 28.9 million tCO<sub>2</sub>eq.

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 CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, SF<sub>6</sub>, HFCs, PFCs, NF<sub>3</sub>.

**BCA Operational GHG Emission Inventory [305-1,305-2, 305-3]**

GHG Emission (tCO <sub>2</sub> eq)	2024 <sup>a)</sup>	2023 <sup>b)</sup>	2022 <sup>c)</sup>
<b>Scope 1</b>			
Stationary combustion	778.7	769.9	416.0
Mobile combustion	10.8	7.0	-
Fugitive emissions	3,861.1	4,060.1	390.0
<b>TOTAL</b>	<b>4,650.6</b>	<b>4,837.0</b>	<b>806.0</b>
<b>Scope 2</b>			
Electricity purchased	139,855.6	136,481.3	137,019.0
<b>Scope 3</b>			
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	-
Category 5. Waste generated in operations	2,325.3	2,336.8	411.0
Category 6. Business travel	10,704.9	12,396.4	4,547.0
Category 8. Upstream leased assets	34,306.1	42,586.2	-
Category 12. End-of-life treatment of sold products	795.5	668.0	-
<b>TOTAL</b>	<b>205,234.6</b>	<b>168,771.2</b>	<b>4,958.0</b>
<b>Total GHG Emissions (Scope 1 + 2 + 3)</b>	<b>349,740.8</b>	<b>310,089.5</b>	<b>142,783.0</b>

**Note:**

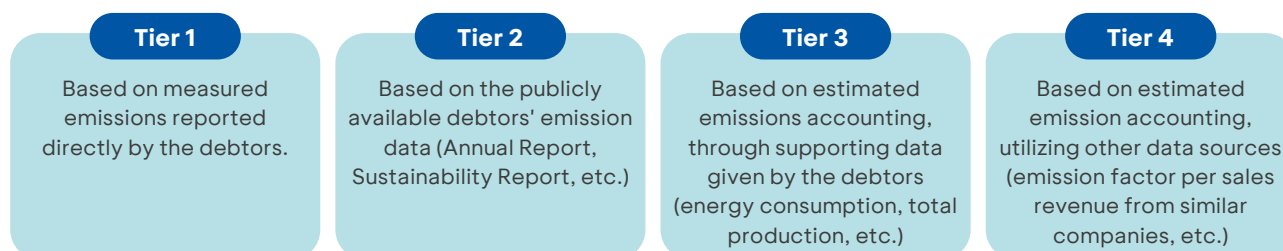
- a) Calculations were made by extrapolating data from January to October 2024 for 100% of BCA's Head Office, Data Center, and Branch Offices.
- b) 2023 operation emissions were restated due to updated calculation's methodology and emission factors, in accordance to the Bank Indonesia's Green Calculator.
- 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 <sub>2</sub> eq)	144,506.2	141,318.3	137,825.0
Emission intensity (tCO <sub>2</sub> 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 <sub>2</sub> eq)	Emission Intensity (tCO <sub>2</sub> 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
<b>TOTAL</b>	<b>28.9</b>	<b>-</b>

**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 tCO<sub>2</sub>eq 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/m<sup>2</sup> 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 <sup>2</sup> )	1,269,905	1,122,130	1,121,385
Intensity of Energy Use (kWh/ m <sup>2</sup> )	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 <sup>a)</sup>	2022
Total electricity consumption (kWh) <sup>b)</sup>	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.

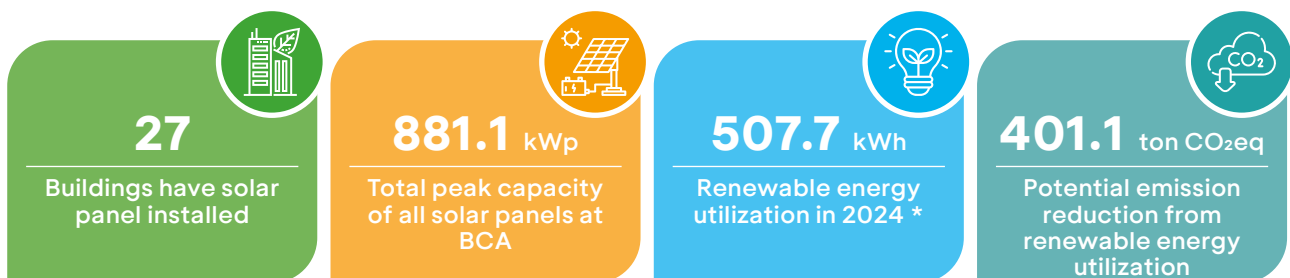
**Fuel Consumption for Operational Purposes [302-1]**

Description	2024
Fuel consumption (liter gasoline)	873,629.6
Fuel consumption (liter solar)	451,618.1
<b>Total fuel consumption (liter)</b>	<b>1,325,247.7</b>

**Notes:**

The 2024 fuel consumption was calculated by extrapolating data from January to October 2024.

**Solar Panels in BCA**



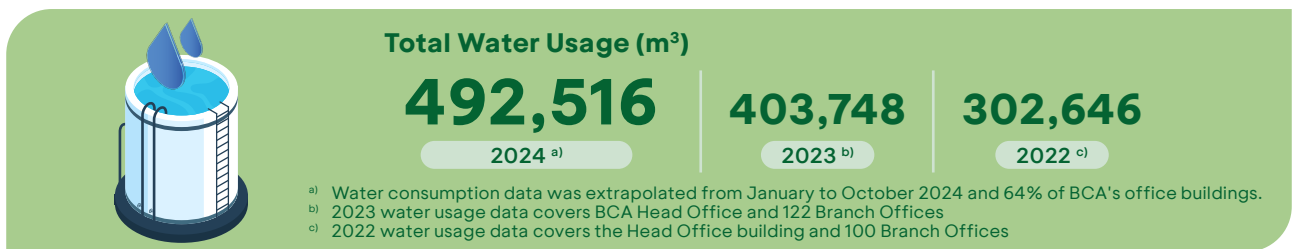
**Notes:**

\*) 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 variable frequency (VVVF) elevator systems, CO & CO<sub>2</sub> 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)

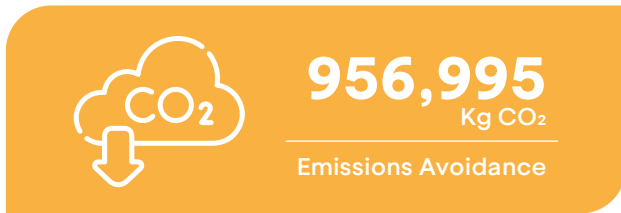
#### Wisma BSB Semarang

2024	Platinum Certification for Green Building, Green Building Council Indonesia (GBCI)
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### 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
<b>Archived Document Waste</b> 	<b>410.3</b> Ton	Paper Pulp
<b>ATM Cartridge Waste</b> 	<b>60.3</b> Ton	Plastic Beats, Iron Ore
<b>EDC Machines and KeyBCA Token Waste</b> 	<b>37.0</b> Ton	Plastic Beats, Iron Ore
<b>Inorganic Waste</b> 	<b>25.4</b> Ton	Paper Pulp, Plastic Beats
<b>Plastic Money Wrap</b> 	<b>22.8</b> Ton	Plastic Beats
<b>Card and ID Card Waste</b> 	<b>11.7</b> Ton	Paving Blocks
<b>Organic Waste</b> 	<b>5.5</b> Ton	Compost, Animal Feed
<b>Building Materials Waste</b> 	<b>2.3</b> Ton	Iron Ores, Iron Granules
<b>Optimization of Asset Utilization</b> 	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.

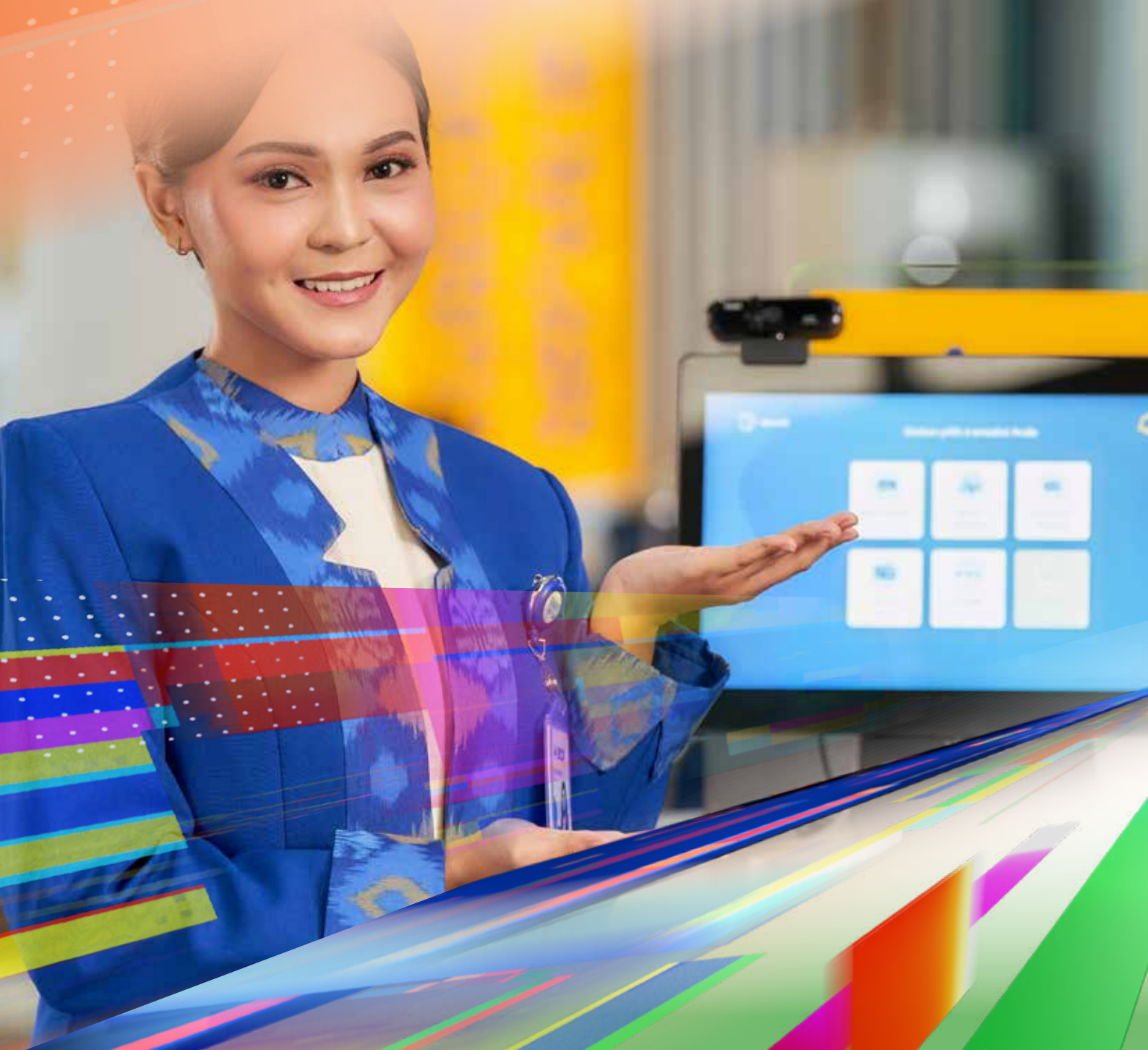
### BCA Sustainability Corner

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.

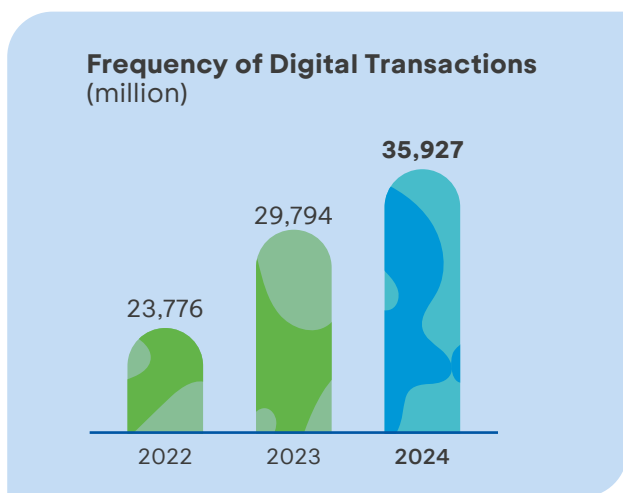
# Digitalization and Smart Solutions

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.



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.



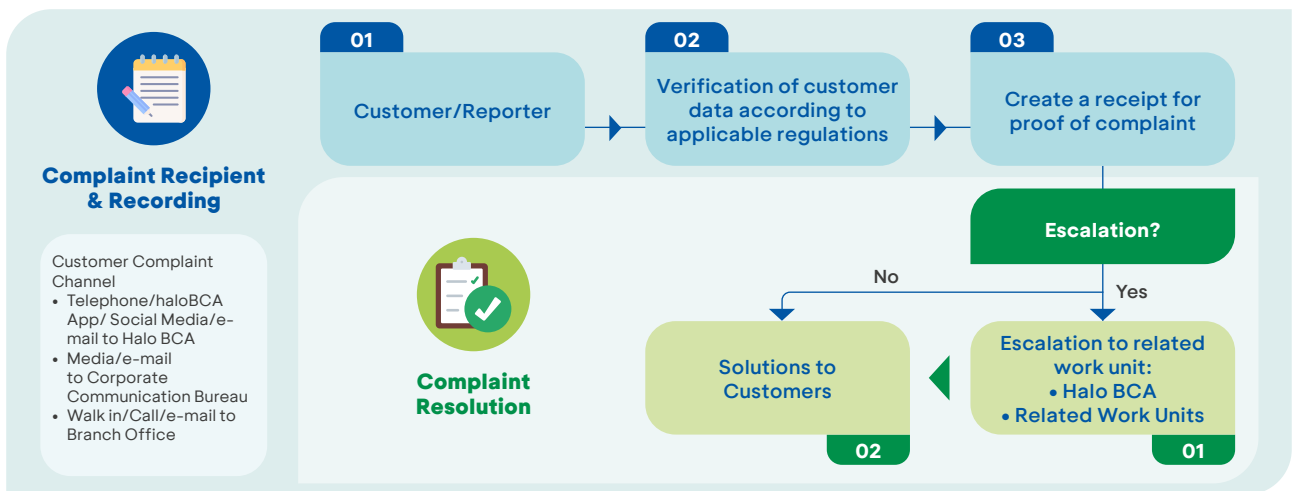
## Customer Complaint Handling

### Complaint Handling Mechanism [2-25]

BCA carries out the complaint handling process through various channels, such as haloBCA (Halo BCA Mobile Application/ call to 1500888) and BCA branch offices. Each complaint will be resolved following the Service Level Agreement (SLA). Complaints received will be administered in the Customer Relationship Management (CRM) application, which will be followed up and monitored by the complaint handling coordinator work unit under the Contact Center & Digital Services (CDG) Division. The complaint handling process will be reported quarterly to the Vice President Director.



### Complaint Management Flow and Resolution



### Complaint Resolution

Year	Number of Complaints (in thousand)	Complaints Resolved based on the SLA (in thousand)	Percentage Resolved (%)
2024	1,178	1,148	97.4%
2023	1,261	1,226	97.3%
2022	1,082	1,061	98.1%

BCA received 17.5 million customer reports (55.7%) on banking solution information needs, 12.1 million reports (38.5%) on requests, 1.8 million reports (5.8%) on complaints, and 0.002 million reports (0.01%) on suggestions. BCA implements quality service and educates customers on the use of banking solutions and secure transaction tips to improve customer satisfaction.

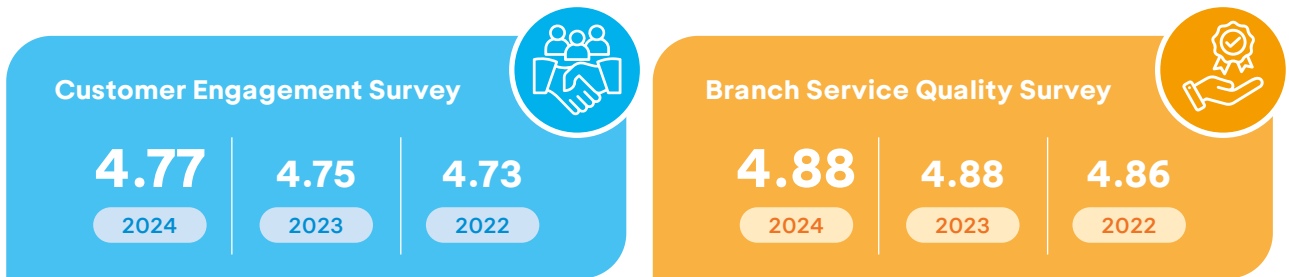
### Handling of Financial Complaints

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 (91<sup>st</sup> 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 90<sup>th</sup> 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)
- 36 Provinces
- 906 Sub-Branch Offices (KCP)
- 238 Cities/Regencies
- 220 Cash Offices (KCP-Kas)



### 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 31<sup>st</sup>, 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.

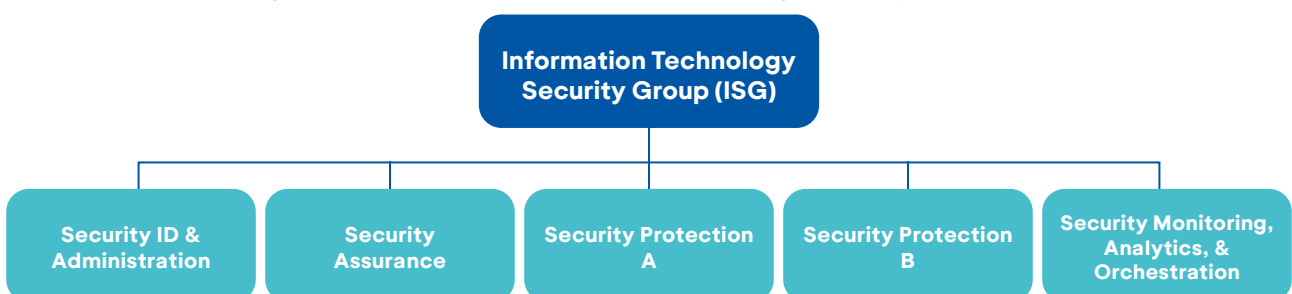
In the era of technological advancement and digitalization, data security is a major challenge that requires the continuous updating of security systems. The Bank has implemented an information and data security management system based on international frameworks and standards that have been verified 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:



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.

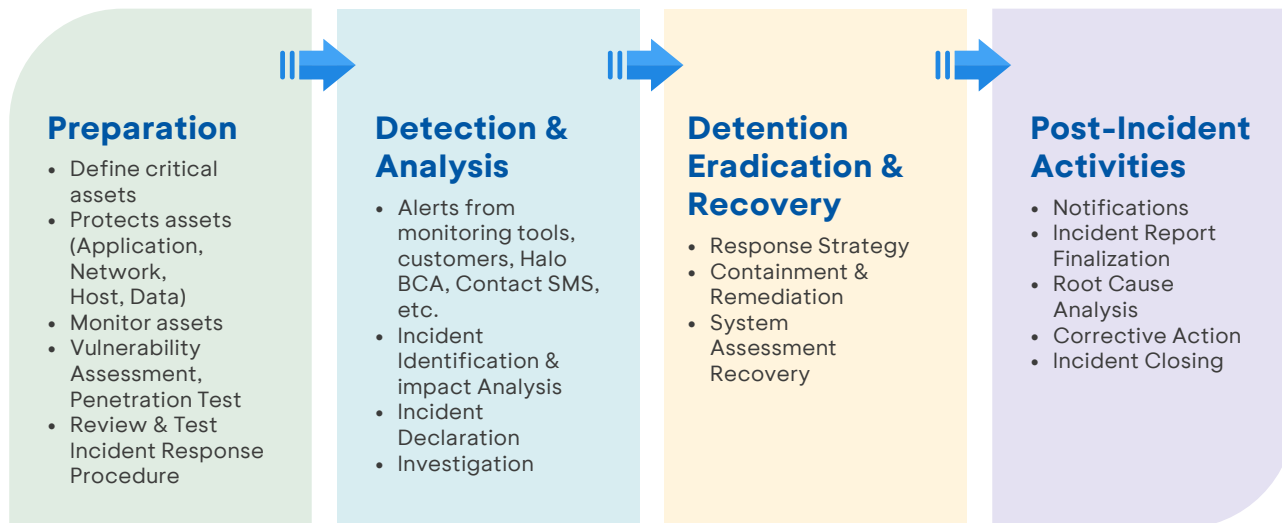
**Technology**

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

**CYBER DEFENSE: CYBER DETECTIVES**

**INSTALASI MOBILE GAME**

**4 CYBERSECURITY CASES**

**PERORANGAN**

GAME DAPAT DIAKSES MULAI TANGGAL **01 OKTOBER**

Implementation of Cyber Security Awareness Month with interactive contents.

# 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
<b>Total</b>	<b>9,847</b>

\* **Notes** : Training is provided to employees who have not received education in the previous year.



# Sustainable Human Capital Management

... dan ...  
 ... untuk merealisasikan MISI BCA ...  
 ... 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 merah kepercayaan.

### TEAMWORK

Bayap yang melambang mengilustrasikan keseimbangan internal yang kokoh.

### 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 / kepedulian yang diikuti dengan usaha untuk memahami kebutuhan dan keinginan nasabah yang akan diwujudkan.

### INTEGRITY

Berdaya yang teguh dalam menepati janji / komitmen dan bertindak yang jujur dengan tidak ada kecurigaan dan keraguan pada diri sendiri dan orang lain.

### TEAMWORK

Menyadari dan menghargai perbedaan yang ada dalam organisasi untuk mencapai tujuan bersama.

### CONTINUOUS PURSUIT OF EXCELLENCE

Menyadari dan menghargai perbedaan yang ada dalam organisasi untuk mencapai tujuan bersama.



# 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
<b>Total based on gender</b>	<b>10,312</b>	<b>16,220</b>	<b>10,559</b>	<b>16,356</b>	<b>9,463</b>	<b>15,045</b>
<b>Grand total</b>	<b>26,532</b>		<b>26,915</b>		<b>24,508</b>	

## 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
<b>Total based on gender</b>	<b>10,312</b>	<b>16,220</b>	<b>10,559</b>	<b>16,356</b>	<b>9,463</b>	<b>15,045</b>
<b>Grand total</b>	<b>26,532</b>		<b>26,915</b>		<b>24,508</b>	

## 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
<b>Total based on gender</b>	<b>10,312</b>	<b>16,220</b>	<b>10,559</b>	<b>16,356</b>	<b>9,463</b>	<b>15,045</b>
<b>Grand total</b>	<b>26,532</b>		<b>26,915</b>		<b>24,508</b>	

## 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
<b>Total based on gender</b>	<b>10,312</b>	<b>16,220</b>	<b>10,559</b>	<b>16,356</b>	<b>9,463</b>	<b>15,045</b>
<b>Grand total</b>	<b>26,532</b>		<b>26,915</b>		<b>24,508</b>	

\*) 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
<b>Total based on gender</b>	<b>10,312</b>	<b>16,220</b>	<b>10,559</b>	<b>16,356</b>	<b>9,463</b>	<b>15,045</b>
<b>Grand total</b>	<b>26,532</b>		<b>26,915</b>		<b>24,508</b>	

**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
<b>Total based on gender</b>	<b>10,312</b>	<b>16,220</b>	<b>10,559</b>	<b>16,356</b>	<b>9,463</b>	<b>15,045</b>
<b>Grand total</b>	<b>26,532</b>		<b>26,915</b>		<b>24,508</b>	

\* 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
<b>Total based on gender</b>	<b>805</b>	<b>1,164</b>	<b>2,296</b>	<b>2,654</b>	<b>1,256</b>	<b>1,483</b>
<b>Grand total</b>	<b>1,969</b>		<b>4,950</b>		<b>2,739</b>	

## 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
<b>Total based on gender</b>	<b>805</b>	<b>1,164</b>	<b>2,296</b>	<b>2,654</b>	<b>1,256</b>	<b>1,483</b>
<b>Grand total</b>	<b>1,969</b>		<b>4,950</b>		<b>2,739</b>	

## 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
<b>Total based on gender</b>	<b>805</b>	<b>1,164</b>	<b>2,296</b>	<b>2,654</b>	<b>1,256</b>	<b>1,483</b>
<b>Grand total</b>	<b>1,969</b>		<b>4,950</b>		<b>2,739</b>	



## 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
<b>Total based on gender</b>	<b>717</b>	<b>928</b>	<b>329</b>	<b>539</b>	<b>641</b>	<b>897</b>
<b>Grand total</b>	<b>1,645</b>		<b>868</b>		<b>1,538</b>	

#### 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
<b>Total based on gender</b>	<b>717</b>	<b>928</b>	<b>329</b>	<b>539</b>	<b>641</b>	<b>897</b>
<b>Grand total</b>	<b>1,645</b>		<b>868</b>		<b>1,538</b>	

#### Employees and the Management Leaving based on Gender and Placement Area [401-1]

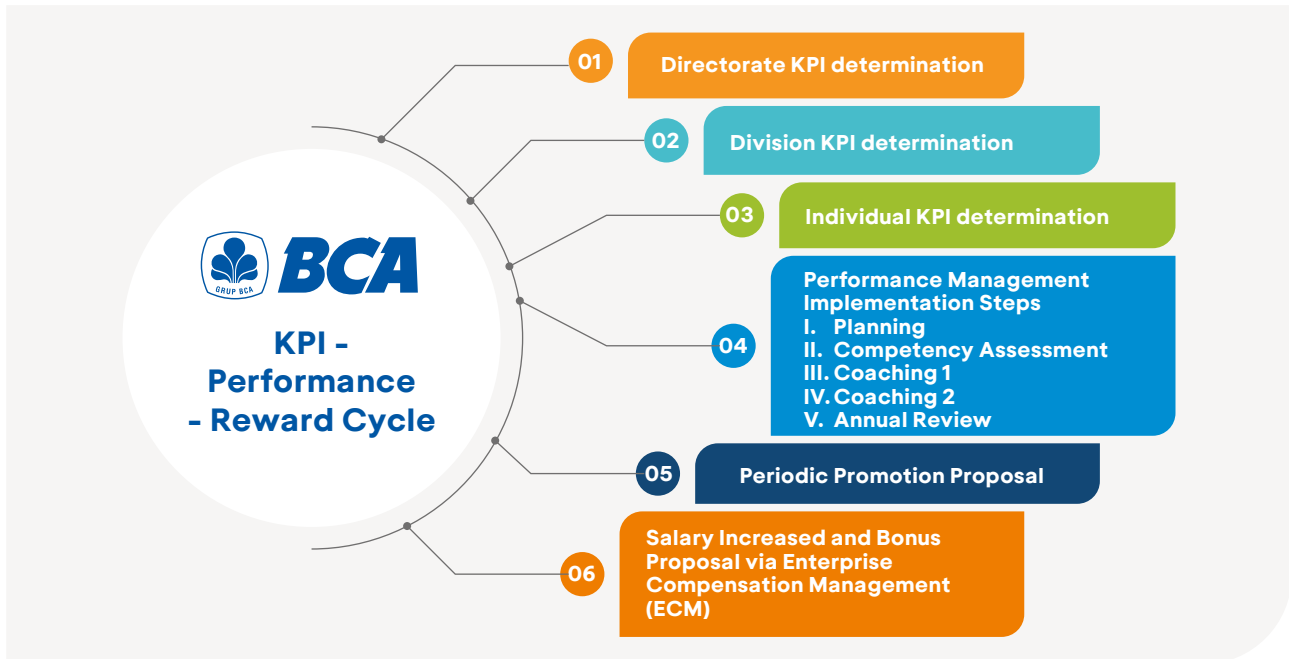
Work Area	2024		2023 *		2022	
	Male	Female	Male	Female	Male	Female
Greater Jakarta	491	647	206	312	459	606
West Java (excluding Greater Jakarta)	97	89	62	89	41	69
Central Java and Yogyakarta	27	50	12	16	25	39
East Java	44	53	24	41	62	74
Sumatra	25	43	9	39	38	59
Kalimantan	6	12	5	18	6	22
Eastern Indonesia	27	34	11	24	10	28
<b>Total based on gender</b>	<b>717</b>	<b>928</b>	<b>329</b>	<b>539</b>	<b>641</b>	<b>897</b>
<b>Grand total</b>	<b>1,645</b>		<b>868</b>		<b>1,538</b>	

\* 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
<b>Total based on gender</b>	<b>1,078</b>	<b>1,712</b>	<b>1,081</b>	<b>1,741</b>	<b>1,143</b>	<b>1,839</b>
<b>Grand total</b>	<b>2,790</b>		<b>2,822</b>		<b>2,982</b>	

## 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 Prasetiya 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, Prasetiya 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
<b>Training expenses (Rp million)</b>	<b>353,627</b>	<b>372,815</b>	<b>263,243</b>
<b>Total participants</b>	<b>74,416</b>	<b>59,323</b>	<b>53,294</b>
Male	29,999	24,100	21,180
Female	44,417	35,223	32,114
<b>Total training hours per year</b>	<b>1,156,101</b>	<b>1,183,950</b>	<b>950,297</b>
Male	503,727	504,320	402,624
Female	652,374	679,630	547,673
<b>Average training hours per employee per year</b>	<b>44.5</b>	<b>44.0</b>	<b>38.8</b>
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
<b>Total based on gender</b>	<b>10,104</b>	<b>15,722</b>	<b>10,287</b>	<b>15,880</b>	<b>8,882</b>	<b>14,187</b>
<b>Grand total</b>	<b>25,826</b>		<b>26,167</b>		<b>23,069</b>	

**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
<b>Data coverage (% of total employees)</b>				<b>50.1%</b>

**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]

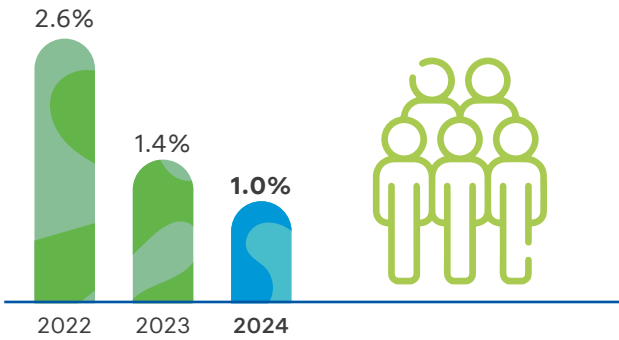
BCA is committed to creating a sustainable safe and healthy work environment, for which management has established the Occupational Health and Safety Committee (P2K3) that has been established by the Ministry of Manpower in accordance with laws and regulations. The P2K3 team plays an important role in 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 Disnakertangsi 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](https://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
<ul style="list-style-type: none"> <li>• BCA Employees</li> <li>• Customers</li> <li>• Employees of business partners, suppliers, and vendors</li> <li>• Debtor employees</li> <li>• Investors and shareholders</li> <li>• Community</li> </ul>	<ul style="list-style-type: none"> <li>• Women</li> <li>• Customers</li> <li>• Children</li> <li>• Third party contract employees</li> <li>• Persons with disabilities</li> <li>• Pregnant women</li> <li>• Elderly</li> <li>• 3T communities and around operations</li> </ul>	<ul style="list-style-type: none"> <li>• The right to fair and favorable working conditions</li> <li>• The right to freedom of association;</li> <li>• The right to form and join trade unions;</li> <li>• The right to protection for children;</li> <li>• The right to education;</li> <li>• The right to not be subjected to slavery, servitude, or forced labor</li> <li>• The right to privacy</li> <li>• The right to a work environment free from discrimination and harassment</li> <li>• The right to not be subjected to torture, cruel, inhuman, or degrading treatment.</li> <li>• Minority rights</li> <li>• The right to health</li> <li>• The right to safety at work</li> <li>• The right to an adequate standard of living</li> </ul>

**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 14<sup>th</sup> 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	Bakti BCASchools	BCA Berbagi Ilmu	Financial Literacy	Other Programs
<ol style="list-style-type: none"> <li>Bali (Universitas Udayana)</li> <li>DI Yogyakarta (Universitas Gadjah Mada)</li> <li>DK Jakarta (Universitas Indonesia, Universitas Nahdatul Ulama Indonesia)</li> <li>West Java (Institut Teknologi Bandung, Universitas Padjadjaran, IPB University)</li> <li>Central Java (Universitas Diponegoro)</li> <li>East Java (Institut Teknologi Sepuluh Nopember, Universitas Airlangga, Universitas Brawijaya, Universitas Muhammadiyah Malang)</li> <li>West Kalimantan (Universitas Tanjungpura)</li> <li>East Kalimantan (Universitas Mulawarman)</li> <li>Papua (Universitas Cenderawasih)</li> <li>South Sulawesi (Universitas Hasanuddin)</li> <li>North Sulawesi (Universitas Sam Ratulangi)</li> <li>West Sumatra (Universitas Andalas)</li> <li>South Sumatra (Universitas Sriwijaya)</li> <li>North Sumatra (Universitas Sumatra Utara)</li> </ol>	<p><b>New</b></p> <ol style="list-style-type: none"> <li>Bengkulu (SDN 61 Kota Bengkulu + 3 Sister School)</li> <li>East Kalimantan (SMAN 3 Penajam Paser Utara)</li> <li>East Nusa Tenggara (SD Inpres Nunumeu + 3 Sister School dan 25 sekolah program GASING di Manggarai Barat)</li> <li>Southwest Papua (SDN 35 Sorong + 2 Sister School)</li> </ol> <p><b>Continue</b></p> <p>East Jawa (SDN 1 Tamansari, SMPN 1 Licin, SMAN 1 Wongsorejo)</p> <p><b>Graduated</b></p> <ol style="list-style-type: none"> <li>Banten (SDN 1 Taktakan, SDN 2 Taktakan, SMPN 6 Kota Serang, SMAN 3 Serang)</li> <li>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)</li> <li>Lampung (SDN 1 Gadingrejo, SMPN 1 Gadingrejo, SMAN 1 Gadingrejo)</li> </ol>	<p><b>Public Lecture</b></p> <ol style="list-style-type: none"> <li>Bali (Universitas Udayana)</li> <li>DI Yogyakarta (Universitas Atma Jaya Yogyakarta)</li> <li>DK Jakarta (Universitas Bina Nusantara)</li> <li>West Java (Institut Teknologi Bandung, President University)</li> <li>East Java (Universitas Islam Malang, Universitas Kristen Petra)</li> <li>Central Java (Universitas Diponegoro)</li> <li>North Sulawesi (Universitas Sam Ratulangi)</li> <li>South Sumatra (Universitas Sriwijaya)</li> </ol> <p><b>Banking Tour</b></p> <ol style="list-style-type: none"> <li>Bali (BCA KCU Kuta)</li> <li>DK Jakarta (BCA KCU Wisma Asia)</li> <li>West Java (BCA KCU Dago)</li> <li>Central Java (Halo BCA Semarang)</li> <li>South Sumatra (BCA KCU Palembang)</li> </ol>	<ol style="list-style-type: none"> <li>Bali</li> <li>Banten</li> <li>Bengkulu</li> <li>DI Yogyakarta</li> <li>DK Jakarta</li> <li>Jambi</li> <li>West Java</li> <li>Central Java</li> <li>East Java</li> <li>West Kalimantan</li> <li>South Kalimantan</li> <li>Central Kalimantan</li> <li>East Kalimantan</li> <li>North Kalimantan</li> <li>Bangka Belitung Island</li> <li>Riau Island</li> <li>Lampung</li> <li>Maluku</li> <li>West Nusa Tenggara</li> <li>East Nusa Tenggara</li> <li>Papua</li> <li>Southwest Papua</li> <li>Riau</li> <li>West Sulawesi</li> <li>South Sulawesi</li> <li>Central Sulawesi</li> <li>Southeast Sulawesi</li> <li>North Sulawesi</li> <li>West Sumatra</li> <li>South Sumatra</li> <li>North Sumatra</li> </ol>	<p>PPBP/PPTI</p> <p>Bakti BCA Internship</p> <p>SYNRGY Program</p> <p>BCA Cash Management Academy</p> <p>Empowering Disabilities</p> <p>Scholarship Partnership with KSE Foundation and UPH</p>

## 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 <sup>a)</sup> Participants			PPBP <sup>b)</sup> Alumni		PPBP <sup>b)</sup> Alumni Joined BCA	
2024	<b>264</b>		2024	<b>88</b>	2024	<b>87</b> (99%)
2023	<b>265</b>		2023	<b>132</b>	2023	<b>131</b> (99%)
2022	<b>308</b>		2022	<b>132</b>	2022	<b>126</b> (95%)

PPTI <sup>a)</sup> Participants		PPTI Alumni		PPTI Alumni Joined BCA	
2024	<b>308</b>	2024	<b>101</b>	2024	<b>100</b> (99%)
2023	<b>307</b>	2023	<b>60</b>	2023	<b>60</b> (100%)
2022	<b>267</b>	2022	<b>67</b>	2022	<b>67</b> (100%)

**Description:**

<sup>a)</sup> 2024 participants consist of 6 PPBP batch and 9 PPTI batch  
<sup>b)</sup> 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.

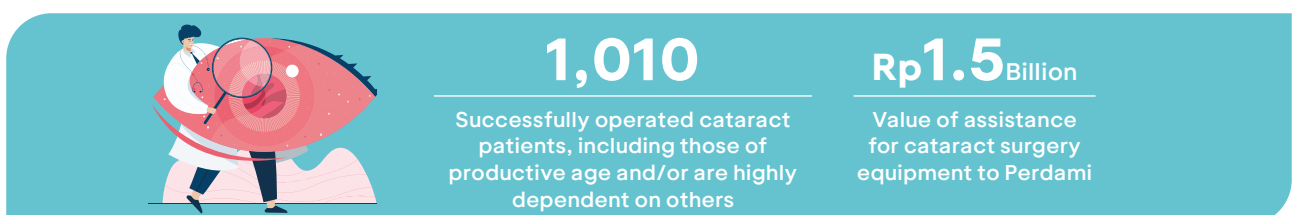


Meanwhile, the stunting prevention program, Ayo Cegah Stunting, focuses on empowering local village communities, beginning in late 2024 in West Sumatra and West Nusa Tenggara. The program has trained community leaders and youth as agents of change to find viable solutions that can address the community's 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.



### 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.



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.





## 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

<b>Economy</b>	Generating direct income for 98 performers, 22 musicians, 72 production team members, and 15 costume makers.
<b>Social</b>	Increasing participants' skills, confidence and collaboration with professional artists.
<b>Education</b>	Cultural knowledge transfer process to students of Bakti BCA schools, with official certificates from the Ministry of Education, Culture, Research and Technology.
<b>Social Inclusion</b>	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
  - Doesoeh 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

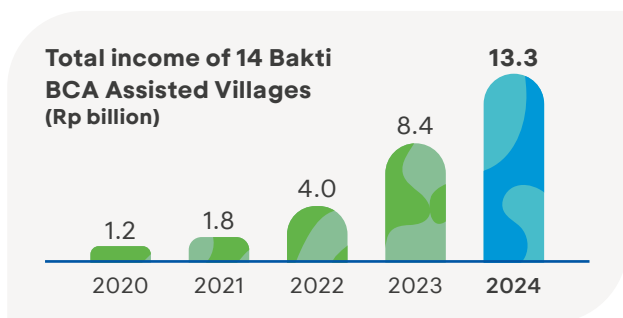
In 2024, Bakti BCA-assisted villages recorded a total of 291,452 visitors. Tamansari Tourism Village continued to be the destination with the highest number of visitors, with 156,898 people or 53.8% of the total visitors. It was followed by Goa Pindul Tourism Village with 37,478 visitors and Taro Tourism 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, singkoling 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 (CO<sub>2</sub>), 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	<ul style="list-style-type: none"> <li>Preventing landslides and maintaining the sustainability of the stream of Balekambang spring, the main source of drinking water for Pemalang and Tegal residents.</li> <li>Development of agroforestry and ecotourism as sustainable economic opportunities.</li> </ul>
Buleleng, Bali	21,500	Cempaka Tree, Majegau, Durian, Avocado, Coffee, and others	<ul style="list-style-type: none"> <li>Restoring critical land in village forest areas, preserving ecosystems, and strengthening landscape protection.</li> <li>Increasing groundwater recharge capacity, to address water issues as one of the challenges faced by local residents.</li> <li>Empowering forest farmer groups through productive village forest management.</li> </ul>
Cikondang Village, South Garut	14,000	Manglid Tree, Trembesi, Avocado, Durian, and Jackfruit	<ul style="list-style-type: none"> <li>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.</li> <li>Supporting dryland farming with productive agroforestry, enabling farmers to increase yields while maintaining the balance of nature.</li> </ul>
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 CO<sub>2</sub>e, with a survival rate of 91.7%.

MPTS Tree Planting	Estimated Carbon Absorption (tCO <sub>2</sub> 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
<b>Total</b>	<b>107.49</b>	<b>5,429.10</b>	<b>18,683.79</b>	<b>29,237.71</b>

\* 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.

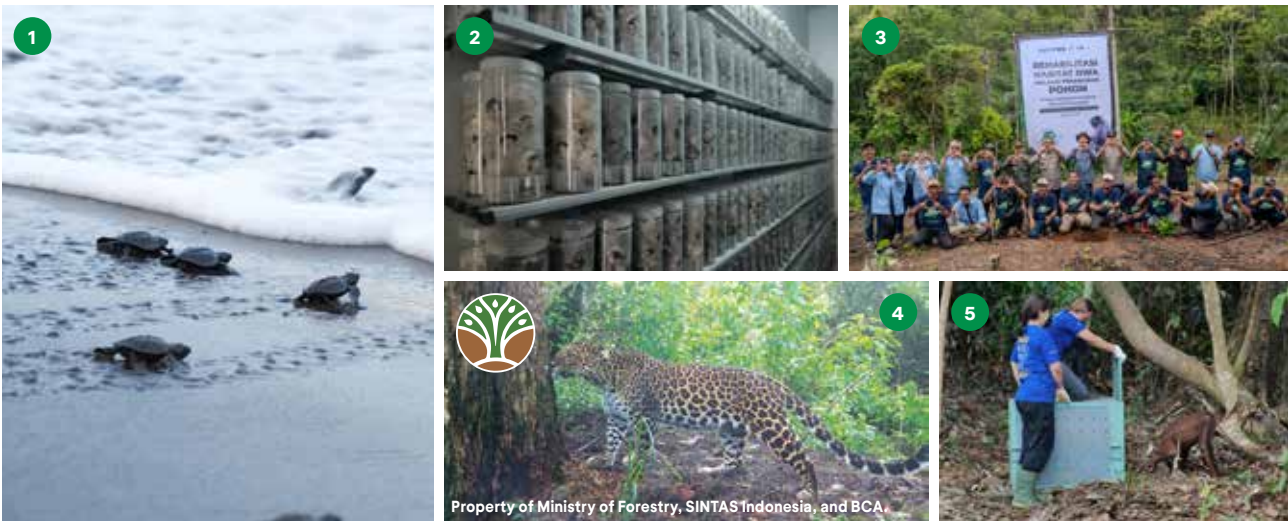


### 3. Java-Wide Leopard Survey (JWLS)

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 <sup>[413-1]</sup>

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
	<ul style="list-style-type: none"> <li>Zero major accidents in the workplace</li> <li>1,010 cataract surgery patients</li> <li>13,620 people received general medical treatment &amp; contraceptive services through BCA-assisted clinics</li> <li>2,211 blood bags from employee blood donation program</li> <li>4,238 children under five receive nutrition intervention through the PASTI program</li> </ul>	<ul style="list-style-type: none"> <li>Providing health education through health campaigns</li> <li>Conducting social service activities</li> <li>Educating public about health through seminars or webinars</li> </ul>	<ul style="list-style-type: none"> <li>Zero major accidents in the workplace</li> <li>Ensuring all employees have become members of BPJS and private health systems</li> <li>Conducting regular health education and campaigns</li> <li>Carrying out social services for cataract surgery and assisted clinics</li> <li>Conducting employee blood donations</li> </ul>
	<ul style="list-style-type: none"> <li>97.3 % of employees received training</li> <li>162 employees received undergraduate and master's degree scholarships</li> <li>2,196 relevant employees attended sustainable finance training</li> <li>700 students received Bakti BCA Scholarship</li> <li>572 participants of PPBP and PPTI</li> <li>&gt;230,000 people (including students and university students) received financial literacy education</li> <li>Organizing Indonesia Knowledge Forum (IKF) 2024</li> </ul>	<ul style="list-style-type: none"> <li>Developing e-learning programs, in-class training, and collaborate with educational institutions</li> <li>Selecting and providing scholarships to students according to the criteria as well as facilitating soft skills training.</li> <li>PPBP strategy: recruit and conduct dissemination to leading high schools/vocational schools across Indonesia</li> <li>Organizing intensive training on blended learning and soft skills training for teachers with competition methods</li> <li>Organizing financial literacy education nationwide that has a positive impact in accordance with OJK SNLKI by prioritizing volunteer programs carried out by employees</li> </ul>	<ul style="list-style-type: none"> <li>40% BCA employees received advanced SF training</li> <li>Implementing Bakti BCA Scholarship Program</li> <li>Implementing PPBP and PPTI programs</li> <li>BCA employees received training and education programs</li> <li>Organizing regular Cultural Preservation Award Program</li> </ul>
	<ul style="list-style-type: none"> <li>61.4% of female employees from total employees were promoted</li> <li>16.7% of women occupied Director positions</li> <li>61.4% female employees occupied middle-up manager positions</li> </ul>	<ul style="list-style-type: none"> <li>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</li> <li>Providing equal opportunities in career advancement to managerial level or higher</li> <li>Providing training and assignments to women weavers to improve life skills/welfare</li> </ul>	<ul style="list-style-type: none"> <li>No remuneration gap between female and male employees</li> <li>Zero cases of violation of equal rights and discrimination against employees</li> <li>Zero reports of discrimination against customers</li> <li>Maintaining an equal percentage of female and male employees in the opportunity to occupy managerial level positions</li> </ul>

Goal	2024 Achievement	Strategy	2025 Target
 	<ul style="list-style-type: none"> <li>12.5% increase in sustainable finance portfolio</li> <li>27 buildings utilize solar panels</li> <li>Operational emission covers 100% of BCA Head Office, Data Center, and Branch Offices.</li> <li>78 Branch offices applying green building features</li> <li>Conducting GHG inventory of scope 3 financed emissions</li> <li>Conducting Climate Risk Stress Testing (CRST)</li> </ul>	<ul style="list-style-type: none"> <li>Mapping out mitigation strategies to reduce CO<sub>2</sub> emissions in BCA's buildings gradually</li> <li>Developing adaptive behavior in smart buildings, the application of environmentally friendly technology, and sustainable culture</li> <li>Lending to debtors with environmentally friendly businesses</li> </ul>	<ul style="list-style-type: none"> <li>Conducting Climate Risk Stress Testing for 100% of financing portfolio</li> <li>8% increase in Sustainable Financing portfolio, including environmentally friendly debtors</li> <li>Replacing R22 to R32 air conditioners in branches</li> <li>Installation of solar panels in buildings owned by BCA</li> <li>Reducing paper usage by 3% in Head Office work units</li> </ul>
 	<ul style="list-style-type: none"> <li>1,969 people recruited as BCA employees</li> <li>Remuneration of employees at the lowest level in Jakarta is higher than the Jakarta Provincial Minimum Wage</li> <li>1,213 workers in 14 Bakti BCA assisted villages</li> <li>268 MSME workers</li> <li>3,982 interns recruited through the Bakti BCA program</li> <li>11.9% increase in MSME financing</li> <li>Rp784 billion KUR realization</li> <li>Workshop for MSME for Go Export</li> <li>Facilitate MSME entrepreneurs for halal certification</li> <li>More than 1,500 MSME sellers joined UMKM Fest</li> </ul>	<ul style="list-style-type: none"> <li>Creating job opportunities to support BCA digitalization and relationships</li> <li>Developing the role and capabilities of BCA's frontliners to provide more comprehensive solutions to customers</li> <li>Expanding channeling cooperation with anchors</li> <li>Providing guidance and assistance for Branch Offices in KUR disbursement</li> <li>Expanding the line of business financed by KUR</li> <li>Mapping of banking services to people who are categorized as unbankable</li> <li>Collaborating with village administrators, local communities, and local government</li> <li>Recruiting prospective Bakti BCA interns</li> </ul>	<ul style="list-style-type: none"> <li>Increase in KUR disbursement by 6%</li> <li>Increase in MSME financing by 6%</li> <li>Consistent implementation of Occupational Health and Safety (no major incidents in the work environment)</li> <li>Hiring employees and Bakti BCA Interns</li> <li>Organizing UMKM Fest</li> </ul>
	<ul style="list-style-type: none"> <li>4.88 Branch Service Quality (BSQ) index on a scale of 5</li> <li>4.77 Customer Engagement (CE) index on a scale of 5</li> <li>4.7 million new accounts through digital banking bringing total accounts to 40.7 million</li> </ul>	<ul style="list-style-type: none"> <li>Developing digital innovation</li> <li>Implementing machine learning and artificial intelligence</li> <li>Implementing Data Loss Prevention (DLP) and two-factor authentication systems for securing electronic information</li> <li>Educating and conducting dissemination on data security and digital banking to customers</li> </ul>	<ul style="list-style-type: none"> <li>Minimum BSQ Index 4.5</li> <li>Minimum CE Index 4.5</li> <li>Zero major frauds</li> <li>Zero complaints related to data privacy and security</li> </ul>
	<ul style="list-style-type: none"> <li>Meeting compliance indicators including Minimum Capital Adequacy (CAR), Net Non-Performing Loan (NPL), Maximum Legal Lending Limit (LLL), Rupiah &amp; Forex Statutory Reserves (GWM), Macroprudential Liquidity Buffer (PLM), Net Open Position (NOP), Macroprudential Inclusive Financing Ratio (RPIM), and Liquidity Coverage Ratio (LCR).</li> <li>The bank's soundness level is 1</li> <li>All employees have signed an integrity pact</li> <li>All employees have signed code of conduct</li> <li>All employees of echelon 5 and above have signed the annual disclosure</li> <li>Zero corruption cases</li> <li>Conducting business risk and human rights assessment (PRISMA) from the Ministry of Law and Human Rights</li> </ul>	<ul style="list-style-type: none"> <li>Evaluation of all business activities in compliance with regulations</li> <li>Ensuring the effectiveness of the whistleblowing system</li> <li>Implementing good corporate governance</li> <li>Complying with laws and regulations on capital market</li> <li>Adopting relevant best practice standards</li> </ul>	<ul style="list-style-type: none"> <li>Fullfilling compliance indicators</li> <li>Zero report of corruption committed by the company</li> <li>Minimum bank soundness level is 2</li> <li>No material and significant legal cases and/or disputes with customers</li> <li>Conducting business risk and human rights due diligence with independent parties</li> <li>Issuing a policy of non-discrimination in the workplace</li> <li>Zero corruption cases/reports</li> <li>Compliance risk at "low to moderate" level</li> <li>All employees sign integrity pact and code of ethics</li> <li>All employees of echelon 5 and above must sign an annual disclosure</li> </ul>

## Contribution to Other SDGs

Goal	Supporting Activities
	<ul style="list-style-type: none"> <li>• Providing wages/salaries in compliance with government regulations</li> <li>• Providing interest-free loan facilities for a certain nominal amount to BCA employees</li> <li>• Open job opportunities for worker and internship program in the Bakti BCA program</li> <li>• Registering employees with BPJS Employment</li> </ul>
	<ul style="list-style-type: none"> <li>• Disbursing financing to smallholder agricultural businesses</li> <li>• Supporting the stunting reduction program (Partnership to Accelerate Stunting Reduction in Indonesia)</li> </ul>
	<ul style="list-style-type: none"> <li>• Disbursing financing to clean water management and wastewater treatment businesses</li> <li>• Providing assistance for sanitation</li> </ul>
	<ul style="list-style-type: none"> <li>• Shuttle bus facilities to employees at BLI-Sentul</li> <li>• Assistance in infrastructure development programs, public facilities and social facilities of the government, as well as BCA-assisted villages</li> <li>• Establishing a household waste recycling program for BCA employees</li> </ul>
	<ul style="list-style-type: none"> <li>• Changing the use of HVS paper from 80 gsm to 75 gsm</li> <li>• Initiative to turn off lights in work areas during lunch hours</li> <li>• Using digital sign to reduce paper usage in internal documents approval process</li> <li>• Working with vendors to manage solid waste</li> </ul>
	<ul style="list-style-type: none"> <li>• Planting a total of 51,500 trees in 4 strategic locations, including planting 1,000 mangrove seedlings on the coast of Aceh</li> <li>• Conducted training that successfully managed 6,000 kg of organic material into 3,000 kg of compost</li> </ul>
	<ul style="list-style-type: none"> <li>• Collaborating with BOSF for orangutan protection and tree planting monitoring</li> <li>• Collaborating with Nusantara Institute and SENA WANGI for activities to preserve the Indonesian art, culture and traditions</li> <li>• Collaborating with SPBK Perdami, the Health Agency, Bakti Media Clinic, and Duri Utara Clinic to support the community's health promotion</li> <li>• Collaborating with the Indonesian Natural Dye Association (WARLAMI) for the development of natural dye</li> <li>• Collaborating with Save the Indonesian Nature and Threatened Species (SINTAS) to conduct the initial phase of Javan leopard conservation.</li> </ul>

## 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.

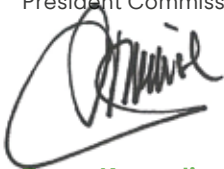
This statement is duly made in all integrity.

Jakarta, February 2025

### Members of the Board of Commissioners



**Djohan Emir Setijoso**  
President Commissioner



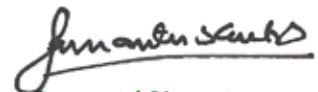
**Tony Kusnadi**  
Commissioner



**Cyrillus Harinowo**  
Independent Commissioner



**Raden Pardede**  
Independent Commissioner

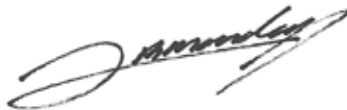


**Sumantri Slamet**  
Independent Commissioner

### Members of the Board of Directors



**Jahja Setiaatmadja**  
President Director



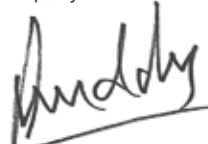
**Armand Wahyudi Hartono**  
Deputy President Director



**Gregory Hendra Lembong**  
Deputy President Director



**Subur Tan**  
Director



**Rudy Susanto**  
Director



**Lianawaty Suwono**  
Director



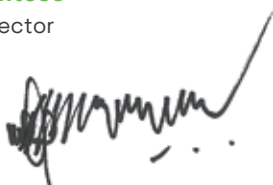
**Santoso**  
Director



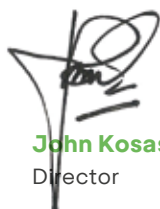
**Vera Eve Lim**  
Director



**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 1<sup>st</sup> to December 31<sup>st</sup>, 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 30<sup>th</sup>, 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 1<sup>st</sup> to December 31<sup>st</sup>, 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 30<sup>th</sup> 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

<b>Statement of use</b>	PT Bank Central Asia Tbk has submitted information in accordance with the GRI Standards for the period January 1 to December 31, 2024.
<b>GRI 1 used</b>	GRI 1: Foundation 2021
<b>Applicable GRI Sector Standard(s)</b>	N/A

GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
				Requirement(s) Omitted	Reason	Explanation	
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GRI Standard	Indicator	Disclosure	Location	Omission			GRI Sector Standard Ref.No
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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				
<b>Material Topic : Work Culture and Human Rights</b>							
GRI 3: Material Topics 2021	3-3	Management of material topics	42				
<b>Material Topic : Access and Affordability</b>							
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	
<b>Material Topic : Community Development</b>							
<b>GRI 3: Material Topics 2021</b>	<b>3-3</b>	Management of material topics	42				
<b>GRI 203: Indirect Economic Impacts 2016</b>	<b>203-1</b>	Infrastructure investment and services supported	120				
<b>GRI 413: Local Communities 2016</b>	<b>413-1</b>	Operations with local community engagement, impact assessments, and development programs	128				
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<b>Economic Performance</b>							
<b>GRI 201: Economic Performance 2016</b>	<b>201-3</b>	Defined benefit plan obligations and other retirement plans	106				
	<b>201-4</b>	Financial assistance received from government	54				
<b>Energy</b>							
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<b>Water and Effluents</b>							
<b>GRI 303: Water and Effluents 2018</b>	<b>303-1</b>	Interactions with water as a shared resource	72				
	<b>303-2</b>	Management of water discharge-related impacts	72				
<b>Waste</b>							
<b>GRI 306: Waste 2020</b>	<b>306-1</b>	Waste generation and significant waste-related impacts	73				
	<b>306-2</b>	Management of significant waste-related impacts	73				
	<b>306-3</b>	Waste generated	73				
	<b>306-4</b>	Waste diverted from disposal	73				
<b>Employment</b>							
<b>GRI 401: Employment 2016</b>	<b>401-1</b>	New employee hires and employee turnover	95,96				
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	<b>401-3</b>	Parental leave	103				
<b>Occupational Health and Safety</b>							
<b>GRI 403: Occupational Health and Safety 2018</b>	<b>403-1</b>	Occupational health and safety management system	104				
	<b>403-2</b>	Hazard identification, risk assessment, and incident investigation	104				
	<b>403-3</b>	Occupational health service	105				
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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				
	403-8	Workers covered by an occupational health and safety management system	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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## GRI Financial Services

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## Sustainability Accounting Standards Board (SASB)

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## 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
- Emploeyss
- 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.                                  | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. This report is useful for you.                                     | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. This report has clearly described BCA sustainability performance.  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. This report has disclosed material topics relevant to the Company. | <input type="checkbox"/> | <input type="checkbox"/> |

## Thank You for Your Participation Please Submit and Send This Response to The Following Address:

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# Unity for Responsibility

SUSTAINABILITY  
REPORT

2024



Always by your side

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