

# Corporate Social Responsibility

Espousing the concept of sustainable community empowerment, BCA engages in Bakti BCA programs to realize its corporate social responsibility (CSR) obligations towards greater welfare for all.

As a Bank that has been serving customers for over 55 years and as a part of community, BCA is convinced that by giving support to the community we can create mutual success. For that reason, BCA has actively participated in developing Corporate Social Responsibility (CSR) programs.

BCA does not conduct charity programs or social care purely as an obligation only, but is committed to make its CSR philosophy and objectives an integral part of the Bank's activities. Based on the concept of sustainable community empowerment embedded in every BCA product and service, BCA is committed to providing services that stimulate community empowerment and prosperity.





Students from SMA Negeri 3 Serang watched "Sie Jin Kwie", a theater of acculturation, while learning more about the art of acting and the profession.

BCA's social care programs are implemented under the name of Bakti BCA. Bakti BCA is carried out through several programs; BCA Smart Solution, BCA Synergy Solution and BCA Excellent Business Solution.

#### **Bakti BCA - BCA Smart Solution**

BCA Smart Solution is a Bakti BCA series of programs related to education, recognizing that education is one of the main means of developing quality Indonesian human resources. Some of BCA Bakti Smart Solution programs are:

#### **Accounting Education Program (AEP) – Non Degree**

Linked to one of BCA's competencies, bank accounting, a non-degree AEP has been running since 1996. The program is aimed at high school graduates or equivalent with high achievement but with financial obstacles preventing them to proceed to higher education. Participants are given instruction in accounting, covering subjects with content similar to what is found in an accounting degree. The program runs for 30 months and in addition to classroom instruction, participants also join on the job training within the Bank.



Accounting Education Program: atmosphere in the classroom.

In order to encourage students' self-development, participants are also given soft skills training. Participants are free from charges and fees and during an AEP program, the participants also receive spending money.

In accordance with the current needs of BCA, after completing their education, non-degree AEP's graduates interested in joining BCA can join BCA's selection process. Any non-degree AEP graduate who is selected will be considered to have earned a Bachelor's degree. Through this program, support is given in the development of Indonesian human resources in accounting.

BCA actively socializes the AEP through various announcements and on media such as its website [www.bca.co.id](http://www.bca.co.id). In 2012, 134 AEP participants consisting of 3 groups (Batch 28, 29, and 30) entered the program and 70 AEP participants successfully completed the program.

#### **Bakti BCA Apprentice Program**

Developed in 2002, the Bakti BCA Apprentice is one of the programs expected to contribute to the development and increase in quality of human resources through skills provisioning, particularly in the banking industry and finance institutions. These programs are designed for high school, college or bachelor graduates with a high achievement and have desire to get into these fields of employment. On passing the selection, the candidates are trained as a frontliners and have an opportunity to get on-the-job training at a BCA branch.

During training, trainees are guided by experienced BCA trainers and banking practitioners. Some examples of training are money counting and sorting skills, identifying Rupiah currency skills, BCA's product knowledge, teller/customer service officer (CSO), the mini-banking simulation and bank confidentiality. In addition to skills and knowledge, participants also receive soft skill such as motivation and grooming. At the

completion of the on the job training program, trainees will receive scholarship grants to pursue a higher education.

The program has received a very positive response and during 2012, there were more than 26,600 applicants interested in joining the program with 3,877 people passing the selection to join the BCA Apprentice Program. The participants who complete the program generally apply their skills in this field of work, either in the Bank or other industries.

### **Integrated Bakti BCA**

As a leader in banking technology in Indonesia and in a clear example of BCA's contribution to quality human resources development, BCA launched an integrated Bakti BCA Program. The program is BCA's contribution to help schools build their facilities and infrastructure, a core competence of BCA.

The program is directed to deserving schools from elementary to high school levels, as well as for the community. In 2000, the first program was conducted in 3 sub districts (Ponjong, Semanu, Karangmojo), Gunung Kidul, Wonosari, Yogyakarta, later extended to Gadingrejo, Tanggamus, Lampung (2003) and Taktakan, Serang (2007).

The program is aimed to increase educational access and quality in the above mentioned districts with donations for classroom renovations, library development, and computer lab development (junior and senior high school and for high schools equipped with a V-sat facility), as well as teacher training in subjects such as introduction to banking (savings benefits). During 2012: book donation for libraries, introduction to the professions, the arts and theater (for those students and teachers majoring in social science/language at SMAN 3 Serang).



Accounting Education Program: Atmosphere during the debriefing for soft skills through Outdoor Learning program.

### **Bakti BCA Scholarships**

The Bakti BCA Scholarship Program was launched in 1999. The program is targeted to Bachelor degree students with high achievement but with financial difficulties. Through this program, it is hoped that these students will be able to increase their motivation to complete their studies. Bakti BCA Scholarship covers study fees that are directly paid to the associated University together with spending money for the student.

In order to maintain accountability, the university conducts the selection process. During 2012, Bakti BCA Scholarships were given to 102 students in 9 state Universities and other institutions which are: Universitas Indonesia, ITB, IPB, Universitas Diponegoro, UGM, Universitas Brawijaya, ITS, Universitas Airlangga, and Universitas Udayana. Universitas Paramadina, IKOPIN Sukabumi, and Karya Salemba Empat Foundations.

BCA also provides teacher and lecturer quality improvement, particularly in non-science subjects. For this, BCA participated in providing scholarships for Master and Doctoral level studies conducted by the Indonesian Scholarship and Research Support Foundation (ISRSF), to study at a university in the USA. The aim of this program is to develop science as well as the progress of education in Indonesia.

### Partnership Program

BCA developed a partnership program with higher education institutions and other institutions as a way to contribute to the development of education in Indonesia. Some of these programs are:

- a. **Economics and Business Faculty, Universitas Brawijaya, Malang:** BCA gave support and donations in the development of a Banking Laboratory of Vocacy Program at the Economics and Business Faculty, Universitas Brawijaya, Malang. The Banking Lab opened in March 2012. BCA also provided support in arranging several related lecture subjects, as well as experienced trainers in the banking industry. It is expected that these processes will be able to improve the quality of study for students in the Vocacy Program, so that the graduates are readily available for jobs, especially in the banking industry or at finance institutions.

As an extension of this program, the Bank also developed several programs related to education and an introduction to banking through exhibitions, as well as sharing knowledge through lectures given by BCA's Independent Commissioner on March 2012 to the students at Economics and Business Faculties, Universitas Brawijaya. BCA also gave support for the development and implementation of



BCA's Independent Commissioner gave public lecture at Universitas Brawijaya.

electronic ID cards for students, employees and lecturers.

- b. **Economics and Business Faculty, Universitas Diponegoro, Semarang:** Continuing a partnership that began in 2011, programs during 2012 included support for infrastructure in the form of a Bloomberg communication network as a facility for studying commodity or stock markets. BCA also donated computers and in-focus for several classes.

BCA gave assistance and support in the development and implementation of electronic ID cards for students, employees and lecturers. The electronic ID card was officially launched in May 2012 and the card also can be used as a micro payment facility in the internal Economics and Business Faculty, Universitas Diponegoro.

To promote and introduce banking to students, BCA held an exhibition and was invited to provide a guest lecturer as well as educating and promoting banking.

- c. **Economics and Business Faculty, Universitas Indonesia:** BCA gave support and facilitated implementation of Master Journey Management (MJM) and Doctoral Journey Management (DJM) programs sponsored by the Economics and Business Faculty, Universitas Indonesia. MJM and DJM were conducted in May 2012 and were a competition for management students at the Master and Doctoral levels. Students from several universities in Indonesia attended the competition in conjunction with a banking exhibition.

- d. Currently, BCA is also in collaboration with the Economic and Business Faculty at Universitas Gajah Mada, Yogyakarta, to develop a conventional banking laboratory as a facility for education purposes.

- e. **UNICEF:** BCA cooperated with UNICEF in 2012 to donate money for early age childhood development (PAUD). UNICEF developed the program for the needs of Indonesian children, which includes physical, educational, social and emotional development. This development program consists of many elements including advocacy to stakeholders, workshops, and stimulation training.

BCA also gave a donation to UNICEF through BCA's role as an official dealer for the retail state bonds SR-004. BCA donated Rp 1,000 for every retail state obligation SR-004 bought. The donation was handed over symbolically to Marc Lucet, UNICEF Deputy Representative in Indonesia at BCA Tower, Jakarta on April 2012.

- f. BCA also gave donations to foundations or institutions related to education programs such as class renovations of Bentara Wacana Elementary School in Muntilan, the development of the smart car from Pondok Kasih Foundation.

#### **Banking Solution Edu-tainment**

This program was developed as a means for banking education, which is aimed particularly towards the young generation as well as the general public. This program includes:

- a. **Kidzania's BCA Mini Bank prototype:** This program was developed as a banking education facility for children. Since 2006 BCA in cooperation with Kidzania created a BCA mini bank prototype, which gives a lobby banking service and ATM's at Kidzania, Jakarta. Children can learn about services and benefits of banking and also use an ATM. Children can also learn about professions related to banking.



Day Care: an educational program of "Ayo ke Bank", participated by the children of the Bank's employees.

- b. **Socialization of banking and my saving (TabunganKu):** In order to support work programs of Bank Indonesia Banking Education Working Group, BCA conducted various activities, including Benefits of Saving Education and TabunganKu to the students in BCA foster schools (Gunung Kidul, Serang, Lampung), or in Community Centers. In relation to general public banking education, BCA also developed education facilities. BCA submits articles in both electronic and conventional mass media under the section of "Berita BCA" or "BCA News". During 2012, BCA News was published in Kompas, Pikiran Rakyat, Jawa Pos Newspaper, SWA Magazine, Tempo Magazine, Tabloid Kontan, Kompas.com, Kontan.co.id, Yahoo.co.id, PR online, detik.com mobile version, SWA online, Tempo online, and others.
- c. **BCA Days Care:** This program is addressed to the elementary school age children of BCA employees particularly in the Jabodetabek area. This program was first launched in 2010 to meet the needs and capability of the Bank, and was conducted close to Idul Fitri. In 2012 more than 200 BCA employees' children participated in this program. Through this program, participants were also introduced to the benefits of saving and managing money.

## Bakti BCA – BCA Synergy Solution

BCA Synergy Solution is a Bakti BCA program related to the synergy in culture, health and environment sectors. Some of the programs are:

### Bakti BCA in Culture

Culture is one of the identities and characters of a nation, and hence BCA has participated in the preservation, support and development of the Indonesian National Culture. At the beginning of 2012, BCA launched a program named “BCA untuk Wayang Indonesia” (BCA for Indonesian Shadow Puppetry). Some of the activities were:

- a. **WOW – World Of Wayang:** BCA cooperated with Pepadi and Kompas TV launching an education program to introduce various wayang in Indonesia on television. WOW was broadcast every Sunday morning. This program is a way to introduce various wayang traditions from many regions in Indonesia, such as: wayang kulit, wayang golek, wayang purwa, wayang cengblong, wayang hip hop, and wayang suket. It is hoped that over the long term this will increase the pride and motivation for Indonesians especially the younger generation to know wayang more closely.
- b. **World Of Wayang Indonesia Photography Competition:** As a continuation of WOW and in order to motivate the young generation and general public to

appreciate wayang Indonesia, a program was launched in October 2012 and open for the public. Judging was conducted at the end of 2012 until early 2013, with the announcement of the winner in January 2013.

- c. BCA supported several organizations which are dedicated to preserving the nation’s culture, such as performing of multimedia wayang cinema in Jakarta created by the young generation; Dalang Cilik Competition held by Pepadi; Publishing of Wayang Bharata Yuda Comics initiated by Unima; Unesco’s Wayang Orang Indonesia Pusaka performance; stage show of the colossal drama “Matah Ati” performed in Solo; mix cultured performance of “Sie Jin Kwie”; performance of musical drama “Roro Mendut”; and others.
- d. BCA also participated in the preservation of Indonesian Batik by choosing Batik as an icon on Platinum Credit Card launched in the second half of 2012. BCA’s “Batik” Platinum card was crowned as the “Best Social Campaign Program 2012” by Mix Interactive, SWA Media Group Inc., on September 27, 2012.

### Bakti BCA in Healthcare

BCA actively contributed through cooperation with several credible and competent health institutions, particularly in the development of affordable healthcare services for the under privileged. Some of Bakti BCA Healthcare programs were:

- a. **Cataract Operations:** As a continuity of the program which has run since 2001, BCA again cooperated with the cataract blindness section - Indonesia Ophthalmologist Association (SPBK-Perdami) in conducting cataract operations service for the under privileged.



Culture: Inauguration of the “BCA for Indonesian Puppet”.

BCA participated in this program as an effort to support prevention and reduction cataracts. Cataracts can cause blindness, which directly reduces productivity levels both for the individual and family.

During 2012, together with SPBK-Perdami 263 operations were conducted in several regions such as in Dr. Midiyanto S Navy Hospital, Tanjung Pinang, Sumatera; Health Service office Kayong Region, West Kalimantan; Dr Suharso Ship Hospital KRI TNI AL, North Molluca Province.

Since the launch in 2001 until December 2012, there have been 1,992 operations conducted in several regions such as: Lampung; Pelabuhan Ratu, Sukabumi; Gunung Kidul, Yogyakarta; Cilacap; Banten; Cirebon; Bengkulu; Tasikmalaya; Sintang, West Kalimantan; Rote, Kupang; Pematang Siantar, North Sumatera; and West Sumba.

- b. Bakti BCA Blood Donation: Launched in 1991, in cooperation with Indonesian Red Cross, BCA actively holds blood donations 3 or 4 times a year at BCA's head office as well as in branches in which BCA employees and management participated. In 2012, BCA donated 1,468 blood bags. Since it was first launched up until December 2012: 39,225 blood bags have been donated.



Blood Donor activities, a routine event of BCA employees.



Cataract surgery, conducted in several regions of Indonesia.

- c. Healthcare Clinics – Duri Utara Clinic: In order to improve healthcare accessibility for the disadvantaged, BCA in cooperation with Duri Utara Clinic provided quality healthcare at a reasonable cost. To commemorate BCA's 55th anniversary and inaugurated by the BCA President Director in February 2012, the clinic provides general public health care consultation, family planning and medical treatment. Since it was opened until December 2012: 6,796 patients received health care services.
- d. Donation of Rhesus Negative Operational Vehicles – DKI Jakarta Red Cross: In order to facilitate rhesus negative blood donations with a pickup service, BCA donated an operational vehicle to Jakarta Red Cross. The donation was handed over to commemorate the anniversary of the Indonesian Red Cross in September 2012 and was received by Mrs. Rini Sutyoso as Chairwoman of the Jakarta Red Cross.



### **Bakti BCA for the Environment Reforestation**

As a continuation of BCA's support and cooperation with WWF Indonesia in 2011, in which BCA contributed to the NEWTrees program in Rinjani National Park, linked to BCA's appointment as an ORI 009 sales agent, for every purchase of a Rp 5 million ORI 009, BCA donated Rp 1,000 to WWF Indonesia for the NEWTrees Program. The donation realized the planting of 2,800 trees (7 ha) in a buffer zone area of Ujung Kulon National Park, as an effort to support reforestation of the Javanese Rhino's habitat and for the water conservation area. The donation was symbolically handed over on 2012.

### **Support to Wildlife Conservation**

BCA gave support to the Javanese Rhino Conservation Campaign Program "Run Rhino Run" created by WWF Indonesia. BCA also gave support to Borneo Orangutan Conservation program through the Borneo Orangutan Survival Foundation (BOSF), a non-profit primate conservation organization established in 1991. Some of the activities of BOSF are wild Orangutan and habitat conservation, saving wild Orangutans, and rehabilitation of Orangutans.

### **Renovation to Habitable Houses**

Working together with the Provincial Government of Jakarta, Buddha Tzu Chi Indonesia Foundation, and working partners, BCA participated in the development of more comfortable and healthy housing for the under privileged in Cilincing and Lautze areas of Jakarta.

This program is a continuation of the program initiated on April 2011. In 2012, through this program there were 106 housing units handed over to citizens in Cilincing, North Jakarta and Lautze, Central Jakarta.

### **Bakti BCA in Sports**

In order to support the improvement of sports in Indonesia, appreciation rewards given to athletes who earned medal success in 2012 London Olympic Games. BCA gave rewards in the form of health insurance to weight lifter athletes, Triyatno and Eko Yuli Irawan, who succeeded in obtaining silver and bronze medals in the 2012 Olympics. The committee of KOI and KONI witnessed this appreciation. BCA also gave support to organizations or institutions in sport activities and promoted public sports, such as swimming competitions in Jakarta, fun bike, and more.

### **Empathy and Donation Program**

The program is an expression of BCA's empathy to Indonesian people impacted by natural disasters. In 2012, some of donations from BCA were for:

- a. Supporting "Hands for Mentawai" a charity program initiated by Kasih Abadi Untuk Mentawai (KAUM) Foundation. The Foundation works to expand programs related to the tsunami in Mentawai in 2010 where one of the programs is to develop and increase school facilities. BCA gave a donation in the form of rattan chairs and tables for classrooms in line with the "Rattan for School" program initiated by the Ministry of Industry.



Sport: bestowing award in the form of health insurance for Indonesian Weightlifting Athletes.

- b. Donations for victims of fire in Tambora, Jakarta.
- c. BCA also gave donations to several foundations or Social Institutions, such as donation to social activities coordinated by Indonesia Chamber of Trade, Army Veteran Association, Anti Drugs Campaign, and others.

### **Bakti BCA – BCA Excellent Business Solution**

BCA Excellent Business Solution is a Bakti BCA Program related to community empowerment. The program was developed in line with BCA's excellent and widely known payment system. BCA Excellent Business Solutions are implemented as follows:

#### **Business Development Institution/Lembaga Pengembangan Bisnis (LPB) Mitra Bersama**

Small business has an important role in creating jobs, business opportunities that directly support Indonesia's economic development. Since 2009, three companies – BCA, PT Astra International and Pertamina – have collaborated in developing the Business Development Institution (LPB) Mitra Bersama. The goal is to facilitate small enterprises to develop their businesses to be more competitive and sustainable.

To implement the establishment of LPB, the three companies formed Dharma Bhakti Astra Foundation. Since 2009 there have been four LPB Mitra Bersama established in four cities: Sidoarjo, East Java (2009), Palembang, South Sumatera (2010), Bukit Tinggi, West Sumatera (2011) and Jogjakarta (2012).

LPB Mitra Bersama conducts several programs such as consultations, training (finance management, accounting management, management, motorcycle workshop, waste treatment, packaging management, internet/

website training, quality control training); marketing and promotion; introduction to banking and finance institutions (socialization of banking products and services, financing SME), and the development of networks (SME meeting, bazaar). The committees at LPB Mitra Bersama actively work together with educational institutions and regional governments or related local institutions to give more effective services to small scale entrepreneurs.

#### **Partnership with Community**

- a. Karang taruna (a local youth organization) Omah Pasinaon: BCA gave support to a community empowerment program managed by karang taruna Omah Pasinaon in Gunung Kidul, Wonosari, Yogyakarta. This youth organization creates several programs to increase knowledge and skill of children in a happy atmosphere. As it grows, this skills development program also gains community participation. Some people participate through reading, additional lessons for elementary students, skill lessons for kindergarten and elementary students, and cultural activities (gamelan, karawitan, lesung music).
- b. Paguyuban Wirawisata Gelaran: is a community initiated by a youth organization with the blessing from a local leader. One of the programs developed by paguyuban (the society) is community empowerment, particularly through the development of a tourist village Wirawisata Gua Pindul, Gunung Kidul, Yogyakarta. Jobs are created by the development of a tourist village for the young generation and community. In order to increase the services of this tourist village, BCA facilitated infrastructure development, such as renovation of bathrooms and waiting rooms. BCA also

promoted banking products and services to enable the organizer and visitors of tourist village Gua Pindul. At the end of 2012, BCA's Electronic Data Capture (EDC) was installed as a payment choice for visitors. As continuous support from BCA, BCA plans to facilitate several training programs to be implemented in 2013.

- c. Partnership of Entrepreneur Development Institution: BCA works together with Lazisnu, a non-profit organization that empowers small-scale entrepreneurs with a program called NuPreneur. The funds can be used to empower small enterprises to increase their business including home industries, food sellers, household sellers, and other trades.

The implementation costs of Bakti BCA consists of BCA Smart Solution, BCA Synergy Solution in 2012 were:

Bakti BCA	Program Implementation	Amount (Rp million)
BCA Smart Solution	PPA non degree	Rp 5,749.4
	Bakti BCA Scholarship	Rp 6,262.3
	Integrated Bakti BCA	Rp 29.3
	Bakti BCA Partnership	Rp 8,934.6
	Bakti BCA Internship	Rp 83.8
BCA Synergy Solution	Culture	Rp 4,666.4
	Health	Rp 608.2
	Environment	Rp 500.01
	Sports	Rp 843.6
	Empathy	Rp 484.9
	Other Donations	Rp 1,290.3
BCA Excellent Business Solution	Community	Rp 401
<b>Sub total</b>		<b>Rp 29,853.81</b>

Besides the above BCA Solutions in the Bakti BCA Programs, BCA is also committed to protecting its employee and customers.

#### A. Work Protection for BCA's Employee

Every employee is a valuable asset for BCA, and an important aspect in supporting the achievement of corporate performance targets. Human Resource Management in BCA promotes human capital. BCA is committed to sustainable development of Human Resources

in order to improve the quality, competence and character, career and well being of every employee, as way to develop employee satisfaction and pride in BCA. Management believes that in order to achieve performance improvements BCA's human resources should be improved as much as possible.

BCA guarantees the rights and obligations of every employee, including job protection. Employment protection extends over many areas:

- a. Employee-related policies are set down in a transparent manner in the Collective Labour Agreement (CLA) document that is readily accessible by all employees. The CLA document is jointly formulated and reviewed by the Management of BCA and the Employee Union every 2 years.
- b. A conducive working environment helps to support the achievement of individual targets, unit targets and overall targets. Management believes achieving the best performance can only be achieved in a conducive working environment built fundamentally and philosophically through the implementation of a corporate culture and clear vision and mission. That environment is built with performance and a healthy awareness of competence, through transparent, regular and fair performance assessments and evaluations for individuals and working units.
- c. To actualize an employee's expertise, competencies, talents and interest, BCA gives every employee opportunities to utilize their expertise and competencies to support the achievement of work targets with regard to the prevailing regulations. In addition, BCA employees are also given the opportunity to develop talent and interest outside work through sport and art activities, through activities coordinated by Bakorseni (Badan Koordinasi Olah Raga dan Seni).
- d. Disclosure of information to employees related to the development of the Bank and matters relating to work: BCA's employees are also able to offer opinions and suggestions. BCA provides various internal communication tools ranging from official correspondence in the form of circular letters, email broadcasts, internal magazine – Info BCA, telephone service Halo SDM, and others.
- e. Distinct and planned career pathways and career development: this is adjusted to the quality of individual performance achievements and reaching targets of the working unit.
- f. Equal employment opportunity: All employees are treated equally regardless of ethnicity, religion, race, groups, and gender in carrying out their daily work. BCA's policy in staffing places emphasis on quality and competence aligned with the Company's need.

#### **Employee Health**

BCA is very concerned with the health and welfare of employees. Compensation and benefits are provided and maintained at a competitive position within the banking industry. Health facilities granted to employees are quite comprehensive and include both preventative and curative health facilities, including hospital facilities, home treatment, maternity care, eye glasses, dental care, laboratory tests and medical check-up and pap smears. Health policy is intended as an effort to ensure the health of employees is maintained; this is expected to positively impact the lives of employees as individuals, members of families and employees of BCA.

BCA also actively develops education and outreach programs to foster a healthy lifestyle. On November 2012 BCA launched a program of "Sehat Bersama BCA". On that occasion, the Board of Commissioners, Board of Directors, management and employees of BCA Jabodetabek exercised together, walked and biked, and participated in dexterity competition activities amongst open healthy lifestyle education booths. Those activities are an embryo to of development health awareness.

### Employee Welfare

Based on a management decision from 2012 as a commitment to improve employee welfare, BCA will run a stock ownership program for all employee levels ranging from S1 echelon (division head/head of regional office) to echelon S8 (non clerical) with a lock up period for 3 years. Funds for purchasing shares are taken from the extra bonus received by employees based on their performance during the period January 1 up to December 31, 2011. The Bank takes the administrative role of purchasing these shares in order to simplify the process of employee stock ownership.

On April 2012, BCA distributed the extra bonus in BCA stock to 17,919 permanent employees who met the requirements for the 2011 bonus with total shares distributed amounting to Rp 18,019,377 and average purchase price of Rp 7,519.91 per share.

### Work Safety

In order to create work safety in BCA offices, development and arrangement of work space takes into account:

- a. Completeness and adequacy of facilities and working environment
- b. Cleanliness of the working environment
- c. Harmony in room lay out
- d. Accuracy in placement of work facilities
- e. Completeness and appropriateness of security facilities
- f. Others.

### Employee Turnover

2012 employee turnover of 565 persons, or 2.91% of total permanent employees was relatively low. Compared to 19,485 total employees in 2012, the turn over level gives no significant impact on the financial performance.

A low employee turnover during heavy competition in the Indonesian banking

industry competition reflects positively on the working atmosphere in BCA. The comfort of employees helps them to provide the best service for customers. BCA employees look for long careers and strive to provide optimal contribution to the advancement of BCA. As an illustration, 42% of the total permanent employees have length of employment of 20 years and 38% in the range of 13 to 20 years.

### B. Customer Protection

BCA commits to providing the best service for its customers, partners and the community. BCA runs the business not just for profit but also for creating banking solutions for customers, partners and the community. Providing solutions is based on the needs of customers with a focus on the protection and safety of customers. This continuous and consistent commitment is reflected in the development of BCA's products and services up to after-sales service.

That commitment to customer service received awards from some independent institutions during 2012:

- Indonesia Service to Care Champion 2012, Category "Saving Account, Conventional Banking" and "Credit Card, Conventional Banking" from Marketeers – Markplus Insight (January 2012).
- The Best of Indonesian Bank Loyalty Champion 2012, Category: Credit Card and Indonesian Bank Loyalty Champion 2012 Category: Loyalty Program for Credit Card in Indonesian Bank Loyalty Award (IBLA) 2012, from Infobank, MarkPlus Insight (January 2012).
- Bank with The Greatest Total Number Installed EDCs and The Greatest Total Merchants in Indonesia in Business Record 2012, from Tera Foundation, Harian Seputar Indonesia, Frontier Consulting Group (April 2012).

- Domestic Banking For Achieving Excellent Total Service Quality Satisfaction Based on Customer Perception Survey ISSI 2012 Category: Regular Banking in Indonesia Service Quality Award 2012, from Service Excellence Magazine, Carre – Center for Customer (May 2012).
- 1st Best Mobile Banking, 2nd Best Internet Banking, 3rd Best ATM in Banking Service Excellence Award 2012, from Marketing Research Ind. and Infobank (June 2012).
- The Best Internet Banking service in Indonesia Property & Bank award 2012, from Property & Bank Magazine (July 2012).

These awards encourage BCA to continue managing service and valuing feedback, complaints and questions from customers.

#### **Education for Customers**

BCA always actively develops various educational programs for customers related to transaction security in the use of banking products and services, including customers' personal data such as PINs. This aims at preventing misuse by others who do not have rights. This approach is done consistently and continuously, through articles published in the mass media (conventional or online), and other tools.

As other banks have experienced, the banking sector can be marred by fraud to customers through fake call-center service numbers. In an attempt to overcome these problems, BCA conducted education about Halo BCA, as follows:

- Publication of notices advertising through mobile number Halo BCA 500888 or (021) 500888 in all promotional products and other advertisements.
- Socialization of Halo BCA number or methods relating to the safety and comfort of BCA's customers and communities by using social media accounts:

www.facebook.com/GoodLifeBCA,  
www.facebook.com/XpresiBCA, www.  
facebook.com/BizGuideBCA, www.  
facebook.com/BCAKlikPay, www.  
facebook.com/KartuKreditBCA or twitter  
account @XpresiBCA,  
@GoodLifeBCA, @BizGuideBCA,  
@HaloBCA, @BCAKlikPay,  
@KartuKreditBCA

- Improved security at other ATM locations.

#### **Customer Complaints Mechanism**

BCA provides information related to products and services that can be easily accessed by customers. Customers' input, suggestions, complaints and criticism are valuable feedback for BCA to continue improving service quality.

In keeping with BCA's commitment to customer protection, supported also by banking regulators or consumer organizations, BCA provides multiple communication channels to customers. Customers can easily communicate with BCA, either over the telephone to the 24 hour contact service center Halo BCA, email to halobca@bca.co.id or face to face with BCA's front liners. BCA always pays attention and follows up on all customer feedback. Problem solving is conducted by branches, or service offices or related units.

#### **Halo BCA**

BCA 24 hour contact service center, Halo BCA 021-500888, is a tool that allows customers to communicate with BCA. Customers can obtain a wide array of information on services. Halo BCA also receives feedback and complaints from customers.

In order to follow up on customers' complaints, Halo BCA will coordinate with related working units and branches to provide settlements. For consistency, BCA improves Halo BCA officers through training sessions and up-dating product knowledge.

During 2012, Halo BCA received 9,605,405 calls. From the total call received 55% related to information needs, and 45% related to customers' problems related to products and services. 100% of total problems have been acted upon and resolved by BCA.

#### **Letters to the Editors**

BCA always responds to any input and customers complaints communicated and published in the Letters to Editors section in print media. This is managed and maintained by the Corporate Secretary. In solving problems presented through the print media, the Corporate Secretary will coordinate with related working units or branches.

In 2012, there were 142 comments or complaints from customers published in the print media. From 100% of total comments and complaints, BCA followed up and provided settlements.

#### **Social Media Network**

The trend of social media network is increasingly significant in Indonesia. BCA is always accommodating complaints, feedback and suggestions through account Twitter @HaloBCA.

#### **Socialization of Customers Complaints**

BCA actively educates through relevant communication channels. In almost every promotional material or collateral (saving book, starter pack product), BCA puts information about contact service center – Halo BCA 021 – 500888, and website BCA [www.bca.co.id](http://www.bca.co.id).

#### **Feedback of Customer Complaints**

BCA continues to pay attention to every customer's needs and desires. Complaints and suggestions are submitted through various communication media, and BCA attempts to give as much feedback as possible. From a variety of complaints, accusations and suggestions received, BCA tries to respond to all inputs received.

#### **Customer Complaint Handling Development**

BCA aims to provide the best service so that all stakeholders receive optimal benefit and added value. In the future, BCA will continue to develop and make improvements to procedures based on complaint handling and suggestions received.

### **Program To Improve Customer Service**

**Development of Network Branch Office:** BCA continues its commitment in providing the best service to customers. In 2012, BCA branches expanded to 1,011 service offices, an increase from 2011's 942 offices. BCA's development of network service offices aims to better reach out to various cities in Indonesia.

**ATM Network Management and Network Synergy:** In order to improve the quality of the ATM service, in 2012 BCA performed ATM network location arrangements. ATM placements were made with attention to locations that provide the maximum benefit to customers. The number of ATMs increased to 12,026 ATM machines in 2012 compared to 8,578 ATM machines in 2011.

### **C. Provisions of Funds for Political Activity**

As in previous years, during 2012, BCA does not provide funds for political activities.