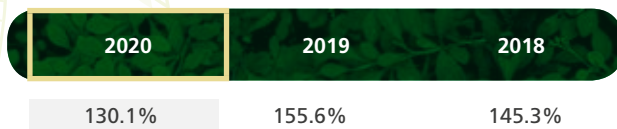


Comparison of Basic Salary at the Lowest Level with Regional Minimum Wages (UMR)

The remuneration provided by BCA to employees has met the employment regulations in Indonesia. In fact, the amount of the basic salary for permanent employees, both male and female at the lowest level, is still higher than the district/city minimum wage (UMK) across all branch offices in Indonesia.

Percentage of Basic Salary for Permanent Employees in Jakarta at the Lowest Level Against the Regional Minimum Wage



Note: Comparison of employees' remuneration with the UMR for the Jakarta area.

Old Age Savings [201-3]

BCA plan for old-age savings (retirement) for all employees covers the EVP to staff level. Pension fund management is carried out by an employer pension fund institution established by BCA through a defined contribution pension plan. The defined Contribution payment scheme is mandatory for employees who have worked for more than one year. Contributions are borne jointly by the employees and the company in accordance with applicable regulations, namely 5% x fixed pay borne by the company and 3% x fixed pay borne by the employee.

Trade Union and Collective Labor Agreement (PKB) [102-41]

To guarantee freedom of expression and association, a Labor Union was formed. The organization is managed independently by the employees and facilitated by the Company. until August 2018, 18,991 employees (78.8%) were members of the Labor Union. Every two years, representatives from the Labor Union together with management review and update the Collective Labor Agreement (CLA), which forms the basis for conducive and productive industrial relations. The rights and obligations for 100% of the permanent employees is protected through this CLA.

OCCUPATIONAL SECURITY, SAFETY, AND HEALTH

Decent and Safe Work Environment [403-7]

BCA believes that a decent workplace and a conducive environment will promote a good working climate and will help increase employee productivity. The occupational health and safety (OHS) program has the support of the management and all BCA personnel. The employee protection policies are contained in the 2019-2021 CLA, including Article 42, Article 47, Article 49, Article 57 paragraph 1, Article 58 paragraph 2, and Article 59 paragraph 2, and they all refer to Law Number 13 of 2003. Article 86 paragraph 2 states "To protect the safety of employees/laborers to achieve optimal work productivity, efforts must be made to OHS".

Efforts to create work safety apply to all vendors in accordance with policy No. 114/SE/POL/2020. within the policy, BCA requires a health and safety management system (SMK3) to be implemented by vendors.

Work safety are reflected in the office space arrangements, including the completeness and feasibility of working facilities and environment, as well as security facilities. To maintain zero work accidents, as well as OHS awareness and skills, every employee receives socialization, training and undertakes drills every year. Evacuation drills for tall buildings, fires, natural disasters, and earthquakes are also conducted at regional offices and branch offices. Early warnings are also sent to employees through the Android application to make them aware and prevent accidents. [403-5]

Access to Health Facilities [403-3, 403-4]

Health facilities provided to employees include insurance, health clinics, and health education. All employees are entitled to vaccinations, hospitalization, outpatient care, childbirth, glasses, dental care, laboratory examinations, periodic medical examinations, and pap smears.

BCA also provides employees and their families with access to BPJS Kesehatan. BCA has a collective BPJS Kesehatan registration for employees with a maximum limit of five people, including the employee concerned. BCA actively promotes a healthy lifestyle (health awareness) through health seminars.