

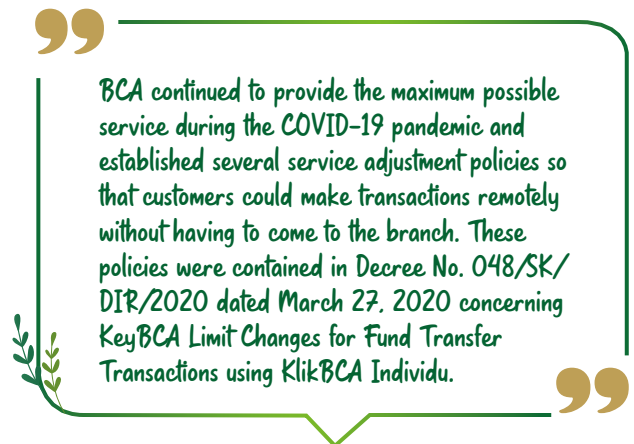


Service Quality



As one of the banks with the largest market capitalization in Southeast Asia, BCA continues to develop and provide banking solutions for its customers. The service quality we deliver covers security, comfort, reliability, and easy access to banking transactions. BCA's strategies for improving service quality includes:

- Developing its Human resource competencies and capabilities;
- Optimizing its digital network systems, internet services and social media;
- Strengthening the solution center;
- Developing digital banking services;
- Instilling an innovation culture to continuously create new technology;
- Establishing a Digital Service Center Unit for digital service operations.



Customer Satisfaction Survey [102-43]

One method of determining the banking services quality and performance is through customer satisfaction surveys. Customer satisfaction surveys are conducted annually by independent parties. The method used assesses the customer engagement and branch service quality by telephone. The customer engagement survey was conducted using the international Gallup method.

Human Rights and Employment

EQUALITY AND DIVERSITY [102-8]

BCA's business continuity is supported by 24,603 competent and creative human resources (HR). They all have equal opportunities to improve their work quality and gain experience in diversity in their working interactions. This work culture is a form of appreciation for human rights (HAM), and its implementation is monitored by the Human Capital Management Division. In practice, the human rights aspect ensures equality and diversity, and that there is no underage or forced labor.

The 2019-2021 CLA Article 7 paragraph 2 contains information concerning the absence of child labor and forced labor. A clear policy on working hours to ensure there is no forced labor is contained in CLA Article 13, Article 14, Article 19, Article 20, and Article 21. The equality and work diversity in BCA as at the end of December 2020 is shown in the following tables. All BCA employees are full-time employees.

Total Employees based on Gender and Employment Status

| Employment Status | 2020 | | 2019 | | 2018 | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|
| | Male | Female | Male | Female | Male | Female |
| Permanent | 8,913 | 14,280 | 9,049 | 14,162 | 9,366 | 14,467 |
| Not permanent (contract, probation, trainee) | 617 | 793 | 658 | 920 | 507 | 601 |
| Total based on gender | 9,530 | 15,073 | 9,707 | 15,082 | 9,873 | 15,068 |
| Total overall | 24,603 | | 24,789 | | 24,941 | |

Total Employees based on Gender and Position

| Position | 2020 | | 2019 | | 2018 | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Male | Female | Male | Female | Male | Female |
| Board of Commissioners | 5 | 0 | 5 | 0 | 5 | 0 |
| Director | 10 | 2 | 8 | 3 | 9 | 3 |
| Senior Manager | 105 | 81 | 105 | 76 | 108 | 66 |
| Middle Manager | 843 | 795 | 846 | 759 | 814 | 712 |
| Line Manager | 3,678 | 6,068 | 3,677 | 5,929 | 3,721 | 5,880 |
| Staff | 4,096 | 7,719 | 4,131 | 7,946 | 4,212 | 8,230 |
| Non-Staff | 793 | 408 | 935 | 369 | 1,004 | 177 |
| Total based on gender | 9,530 | 15,073 | 9,707 | 15,082 | 9,873 | 15,068 |
| Total overall | 24,603 | | 24,789 | | 24,941 | |

Employee Composition based on Gender and Length of Service

| Length of Service | 2020 | | 2019 | | 2018 | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Male | Female | Male | Female | Male | Female |
| > 20 Years | 4,434 | 5,991 | 4,772 | 6,049 | 5,246 | 6,440 |
| > 15 - 20 Years | 292 | 532 | 489 | 947 | 600 | 1,112 |
| > 10 - 15 Years | 380 | 528 | 352 | 489 | 327 | 446 |
| > 5 - 10 Years | 1,782 | 3,806 | 1,317 | 2,547 | 928 | 1,698 |
| > 1 - 5 Years | 1,990 | 3,328 | 2,016 | 3,969 | 2,262 | 4,705 |
| ≤ 1 Years | 652 | 888 | 761 | 1,081 | 510 | 667 |
| Total based on gender | 9,530 | 15,073 | 9,707 | 15,082 | 9,873 | 15,068 |
| Total overall | 24,603 | | 24,789 | | 24,941 | |