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**	

Employee Composition based on Gender and Work Area

Work Area	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	5,537	8,038	5,419	7,969	5,096	7,457
West Java (excluding Jabodetabek)	535	1,021	612	1,059	840	1,353
Central Java and DIY	624	1,177	661	1,218	705	1,243
East Java	1,229	2,062	1,310	2,070	1,397	2,151
Sumatra	815	1,372	865	1,380	932	1,448
Kalimantan	257	489	279	478	307	490
Eastern Indonesia	533	914	561	908	596	926
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 Education Level

Education Level	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Doctorate Degree	6	1	4	1	4	1
Master's Degree	499	433	484	399	469	369
Bachelor's Degree	6,758	11,841	6,596	11,581	6,449	11,294
Diploma (D1-D4)	439	1,174	455	1,253	571	1,427
High School (or lower)	1,828	1,624	2,168	1,848	2,380	1,977
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 Age Group

Age Group	2020		2019		2018	
	Male	Female	Male	Female	Male	Perempuan
< 25 Years old	1,181	1,786	1,056	1,756	953	1,787
> 25 - 30 Years old	1,972	3,967	1,992	4,129	1,969	4,159
> 30 - 35 Years old	1,240	2,278	1,020	1,742	804	1,256
> 35 - 40 Years old	408	622	369	638	415	788
> 40 - 45 Years old	845	1,710	1,059	2,108	1,258	2,454
> 45 - 50 Years old	1,827	2,805	2,133	2,945	2,429	2,946
> 50 Years old	2,057	1,905	2,078	1,764	2,045	1,678
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 Turnover [401-1]

At the end of 2020, BCA's employee turnover was 3.5%. This was relatively lower compared to last year.

Description	2020	2019	2018
% Employee Turnover Rate	3.5	4.9	3.7

Employee Turnover Rate based on Gender and Age Group

Age Group	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
< 30 Years	186	264	254	408	246	337
30 - 50 Years	214	347	291	397	228	310
> 50 Years	150	132	123	125	82	74
Total based on gender	**550**	**743**	**668**	**930**	**556**	**721**
Total overall	**1,293**		**1,598**		**1,277**	

Employee Turnover Rate based on Gender and Placement Area

Placement Area	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	376	533	476	640	387	490
West Java (excluding Jabodetabek)	40	42	35	69	27	47
Central Java and DIY	32	42	20	38	16	37
East Java	42	53	60	79	56	66
Sumatra	32	45	39	61	29	43
Kalimantan	7	16	14	15	10	13
Eastern Indonesia	21	12	24	28	31	25
Total based on gender	**550**	**743**	**668**	**930**	**556**	**721**
Total overall	**1,293**		**1,598**		**1,277**	

During 2020, BCA recruited 1,776 new employees, comprising 761 males and 1,015 females. This was higher than the 1,453 new employees recruited in 2019 due to the Company's business growth and the need for more human resources.

New Employees based on Gender and Age

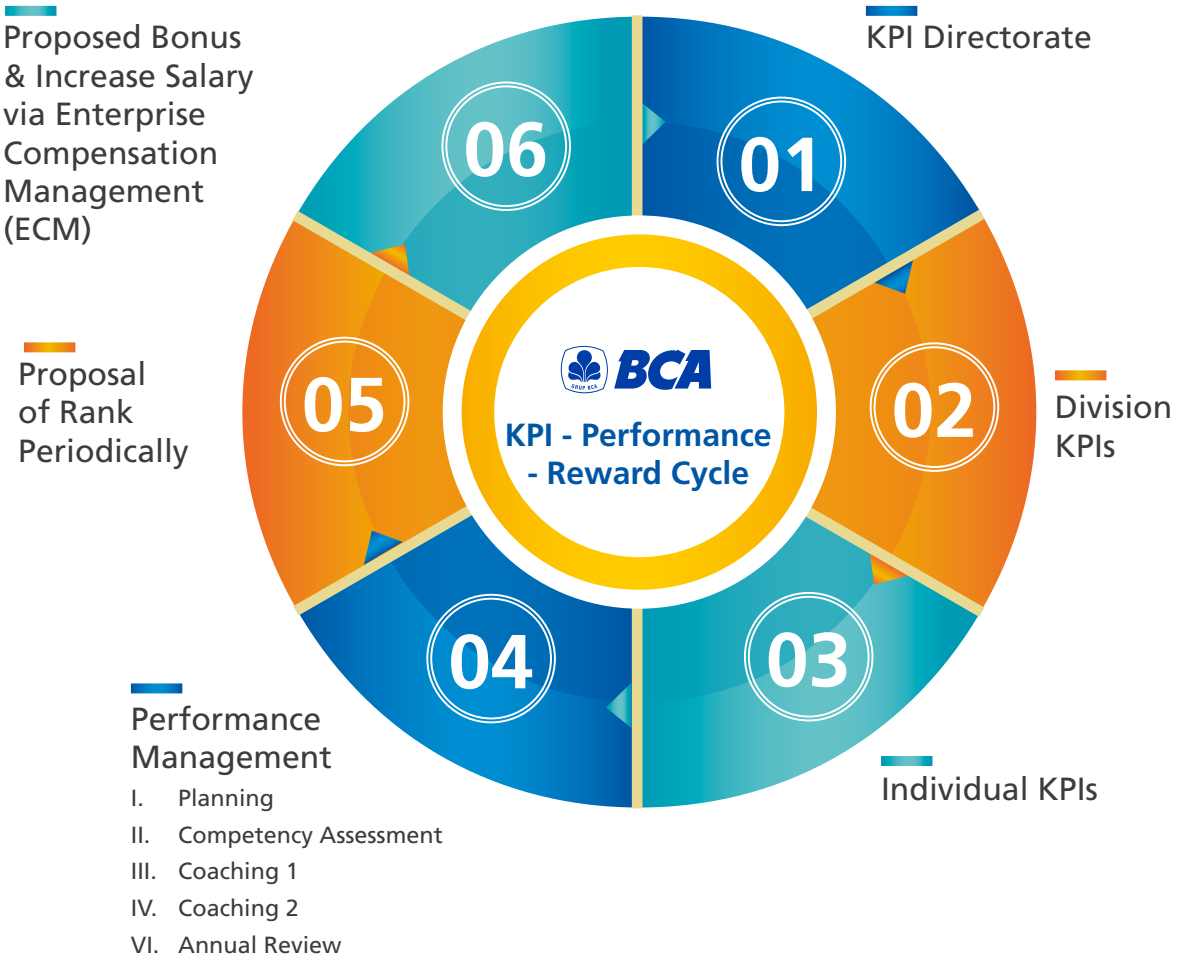
Age Group	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
< 30 Years	670	899	600	819	370	449
30 - 50 Years	81	107	15	19	9	5
> 50 Years	10	9	0	0	0	0
Total based on gender	**761**	**1,015**	**615**	**838**	**379**	**454**
Total overall	**1,776**		**1,453**		**833**	

New Employees based on Gender and Placement Area

Placement Area	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Jabodetabek (including Head Office)	672	812	566	732	361	404
West Java (excluding Jabodetabek)	18	39	11	12	2	6
Central Java and DIY	21	24	6	15	4	10
East Java	17	39	16	41	4	16
Sumatra	25	45	8	19	3	13
Kalimantan	1	30	5	10	3	2
Eastern Indonesia	7	26	3	9	2	3
Total based on gender	**761**	**1,015**	**615**	**838**	**379**	**454**
Total overall	**1,776**		**1,453**		**833**	

Employee Performance Appraisal [404-3]

All employees (100%) undertake an evaluation and performance appraisal. Performance appraisals use the Performance Appraisal and Performance Management form. The performance appraisal results are used to adjust remunerations, bonuses, career path or promotions.



Promoted Employee based on Region and Gender

Region	2020		2019		2018	
	Male	Female	Male	Female	Male	Female
Head office	433	495	406	464	348	352
Branches and regional Offices	581	1,318	748	1,566	609	1,207
Total based on gender	**1,014**	**1,813**	**1,154**	**2,030**	**957**	**1,559**
Total overall	**2,827**		**3,184**		**2,516**	

Employee Engagement

BCA has developed a positive work culture within its internal teams through its Team Engagement (TE) program. To understand the results of this program, we measure the level of employee engagement. In collaboration with Gallup, BCA measures employee engagement every two years through surveys of all permanent employees and Bakti interns who have worked for one year in BCA. Due to the COVID-19 pandemic, no surveys were conducted in 2020. The last survey was conducted in 2018, with a value of 4.73 on a scale of 5.

> "ONE BCA: One Goal, One Soul, One Joy" as the spirit of cooperation within a team. This tagline continues to be socialized to reduce silos between work units so that all employees collaborate and work together to achieve common goals."

Employee Competency Development

The Learning & Development Division develops training material and tools for all employees. The training materials are delivered through video learning, video conferencing, e-learning, gamification and micro learning. HR development is not only carried out through training, but also through on the job training, tutoring, rotation, coaching, and mentoring. The materials not only cover the banking industry, but also soft skills such as leadership, personality development, and communication. [404-2]

E-learning is become one of our solution and strategy to pursue a continuous learning. In 2020, there are 311,735 e-learning user with 180 modules.

Training Realization [404-1]

Description	2020	2019	2018
Training Expenses (Rp Million)	208,954	395,659	273,279
Participants (People)	**39,237**	**67,548**	**60,448**
Males	14,685	25,666	23,514
Females	24,552	41,882	36,934
Total training hours per year	**976,700**	**1,660,212**	**1,275,086**
Males	357,582	618,064	477,422
Females	619,118	1,042,147	797,664
Average training hours per employee per year	**39.7**	**67.0**	**51.1**
Males	37.5	63.7	48.4
Females	41.1	69.1	52.9

12 Directors

5 Executive Vice President followed training in 2020

213 modules

Training/education modules developed by BCA

976,700 hours

Total training hours in 2020

1,482 people

Employees receiving competency development

Training for Employees Reaching Retirement Period [404-2]

Permanent employees who are reaching retirement age are provided for. BCA's internal training program is given in two stages, the first stage is Ring the bell (50 years old), and the second stage is Beautiful life (54 years old). In addition to this training, BCA also provides financial assistance, especially for retired employees who wish to open their own businesses. For one year after stopping work, retirees will still receive one full year's salary, health facilities, holiday allowances, and health facilities for themselves and their families.

Taking into account the needs of the Company in certain areas and/or during certain times, BCA also provides opportunities to retirees who want to continue working as long as there is a need in the Company. This includes representing BCA in signing loan agreements before a notary public during the customer loan process. For retirees at a certain level, they can also receive assistance, coaching, tips, and motivation. Some retirees are also rehired as expert staff to assist the Committees below the Board of Commissioners, or as Directors and/or Commissioners of BCA subsidiaries.

SUPPORT FOR HUMAN RIGHTS

BCA respects human rights aspects of all individuals, and within its business this covers all operational processes, including lending, investments and the supply chain. Currently, the Company is in the process of drafting a special policy regulating human rights for internal purposes.

Until now, BCA strives to implement real human rights practices. The practices we apply to our working partners/vendors includes ensuring that their employees receive wages according to applicable regulations, are not below the minimum wage, and they receive social health and employment insurance. This human rights aspect is assessed through an annual vendor evaluation. In addition, our support for women's empowerment reflects our concern for human rights and support for the Sustainable Development Goals.

- Commitment to fair operations through support of employee welfare.

*Picture was taken before pandemic

- Equal opportunities for all BCA employees.

*Picture was taken before pandemic

Support for Women's Empowerment

BCA supports women by providing equal opportunities so they can pursue their careers to the highest level. Of the 2,827 total employees who received promotions at BCA, 64.1% of whom are female. Currently, there are 2 female Directors, or 16.7% of the total Directors, and 613 female branch office heads, or 56.7% of the total branch office heads throughout Indonesia. The existence of females in senior positions is based on their achievements and performance, without discrimination.

Webinar "The Role of Women in the Development of Tourism Villages"

BCA, through the Bakti BCA assisted villages program, has seen the challenges businesses face in adapting to technological developments. One of the developments made in the tourism villages has been the enhanced role of women as coordinators of the tourism village management.

On November 26, 2020, BCA presents an inspiring webinar entitled: "The Role of Women in the Development of Tourism Villages". The resource persons for this webinar were Tourism Village Observer Lia Afriza, Head of Samiran Boyolali Tourism Village Dayang Nevia Afriansari, and Housewife and UMKM Coordinator of Tamansari Village, Wahyu Dwi Lestari. This inspirational webinar was viewed by 12 Bakti BCA assisted villages.

BCA's responsibility for developing Bakti BCA fostered villages continues to be realized through digital assistance. Following an appeal by the Government and the SDGs requiring female empowerment, BCA supports the involvement of women in the development of tourism villages. Through this support, BCA wants to motivate Indonesian women to continue working in any situation and anywhere.

The role of women in tourism villages can be realized through their coordinating the tourism village management, and providing innovative ideas to develop craft products. Women must rise to fight the pandemic by showing their leadership potential and creativity, and this can be honed through inspirational programs such as this webinar.

Webinar "Women's Standing in Advancing the Villages

To commemorate Mother's Day every December 22, BCA presented a webinar entitled "Women's Standing in Advancing the Villages", followed by a cooking demonstration of Indonesian cuisine on December 21, 2020, as part of BCA's CSR program. Also attending the event was Hotel Santika Premiere Beach Resort Belitung Executive Chef Amirudin Suryana.

The role played by women, especially mothers, in the growth of tourism villages through creativity is a positive added value. It is the responsibility of BCA through the Superior Business Solution pillar to provide motivation and assistance to all tourism village administrators during these current conditions. Webinars and cooking demonstrations cover materials and topics that are relevant to women in developing their business skills in the tourism sector.

Employment Opportunities for People with Disabilities

Equality in job opportunities is also given to those with disabilities. BCA employs 13 outsourced people with disabilities who work in the Digital Service Centers. This shows BCA's concern for improving the welfare of people with disabilities and supporting Government Regulation No. 43 of 1998 concerning Efforts to Improve the Well-being People with Disabilities.

Maternity Leave [401-3]

> BCA's attention to women can be seen in the provision of nursing rooms in almost all head offices and regional offices.

BCA respects human rights, and one way this is shown is through gender equality. 61.3% of our employees are female and we appreciate their contribution to the bank's business continuity. BCA's appreciation for its female employees includes providing maternity leave for a maximum of 3 months. This also applies to female employees who experience miscarriages or abortus provocatus for medical reasons, and this is covered in the 2019-2021 CLA. Due to the pandemic conditions, in 2020 the leave policy was adjusted so that pregnant female employees at a gestational age of 5 months will be directed to work from home (WFH) for up to 1.5 months after giving birth.

Maternity leave does not reduce the annual leave allowances. Male employees are entitled to three working days leave during child birth, and four working days if their wife experiences a miscarriage for. During 2020, 875 female employees took maternity leave and 397 male employees took leave for child birth.

Description	2020	2019	2018
Employees entitled to maternity leave	15,984	16,542	16,929
Female	9,667	9,817	9,871
Male	6,317	6,725	7,058
Employees who take childbirth leave	1,273	1,309	1,318
Female	875	915	935
Male	398	394	383
Employees returning after maternity leave	1,262	1,292	1,301
Female	865	899	919
Male	397	393	382
Percentage returning to work	99.14%	98.70%	98.71%
Percentage of employees retained	97.96%	96.03%	95.60%

Paying Attention to Employee Welfare [401-2]

To ensure the welfare of its employees, BCA provides remuneration and benefits in accordance with their work results, position, and employment status.

Employee Benefits based on Employment Status

	Type of Allowance	Permanent Employees	Contract Employees	Trainee
1	Hari Raya allowances (THR)	√	√	√
2	Year-end allowances	√	NA	√
3	Religious Hari Raya special allowances	√	NA	√
4	Position allowances	√	NA	NA
5	Other allowances	√	√	√

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

2020	2019	2018
130.1%	155.6%	145.3%

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.