

EQUALITY AND JOB OPPORTUNITIES

The Company is committed to opening employment opportunities to the best candidates to join and build careers based on principles and values of equality without distinguishing aspects of gender, ethnicity, race, and religion in line with the provisions that apply both internally and externally. Each employee is given the same opportunity to contribute in order to improve the Company's performance without individual discrimination. The manifestation of the implementation of equality principles has been carried out since the process of recruitment, selection and work placement including matters relating to wages, welfare, labor social security, working environment, training, and others.

HR EDUCATION AND TRAINING

The Company believes that every employee has the same opportunity to progress and develop according to the potential, expertise and opportunities available. Therefore, the Company develops HR capabilities and competencies using an integrated approach, designed to pay attention to the needs of employees, organizations and business objectives. Employee education and training are also aligned with HR strategies and policies efficiently and effectively, in order to support the improvement of the performance of Human Capital.

The Company hands responsibility to the Learning Center Division to develop the capabilities and competencies of employees through the learning & development program. The program is focused on three schools, namely:

1. School of Leadership

This School focuses on leadership development, including Supervisory Development Program, Officer Development Program, Management Development Program, Senior Management Development Program, Vice President Development Program, and Executive Development Program.

2. School of Business Banking

This School focuses on developing training on the Company's products and services, namely Public Housing Loans, funding, treasury, collection, sales and service and others.

3. School of Operational Banking

This School focuses on developing training for operational activities to support business units, namely Information Technology, Finance, Risk, Human Capital, Legal and others.

The Company implements employee education and training programs with reference to management policies and strategies and the results of the Training Need Analysis (TNA). Through these two aspects, the Company can identify every employee who meets the requirements to be given the opportunity to attend training. Post-training evaluation is conducted through the Post Training Evaluation Form to measure Return of Training Investment, which reflects the effectiveness of the implementation of education and training programs. The results of the evaluation will be used as the basis for the career path and the level of need for further employee training. This evaluation is not only done for participants, but also for instructors and organizers.

In 2018, the Company organized an education and training program which was attended by 28,827 employees. From that number, 10,153 employees attended the school of business, 4,893 participants attended the school of leadership, and 13,781 participants attended the school of operational banking. The investment or costs incurred by the Company in employee education and training programs throughout 2018 reached Rp138.27 billion, while in 2017 it amounted to Rp164.69 billion. The realization of education costs in 2018 was lower than in 2017 because the Company establishes a blended learning delivery method that combines online learning and offline learning so that the implementation of education and training becomes more efficient without reducing the effectiveness of each education and training program.

Table of Types, Objectives, and Participants/Job Position Level

Type of Training	Training Objectives	Position Level	Number of Participants	
			2018	2017
Leadership	Focus on developing leadership	<ul style="list-style-type: none"> • Junior staff • Staff • Senior staff • Assistant Manager • Manager • Senior Manager • Ass. Vice President • Vice President • Exec. Vice President • Sr. Vice President • Direksi & Komisaris 	4,893	1,112
Business	Focus on developing training on products and services	<ul style="list-style-type: none"> • Junior staff • Staff • Senior staff • Assistant Manager • Manager • Senior Manager • Ass. Vice President • Vice President • Exec. Vice President • Sr. Vice President • Direksi & Komisaris 	10,153	13,295
Operational Banking	Focus on developing training for operational activities to support business units	<ul style="list-style-type: none"> • Junior staff • Staff • Senior staff • Assistant Manager • Manager • Senior Manager • Ass. Vice President • Vice President • Exec. Vice President • Sr. Vice President • Direksi & Komisaris 	13,781	9,736

Table of Domestic Scholarship

No.	University	Recipient	Academic Degree
1	Binus University, Jakarta	1 Employee	Bachelor (S1)
2	STIE Atma Bhakti, Surakarta	1 Employee	Bachelor (S1)
3	STIE Indonesia Membangun, Serang	1 Employee	Bachelor (S1)
4	STIE Indonesia, Banjarmasin	1 Employee	Bachelor (S1)
5	STIE Kusuma Negara, Jakarta	1 Employee	Bachelor (S1)
6	STIE Persada Bunda, Riau	1 Employee	Bachelor (S1)
7	STIE Urip Sumoharjo, Surabaya	1 Employee	Bachelor (S1)
8	STMIK Bina Sarana Global, Tangerang	1 Employee	Bachelor (S1)
9	Universitas 17 Agustus 1945, Cirebon	1 Employee	Bachelor (S1)
10	Universitas Balikpapan, Balikpapan	2 Employee	Bachelor (S1)
11	Universitas Batam, Batam	2 Employee	Bachelor (S1)
12	Universitas Esa Unggul, Jakarta	1 Employee	Bachelor (S1)
13	Universitas Islam Kalimantan Muhammad Arsyad Albanjari, Banjarmasin	1 Employee	Bachelor (S1)
14	Universitas Kuningan, Kuningan	2 Employee	Bachelor (S1)
15	Universitas Mercu Buana, Jakarta	1 Employee	Bachelor (S1)
16	Universitas Muhammadiyah, Gresik	1 Employee	Bachelor (S1)
17	Universitas Muhammadiyah, Mataram	1 Employee	Bachelor (S1)
18	Universitas Pasundan, Bandung	1 Employee	Bachelor (S1)
19	Universitas PGRI Adi Buana, Surabaya	3 Employee	Bachelor (S1)

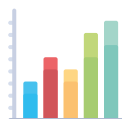


Table of Domestic Scholarship

No.	University	Receipient	Academic Degree
20	Universitas Swadaya Gunung Jati, Cirebon	1 Employee	Bachelor (S1)
21	Universitas Widyatama, Bandung	2 Employee	Bachelor (S1)
22	School of Business and Management ITB, Jakarta	10 Employee	Master (S2)
23	Universitas Gadjah Mada, Jakarta	15 Employee	Master (S2)

Table of Overseas Scholarship

No.	University	Receipient	Academic Degree
1	Birmingham University, United Kingdom	1 Employee	Master (S2)
2	Cardiff University, United Kingdom	2 Employee	Master (S2)
3	Greenwich University, United Kingdom	1 Employee	Master (S2)
4	IHS. Erasmus Rotterdam, Netherlands	1 Employee	Master (S2)
5	Malaya University, Malaysia	1 Employee	Master (S2)
6	Melbourne University, Australia	1 Employee	Master (S2)
7	Monash University, Australia	2 Employee	Master (S2)
8	Salford University, United Kingdom	1 Employee	Master (S2)

CAREER MANAGEMENT

The Company realizes that the implementation of a clear career path can affect the level of satisfaction and engagement of employees. For this reason, the Company has implemented a career management system for employees in an effort to ensure the availability of capable officers in key positions. The application of this system has been stipulated in Circular of Directors No. 26/DIR/HCD/2014 Concerning Employee Career Planning. The implementation of employee career management is done to place the best employees in vacant positions, to identify potential employees, and to ensure that all employees have equal opportunities to develop their careers.

The Company has implemented a career pattern for all employees as follows:

1. Fast Track

The Fast Track career pattern is a highly accelerated career progression, where employees can be recommended for promotion after a working period of 1 to 2 years after occupying their last Personal Grade. The employees who get an opportunity through this Career Path are those included in the "Star" category based on the results of Talent Mapping.

2. Middle Track

The Middle Track career pattern is an accelerated career progression, where employees can be recommended for promotion after a working period of 2 to 3 years after occupying their last Personal Grade. The employees who get an opportunity through this Career Path are those who are included in the "Potentials" category based on the results of Talent Mapping.

3. Normal Track

The Normal Track Career Pattern is a career progression that follows general rules, where employees can be recommended for promotion after a work period of 3 to 4 years after occupying their last Personal Grade. The employees who get an opportunity through this Career Path are those who are included in the "Average and Need to Develop Group" in Talent Group 7, based on the results of Talent.

4. SlowTrack

The Slow Track career pattern is a career progression where employees can be recommended for promotion after a work period of 4 to 5 years after occupying their last Personal Grade. The employees who get an opportunity through this Career Path are those who are included in the category of "Need to Develop" in Talent Group 3 and "Slow Starter" in Talent Group 4, based on the results of Talent.