

Activities and Quantitative Impact of Corporate Social Responsibility in Employment, Occupational Health and Safety

Quantitative Activities and Impacts of Employment Activities

In 2020, the Company carried out activities in the manpower sector as follows:

Employee Welfare Program

The company conducts an employee welfare program through a number of measures including: increasing employee benefits, bonuses, raising job grades, promotions and awards to outstanding employees. The remuneration and benefits provided to permanent employees are basic salary, Religious Holiday allowance, leave money, clothing, allowances (for position, housing, vehicles, expertise, fuel, location, tax), performance bonuses, housing loans, pensions, social security, periodic health care costs, medical assistance, and relief money.

Remuneration

The Company constantly attends to the welfare of all employees, maintaining a mutual synergy in order to create high work productivity. Remuneration is given to employees based on merit systems by prioritizing employees, performance, competence and integrity in the form of basic salaries, allowance and other benefits in accordance with Company regulations and applicable legislation. The Company remuneration system complies with the prevailing minimum labor wage provisions in Indonesia and adheres to the International Labor Organization (ILO) convention on Equal Remuneration, where the salaries of new employees are above the minimum regional wage standards applicable where the Company operates. Moreover, the Company constantly strives to maintain an appropriate salary gap ratio for all employees to circumvent too large a difference.

Table of Highest and Lowest Salary Ratio

Description	2020	2019
Highest and lowest employee salaries	20.80 : 1	21.82 : 1
Highest and lowest salaries of Directors	1.18 : 1	1.18 : 1
Highest and lowest salaries of Commissioners	1.11 : 1	1.11 : 1
Highest Salaries of Directors and Employees	3.04 : 1	3.09 : 1

Meaning that the highest employees are permanent employees with the highest salary while the lowest employees are permanent employees with the lowest salary.

Equal Opportunities in Education and Training

On a recurrent basis, the Company organizes education and training to strengthen business operations in line with the needs and development of the banking industry. The Company provides equal opportunities to all employees in developing their potential through education and training as stated in the Circular Letter No. 43/DIR/CMO/2011. Employee participation contributes significantly to the achievement of the Company's business performance. The structures of education and training that have been applied are divided into five groups, i.e. School of Leadership, School of Operational Banking, School of Credit & Risk, School of Sales & Service and School of Business & Sharia Banking that conduct training for employees, which are:

1. School of Leadership

Providing training aimed at shaping leadership attitudes at the Company Leader level. This program consists of:

- Branch Leaders Academy
- Emerging Leader Development
- Executive Training
- Leadership Series Level Basic, Advance & Intermediate
- Leadership Talent Development Program
- 4DX (Discipline of Focus, Discipline of Leverage, Discipline of Engagement dan Discipline of Accountability) Supplies
- Scholarship

2. School of Operational Banking

Providing training that aims to provide expertise or competence for the supporting part of the Company to support the Company's business as well as an understanding of the regulations regarding GCG and an understanding of the SOPs in each field. The training programs carried out at the School of Operational Banking cover the following areas:

- Compliance
- Corporate Secretary
- Credit Operation
- Finance & Accounting
- General Affair
- Human Resource
- Information Technology
- Internal Audit
- Legal
- Risk
- Other supporting units

3. School of Credit & Risk

Providing some training that aimed to provide expertise or competencies that focused on business development and management in the fields of credit and credit risk. The training programs carried out at the School of Credit & Risk consist of:

- Asset Management
- Collection Loan Series
- Commercial Loan Series
- Consumer Loan Series
- Loan & other risk training

4. School of Sales & Service

Providing training that aimed to provide expertise or competencies that focus on business development and management in the sales & service field. The training programs carried out at the School of Sales & Service consist of:

- Sales Series
- Wealth Management Series
- Treasury
- Mandatory Certification from Regulators
- Funding Internal Certification
- Other sales & service training

5. School of Business & Sharia Banking

Providing training aimed at providing expertise or competence for employees of the sharia business unit (UUS) that focused on business development and management, as well as supporting units to support the Company's business. The training programs carried out at the School of Credit & Risk consist of:

- Business Unit learning program
- General Banking in the field of Islamic Banking
- Supporting / Operational Unit learning program
- Other Islamic Banking lessons

Table of the Company Employee Education and Training Programs

Activities	Number of Participant	
	2020	2019
School of Leadership	4,294	458
School of Operational Banking	74,153	37,690
School of Credit & Risk	5,585	2,436
School of Sales & Service	24,035	4,579
School of Business & Sharia Banking	16,605	8,782
TOTAL	124,672	50,780