

**EXPLANATION OF ITEMS ON THE AGENDA
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF PT BANK CENTRAL ASIA Tbk**

In connection with the plan of holding the Annual General Meeting of Shareholders ("Annual GMS") of PT Bank Central Asia Tbk ("the Company") to be held on 7 April 2016, the Company hereby submit an explanation of items on the agenda of the Annual GMS as follows:

The First item on the Agenda

Approval of the Company's Annual Report including the Company's Financial Statements and the Board of Commissioners' Supervision Report for the financial year ended on 31 December 2015, and the granting of release and discharge (*acquitt et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for their management and supervision during the financial year ended on 31 December 2015.

The explanation:

The Company's Annual Report, among others, consists of the Financial Statements for the year ended on 31 December 2015 and the Company's Board of Commissioners' Annual Report on its Supervisory Duties. In this item of the Agenda, the Company will propose to Annual GMS to approve Annual Report, including the Financial Statements which consists of the Statement of Financial Position and the Statement of Income, the Board of Commissioners' Annual Report on its Supervisory Duties, and to grant full release and discharge (*acquitt et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for their management and supervisory actions during the financial year ended on 31 December 2015. The Company's Annual Report for the year ended on 31 December 2015 is downloadable from the Company's website, i.e. www.bca.co.id

The Second item on the Agenda

Appropriation of the Company's profit for the financial year ended on 31 December 2015.

The explanation:

The Company will propose to Annual GMS to approve the appropriation of the Company's profit for the year ended on 31 December 2015, which will be allocated for reserve funds, cash dividends, and retained earnings.

The Third item on the Agenda

Confirmation of the expiry of the term of office of the Board of Commissioners and the Board of Directors, and appointment of the Board of Commissioners and the Board of Directors of the Company.

The explanation:

The term of office of the incumbent members of the Board of Commissioners and the Board of Directors of the Company will expire at the Annual GMS in 2016. In relation to this matter, the Company will propose to Annual GMS to appoint members of the Board of Commissioners and the Board of Directors of the Company. The appointment is effective from the date specified in Annual GMS of the Company to be held on 7 April 2016 and ends at the conclusion of Annual GMS of the Company to be held in 2021.

The candidate's curriculum vitae of members of the Board of Commissioners and the Board of Directors of the Company those will be proposed to Annual GMS can be accessed at the Company's website, i.e. www.bca.co.id

The Fourth item on the Agenda

Determination of remuneration or honorarium and benefits for the financial year of 2016, and tantiem for the financial year of 2015 for members of the Board of Directors and the Board of Commissioners of the Company.

The explanation:

The Company will propose to Annual GMS:

1. determining remuneration or honorarium and benefits to be paid by the Company to the Company's Board of Directors and the Board of Commissioners holding office during the 2016 financial year, by granting full power and authority to:
 - a. the majority shareholder of the Company to fix the amount of honorarium and benefits to be paid by the Company to members of the Company's Board of Commissioners holding office during the 2016 financial year;
 - b. the Company's Board of Commissioners to fix the amount of salary and benefits to be paid by the Company to members of the Company's Board of Directors holding office during the 2016 financial year.
2. determining maximum the amount of tantiem to be paid by the Company to members of the Company's Board of Directors and Board of Commissioners holding office in and during the 2015 financial year, and granting full power and authority to majority shareholder of the Company to fix the amount of tantiem to be paid by the Company to members of the Company's Board of Directors and Board of Commissioners holding office in and during the 2015 financial year and to determine the distribution of the tantiem among the members of the Board of Commissioners and the Board of Directors of the Company holding office in and during the 2015 financial year.

The Fifth item on the Agenda

Appointment of the Registered Public Accountant to audit the Company's books for the financial year ended on 31 December 2016.

The explanation:

The Company will propose to Annual GMS to grant power and authority to the Company's Board of Commissioners to appoint (also to fix the amount of fees and other requirements) a Registered Public Accounting Firm of international repute (including the Registered Public

Accountants belonging to that Registered Public Accounting Firm) which will audit the Company's books for financial year ended on 31 December 2016 with due observance of recommendation from the Audit Committee and the prevailing laws and regulations, among others, regulations in the field of Capital Markets.

The Sixth item on the Agenda

Authorization for the Board of Directors to pay interim dividends for the financial year ended on 31 December 2016.

The explanation:

The Company will propose to Annual GMS to grant power and authority to the Company's Board of Directors, subject to the approval of the Board of Commissioners, to stipulate and pay interim dividends for the financial year ended on 31 December 2016 if the financial condition of the Company permits.