



**MINUTES OF ANNUAL GENERAL MEETING OF SHAREHOLDERS**  
**PT BANK CENTRAL ASIA Tbk**  
**Number : 25**

–On this Thursday, the fifth day of April two thousand eighteen (5-4-2018).

–I, **Dr. IRAWAN SOERODJO, SH, MH**, a Notary of Jakarta, in the presence of the witnesses, who are known to me, Notary, and who will be named in the final part of this deed:

–At the request of the Board of Directors of **PT BANK CENTRAL ASIA Tbk**, a Limited Liability Company and a bank established under the law of the Republic of Indonesia, domiciled in Jakarta Pusat, having its principal office at Menara BCA Grand Indonesia, Jalan Mohammad Husni Thamrin Nomor 1, Menteng (hereinafter referred to as the “Company”), whose deed of establishment and articles of association have been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the third day of August one thousand nine hundred fifty-six (3-8-1956), Number 62, Supplement thereto Number 595, in conjunction with the amended and restated articles of association of the Company as published in the Official Gazette of the Republic of Indonesia, dated the twelfth day of May two thousand nine (12-5-2009), Number 38, Supplement thereto Number 12790;

–In conjunction with the amendment to the articles of association of the Company as published in the Official Gazette of the Republic of Indonesia dated the twenty-ninth day of November two thousand thirteen (29-11-2013) number 96, Supplement thereto Number 7583/L;

–And in conjunction with the amendment to the articles of association of the Company as contained in the deed drawn up by me, Notary, dated the twenty-third day of April two thousand fifteen (23-4-2015), Number 171, the Notice of which has been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the twenty-third day of April two thousand fifteen (23-4-2015), Number AHU-AH.01.03-0926937;

–am currently at the Grand Ballroom, Hotel Indonesia Kempinski, 11<sup>th</sup> Floor, Jalan Mohammad Husni Thamrin Nomor 1, Jakarta, 10310.

–to take the Minutes of the discussion and the resolutions adopted in the Annual General Meeting of Shareholders (hereinafter referred to as the “Meeting”) of the Company, which was held today.

–The Meeting was attended by the following participants, all of whom were therefore present before me, Notary, and the witnesses:

1. Mr. **Ir. DJOHAN EMIR SETIJOSO**, born in Jakarta, on the twenty-fifth day of June one thousand nine hundred forty-one (25-6-1941), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Panglima Polim II/34, Rukun Tetangga 003, Rukun Warga 003, Kelurahan Melawai, Kecamatan Kebayoran Baru, holder of Resident Identity Card Number 3174072506410005;

–According to his statement, in this matter acting as the President Commissioner of the Company;

2. Mr. **TONNY KUSNADI**, born in Malang, on the fourth day of July one thousand nine hundred forty-seven (4-7-1947), private individual, Indonesian Citizen, residing at Jakarta Selatan, Apartemen Bellezza 25VSI Permata Hijau, Rukun Tetangga 004, Rukun Warga 002, Kelurahan Grogol Utara, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3173080407470002;  
–According to his statement, in this matter acting as a Commissioner of the Company;
3. Mr. **CYRILLUS HARINOWO**, born in Yogyakarta, on the ninth day of February one thousand nine hundred fifty-three (9-2-1953), private individual, Indonesian Citizen, residing at Jakarta Barat, Taman Aries F-10/3, Rukun Tetangga 008, Rukun Warga 006, Kelurahan Meruya Utara, Kecamatan Kembangan, holder of Resident Identity Card Number 3173080902530002;  
–According to his statement, in this matter acting as an Independent Commissioner of the Company;
4. Mr. **Dr. Ir. RADEN PARDEDE**, born in Balige, on the seventeenth day of May one thousand nine hundred sixty (17-5-1960), private individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Cilacap Nomor 8, Rukun Tetangga 011, Rukun Warga 005, Kelurahan Menteng, Kecamatan Menteng, holder of Resident Identity Card Number 3171061705600002;  
–According to his statement, in this matter acting as an Independent Commissioner of the Company;
5. Mr. **SUMANTRI SLAMET**, born in Jakarta, on the fifteenth day of November one thousand nine hundred fifty-four (15-11-1954), private individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Tanjung Nomor 2, Rukun Tetangga 007, Rukun Warga 001, Kelurahan Gondangdia, Kecamatan Menteng, holder of Resident Identity Card Number 3171061511540001;  
–According to his statement, in this matter acting as an Independent Commissioner of the Company;
6. Mr. **JAHJA SETIAATMADJA**, born in Jakarta, on the fourteenth day of September one thousand nine hundred fifty-five (14-9-1955), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Metro Kencana V/6, Rukun Tetangga 001, Rukun Warga 015, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3173081409550001;  
–According to his statement, in this matter acting as the President Director of the Company;
7. Mr. **EUGENE KEITH GALBRAITH**, born in New York, on the twenty-eighth day of August one thousand nine hundred fifty-two (28-8-1952), private individual, United States Citizen, residing at Jakarta Selatan, Jalan Metro Alam II TE Nomor 16, Rukun Tetangga 010, Rukun Warga 015, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3174052808520007;  
–According to his statement, in this matter acting as a Deputy President Director of the Company;
8. Mr. **ARMAND WAHYUDI HARTONO**, born in Semarang, on the twentieth day of May one thousand nine hundred seventy-five (20-5-1975), private individual, Indonesian

Citizen, residing at Jakarta Barat, Jalan Aipda Karel Satsuit Tubun 2 C/ 11, Rukun Tetangga 004, Rukun Warga 001, Kelurahan Slipi, Kecamatan Palmerah, holder of Resident Identity Card Number 3173072005750006;

–According to his statement, in this matter acting as a Deputy President Director of the Company;

9. Mr. **Ir. SUWIGNYO BUDIMAN**, born in Pati, on the seventeenth day of December one thousand nine hundred fifty (17-12-1950), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Taman Bukit Hijau Nomor 27, Rukun Tetangga 010, Rukun Warga 013, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3174061712500002;

–According to his statement, in this matter acting as a Director of the Company;

10. Mr. **TAN HO HIEN/SUBUR**, also known as **SUBUR TAN**, born in Kebumen, on the second day of April one thousand nine hundred sixty (2-4-1960), private individual, Indonesian Citizen, residing at Jakarta Barat, Kencana Indah III J2/41, Rukun Tetangga 006, Rukun Warga 002, Kelurahan Kembangan Selatan, Kecamatan Kembangan, holder of Resident Identity Card Number 3173080204600001;

–According to his statement, in this matter acting as a Director (concurrently Director of Compliance) of the Company;

11. Mr. **HENRY KOENAIFI**, born in Pematang Siantar, on the twenty-fourth day of August one thousand nine hundred fifty-nine (24-8-1959), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Brawijaya 1 C Nomor 5, Rukun Tetangga 004, Rukun Warga 002, Kelurahan Pulo, Kecamatan Kebayoran Baru, holder of Resident Identity Card Number 3174072408591001;

–According to his statement, in this matter acting as a Director of the Company;

12. Mr. **ERWAN YURIS ANG**, SH, MH, born in Rantau Prapat, on the twenty-ninth day of September one thousand nine hundred fifty-nine (29-9-1959), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Pondok Hijau II Nomor 8, Rukun Tetangga 005, Rukun Warga 013, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3174052909590008;

–According to his statement, in this matter acting as an Independent Director of the Company;

13. Mr. **RUDY SUSANTO**, born in Jakarta, on the twenty-seventh day of March one thousand nine hundred sixty-two (27-3-1962), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Kembang Elok Utama Blok H Nomor 72, Rukun Tetangga 002, Rukun Warga 006, Kelurahan Kembangan Selatan, Kecamatan Kembangan, holder of Resident Identity Card Number 3175022703620002;

–According to his statement, in this matter acting as a Director of the Company;

14. Ms. **LIANAWATY SUWONO**, born in Medan, on the third day of December one thousand nine hundred sixty-six (3-12-1966), private individual, Indonesian Citizen, residing at Kabupaten Tangerang, Jalan Kintamani Golf 13 P.12-PHG, Rukun Tetangga 003, Rukun Warga 020, Kelurahan Pakulonan Barat, Kecamatan Kelapa Dua, holder of Resident Identity Card Number 3603284312660008, currently being in Jakarta;

–According to her statement, in this matter acting as a Director of the Company;

15. Mr. **SANTOSO**, born in Surakarta, on the twenty-fifth day of January one thousand nine hundred sixty-six (25-1-1966), private individual, Indonesian Citizen, residing at Jakarta Barat, Kepa Duri Blok D.1/90, Rukun Tetangga 002, Rukun Warga 012, Kelurahan Duri Kepa, Kecamatan Kebon Jeruk, holder of Resident Identity Card Number 3173052501660001;

–According to his statement, in this matter acting as a Director of the Company;

16. Ms. **INAWATY HANDOYO**, born in Bandung, on the second day of October one thousand nine hundred fifty-one (2-10-1951), private individual, Indonesian Citizen, residing at Jakarta Barat, Taman Aries E-21/3, Rukun Tetangga 011, Rukun Warga 008, Kelurahan Meruya Utara, Kecamatan Kembangan, holder of Resident Identity Card Number 3173084210510002;

–According to her statement, in this matter acting as a Director of the Company;

17. Mr. **HONKY HARJO**, born in Jakarta, on the thirteenth day of October one thousand nine hundred sixty-one (13-10-1961), private individual, Indonesian Citizen, residing at Jakarta Barat, Taman Kebon Jeruk C-1/60, Rukun Tetangga 004, Rukun Warga 009, Kelurahan Srengseng, Kecamatan Kembangan, holder of Resident Identity Card Number 3173081310610001;

–According to his statement, in this matter acting as the President Director of, and therefore representing the Board of Directors of and therefore acting for and on behalf of and duly authorized to represent **PT DWIMURIA INVESTAMA ANDALAN**, domiciled at Kabupaten Kudus and having its principal office at Jalan Ahmad Yani Nomor 26, whose articles of association are contained in a deed, made before LINDAWATI, SH, a Notary of Kabupaten Kudus, dated the third day of October two thousand sixteen (3-10-2016) Number 1, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the fourth day of October two thousand sixteen (4-10-2016) Number AHU-0043844.AH.01.01.Tahun2016;

–in connection with:

–the deed made before LINDAWATI, SH, a Notary of Kabupaten Kudus, dated the second day of November two thousand sixteen (2-11-2016) Number 01, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the third day of November two thousand sixteen (3-11-2016) Number AHU-0020556.AH.01.02.TAHUN 2016 and the Notice of Amendment to its Articles of Association has been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the third day of November two thousand sixteen (3-11-2016), Number AHU-AH.01.03-0095778;

–the deed made before LINDAWATI, SH, a Notary of Kabupaten Kudus, dated the seventeenth day of November two thousand sixteen (17-11-2016) Number 20, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the twenty-second day of November two thousand sixteen (22-11-2016) Number AHU-0022034.AH.01.02.TAHUN 2016 and the Notice of the Amendment to its Articles of Association has been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the twenty-second day of November two thousand sixteen (22-11-2016), Number AHU-

AH.01.03-0101195;

–the deed made before LINDAWATI, SH, a Notary of Kabupaten Kudus, dated the eleventh day of April two thousand sixteen (11-4-2017) Number 05, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the thirteenth day of April two thousand seventeen (13-04-2017) Number AHU-0008628.AH.01.02.TAHUN 2017 and the Notice of the Amendment to its Articles of Association has been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the thirteenth day of April two thousand seventeen (13-04-2017), Number AHU-AH.01.03-0126952;

–in this matter acting as a shareholder holding 13,545,990,000 (thirteen billion five hundred forty-five million nine hundred ninety thousand) shares in the Company;

18. The Shareholders of the Company and their Proxies, whose names, other identities, and shareholding in the Company are set out in the List, sufficiently duty-stamped, appended to and forming an integral and inseparable part of the true original of this deed of Minutes of Meeting, representing 7,499,130,015 (seven billion four hundred ninety-nine million one hundred thirty thousand fifteen) shares in the Company;

–The appearers were each introduced to me, Notary, each one of them by and between the appearers.

–Before the Meeting was officially opened, the Master of Ceremony read out the rules and procedure for conducting the Meeting.

–Mr. Ir. DJOHAN EMIR SETIJOSO, as the President Commissioner of the Company, in accordance with Article 22 paragraph 1 letter a of the Company's Articles of Association, acted as the Chairperson of the Meeting and mentioned to the Meeting:

–In conducting the Meeting, the Company has made and issued:

- (i) an announcement in *Bisnis Indonesia* and *The Jakarta Post* daily newspapers, both dated the twenty-seventh day of February two thousand eighteen (27-2-2018), the website of the Indonesia Stock Exchange, and the Company's website, that the Company will soon summon a Meeting by issuing a notice of the Meeting; and
- (ii) a notice of the Meeting in the same daily newspapers as the announcement described above, both dated the fourteenth day of March two thousand eighteen (14-3-2018), the website of the Indonesia Stock Exchange, and the Company's website.

–Further, I, Notary, explained that in respect of the agenda for the Meeting, the provisions of Article 23 paragraph 1 letter a of the Company's Articles of Association, this Meeting shall be valid and entitled to adopt binding resolutions if the resolutions are adopted by the shareholders or their proxies representing more than 1/2 (one half) of the total outstanding shares of the Company with valid voting rights are present and/or represented in this Meeting;

–After the Register of Shareholders as at the thirteenth day of March two thousand eighteen (13-3-2018) at 16:15 (sixteen fifteen hours) Western Indonesia Time, prepared by PT RAYA SAHAM REGISTRASI, as the Company's Securities Administration Bureau (*Biro Administrasi Efek*), and the list of attendance of the shareholders or their proxies, and the validity of the powers of attorney submitted have been closely examined, it was evident that the number of shares present and/or represented in the Meeting was 21,045,120,015 (twenty-one billion forty-five million one hundred twenty thousand fifteen) or equal to 85.358% (eighty-five point

three five eight percent) of the total outstanding shares of the Company, and therefore the quorum as required by Article 23 paragraph 1 letter a of the Company's Articles of Association was met;

–Therefore, the Meeting was valid and was entitled to adopt valid and binding resolutions on the items set out in the Meeting agenda, all of which are recorded in these Minutes of Meeting.

–Then the Chairperson of the Meeting stated that because all requirements for holding this Meeting, such as issuance of prior announcement that the Meeting will be summoned, issuance of notice of the Meeting, quorum for the Meeting had been duly satisfied, the Chairperson of the Meeting declared that the Meeting was officially opened at 09:31 (zero nine thirty-one hours) Western Indonesia Time;

–Before starting the Meeting, the Chairperson of the Meeting explained the current general condition of the Company, as follows:

–In the financial year 2017 (two thousand seventeen), the Company and its subsidiaries managed to post positive business performance. Amid the moderation of the Indonesian economy, the Company has managed to maintain growth in both lending and funds raising and maintain its assets quality and improve its operational efficiency. Throughout the financial year 2017 (two thousand seventeen), a number of measurable investments were made to increase the Company's capacity and capability in the future.

–The Company and its subsidiaries ended the financial year 2017 (two thousand seventeen) with an increase in net income of 13.1% (thirteen point one percent) to Rp 23.3 trillion (twenty-three point three trillion Rupiah), supported by robust capitalization and liquidity.

–Further description on the Company's condition was presented by the President Director and Deputy President Director in the first item on the Meeting Agenda.

–Then the Chairperson of the Meeting mentioned that according to the advertisement for the notice of the Meeting, the agenda for the meeting is as follows:

1. Approval of the Annual Report including the Company's Financial Statements and the Board of Commissioners' Report on its Supervisory Duties for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017) and grant of release and discharge of liability (*acquit et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company in the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017);
2. Appropriation of the Company's profit for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017);
3. Appointment of the members of the Board of Directors of the Company;
4. Determination of the amount of salary or honorarium and benefits for the financial year 2018 (two thousand eighteen) as well as bonus payment (*tantiem*) for the financial year 2017 (two thousand seventeen) payable to the Board of Directors and the Board of Commissioners of the Company;
5. Appointment of the Registered Public Accountant to audit the Company's books and accounts for the financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018);
6. Grant of powers and authority to the Board of Directors to pay interim dividends for the

financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018);

7. Approval of the Company's Recovery Plan.

–Before starting the discussion on the Meeting agenda, the Chairperson of the Meeting explained that the rules and procedure for the Meeting would be the same as those provided at the time of the shareholders' registration for participation, as contained in Appendix I attached to the true original of this deed, and as previously read out by the master of ceremony. However, before starting the discussion in this Meeting, the master of ceremony was requested to present and read out again several slides on the substance of the rules and procedure for the Meeting to the shareholders or their proxies.

The master of ceremony then read out the rules and procedure for the Meeting, as follows:

1. Register with the registration officer by showing the identity card and submit the original Written Confirmation for the Meeting (KTUR) as well as the original power of attorney (applicable to proxies for the Shareholders).
2. Occupy the specific seat that has been assigned.
3. Do not initiate any other discussion with fellow participants to avoid distracting the Meeting.
4. Ask questions only at the opportunity provided by the Chairperson of the Meeting during the Meeting.

Any participant may request to ask a question by raising his/her hand. Such participant shall write his/her question in the form provided by an officer and read out the question using a mic and then submit the question form to the Meeting officer.

The question asked must be directly related to the Meeting agenda item under discussion. If several questions are concerned with the same issue, all the questions will be answered at the same time.

5. Do not interrupt/cut in on another.
6. To comply with the provisions of Law Number 40 of 2007 (two thousand seven) on Limited Liability Companies and Article 23 paragraph 8 of the Company's Articles of Association, the resolutions to be adopted in the meeting shall be passed by means of deliberation for consensus. If such consensus fails, then voting on the proposal in question is required.
7. The resolutions on the proposals put forward at the Annual General Meeting of Shareholders are valid if approved by more than 1/2 (one half) of the total number of votes present at the Annual General Meeting of Shareholders.
8. To ensure the smooth running of the Meeting, voting on each proposal contemplated in the Meeting agenda (whether on a person or otherwise) will be conducted orally by means of vote pooling, which will be carried out in the following manner:
  - a) The Chairperson of the Meeting will ask the Shareholders or their proxies that cast negative votes or abstain (cast blank votes) to raise their hands and submit the ballots. The ballots will then be counted by PT RAYA SAHAM REGISTRARA as the Company's Securities Administration Bureau and then verified by the Notary as an independent public official;
  - b) The Shareholders or their proxies that do not raise their hands nor cast negative votes or abstain (cast blank votes) shall be deemed to approve the proposal submitted

without the Chairperson of the Meeting having to ask the Shareholders or their proxies to raise their hands to indicate their approval.

9. The Shareholders or their proxies that abstain (blank vote) shall be deemed to cast the same vote as the majority votes of the Shareholders.
10. The Shareholders or their proxies that have registered but leave the Meeting room before the close of the Meeting without reporting to the registration officer shall be deemed to be present and to approve the proposal put forward at the Meeting.
11. During the Meeting, all mobile phones and/or other communication devices brought by the participants into the Meeting room must be turned off.

–Then the master of ceremony yielded back the floor to the Chairperson of the Meeting to proceed with discussion on the Meeting agenda. The Chairperson of the Meeting stated:

–The First Item on the Agenda is:

–Approval of the Annual Report including the Company's Financial Statements and the Board of Commissioners' Report on its Supervisory Duties for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017) and grant of release and discharge of liability (*acquit et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company in the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017)

–The Annual Report for the financial year 2017 (two thousand seventeen):

- (i) has been made available at the Company's office and on the Company's website as of the date of the notice of this Meeting; and
- (ii) has been made available to the shareholders or their representatives participating in this Meeting at the reception desk in front of the Meeting room;

–Furthermore, the Chairperson of the Meeting asked Mr. JAHJA SETIAATMADJA as the President Director of the Company to present to the Meeting the highlights of the Annual Report for the financial year 2017 (two thousand seventeen) as contained in Appendix II attached to the true original of this deed.

–After the highlights of the Annual Report for the financial year 2017 (two thousand seventeen) were presented by Mr. JAHJA SETIAATMADJA, the floor was yielded back to the Chairperson of the Meeting, and the Chairperson of the Meeting mentioned that those were the highlights of the Annual Report, as had been presented by Mr. JAHJA SETIAATMADJA, and that more detailed explanation could be found in the Annual Report provided at the time of registration.

The Chairperson of the Meeting then mentioned that the Annual Report for 2017 (two thousand seventeen) also contained the Company's Balance Sheet and Profit and Loss Statement for the financial year 2017 (two thousand seventeen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network), with an unqualified opinion;

–Afterwards, the Chairperson of the Meeting asked Mr. EUGENE KEITH GALBRAITH as the Deputy President Director of the Company to present the highlights of the Company's Balance Sheet and Profit and Loss Statement for the financial year 2017 (two thousand seventeen), as contained in Appendix III attached to the true original of this deed;



-After the highlights of the Company's Balance Sheet and Profit and Loss Statement for the financial year 2017 (two thousand seventeen) was presented by Mr. EUGENE KEITH GALBRAITH, the floor was yielded back to the Chairperson of the Meeting, and subsequently the Chairperson of the Meeting asked Mr. CYRILUS HARINOWO as a member of the Company's Board of Commissioners to give a report on the Board of Commissioners' supervision of the Board of Directors' duties of management, as contained in Appendix IV attached to the true original of this deed;

-After the brief explanation of the report on the Board of Commissioners' supervision by Mr. CYRILUS HARINOWO, the floor was yielded back to the Chairperson of the Meeting and then the Chairperson of the Meeting gave the shareholders the opportunity to ask questions regarding the Annual Report as well as the Company's Balance Sheet and Profit and Loss Statement and the Board of Commissioners' Report on its Supervisory duties for the financial year 2017 (two thousand seventeen);

-One of the shareholders raised his hand to give an opinion and ask questions, namely Mr. ANDRY ANSJORI, as the holder of 2,700 (two thousand seven hundred) shares of the Company. The opinion and questions given and raised by Mr. ANDRY ANSJORI were as follows:

“Thank you for the opportunity. Kindly account for BCA's Non-Performing Loan (NPL) of 1.5% (one point five percent) how much write-off was done on bad debts?”

-The Chairperson of the Meeting asked Mr. JAHJA SETIAATMADJA as the President Director of the Company to respond to the questions above, and Mr. JAHJA SETIAATMADJA responded to the above questions as follows:

Thank you for the question from one of the shareholders. To the best of my memory, in 2017 (two thousand and seventeen) we did not do much write-off. That actually started from 2016 (two thousand sixteen) in which there was an increase from 0.7% (zero point seven percent) to more than 1.3% (one point three percent). But if the exact data is needed, maybe later Mr. Rudy Susanto can help with it. Or, we will be able to give the exact number directly to you later. Thank you.

According to the latest update, in 2017 (two thousand seventeen), the total write-off was around 1.3 (one point three) trillion, mainly attributable to consumer credit. As additional information, that figure represents around 0.2% (zero point two percent) of the total growth.

-After Mr. JAHJA SETIAATMADJA responded to the questions raised by Mr. ANDRY ANSJORI, the Chairperson of the Meeting asked the shareholders or their proxies again if there were still any questions about the explanations of the first item on the agenda;

Then, I, Notary, told the Chairperson of the Meeting that there were no other questions from the shareholders or their proxies;

-Because there were no other questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions on the first agenda item:

- I. Approving the Annual Report, including the Board of Commissioners' Report on its Supervisory Duties, for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017) as contained in the Annual Report 2017 (two thousand seventeen);
- II. Approving the financial statements including the Company's Balance Sheet and Profit and

Loss Statement for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017) audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network) as contained in the Annual Report 2017 (two thousand seventeen);

- III. Granting release and discharge of liability (*acquit et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions in relation to the management and supervision of the Company taken by each member of the Board of Directors and Board of Commissioners during the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017), to the extent that such actions are recorded in the Company's Annual Report and Financial Statements for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017) and their supporting documents;

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

-The shareholders or their proxies that did not approve the proposal or otherwise abstained (casting blank votes) were requested to raise their hands;

-Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

-There were 3,510,100 (three million five hundred ten thousand one hundred) negative votes;

-There were 12,104,400 (twelve million one hundred four thousand four hundred) abstentions;

-The number of affirmative votes was 21,029,505,515 (twenty-one billion twenty-nine million five hundred five thousand five hundred fifteen) votes, so the total number of affirmative votes was 21,041,609,915 (twenty-one billion forty-one million six hundred nine thousand nine hundred fifteen) votes or equal to 99.983% (ninety-nine point nine eight three percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

Then, the Chairperson of the Meeting moved on to the Second Item on the Agenda, namely

- Appropriation of the Company's profit for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017);

- In connection with the second agenda item, the Chairperson of the Meeting asked Mr. EUGENE KEITH GALBRAITH as a Deputy President Director of the Company to explain the appropriation of profits or net income earned by the Company during the financial year 2017 (two thousand seventeen) as contained in Appendix V as attached to the true original of this deed;

-After Mr. EUGENE KEITH GALBRAITH provided an explanation of the appropriation of profits earned by the Company in the financial year 2017 (two thousand seventeen), the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders the opportunity to ask questions;

-Then, I, Notary, told the Chairperson of the Meeting that there were no questions from the

shareholders or their proxies;

-Because there were no questions, the Chairperson of the Meeting stated that in accordance with the Board of Directors' proposal as contained in the Decision of the Board of Directors of the Company dated the seventh day of March two thousand eighteen (7-3-2018), Number 039/SK/DIR/2018 concerning the Proposal for the Appropriation of the Company's Net Income from the Financial Year 2017 (two thousand seventeen) as previously explained by Mr. EUGENE KEITH GALBRAITH, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Accepting that according to the Company's Balance Sheet and Profit and Loss Statement for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan, a member firm of PricewaterhouseCoopers, the Company's net income for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017), amounted to Rp 23,309,993,511,865.00 (twenty-three trillion three hundred nine billion nine hundred ninety-three million five hundred eleven thousand eight hundred sixty-five Rupiah) ("Net Income for 2017").
- II. Stipulating that the Company's Net Income for 2017 (two thousand seventeen), which amounted to Rp 23,309,993,511,865.00 (twenty-three trillion three hundred nine billion nine hundred ninety-three million five hundred eleven thousand eight hundred sixty-five Rupiah), is to be appropriated as follows:
  1. An amount of Rp 233,099,935,119.00 (two hundred thirty-three billion ninety-nine million nine hundred thirty-five thousand one hundred nineteen Rupiah) will be appropriated as reserve fund;
  2. An amount of Rp 6,287,027,550,000.00 (six trillion two hundred eighty-seven billion twenty-seven million five hundred fifty thousand Rupiah) or Rp 255.00 (two hundred fifty-five Rupiah) per share will be distributed as cash dividends for the financial year ended on the thirty-first day of December two thousand seventeen (31-12-2017) to the shareholders entitled to receive cash dividends; such amount includes the interim dividends of Rp 1,972,400,800,000.00 (one trillion nine hundred seventy-two billion four hundred million eight hundred thousand Rupiah) or Rp 80.00 (eighty Rupiah) per share, which was paid out by the Company on 20 December 2017; accordingly, the remaining amount of dividend is Rp 4,314,626,750,000.00 (four trillion three hundred fourteen billion six hundred twenty-six million seven hundred fifty thousand Rupiah) or Rp 175.00 (one hundred seventy-five Rupiah) per share.

As regards the dividend payments, the following terms and conditions shall apply:

- (i) the remaining amount of the dividends for the financial year 2017 (two thousand seventeen) will be paid out for each share issued by the Company as at the record date, which will be determined by the Board of Directors;
- (ii) as regards the payments on the remaining dividends for the financial year 2017 (two thousand seventeen), the Board of Directors shall make withholding for tax on such dividends in accordance with the tax regulations in force;
- (iii) the Board of Directors is granted the power and authority to stipulate matters concerning or relating to the payment of the remaining dividends for the financial year 2017 (two thousand seventeen), including (but not limited to):

- (aa) stipulating the record date as referred to in point (i) to determine the shareholders of the Company eligible to receive payments on the remaining dividends for the financial year 2017 (two thousand seventeen); and
- (bb) stipulating the date of payment of the remaining dividends for the financial year 2017 (two thousand seventeen), and any other technical matters with due observance of the regulations of the Stock Exchange where the Company's shares are listed;

3. The remainder of the Net Income for 2017 (two thousand seventeen) that has not been allocated for any particular use will be determined as retained earnings.

III. Stipulating that such power and authority as described in point II item 2 will be effective as of the date on which the proposals on this agenda are approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

- The shareholders or their proxies that did not approve the proposal or otherwise abstained (casting blank votes) were requested to raise their hands;

- Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

- There were 18,133,925 (eighteen million one hundred thirty-three thousand nine hundred twenty-five) negative votes;

-There were 39,560,700 (thirty-nine million five hundred sixty thousand seven hundred) abstentions;

-The number of affirmative votes was 20,987,425,390 (twenty billion nine hundred eighty-seven million four hundred twenty-five thousand three hundred ninety) votes, so the total number of affirmative votes was 21,026,986,090 (twenty-one billion twenty-six million nine hundred eighty-six thousand ninety) votes or equal to 99.914% (ninety-nine point nine one four percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

Then, the Chairperson of the Meeting moved on to the Third Item on the Agenda, namely

-Appointment of the members of the Board of Directors of the Company.

- In respect of the third agenda item, the Chairperson of the Meeting explained that the composition of the Company's Board of Commissioners and Board of Directors at the time was as follows:

Board of Commissioners

President Commissioner : Mr. Ir. DJOHAN EMIR SETIJOSO;

Commissioner : Mr. TONNY KUSNADI;

Independent Commissioner : Mr. CYRILLUS HARINOWO;

Independent Commissioner	:	Mr. Dr. Ir. RADEN PARDEDE;
Independent Commissioner	:	Mr. SUMANTRI SLAMET;
<u>Board of Directors</u>		
President Director	:	Mr. JAHJA SETIAATMADJA;
Deputy President Director	:	Mr. EUGENE KEITH GALBRAITH;
Deputy President Director	:	Mr. ARMAND WAHYUDI HARTONO;
Director	:	Mr. Ir. SUWIGNYO BUDIMAN;
Director (concurrently as Director of Compliance)	:	Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN;
Director	:	Mr. HENRY KOENAIFI;
Independent Director	:	Mr. ERWAN YURIS ANG, SH, MH;
Director	:	Mr. RUDY SUSANTO;
Director	:	Ms. LIANAWATY SUWONO;
Director	:	Mr. SANTOSO;
Director	:	Ms. INAWATY HANDOYO;

-In connection with the appointment of a new member of the Company's Board of Directors, the Company has accepted the recommendation from PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder of the Company, which substantially recommends Miss VERA EVE LIM as a Director of the Company, whose directorship shall be effective upon approval of such appointment by the Financial Services Authority.

-Then the Board of Commissioners asked the Remuneration and Nomination Committee to further consider such recommendation, and with due regard for the recommendation from the Remuneration and Nomination Committee, the Board of Commissioners recommended the appointment of the prospective Director as mentioned above.

-To introduce the prospective new Director, the Chairperson of the Meeting requested Mr. JAN HENDRA, as the Company's Corporate Secretary to read out the curriculum vitae of such prospective director, while the curriculum vitae of the other members of the Board Directors can be viewed on the Company's website.

- Afterwards, the Chairperson of the Meeting gave an opportunity to the shareholders or their proxies to ask any questions;

Then, I, Notary, told the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Appointing Miss VERA EVE LIM as a Director of the Company, effective as of the date of approval by the Financial Services Authority ("OJK") for such appointment and the term of office will continue until the close of the Annual General Meeting of Shareholders of the Company to be held in 2021 (two thousand twenty-one);
- II. Accepting that the composition of the Board of Commissioners and the Board of Directors of the Company as from the close of this Meeting shall therefore be as follows:

Board of Commissioners

President Commissioner	: Mr. Ir. DJOHAN EMIR SETIJOSO;
Commissioner	: Mr. TONNY KUSNADI;
Independent Commissioner	: Mr. CYRILLUS HARINOWO;
Independent Commissioner	: Mr. Dr. Ir. RADEN PARDEDE;
Independent Commissioner	: Mr. SUMANTRI SLAMET;
<u>Board of Directors</u>	
President Director	: Mr. JAHJA SETIAATMADJA;
Deputy President Director	: Mr. EUGENE KEITH GALBRAITH;
Deputy President Director	: Mr. ARMAND WAHYUDI HARTONO;
Director	: Mr. Ir. SUWIGNYO BUDIMAN;
Director (concurrently serving as Director of Compliance)	: Mr. TAN HO HIEN/SUBUR a.k.a SUBUR TAN;
Director	: Mr. HENRY KOENAIFI;
Independent Director	: Mr. ERWAN YURIS ANG, SH, MH;
Director	: Mr. RUDY SUSANTO;
Director	: Ms. LIANAWATY SUWONO;
Director	: Mr. SANTOSO;
Director	: Ms. INAWATY HANDOYO;
Director	: Miss VERA EVE LIM

The appointment of Miss Vera EVE LIM as a Director of the Company shall be effective as of the date of approval by the Financial Services Authority ("OJK") for such appointment and will continue until the close of the Annual General Meeting of Shareholders of the Company to be held in 2021 (two thousand twenty-one).

However, the term of office of the other members of the Board of Commissioners and the Board of Directors shall remain unchanged, i.e. commencing from the effective date of their term of office and will end at the close of the Annual General Meeting of Shareholders of the Company to be held in 2021 (two thousand twenty-one).

The term of office in respect of the appointments set forth above shall not prejudice the right of the General Meeting of Shareholders to modify the composition of the Board of Commissioners and the Board of Directors of the Company within and during the relevant term of office.

In accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, the Meeting shall further authorize the Board of Commissioners to determine the duties and authorities of and among the members of the Board of Directors;

- III. Granting power and authority to the Board of Directors of the Company, with the right of substitution, to cause the resolution on the composition of the Board of Commissioners and the Board of Directors to be made in a notarial deed before a Notary, including the composition of the Board of Commissioners and the Board of Directors after obtaining an Approval Letter from the OJK in respect of the resolution of the Meeting, and subsequently file any notice with the competent authorities, and take any and all

necessary actions in respect of such resolution in accordance with the prevailing laws and regulations;

IV. Resolving that the grant of power under point III of this resolution shall be effective as of the approval by this Meeting of the proposal set out in this agenda item.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

- The shareholders or their proxies that did not approve the proposal or otherwise abstained (casting blank votes) were requested to raise their hands;

- Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

- There were 178,952,868 (one hundred seventy-eight million nine hundred fifty-two thousand eight hundred sixty-eight) negative votes;

-There were 17,871,295 (seventeen million eight hundred seventy-one thousand two hundred ninety-five) abstentions;

-The number of affirmative votes was 20,848,295,852 (twenty billion eight hundred forty-eight million two hundred ninety-five thousand eight hundred fifty-two) votes, so the total number of affirmative votes was 20,866,167,147 (twenty billion eight hundred sixty-six million one hundred sixty-seven thousand one hundred forty-seven) votes or equal to 99.15% (ninety-nine point one five percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

Then, the Chairperson of the Meeting moved on to the Fourth Item on the Agenda, namely:

-Determination of the amount of salary or honorarium and benefits for the financial year 2018 as well as bonus payment (tantiem) for the financial year 2017 payable to the Board of Directors and the Board of Commissioners of the Company;

- In relation to the fourth agenda item, the Chairperson of the Meeting explained that according to Article 11 paragraph 6 of the Company's Articles of Association, the members of the Board of Directors may be given salaries, allowances, and/or similar benefits, the type and/or amount of which shall be stipulated by the General Meeting of Shareholders, but the General Meeting of Shareholders may grant such authority to the Board of Commissioners;

- Furthermore, according to Article 14 paragraph 5 of the Company's Articles of Association, the members of the Board of Commissioners may be given honoraria and/or similar benefits, the type and/or amount of which shall be stipulated by the General Meeting of Shareholders;

-In relation to this agenda item, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. a. Granting full power and authority to PT DWIMURIA INVESTAMA ANDALAN, as the majority shareholder of the Company, to determine the amount of honorarium and benefits to be paid by the Company to the members of the Board of Commissioners serving over the financial year 2018 (two thousand eighteen);
- b. Granting full power and authority to the Board of Commissioners to determine the amount of salary and benefits to be paid by the Company to the members of the Board of Directors of the Company serving over the financial year 2018 (two thousand eighteen).

In exercise of the power and authority mentioned above:

- aa. PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, will consider recommendations from the Board of Commissioners, which will take into account recommendations made by the Remuneration and Nomination Committee;
  - bb. The Board of Commissioners will consider recommendations from the Remuneration and Nomination Committee;
- II. Upon considering the performance of the members of the Board of Commissioners and the Board of Directors of the Company who served in and during the financial year 2017 (two thousand seventeen), and with due observance of Regulation of the Financial Services Authority No. 55/POJK.03/2016 on the Implementation of Good Corporate Governance for Commercial Banks, in conjunction with article 71 paragraph 1 of Law Number 40 of 2007 (two thousand seven) on Limited Liability Companies, and the inputs from the Board of Commissioners with due regard for the recommendations from the Remuneration and Nomination Committee, the Meeting further stipulates that a maximum amount of Rp 355,000,000,000.00 (three hundred fifty-five billion Rupiah), calculated with reference to the Company's Net Income for the financial year 2017 (two thousand seventeen) in the amount of Rp 23,309,993,511,865.00 (twenty-three trillion three hundred nine billion nine hundred ninety-three million five hundred eleven thousand eight hundred sixty-five Rupiah) will be paid as bonuses (*tantieme*) to the members of the Board of Commissioners and the Board of Directors of the Company who served in and during the financial year 2017 (two thousand seventeen).

-In relation to such bonus payments (*tantieme*), the Chairperson of the Meeting proposed that PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, be granted the power and authority to determine the amount of bonuses (*tantieme*) to be paid to the members of the Board of Commissioners and the Board of Directors who served in and during the financial year 2017 (two thousand seventeen) and to determine the distribution of such bonuses (*tantieme*) among the members of the Board of Commissioners and the Board of Directors who served in and during the financial year 2017 (two thousand seventeen), including all matters related to such bonus payments.

- III. The amount of salary or honorarium and benefits to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who serve in the financial year 2018 (two thousand eighteen), and the amount of bonuses



(*tantieme*) to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who served over the financial year 2017 (two thousand seventeen) will be set out in the Annual Report for the financial year 2018 (two thousand eighteen);

- Afterwards, the Chairperson of the Meeting gave an opportunity to the shareholders or their proxies to ask any questions;

Then, I, Notary, told the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. a. Granting full power and authority to PT DWIMURIA INVESTAMA ANDALAN, as the majority shareholder of the Company, to determine the amount of honorarium and benefits to be paid by the Company to the members of the Board of Commissioners serving over the financial year 2018 (two thousand eighteen);
- b. Granting full power and authority to the Board of Commissioners to determine the amount of salary and benefits to be paid by the Company to the members of the Board of Directors of the Company serving over the financial year 2018 (two thousand eighteen).

In exercise of the power and authority mentioned above:

- aa. PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, will consider recommendations from the Board of Commissioners, which will take into account recommendations made by the Remuneration and Nomination Committee;
  - bb. The Board of Commissioners will consider recommendations from the Remuneration and Nomination Committee;
- II. Upon considering the performance of the members of the Board of Commissioners and the Board of Directors of the Company who served in and during the financial year 2017 (two thousand seventeen), and with due observance of Regulation of the Financial Services Authority No. 55/POJK.03/2016 on the Implementation of Good Corporate Governance for Commercial Banks, in conjunction with article 71 paragraph 1 of Law Number 40 of 2007 (two thousand seven) on Limited Liability Companies, and the inputs from the Board of Commissioners with due regard for the recommendations from the Remuneration and Nomination Committee, the Meeting further stipulates that a maximum amount of Rp 355,000,000,000.00 (three hundred fifty-five billion Rupiah), calculated with reference to the Company's Net Income for the financial year 2017 (two thousand seventeen) in the amount of Rp 23,309,993,511,865.00 (twenty-three trillion three hundred nine billion nine hundred ninety-three million five hundred eleven thousand eight hundred sixty-five Rupiah) will be paid as bonuses (*tantieme*) to the members of the Board of Commissioners and the Board of Directors of the Company who served in and during the financial year 2017 (two thousand seventeen).

-In relation to such bonus payments (*tantieme*), the Chairperson of the Meeting

proposed that PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, be granted the power and authority to determine the amount of bonuses (*tantieme*) to be paid to the members of the Board of Commissioners and the Board of Directors who served in and during the financial year 2017 (two thousand seventeen) and to determine the distribution of such bonuses (*tantieme*) among the members of the Board of Commissioners and the Board of Directors who served in and during the financial year 2017 (two thousand seventeen), including all matters related to such bonus payments.

- III. Stipulating that such power and authority as described in points I and II above will be effective as of the date on which the proposals in this agenda item are approved by the Meeting
- IV. The amount of salary or honorarium and benefits to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who serve in the financial year 2018 (two thousand eighteen), and the amount of bonuses (*tantieme*) to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who served over the financial year 2017 (two thousand seventeen) will be set out in the Annual Report for the financial year 2018 (two thousand eighteen);

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

- The shareholders or their proxies that did not approve the proposal or otherwise abstained (casting blank votes) were requested to raise their hands;

- Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

- There were 437,981,445 (four hundred thirty-seven million nine hundred eighty-one thousand four hundred forty-five) negative votes;

-There were 222,124,406 (two hundred twenty-two million one hundred twenty-four million four hundred six) abstentions;

-The number of affirmative votes was 20,385,014,164 (twenty billion three hundred eighty-five million fourteen thousand one hundred sixty-four) votes, so the total number of affirmative votes was 20,607,138,570 (twenty billion six hundred seven million one hundred thirty-eight thousand five hundred seventy) votes or equal to 97.919% (ninety-seven point nine one nine percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

-Then, the Chairperson of the Meeting moved on to the Fifth Item on the Agenda, namely:

-Appointment of the Registered Public Accountant to audit the Company's books and accounts for the financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018);

-In connection with the fifth agenda item, the Chairperson of the Meeting explained that according to Article 19 paragraph 2 letter d of the Company's Articles of Association, the appointment of a Registered Public Accountant or the grant of power to appoint a Registered Public Accountant shall be the authority of the General Meeting of Shareholders;

-In connection with the above, to ensure that the Company gets the best public accountant in terms of quality, competitive terms and price, it is proposed to the Meeting to grant power to the Board of Commissioners to appoint the Registered Public Accounting Firm that would audit the Company's books and accounts for the financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018).

- Afterwards, the Chairperson of the Meeting gave an opportunity to the shareholders or their proxies to ask any questions;

Then, I, Notary, told the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Granting power and authority to the Board of Commissioners to appoint a Registered Public Accounting Firm registered with the Financial Services Authority (including a Registered Public Accountant registered with the Financial Services Authority that is a member of such Registered Public Accounting Firm) to audit the Company's books and accounts for the financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018) and to determine the amount of fee and other requirements in relation to the appointment of such Registered Public Accounting Firm registered with the Financial Services Authority (including a Registered Public Accountant registered with the Financial Services Authority that is a member of such Registered Public Accounting Firm) with due observance of the recommendations from the Audit Committee and the prevailing laws and regulations.
- II. Stipulating that such power and authority will be effective as of the date on which the proposals in this agenda item are approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

- The shareholders or their proxies that did not approve the proposal or otherwise abstained (casting blank votes) were requested to raise their hands;

- Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

- There were 361,745,143 (three hundred sixty-one million seven hundred forty-five thousand one hundred forty-three) negative votes;

-There were 40,590,400 (forty million five hundred ninety thousand four hundred) abstentions;

-The number of affirmative votes was 20,642,784,472 (twenty billion six hundred forty-two million seven hundred eighty-four thousand four hundred seventy-two) votes, so the total number of affirmative votes was 20,683,374,872 (twenty billion six hundred eighty-three million three hundred seventy-four thousand eight hundred seventy-two) votes or equal to 98.281%

(ninety-eight point two eight one percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

-Then, the Chairperson of the Meeting moved on to the Sixth Item on the Agenda, namely:

-Grant of powers and authority to the Board of Directors to pay interim dividends for the financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018).

-In connection with the sixth agenda item, the Chairperson of the Meeting explained that according to Article 24 paragraph 3 of the Company's Articles of Association, the Board of Directors, subject to the approval of the Board of Commissioners, shall be entitled to distribute interim dividends as long as the Company's financial condition so permits, provided that such interim dividends shall be calculated against the final dividends declared under the resolution of the following Meeting.

-There is a likelihood that in the financial year 2018 (two thousand eighteen), the Board of Directors (subject to the Board of Commissioners' approval), with regard for the Company's financial condition and in compliance with the prevailing laws and regulations, will adopt a resolution to distribute/pay out interim dividends to the Company's Shareholders;

To anticipate such likelihood, this agenda item contains a proposal that the Meeting grant power and authority to the Board of Directors to distribute/pay out interim dividends for the financial year 2018 (two thousand eighteen) as long as the Company's financial condition so permits.

- Afterwards, the Chairperson of the Meeting gave an opportunity to the shareholders or their proxies to ask any questions;

Then, I, Notary, told the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Granting power and authority to the Company's Board of Directors (subject to the approval of the Board of Commissioners), to the extent the financial condition of the Company allows and subject to the prevailing laws and regulations, to determine and pay out interim dividends for the financial year ended on the thirty-first day of December two thousand eighteen (31-12-2018), provided that to ensure compliance with Article 72 of Law No. 40 of 2007 (two thousand seven) on Limited Liability Companies, if the interim dividends are to be distributed, then the distribution must be made to the shareholders before the end of the financial year 2018 (two thousand eighteen), including to determine the form, amount and method of payment of such interim dividends;
- II. Stipulating that such power and authority will be effective as of the date on which the proposals on this agenda item are approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

- The shareholders or their proxies that did not approve the proposal or otherwise abstained

(casting blank votes) were requested to raise their hands;

- Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

- There were 18,133,925 {eighteen million one hundred thirty-three thousand nine hundred twenty-five) negative votes;

-There were 39,560,700 {thirty-nine million five hundred sixty thousand seven hundred) abstentions;

-The number of affirmative votes was 20,987,425,390 {twenty billion nine hundred eighty-seven million four hundred twenty-five thousand three hundred ninety) votes, so the total number of affirmative votes was 21,026,986,090 (twenty one billion twenty-six million nine hundred eighty-six thousand ninety) votes or equal to 99.914% (ninety-nine point nine one four percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

-Then, the Chairperson of the Meeting moved on to the Seventh Item on the Agenda, namely:

- Approval of the Company's Recovery Plan.

- In connection with the seventh agenda item, the Chairperson of the Meeting explained as follows: Since the Company has been designated as a Systemic Bank by the Financial Services Authority (OJK), under Regulation of the Financial Services Authority dated the fourth day of April two thousand seventeen (4-4-2017), No. 14/POJK.03/2017 on the Recovery Plan for Systemic Banks ("OJK Regulation on Recovery Plan"), the Company is required to prepare and file the Recovery Plan with the Financial Services Authority no later than the twenty-ninth day of December two thousand seventeen (29-12-2017).

The Company's Recovery Plan has been recorded in the supervision administration of the Financial Services Authority as evident from letter from the Financial Services Authority Number S-17/PB.3/2018, dated the fourteenth day of March two thousand eighteen (14-3-2018) concerning the Recovery Plan of PT Bank Central Asia Tbk Year 2018.

Because Article 3 of OJK Regulation on Recovery Plan requires that the Recovery Plan be approved by the General Meeting of Shareholders, the Company wishes to obtain approval from the Meeting for Recovery Plan Year 2018 (two thousand eighteen).

To allow the shareholders or their proxies to have a clearer idea about the Company's Recovery Plan, Mr.TAN HO HIEN/SUBUR, a.k.a. SUBUR TAN, as a Director of the Company, presented the highlights of the Company's Recovery Plan to the Meeting, as contained in Appendix VI attached to the true original of this deed.

- Afterwards, the Chairperson of the Meeting gave an opportunity to the shareholders or their proxies to ask any questions;

Then, I, Notary, told the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Approving the Company's Recovery Plan, as contained in the Recovery Plan of PT Bank Central Asia Tbk Year 2018, which has been registered with the supervision administration of the Financial Services Authority as evident in letter from the Financial Services Authority Number S-17/PB.3/2018 dated the fourteenth day of March two thousand eighteen (14-3-2018) concerning the Recovery Plan of PT Bank Central Asia Tbk Year 2018 ("the Company's Recovery Plan");
- II. In the event a situation and condition requires the Board of Directors of the Company to implement one or more options under the Company's Recovery Plan but such condition requires urgent and immediate action, making it impossible to hold the General Meeting of Shareholders, then in respect of the implementation of one or more options that require the former approval of the General Meeting of Shareholders, the Board of Directors of the Company is hereby authorized to implement one or more options under the Company's Recovery Plan with the prior approval of the Board of Commissioners;
- III. Stipulating that the grant of such power and authority shall be effective as of the date on which the proposals on this agenda item are approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting;

- The shareholders or their proxies that did not approve the proposal or otherwise abstained (casting blank votes) were requested to raise their hands;

- Voting was carried out orally by means of vote pooling in accordance with the rules of the Meeting.

-The voting results were as follows:

- There were no negative votes;

-There were 9,197,000 (nine million one hundred ninety-seven thousand) abstentions;

-The number of affirmative votes was 21,035,923,015 (twenty-one billion thirty-five million nine hundred twenty-three thousand fifteen) votes, so the total number of affirmative votes was 21,045,120,015 (twenty-one billion forty-five million one hundred twenty thousand fifteen) votes or equal to 100% (ninety-eight point two eight one percent).

-Based on the report from me, Notary, the Chairperson of the Meeting then concluded that the shareholders or their proxies approving the proposal constituted more than 1/2 (one half) of all the shares with voting rights present at the Meeting and that therefore the proposal in respect of this agenda item was approved by the Meeting.

-Finally, the Chairperson of the Meeting said that with the adoption of the seventh agenda item above, the Meeting has finished discussing and resolving all items on the Meeting agenda and therefore he closed the Meeting at 12:08 (twelve zero eight hours) Western Indonesia Time, followed by a few words of appreciation and gratitude to all participants of the Meeting.

-Furthermore, the appearers hereby acknowledge and fully guarantee the veracity of their identities, in accordance with their identity cards as well as the data produced to me, Notary.

-To record all the things discussed and resolved in the Meeting, I, Notary, have drawn up these Minutes of Meeting.

#### **IN WITNESS WHEREOF**

This deed has been made as a true original (*minuta*) and executed in Jakarta as of the day

and the year first above written in the presence of the following witnesses:

1. Ms. ANNA HIDAYANTI, SH, born in Semarang on the twenty-second day of June one thousand nine hundred sixty-eight (22-6-1968), private individual, Indonesian citizen, residing at Kabupaten Bekasi, Puri Utama, Rukun Tetangga 010, Rukun Warga 013, Kelurahan Jatimulya, Kecamatan Tambun Selatan, holder of Resident Identity Card number 3216066206680009, currently being in Jakarta;
2. Ms. LINAWATY, born in Jakarta, on the twenty-sixth day of June one thousand nine hundred eighty (26-6-1980), private individual, Indonesian citizen, residing at Jakarta Pusat, Kebon Kosong 16/138, Rukun Tetangga 002, Rukun Warga 002, Kelurahan Kebon Kosong, Kecamatan Kemayoran, holder of Resident Identity Card Number 3171036606800012;

both of whom are employees at the Notary's office.

-Because all the appearers had left the Meeting room when these Minutes of Meeting were made, this deed, having been read out by me, Notary, to the witnesses, was immediately signed by me, Notary, and the witnesses.

-Done without any addition, cross-out, or replacement.

-The true original of this deed has been duly signed.

ISSUED AS A DUPLICATE ORIGINAL WITH THE SAME CONTENTS.

5 APR 2018

[ Notary's seal ] [Notary's signature ] [ duty stamp ]

Translator's Certificate

I, **Evandinata Halim, M.Hum.**, a sworn and authorized translator in the Republic of Indonesia, duly commissioned, qualified and sworn according to the law of the Republic of Indonesia, do hereby certify that this is a true and faithful translation of the genuine document, and thus full faith and credit ought to be given thereto.

DATED, 23 August 2018

