

OFFICIAL TRANSLATION



NOTARY PUBLIC

Dr. IRAWAN SOERODJO, SH, MSi

Decree of the Minister of Justice of
the Republic of Indonesia:

Dated: May 17, 1982 No.: Y.A. 7/15/16

Dated January 26, 1996

No.: C-29.HT.03.02 TH 1996

Jl. K.H. Zainul Arifin No. 2

Komp. Ketapang Indah Block B-2 No. 4-5
Jakarta 11140

Phone: 021-6301511 (Hunting) Fax: 021-6337851

DEED

MINUTES OF ANNUAL

GENERAL MEETING OF

SHAREHOLDERS OF PT. BANK

CENTRAL ASIA Tbk. (A LIMITED

LIABILITY COMPANY)

NUMBER : 39.-

DATE : April 7, 2014.-

Dr. IRAWAN SOERODJO, SH, MSi
NOTARY PUBLIC IN JAKARTA

**MINUTES OF ANNUAL
GENERAL MEETING OF SHAREHOLDERS OF
PT. BANK CENTRAL ASIA Tbk
(A LIMITED LIABILITY COMPANY)**

Number: 39.

-On this day, Monday, the seventh of April, two----
thousand and fourteen (7-4-2014).-----

-I, **Doctor IRAWAN SOERODJO, Sarjana Hukum, Master of
Sciences**, a Notary Public in Jakarta, in the presence
of witnesses who are known to me, the Notary Public
and whose names will be mentioned at the closing 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 duly incorporated and existing under the laws
of the Republic of Indonesia, domiciled in Central
Jakarta, having its head office at Menara BCA, Grand
Indonesia, Jalan Mohammad Husni Thamrin number 1,
Menteng (hereinafter referred to as the Company), the
deed of incorporation and the articles of association
of which had been promulgated in the State Gazette of
the Republic of Indonesia dated the third of August,
nineteen hundred and fifty six (3-8-1956) number 62,

*officially stamped by
the Notary Public
Dr. Irawan Soerodjo, SH, MSi.*

Supplement Number 595, relating to the amendment to the Company's articles of association in its entirety which had been promulgated in the State Gazette of the Republic of Indonesia, dated the twelfth of May, two thousand and nine (12-5-2009), number 38,----- Supplement number 12790;-----

-And also relating to the amendment to the Company's articles of association which had been promulgated in the State Gazette of the Republic of Indonesia, dated the twenty ninth of November, two thousand and--- thirteen (29-11-2013), number 96, Supplement number-- 7538/L;-----

-Present at Bali Room, Hotel Indonesia Kempinsk,--- Jalan Mohammad Husni Thamrin number 1, Jakarta----- 10310.-----

-In order to draw up Minutes of Meeting from all matters to be discussed and decided in the Annual General Meeting of Shareholders (hereinafter referred to as the Meeting) of the Company, which is held on this day.-----

-Present in the Meeting and therefore appearing before me, the Notary Public, in the presence of witnesses:-

1. Mr. **DJOHAN EMIR SETIJOSO (an Engineer)**, born in Jakarta, on the twenty fifth day of June, nineteen

hundred and forty one (25-6-1941), privately employed person, an Indonesian citizen, residing in South Jakarta, Jalan Panglima Polim II/34, Neighborhood Association (*Rukun Tetangga*) 003, Community Association (*Rukun Warga*) 003, Melawai Village/Suburb, Kebayoran Baru Sub-District, the holder of Resident's Identity Card number-----
09.5308.250641.0013;-----

-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, nineteen hundred and forty seven (4-7-1947), privately employed person, an Indonesian citizen, residing in South Jakarta, Apartment Bellezza 25VSI Permata Hijau, Neighborhood Association (*Rukun Tetangga*) 004, Community Association (*Rukun Warga*) 002, Grogol Utara Village/---
Suburb, Kebayoran Lama Sub-District, the holder--
of Resident's Identity Card number-----
09.5208.040747.0258;-----

-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, nineteen hundred and fifty

three (9-2-1953), privately employed person, an Indonesian citizen, residing in West Jakarta, Taman Aries F-10/3, Neighborhood Association (*Rukun Tetangga*) 008, Community Association (*Rukun Warga*) 006, Meruya Utara Village/Suburb, Kembangan Sub-District, the holder of Resident's Identity Card number 3173080902530002;-----

-According to his statement in this matter acting as an Independent Commissioner of the Company;---

4. Mr. **Doctor RADEN PARDEDE (an Engineer)**, born in Balige, on the seventeenth day of May, nineteen hundred and sixty (17-5-1960), privately employed person, an Indonesian citizen, residing in Central Jakarta, Jalan Cilacap number 8, Neighborhood Association (*Rukun Tetangga*) 011, Community Association (*Rukun Warga*) 005, Menteng Village/Suburb, Menteng Sub-District, the holder of Resident's Identity Card number 3171061705600002;-----

-According to his statement in this matter acting as an Independent Commissioner of the Company;---

5. Mr. **SIGIT PRAMONO**, born in Batang, on the fourteenth day of November, nineteen hundred and fifty eight (14-11-1958), privately employed person, an Indonesian citizen, residing in South Jakarta,

Jalan Anggrek Lestari M/12 A-B, Neighborhood---
Association (*Rukun Tetangga*) 011, Community Asso-
ciation (*Rukun Warga*) 007, Lebak Bulus Village/
Suburb, Cilandak Sub-District, the holder of----
Resident's Identity Card number-----
3174061411580003;-----

-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, nineteen hundred and
fifty five (14-9-1955), privately employed person,
an Indonesian citizen, residing in South Jakarta,
Jalan Metro Kencana V/6, Neighborhood Association
(*Rukun Tetangga*) 001, Community Association----
(*Rukun Warga*) 015, Pondok Pinang Village/Suburb,
Kebayoran Lama Sub-District, the holder of----
Resident's 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, nineteen hundred and
fifty two (28-8-1952), privately employed person,
a citizen of the United States of America,
residing in South Jakarta, Jalan Metro Alam II TE

number 16, Neighborhood Association (*Rukun Tetangga*) 010, Community Association (*Rukun Warga*) 015, Pondok Pinang Village/Suburb, Kebayoran Lama Sub-District, the holder of Resident's Identity Card number 3174052808520007;-----

-According to his statement in this matter acting as the Vice President Director of the Company;---

8. Mrs. **DHALIA ARIOTEDJO** (also called **DHALIA MANSOR ARIOTEDJO**), born in Slangor, on the fifteenth day of December, nineteen hundred and fifty seven (15-12-1957), privately employed person, an----- Indonesian citizen, residing in South Jakarta, Jalan Anggur III/30-B, Neighborhood Association (*Rukun Tetangga*) 012, Community Association---- (*Rukun Warga*) 06, Cipete Selatan Village/Suburb, Cilandak Sub-District, the holder of Resident's Identity Card number 09.5306.551257.0526;-----

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

9. Mr. **ANTHONY BRENT ELAM**, born in Ohio, on the---- eleventh day of January, nineteen hundred and--- fifty nine (11-1-1959), privately employed person, a citizen of the United States of America, residing in South Jakarta, Jalan Haji Saaba 9A, Cipete--

Utara, the holder of passport of the United States of America number 710948427 and the Permanent Residence Permit Card number 2D21JE0002-M;-----

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

10. Mr. **SUWIGNYO BUDIMAN (an Engineer)**, born in Pati, on the seventeenth day of December, nineteen---- hundred and fifty (17-12-1950), privately employed person, an Indonesian citizen, residing in South Jakarta, Jalan Taman Bukit Hijau number 27,----- Neighborhood Association (*Rukun Tetangga*) 010,--- Community Association (*Rukun Warga*) 013, Pondok Pinang Village/Suburb, Kebayoran Lama Sub-District, the holder of Resident's Identity Card number---- 3174061712500002;-----

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

11. Mr. **TAN HO HIEN/SUBUR** also called **SUBUR TAN**, Sarjana Hukum, born in Kebumen, on the second day of April, nineteen hundred and sixty (2-4-1960), privately employed person, an Indonesian citizen, residing in West Jakarta, Kencana Indah III J-2/41, Neighborhood Association (*Rukun Tetangga*) 006, Community Association (*Rukun Warga*) 002, Kembangan Selatan Village/Suburb, Kembangan Sub-

District, the holder of Resident's Identity Card number 3173080204600001;-----

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

12. Mr. **RENALDO HECTOR BARROS**, born in China, on the thirteenth day of August, nineteen hundred and forty (13-8-1940), privately employed person, a citizen of the United States of America, residing in South Jakarta, Apartment Setiabudi Residence 808, Jalan Setiabudi Selatan Raya number 1, the holder of passport of the United States of America number 710949233 and the Permanent Residence Permit Card number 2D11JE0028-H;-----

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

13. Mr. **HENRY KOENAIFI**, born in Pematang Siantar, on the twenty fourth day of August, nineteen hundred and fifty nine (24-8-1959), privately employed person, an Indonesian citizen, residing in South Jakarta, Jalan Brawijaya 1 C number 5, Neighborhood Association (*Rukun Tetangga*) 004, Community Association (*Rukun Warga*) 002, Pulo Village/ Suburb, Kebayoran Baru Sub-District, the holder

of Resident's Identity Card number-----
3174072408591001;-----

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

14. Mr. **ARMAND WAHYUDI HARTONO**, born in Semarang, on
the twentieth day of May, nineteen hundred and
seventy five (20-5-1975), privately employed
person, an Indonesian citizen, residing in West
Jakarta, Jalan Aipda Karel Satsuit Tubun 2 C/ 11,
Neighborhood Association (*Rukun Tetangga*) 004,
Community Association (*Rukun Warga*) 001, Slipi
Village/Suburb, Palmerah Sub-District, the holder
of Resident's Identity Card number-----
3173072005750006;-----

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

15. Mr. **ERWAN YURIS ANG**, born in Rantau Prapat, on
the twenty ninth day of September, nineteen hundred
and fifty nine (29-9-1959), privately employed
person, an Indonesian citizen, residing in South
Jakarta, Jalan Pondok Hijau II Number 8, Neigh-
borhood Association (*Rukun Tetangga*) 005, Commu-
nity Association (*Rukun Warga*) 013, Pondok Pinang
Village/Suburb, Kebayoran Lama Sub-District, the

holder of Resident's Identity Card number-----
3174052909590008;-----

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

16. Mr. **CHANDRA ADISUSANTO (an Engineer)**, born in--
Semarang, on the twenty sixth day of February,--
nineteen hundred and fifty five (26-2-1955),--
privately employed person, an Indonesian citizen,
residing in West Jakarta, Jalan Karel Satsuit
Tubun II C number 11, Neighborhood Association
(*Rukun Tetangga*) 004, Community Association (*Rukun
Warga*) 001, Slipi Village/Suburb, Pal Merah Sub-
District, the holder of Resident's Identity Card
number 3173072602550001;-----

-According to his statement in this matter acting
as a proxy by virtue of Written Resolutions of
the Directors of Farindo Investments (Mauritius)
Limited, dated the fourteenth of March, two
thousand and fourteen (14-3-2014), and as such
acting for and on behalf of FARINDO INVESTMENTS
(MAURITIUS) LIMITED, qualitate qua (q.q.) Mr.
ROBERT BUDI HARTONO and Mr. BAMBANG HARTONO;-----

-in this matter represented by him as a share-
holder holding/possessing 11,625,990,000 (eleven

billion six hundred twenty five million nine hundred ninety thousand) shares in the Company;--

17. The Company's Shareholders and Proxy of the Company's Shareholders whose names, other particulars as well as their respective shareholdings in the Company are as those described in the Register which has been affixed with sufficient stamp duty and also attached to and constitutes an integral and inseparable part of the master of original copy of this deed of Minutes of Meeting, as the holder of 10,148,670,084 (ten billion one hundred forty eight million six hundred seventy thousand eighty four) shares in the Company;-----

-I, the Notary Public, have been introduced to each person appearing before me by another person----- appearing before me.-----

-Prior to official opening of the Meeting, the Master of Ceremony read out the rules of order for the----- Meeting to proceed.-----

-Mr. DJOHAN EMIR SETIJOSO (an Engineer), as the President Commissioner of the Company, under the provisions of Article 22 paragraph 1 of the Company's Articles of Association, acting as the Chairperson of the Meeting and informed the Meeting of the following matters:-----

-That for the holding of the Meeting, notifications and notices had been served/sent as follows:-----

(i) notification of Meeting which was published/announced in the Bisnis Indonesia, Suara-----Pembaruan and The Jakarta Post daily newspapers, all of them dated the twenty seventh of February, two thousand and fourteen (27-2-2014); and-----

(ii) notice of the Meeting which was published in the same daily newspapers as those newspaper containing the announcement of the notice of Meeting, all of them dated the fourteenth of March, two thousand and fourteen (14-3-2014);---

-Subsequently, I, the Notary Public informed that in line with the items on the agenda of the Meeting, the provisions as provided for in Article 23 paragraph 1(a) of the Company's Articles of Association shall be applied, i.e. the Meeting is lawful if more than 1/2 (a half) of the total shares with lawful voting right which have been issued by the Company are present and/or represented in the Meeting; -----

-After examining the Register of Shareholders as of the thirteenth day of March, two thousand and fourteen (13-3-2014) up to 16.00 (sixteen O'clock) Western

Indonesia Time, which was prepared by PT. RAYA SAHAM REGISTRARA (a Limited Liability Company), as the Securities Administration Agency of the Company and the list of attendance of the shareholders and their proxy as well as after examining the validity of the powers of attorney submitted, it is evident that the shares present and/or represented in the Meeting are 21,774,660,084 (twenty one billion seven hundred seventy four million six hundred sixty thousand eighty four) shares or representing 88.317% (eighty eight point three one seven percent) of the total shares which had been issued by the Company, therefore the provision on quorum for attendance in accordance with Article 23 paragraph 1(a) of the Company's Articles of Association, has been fulfilled (the quorum is present);-----
-Therefore the holding of the Meeting is lawful and shall be entitled to adopt lawful and binding resolutions regarding the matters mentioned in the items on the agenda of the Meeting;-----
-Subsequently the Chairperson of the Meeting stated that since all requirements relating to the holding of the Meeting, both regarding the notification, notice and quorum of the Meeting had been duly fulfilled, then the Annual General Meeting of Shareholders of

the Company held on this day, Monday, the seventh day of April, two thousand and fourteen (7-4-2014), is lawful and shall be entitled to adopt lawful and binding resolutions, as well as was officially opened at 10.17 (seventeen minutes past ten) Western Indonesia Time;-----

-The Chairperson of the Meeting informed that in accordance with the notice of meeting published in the advertisement, the items on the agenda of the Meeting are as follows:-----

1. Approval on the Annual Report including the Company's Financial Statements and Supervisory Duties Report of the Company's Board of Commissioners for the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013) as well as to grant full release and discharge (*acquitt et decharge*) to the members of the Board of Directors and the Board of Commissioners of the Company from the management and supervision they carried out during the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013);
2. Stipulation on the use of the Company's Profits for the financial year ended on the thirty first

day of December, two thousand and thirteen (31-12-2013);-----

3. Amendment/change to the composition of the members of the Board of Directors and/or the Board of Commissioners of the Company;-----

4. Fixation of salary or honorarium and also other allowances for the Board of Directors and the Board of Commissioners of the Company;-----

5. Designation of a Registered Public Accountants to audit the books of the Company for the financial year ended on the thirty first day of December, two thousand and fourteen (31-12-2014);-----

6. The granting of power 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 and fourteen (31-12-2014);

-That based on the provisions of Article 23 paragraph 8 of the Company's Articles of Association, resolution of any proposal submitted in each item on the agenda of the Meeting shall be made based on deliberation and/or discussion leading mutual consensus;-----

-In the event that a decision to be made based on deliberation or discussion (leading to mutual consensus) is not reached, such decision/resolution shall be made by casting of votes;-----

-Based on the provisions of Article 23 paragraph 6 of the Company's Articles of Association, voting with regard to the proposals submitted in each item on the agenda of the Meeting shall be conducted verbally with votes pooling method in which the shareholders or proxy of the shareholders who cast dissenting votes or abstention votes upon the proposals as proposed earlier raised his/her hand to submit the ballots and then the ballots are counted by PT. RAYA SAHAM REGISTRAR, as the Securities Administration Agency of the Company and then it is verified by me, the Notary Public as an independent party, in accordance with the Rules of Order of the Meeting;--

-Subsequently the meeting proceeded with the item on the agenda of the Meeting, the Chairperson of the Meeting informed:-----

-The First Item on the Agenda of the Meeting, i.e.:--

- Approval on the Annual Report including the Company's Financial Statements and Supervisory Duties Report of the Company's Board of Commissioners for the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013) as well as to grant full release and discharge (*acquies et decharge*) to the members of the Board of Directors and the Board of

Commissioners of the Company from the management and supervision they carried out during the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013);

-Whereas the book of Annual Report for the 2013 (two thousand and thirteen) Financial Year:-----

(i) has been made available at the Company's office as from the date of notice of the Meeting; and--

(ii) has been distributed to the shareholders who are attending the Meeting;-----

-Subsequently, the Chairperson of the Meeting requested Mr. JAHJA SETIAATMADJA as the President Director of the Company to convey the highlights on the Annual Report for the 2013 (two thousand and thirteen) financial year to the Meeting as contained in Attachment I which is attached to the master of original copy of this deed;-----

-After the highlights on the Annual Report for the 2013 (two thousand and thirteen) financial year had been read out by Mr. JAHJA SETIAATMADJA, the floor was returned to the Chairperson of the Meeting and subsequently the Chairperson of the Meeting informed that the detailed information can be seen in the book of Annual Report which has been distributed and that

the book of Annual Report for the 2013 (two thousand and thirteen) contained also the Balance Sheet and Statement of Income of the Company for the 2013 (two thousand and thirteen) financial year, which has been audited by the Registered Public Accounting Firm of Sidharta & Widjaja, member firm of KPMG International which has provided "unqualified opinion";-----

Subsequently the Chairperson of the Meeting requested Mr. EUGENE KEITH GALBRAITH as the Vice President Director of the Company to present the highlights on Balance Sheet and Statement of Income of the Company for the 2013 (two thousand and thirteen) financial year to the Meeting, as contained in Attachment II which is attached to the master of original copy of this deed;-----

-After the highlights on the Balance Sheet and Statement of Income of the Company for the 2013 (two thousand and thirteen) financial year had been conveyed by Mr. EUGENE KEITH GALBRAITH, the floor was returned to the Chairperson of the Meeting and subsequently the Chairperson of the Meeting requested Mr. CYRILLUS HARINOWO as an Independent Commissioner of the Company to convey the report on supervision exercised by the Company's Board of Commissioners

over the management actions/measures carried out by the Board of Directors, as contained in Attachment III which is attached to the master of original copy of this deed;-----

-After the explanation of the report on supervision exercised by the Company's Board of Commissioners had been conveyed by Mr. CYRILLUS HARINOWO, the floor was returned to the Chairperson of the Meeting and subsequently the Chairperson of the Meeting gave opportunities to the shareholders or the proxy of the shareholders to raise question on the Annual Report as well as Balance Sheet and Statement of Income of the Company and the Supervisory Duties Report of the Board of Commissioners for the 2013 (two thousand and thirteen) financial year;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or proxy of the shareholders who raised question;-----

-Since there were no shareholders who raised question, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions for the first item on the agenda as follows:-----

I. To approve the Annual Report, including Supervisory

Duties Report of the Board of Commissioners for the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013) which is contained in the book of Annual Report for the 2013 (two thousand and thirteen);

II. To adopt the financial statements which cover Balance Sheet and Statement of Income of the Company for the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013) which had been audited by the Registered Public Accounting Firm of Siddharta & Widjaja, member firm of KPMG International as contained in the book of Annual Report for the 2013 (two thousand and thirteen);-----

III. To grant full release and discharge (*acquitt et decharge*) to the members of the Board of Directors and the Board of Commissioners of the Company from the management and supervision they carried out during the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013), to the extent that such action are dealt with and/or recorded in the Annual Report as well as Financial Statements of the Company for the financial year ended on the

thirty first day of December, two thousand and thirteen (31-12-2013) and also its supporting documents.-----

-Subsequently the Chairperson of the Meeting asked whether the proposals submitted above can be approved by the Meeting in deliberation leading to mutual consensus or unanimously approved by the shareholders or proxy of the shareholders present in the Meeting;-

-The shareholders or proxy of the shareholders who cast dissenting votes or abstention votes (blank votes) upon the proposals as submitted above were requested to raise hand;-----

-The voting was conducted verbally with votes pooling method in accordance with the rules of order of the Meeting.-----

-The results of voting were as follows:-----

-There were 10,476,700 (ten million four hundred seventy six thousand seven hundred) dissenting votes;

-There were 8,696,600 (eight million six hundred ninety six thousand six hundred) abstention votes (blank votes);-----

-Total assenting votes (affirmative votes) were 21,755,486,784 (twenty one billion seven hundred fifty five million four hundred eighty six thousand

seven hundred eighty four), so that the total number of assenting votes would be 21,764,183,384 (twenty one billion seven hundred sixty four million one hundred eighty three thousand three hundred eighty four) or 99.952% (ninety nine point nine five two percent).-----

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting informed that more than 1/2 (a half) of the total votes lawfully cast by the shareholders or proxy of the shareholders who were entitled to cast votes in the Meeting stated their approval, so it means that the proposals submitted in this item on the agenda were approved by the Meeting.-----

Subsequently, the Chairperson of the Meeting proceeded with the Second Item on the Agenda, i.e.:-----

- Stipulation on the use of the Company's Profits for the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013);-----

-Relating to the second item on the agenda, the Chairperson of the Meeting requested Mr. EUGENE KEITH GALBRAITH as the Vice President Director of the Company to provide explanation on the use of profits gained

by the Company during the 2013 (two thousand and thirteen) financial year as contained in Attachment IV which is attached to the master of original copy of this deed;-----

-After the explanation on the use of profits gained by the Company during the 2013 (two thousand and thirteen) financial year had been given by Mr. EUGENE KEITH GALBRAITH, the floor was returned to the Chairperson of the Meeting and subsequently the Chairperson of the Meeting gave opportunities to the shareholders or proxy of the shareholders to raise question;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or proxy of the shareholders who raised question;-----

-Since there were no more shareholders who raised question, the Chairperson of the Meeting explained that in accordance with the proposal of the Board of Directors as contained in the Decision of the Company's Board of Directors dated the twenty sixth of March, two thousand and four (26-3-2014), number 032/SK/DIR/2014 regarding Proposal for the Use of the Net Profits of the Company for the 2013 (two thousand

and thirteen) Financial Year to be proposed to the Annual General Meeting of Shareholders, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions:-----

I. To stipulate that in accordance with the Balance Sheet and Statement of Income of the Company for the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013), which had been audited by the Registered Public Accounting Firm of Siddharta & Widjaja, member firm of KPMG International, the net profits gained by the Company in the financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013) was amounting to IDR 14,253,831,087,099.- (fourteen trillion two hundred fifty three billion eight hundred thirty one million eighty seven thousand ninety nine Rupiahs) ("Net Profits 2013").-----

II. To stipulate the use of the Net Profits 2013, i.e. amounting to IDR 14,253,831,087,099.- (fourteen trillion two hundred fifty three billion eight hundred thirty one million eighty seven thousand ninety nine Rupiahs), as follows:

1. A total of IDR 142,538,310,871.00 (one hundred forty two billion five hundred thirty eight

million three hundred ten thousand eight--
hundred seventy one Rupiahs) is allocated--
for reserve funds;-----

2. A total of IDR 2,958,601,200,000.00 (two trillion nine hundred fifty eight billion six hundred one million two hundred thousand Rupiahs) or a total of IDR 120.00 (one---- hundred twenty Rupiahs) per share is----- distributed as cash dividends for the---- financial year ended on the thirty first day of December, two thousand and thirteen (31-12-2013) to the shareholders who are entitled to receive cash dividends, in which the total of such cash dividends has already included the interim dividends amounting to IDR 1,109,475,450,000.00 (one trillion one hundred nine billion four hundred seventy five million four hundred fifty thousand Rupiahs) or a total of IDR 45.00 (forty five Rupiahs) per share, which had been paid by the Company on the seventeenth day of----- December, two thousand and thirteen (17-12-2013), so the remainder of ----- IDR 1,849,125,750,000.00 (one trillion eight hundred forty nine billion one hundred--

twenty five million seven hundred fifty--
thousand Rupiahs) or a total of IDR 75.00
(seventy five Rupiahs) per share.-----

The following terms and conditions shall be
applied for the payment of dividends:-----

- (i) the remaining dividends for the 2013
(two thousand and thirteen) financial
year shall be paid to each share issued
by the Company which is included in
the Company's Register of Shareholders
on the recording date to be determined
by the Board of Directors;-----
- (ii) the Board of Directors will withhold
dividends tax on the payment of
remaining dividends for the 2013 (two
thousand and thirteen) financial year
in accordance with the applicable
taxation regulations;-----
- (iii) The Board of Directors is empowered
and authorized to determine the matters
relating to the implementation of the
remaining dividends payment for the
2013 (two thousand and thirteen)---
financial year, among others (but not
limited to):-----

(aa) determine the recording date as referred to in point (i) to-----
determine the Company's shareholder who is entitled to receive the payment of remaining dividends for the 2013 (two thousand and thirteen) financial year; and ---

(bb) determine the date of payment of the remaining dividends for the 2013 (two thousand and thirteen) financial year, and other technical matters without prejudice to the regulations on the Stock Exchange at the place where the Company's shares are registered/listed;----

3. With due observance of the Regulations of Bank Indonesia number 8/4/PBI/2006 dated the thirtieth of January, two thousand and six (30-1-2006) regarding Implementation of Good Corporate Governance for Commercial Banks together with the amendments thereof in conjunction with article 71 paragraph 1 of the Law Number 40 of 2007 (two thousand and seven) regarding Limited Liability Company,

and upon the consideration of the Board of Commissioners with due observance of inputs from the Remuneration and Nomination Committee as evidenced by the letter from the Remuneration and Nomination Committee dated the fourth of March, two thousand and fourteen (4-3-2014), number 001/SK/KRE/2014, subsequently the Meeting decided that a maximum of IDR 213,807,466,306.00 (two hundred thirteen billion eight hundred seven million four hundred sixty six thousand three hundred six Rupiahs) shall be paid as bonus for the members of the Board of Commissioners and the members of the Board of Directors of the Company holding office in and during the 2013 (two thousand and thirteen) financial year.-

-to grant power and authority to FARINDO INVESTMENTS (MAURITIUS) LIMITED, qualitate qua (q.q.) Mr. ROBERT BUDI HARTONO and Mr. BAMBANG HARTONO, as the current majority shareholder of the Company, to determine the distribution of the bonus among the members of the Board of Commissioners and the members of the Board of Directors of the Company holding office in and during the 2013 (two

thousand and thirteen) financial year, including anything related to the payment of the bonus, with the provision that the amount of the bonus to be paid to the members of the Board of Commissioners and the members of the Board of Directors shall be reported in the Annual Report for 2014 (two thousand and fourteen) financial year;-----

4. The remaining Net Profits of 2013 which is not appropriated, i.e. at least amounting to IDR 10,938,884,109,922.00 (ten trillion nine hundred thirty eight billion eight hundred eighty four million one hundred nine thousand nine hundred twenty two Rupiahs) shall be determined as retained earnings.-----

III. To declare that the granting of power and authority as referred to in point II numbers 2 and 3 of these resolutions shall be effective as from the proposals which is proposed in this item on the agenda were approved by the Meeting;-----

-Subsequently the Chairperson of the Meeting asked whether the proposals submitted above can be approved by the Meeting in deliberation leading to mutual consensus or unanimously approved by the shareholders or proxy of the shareholders present in the Meeting;-

-The shareholders or proxy of the shareholders who cast dissenting votes or abstention votes (blank----- votes) were requested to raise hand;-----

-The voting was conducted verbally with votes pooling method in accordance with the rules of order of the Meeting;-----

-The results of voting were as follows:-----

-There were 46,413,713 (forty six million four hundred thirteen thousand seven hundred thirteen) dissenting votes;-----

-There were 22,716,200 (twenty two million seven hundred sixteen thousand two hundred) abstention votes (blank votes);-----

-Total assenting votes (affirmative votes) were---- 21,705,530,171 (twenty one billion seven hundred five million five hundred thirty thousand one hundred seventy one), so that the total number of assenting votes would be 21,728,246,371 (twenty one billion seven hundred twenty eight million two hundred forty six thousand three hundred seventy one) or 99.787% (ninety nine point seven eight seven percent).-----

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting informed that more than 1/2 (a half) of the total votes lawfully

cast by the shareholders or proxy of the shareholders who were entitled to cast votes in the Meeting stated their approval, so it means that the proposals submitted in this item on the agenda were approved by the Meeting.-----

Subsequently, the Chairperson of the Meeting proceeded with the Third Item on the Agenda, i.e.:-----

-Amendment/change to the composition of the members of the Board of Directors and/or the Board of Commissioners of the Company;-----

-Relating to the third item on the agenda, the Chairperson of the Meeting stated that at this point in time the composition of the members of the Board of Commissioners and the members of the Board of Directors of the Company is as follows:-----

Board of Commissioners:-----

President Commissioner : Mr. DJOHAN EMIR SETIJOSO-
(an Engineer);-----

Commissioner : Mr. TONNY KUSNADI;-----

Independent Commissioner : Mr. CYRILLUS HARINOWO;---

Independent Commissioner : Mr. Doctor RADEN PARDEDE;

Independent Commissioner: Mr. SIGIT PRAMONO;-----

Board of Directors:-----

President Director : Mr. JAHJA SETIAATMADJA;--

-That in accordance with the Decision of the Board of Directors of PT Bursa Efek Indonesia (a Limited Liability Company) dated the twentieth of January, two thousand and fourteen (20-1-2014) Number Kep-00001/BEI/01-2014 regarding Amendment to Rules I-A on the Listing of Shares and Equity Securities other than the Shares which are issued by Listed Company, it is considered necessary to stipulate an Independent Director of the Company.-----

In connection with the above matters, the Board of Commissioners with due observance of proposal from the Board of Directors, proposed to stipulate Mr. ERWAN YURIS ANG, as an Independent Director, which is effective as from the closing of the Meeting, to fulfill the Decision of the Board of Directors of PT Bursa Efek Indonesia (a Limited Liability Company) Number Kep-00001/BEI/01-2014.-----

The Chairperson of the Meeting also informed that in addition to the stipulation of the Independent Director, the Company has accepted the resignation of Mr. RENALDO HECTOR BARROS as a Director of the Company as evidenced by his letter dated the twenty fourth of June, two thousand and thirteen (24-6-2013).-----

-Subsequently the Company has received a proposal from FARINDO INVESTMENTS (MAURITIUS) LIMITED, as the current majority shareholder, which in principle proposed that Mr. RUDY SUSANTO should be appointed as a Director, which shall be effective if and as from the date on which the Financial Services Authority (or called OJK) has granted approval on such appointment or since the first day of June, two thousand and fourteen (1-6-2014), whichever is the latter;-----

-Subsequently the Board of Commissioners has requested the Remuneration and Nomination Committee to discuss the proposal and with due observance of the recommendation from the Remuneration and Nomination Committee, the Board of Commissioners proposed the appointment of Mr. RUDY SUSANTO, as a Director as those described above.-----

-In connection with the appointment of candidate for the new member of the Board of Directors, Mrs. INGE SETIAWATI, as the Company's Corporate Secretary read out the curriculum vitae of the candidate for the new member of the Board of Directors.-----

-Subsequently the Chairperson of the Meeting gave opportunities to the shareholders or proxy of the shareholders to raise question;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or proxy of the shareholders who raised question;-----

-Since there were no more shareholders who raised question, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions:-----

I. To approve and accept the resignation of Mr. RENALDO HECTOR BARROS as a Director of the Company which shall be effective as from the first day of June, two thousand and fourteen (1-6-2014), and subsequently to grant full release and discharge (*acquitt et decharge*) to Mr. RENALDO HECTOR BARROS from the management actions he carried out during his term of office, to the extent that the said actions are dealt with and recorded in the Company's books and records;----

-Subsequently to express highest appreciation and also gratitude to Mr. RENALDO HECTOR BARROS for his services rendered to the Company during his term of office as a Director of the Company;

II. To appoint Mr. RUDY SUSANTO as a Director, which shall be effective if and as from the date on

which the OJK has granted approval on such appointment or since the first day of June, two thousand and fourteen (1-6-2014), whichever is the latter;-----

III. Without prejudice to the independency of other members of the Board of Directors, the Meeting hereby stipulates Mr. ERWAN YURIS ANG as an Independent Director of the Company in accordance with the Decision of the Board of Directors of PT. Bursa Efek Indonesia (a Limited Liability Company) dated the twentieth of January, two thousand and fourteen (20-1-2014) Number Kep-00001/BEI/01-2014 regarding Amendment to Rules I-A on the Listing of Shares and Equity Securities other than the Shares which are issued by Listed Company, which shall be effective as from the closing of the Meeting;-----

IV. To state that after the closing of the Meeting, the composition of the members of the Board of Commissioners and the members of the Board of Directors of the Company who hold the office is as follows:-----
Board of Commissioners:-----
President Commissioner : Mr. DJOHAN EMIR-----

SETIJOSO (an-----
 Engineer);-----
 Commissioner : Mr. TONNY KUSNADI;--
 Independent Commissioner : Mr. CYRILLUS-----
 HARINOWO;-----
 Independent Commissioner : Mr. Doctor RADEN----
 PARDEDE;-----
 Independent Commissioner: Mr. SIGIT PRAMONO;--
 Board of Directors:-----
 President Director : Mr. JAHJA-----
 SETIAATMADJA;-----
 Vice President Director : Mr. EUGENE KEITH----
 GALBRAITH;-----
 Director : Mrs. DHALIA MANSOR--
 ARIOTEDJO;-----
 Director : Mr. ANTHONY BRENT---
 ELAM;-----
 Director : Mr. SUWIGNYO-----
 BUDIMAN;-----
 Director (concurrently serving as
 Compliance Director) : Mr. TAN HO HIEN/----
 SUBUR or called-----
 SUBUR TAN;-----
 Director : Mr. RENALDO HECTOR--
 BARROS;-----

In accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, the Meeting subsequently vested authority in the Board of Commissioners to determine the distribution of duties and authority among the members of the Board of Directors.-----

V. To grant power and authority to the Company's Board of Directors, with the substitution right, to state or declare the resolutions regarding the composition of the members of the Board of Commissioners and the Board of Directors mentioned above in a deed drawn up before a Notary Public, including to state or declare the composition of the Board of Commissioners and the Board of Directors after obtaining Letter of Approval from the OJK relating to the resolutions of the Meeting mentioned above, and subsequently to submit notification to the competent authorities, and also to take any and all necessary actions relating to the said resolutions in accordance with the prevailing laws and regulations;-----

VI. To declare that the granting of power and authority as referred to in point V of this resolution shall be effective as from the proposals proposed

in this item on the agenda have been approved by the Meeting.-----

-Subsequently the Chairperson of the Meeting asked whether the proposals submitted above can be approved by the Meeting in deliberation leading to mutual consensus or unanimously approved by the shareholders or proxy of the shareholders present in the Meeting;-

-The shareholders or proxy of the shareholders who cast dissenting votes or abstention votes (blank votes) upon the proposals as submitted above were requested to raise hand;-----

-The voting was conducted verbally with votes pooling method in accordance with the rules of order of the Meeting.-----

-The results of voting were as follows:-----

-There were 2,241,695,151 (two billion two hundred forty one million six hundred ninety five thousand one hundred fifty one) dissenting votes;-----

-There were 312,272,274 (three hundred twelve million two hundred seventy two thousand two hundred seventy four) abstention votes (blank votes);-----

-Total assenting votes (affirmative votes) were 19,220,692,659 (nineteen billion two hundred twenty million six hundred ninety two thousand six hundred

fifty nine), so that the total number of assenting votes would be 19,532,964,933 (nineteen billion five hundred thirty two million nine hundred sixty four thousand nine hundred thirty three) or 89.705% (eighty nine point seven zero five percent).-----

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting informed that more than 1/2 (a half) of the total votes lawfully cast by the shareholders or proxy of the shareholders who were entitled to cast votes in the Meeting stated their approval, so it means that the proposals submitted in this item on the agenda were approved by the Meeting.-----

Subsequently, the Chairperson of the Meeting proceeded with the Fourth Item on the Agenda, i.e.:-----

- Fixation of salary or honorarium and also other allowances for the Board of Directors and the Board of Commissioners of the Company;-----

-Relating to the fourth item on the agenda, the Chairperson of the Meeting informed that based on the provisions of Article 11 paragraph 6 of the Company's Articles of Association the members of the Board of Directors may be given salary and/or allowances, the types and amount of which shall be determined by a

General Meeting of Shareholders, but the said authority may be delegated to the Board of Commissioners by such General Meeting of Shareholders;-----

-Subsequently, based on the provisions of Article 14 paragraph 5 of the Company's Articles of Association the members of the Board of Commissioners may be given honorarium and/or allowances, the types and amount of which shall be determined by a General Meeting of Shareholders;-----

-With respect to this item on the agenda of the Meeting, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions:-----

(i) FARINDO INVESTMENTS (MAURITIUS) LIMITED, qualitate qua (q.q.) Mr. ROBERT BUDI HARTONO and Mr. BAMBANG HARTONO as the current majority shareholder of the Company, has been empowered and authorized to fix the amount of honorarium and other allowances to be paid by the Company to the members of the Board of Commissioners holding office during the 2014 (two thousand and fourteen) financial year;-----

(ii) The Board of Commissioners has been empowered and authorized to fix the amount of salary and other allowances to be paid by the Company to

the members of the Board of Directors holding office during the 2014 (two thousand and fourteen) financial year;-----

In exercising the power and authority mentioned above:

- i. FARINDO INVESTMENTS (MAURITIUS) LIMITED, qualitate qua (q.q.) Mr. ROBERT BUDI HARTONO and Mr. BAMBANG HARTONO as the current majority shareholder of the Company shall observe recommendation from the Board of Commissioners, in which the Board of Commissioners shall observe recommendation from the Remuneration and Nomination Committee;-----
- ii. The Board of Commissioners shall observe recommendation from the Remuneration and Nomination Committee;-----

Whereas the arrangement of salary or honorarium and also other allowances are implemented under the following provisions:-----

- the amount of salary or honorarium and also allowances to be paid by the Company to the members of the Board of Directors and the members of the Board of Commissioners holding office during the 2014 (two thousand and fourteen) financial year shall be contained in the Annual Report for the 2014 (two thousand and fourteen) financial year.-----

-Subsequently the Chairperson of the Meeting provided opportunity to the shareholders and proxy of the shareholders to raise question;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or proxy of the shareholders who raised question;-----

-Since there were no more shareholders who raised question, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions:-----

I. (i) To grant full power and authority to FARINDO INVESTMENTS (MAURITIUS) LIMITED, qualitate qua (q.q.) Mr. ROBERT BUDI HARTONO and Mr. BAMBANG HARTONO as the current majority shareholder of the Company to fix the amount of honorarium and other allowances to be paid by the Company to the members of the Board of Commissioners holding office during the 2014 (two thousand and fourteen) financial year;-----

(ii) To grant full power and authority to the Company's Board of Commissioners to fix the amount of salary and other allowances to be

paid by the Company to the members of the Company's Board of Directors holding office during the 2014 (two thousand and fourteen) financial year.-----

In exercising the power and authority mentioned above:-----

i. FARINDO INVESTMENTS (MAURITIUS) LIMITED, qualitate qua (q.q.) Mr. ROBERT BUDI HARTONO and Mr. BAMBANG HARTONO as the current majority shareholder of the Company shall observe recommendation from the Board of Commissioners, in which the Board of Commissioners shall observe recommendation from the Remuneration and Nomination Committee;-----

ii. The Board of Commissioners shall observe recommendation from the Remuneration and Nomination Committee;-----

II. To declare that the granting of power and authority as referred to in point I of these resolutions shall be effective as from the proposals proposed in this item on the agenda are approved by the Meeting;-----

III. The amount of salary or honorarium and also allowances to be paid by the Company to the

members of the Board of Directors and the members of the Board of Commissioners holding office during the 2014 (two thousand and fourteen) financial year shall be contained in the Annual Report for the 2014 (two thousand and fourteen) financial year;-----

-Subsequently the Chairperson of the Meeting asked whether the proposals submitted above can be approved by the Meeting in deliberation leading to mutual consensus or unanimously approved by the shareholders or proxy of the shareholders present in the Meeting;-

-The shareholders or proxy of the shareholders who cast dissenting votes or abstention votes (blank votes) were requested to raise hand;-----

-The voting was conducted verbally with votes pooling method in accordance with the rules of order of the Meeting;-----

-The results of voting were as follows:-----

-There were 83,193,013 (eighty three million one hundred ninety three thousand thirteen) dissenting votes;-----

-There were 47,879,987 (forty seven million eight hundred seventy nine thousand nine hundred eighty seven) abstention votes (blank votes);-----

-Total assenting votes (affirmative votes) were 21,643,587,084 (twenty one billion six hundred forty three million five hundred eighty seven thousand eighty four), so that the total number of assenting votes would be 21,691,467,071 (twenty one billion six hundred ninety one million four hundred sixty seven thousand seventy one) or 99.618% (ninety nine point six one eight percent).-----

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting informed that more than 1/2 (a half) of the total votes lawfully cast by the shareholders or proxy of the shareholders who were entitled to cast votes in the Meeting stated their approval, so it means that the proposals submitted in this item on the agenda were approved by the Meeting.-----

Subsequently, the Chairperson of the Meeting proceeded with the Fifth Item on the Agenda, i.e.:-----

- Designation of a Registered Public Accountants to audit the books of the Company for the financial year ended on the thirty first day of December, two thousand and fourteen (31-12-2014);-----

-Relating to the fifth item on the agenda, the Chairperson of the Meeting informed that under the provisions of Article 19 paragraph 2 (d) of the Company's Articles

of Association, the designation of Registered Public Accountants or the granting of power to designate the Registered Public Accountants is the authority of the General Meeting of Shareholders;-----

-In connection with the matters mentioned above, it was proposed that the Meeting grant power and authority to the Board of Commissioners to designate/ appoint a Registered Public Accounting Firm who will audit the books and the records of the Company for the financial year ended on the thirty first day of December, two thousand and fourteen (31-12-2014);----

-Subsequently the Chairperson of the Meeting gave opportunities to the shareholders or proxy of the shareholders to raise question;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or proxy of the shareholders who raised question;-----

-Since there were no more shareholders who raised question, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions:-----

- I. To grant power and authority to the Board of Commissioners to appoint a Registered Public

Accounting Firm which has international reputation (including the Registered Public Accountants joined with that Registered Public Accounting Firm) who will audit the books and the records of the Company for the year ended on the thirty first day of December, two thousand and fourteen (31-12-2014) and also to fix the amount of honorarium and other requirements for the designation of a Registered Public Accounting Firm which has international reputation (including the Registered Public Accountants joined with that Registered Public Accounting Firm) with due observance of recommendation from the Audit Committee and the prevailing laws and regulations among others regulations in the field of Capital Market.-----

II. To declare that the granting of power and authority as referred to above shall be effective as from the proposal proposed in this item on the agenda has been approved by the Meeting.-----

-Subsequently the Chairperson of the Meeting asked whether the proposals submitted above can be approved by the Meeting in deliberation leading to mutual consensus or unanimously approved by the shareholders or proxy of the shareholders present in the Meeting;-

-The shareholders or proxy of the shareholders who cast dissenting votes or abstention votes (blank votes) were requested to raise hand;-----

-The voting was conducted verbally with votes pooling method in accordance with the rules of order of the Meeting;-----

-The results of voting were as follows:-----

-There were 117,009,952 (one hundred seventeen million nine thousand nine hundred fifty two) dissenting votes;

-There were 29,322,887 (twenty nine million three hundred twenty two thousand eight hundred eighty seven) abstention votes (blank votes);-----

-Total assenting votes (affirmative votes) were 21,628,327,245 (twenty one billion six hundred twenty eight million three hundred twenty seven thousand two hundred forty five), so that the total number of assenting votes would be 21,657,650,132 (twenty one billion six hundred fifty seven million six hundred fifty thousand one hundred thirty two) or 99.463% (ninety nine point four six three percent).-----

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting informed that more than 1/2 (a half) of the total votes lawfully cast by the shareholders or proxy of the shareholders

who were entitled to cast votes in the Meeting stated their approval, so it means that the proposals submitted in this item on the agenda were approved by the Meeting.-----

Subsequently, the Chairperson of the Meeting proceeded with the Sixth Item on the Agenda, i.e.:-----

- The granting of power 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 and fourteen (31-12-2014);

-Relating to the sixth item on the agenda, the Chairperson of the Meeting informed that under the provisions of Article 24 paragraph 3 of the Company's Articles of Association, in the event that the financial condition of the Company makes it possible, the Board of Directors, with the approval from the Board of Commissioners, is entitled to distribute interim dividends to the shareholders, however with the provision that the said interim dividends shall be calculated with the dividends stipulated under the resolution of the following Annual General Meeting of Shareholders;-----

-It is possible that in the 2014 (two thousand and fourteen) financial year, with due observance of the

Company's financial condition, the Board of Directors (with the approval from the Board of Commissioners) will decide to distribute/pay interim dividends to the shareholders of the Company;-----

-As an anticipation of that possibility, in this item on the agenda a proposal will be submitted in order that the Meeting grants power and authority to the Board of Directors to distribute/pay interim dividends for the 2014 (two thousand and fourteen) financial year, if the financial condition of the Company makes it possible to distribute/pay such interim dividends;

-Subsequently the Chairperson of the Meeting gave opportunities to the shareholders or proxy of the shareholders to raise question;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or proxy of the shareholders who raised question;-----

-Since there were no more shareholders who raised question, the Chairperson of the Meeting proposed in order that the Meeting adopt the following resolutions:-----

- I. To grant power and authority to the Company's Board of Directors (with the approval from the

Board of Commissioners), if the financial condition of the Company makes it possible, to stipulate and pay interim dividends for the financial year ended on the thirty first day of December, two thousand and fourteen (31-12-2014), with the provision that to fulfill the provisions of Article 72 of the Law Number 40 of 2007 (two thousand and seven) regarding Limited Liability Company, if the said interim dividends will be distributed, the distribution shall be made to the shareholders prior to the expiry of the 2014 (two thousand and fourteen) financial year, including determining the form, amount and method of payment of the interim dividends, without prejudice to approval from the competent authorities and also with due observance of the prevailing laws and regulations.-----

II. To declare that the granting of power and authority as referred to above shall be effective as from the proposal proposed in this item on the agenda has been approved by the Meeting.-----

-Subsequently the Chairperson of the Meeting asked whether the proposals submitted above can be approved by the Meeting in deliberation leading to mutual consensus or unanimously approved by the shareholders

or proxy of the shareholders present in the Meeting;-

-The shareholders or proxy of the shareholders who cast dissenting votes or abstention votes (blank votes) were requested to raise hand;-----

-The voting was conducted verbally with votes pooling method in accordance with the rules of order of the Meeting;-----

-The results of voting were as follows:-----

-There were 25,792,613 (twenty five million seven hundred ninety two thousand six hundred thirteen) dissenting votes;-----

-There were 22,716,200 (twenty two million seven hundred sixteen thousand two hundred) abstention votes (blank votes);-----

-Total assenting votes (affirmative votes) were 21,726,151,271 (twenty one billion seven hundred twenty six million one hundred fifty one thousand two hundred seventy one), so that the total number of assenting votes would be 21,748,867,471 (twenty one billion seven hundred forty eight million eight hundred sixty seven thousand four hundred seventy one) or 99.882% (ninety nine point eight eight two percent).-----

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting informed that

more than 1/2 (a half) of the total votes lawfully cast by the shareholders or proxy of the shareholders who were entitled to cast votes in the Meeting stated their approval, so it means that the proposals submitted in this item on the agenda were approved by the Meeting.-----

-Subsequently the Chairperson of the Meeting informed that upon the completion of decision making for the sixth item on the agenda, it means that the Annual General Meeting of Shareholders had discussed and decided each item on the agenda of the Meeting and subsequently the Chairperson of the Meeting closed the Annual General Meeting of Shareholders of the Company at 13.08 (eight minutes past thirteen) Western Indonesia Time, by expressing gratitude to all those present in the Meeting.-----

-Subsequently those persons appearing before me hereby state that they fully guarantee the truthfulness of their identity, and the same accord with the identity card produced and also the data submitted to me, the Notary Public.-----

-From all matters discussed and decided in the Meeting, these Minutes of Meeting were drawn up by me, the Notary Public.-----

----- **IN WITNESS WHEREOF** -----

-This deed was made or drawn up as master of original copy and executed in Jakarta, on the day and date as mentioned in the preamble of this deed, in the presence of witnesses:-----

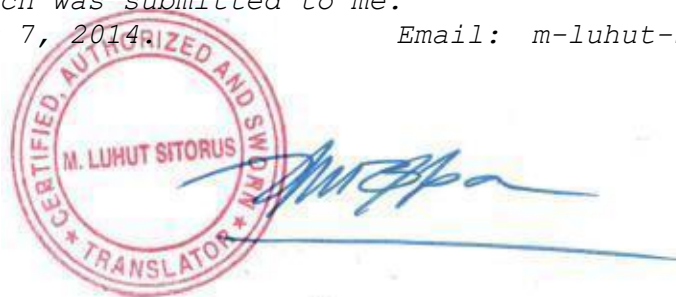
1. Mrs. **ANNA HIDAYANTI**, Sarjana Hukum, born in Semarang, on the twenty second day of June, nineteen hundred and sixty eight (22-6-1968), privately employed person, an Indonesian citizen, residing in Bekasi, Jalan Cempaka Blok B2 Purihutama, Neighborhood Association (*Rukun Tetangga*) 010, Community Association (*Rukun Warga*) 013, Jati-mulya Village/Suburb, Tambun Selatan Sub-District, the holder of Resident's Identity Card number----10.1203.620668.1004, currently being present in Jakarta;-----
2. Mrs. **LINAWATY**, born in Jakarta, on the twenty sixth day of June, nineteen hundred and eighty (26-6-1980), privately employed person, an Indonesian citizen, residing in Central Jakarta, Kebon Kosong 16/138, Neighborhood Association (*Rukun Tetangga*) 002, Community Association (*Rukun Warga*) 002, Kebon Kosong Village/Suburb, Kemayoran Sub-District, the holder of Resident's Identity Card number 3171036606800012;-----

both of whom are employees at the Notary's office.---
-Since those persons appearing before me had left the
Meeting room at the time this Minutes of Meeting were
drawn up, then after this deed was read out by me, the
Notary Public to the witnesses, it was immediately
signed by me, the Notary Public and by the witnesses.
-Made or drawn up without any additions, without----
crossings out and without substitutions.-----
-The original of this deed has been duly signed.-----
-----ISSUED AS A CERTIFIED COPY.-----

APRIL 7, 2014

officially stamped stamp
by the Notary Public duty signed

I, Manimbul Luhut Sitorus, certified, authorized and sworn translator, appointed by virtue of the Decree of the Governor of Jakarta Special Capital Region number 5226/1998 SK GUB DKI, dated June 17, 1998, hereby certify that this translation is correct and true to the document written in the Indonesian language which was submitted to me.
Jakarta, May 7, 2014. Email: m-luhut-s@cbn.net.id



ATTACHMENT I

Logo **BCA**

Company's Annual Report

To Annual General Meeting of Shareholders for 2014

PT Bank Central Asia, Tbk.

The Honorable Shareholders, representatives of the shareholders and Commissioners of PT Bank Central Asia Tbk, as well as the audience,

Please allow me as the President Director to take this opportunity to present important highlights of the Annual Report of PT Bank Central Asia Tbk for the 2013 financial year, covering the general picture of the development of the economy, banking industry and achievement of the performance and strategy implemented by the Company.

The Honorable Shareholders, representatives of the shareholders and the audience,

Amid the development of a less conducive Indonesia's economy in 2013, The Company has achieved a solid financial and performance results. BCA stay focused on the main thing as a bank that gives consistent and reliable support to the customers, both in the transaction service and in loan customers.

The Honorable Shareholders, representatives of the shareholders and the audience,

In 2013, Indonesia's economy was affected by the slowing down of the global economy including the economy of China and India. The weak global economy had negative impacts on the superior export price so it caused a performance decline in the Indonesia's trade balance. The weakening of national export performance coincided with high import activities, especially in the oil and gas. The imbalance in the trade balance has caused deficit in current transaction since the fourth quarter of 2011 that continued up to the end of 2013. In addition to the increase in current transaction deficit, Indonesia was also facing instability in the flow of fund from the global money market as the impact of the reduction in quantitative easing from the US Central Bank. Within the last few years, the market of developing countries including Indonesia was enjoying the inflows of fund of global portfolio investment. However, this flow of funds was volatile and directly related to the recovery process of the U.S. economy. Reversal of the flow of funds and the increase in current transaction deficit had the impact on the volatility of the exchange rate of the Rupiah currency. In 2013, the exchange rate of Rupiah against US Dollar fell 20.9% where such depreciation occurred mainly in the second semester of 2013. In order to cope with the swelling of current transaction deficit, in the year of 2013 the Indonesian government

implemented prudent fiscal policy through reduction to oil fuel (BBM) subsidy. However, the reduction to fuel subsidies coincided with the weakening of Rupiah exchange rate has triggered the national inflation. The inflation rate reached 8.4% at the end of 2013, rose significantly from the position of 4.3% at the end of 2012.

To respond to the current transaction deficit, inflationary pressure and the decline in Rupiah exchange rate, Bank Indonesia took a proactive step and directed the Rupiah exchange rate to a new equilibrium level in line with the economic fundamental value. The benchmark interest rate of Bank Indonesia has grown by 175 bps since May 2013 to 7.5% at the end of 2013. As a whole, a strict monetary policy of Bank Indonesia was aimed to lower the growth of credit, to prevent overheating of national economy, and to strengthen the liquidity reserve of the banking sector. In recent years, banking credit has been growing faster than the growth of loan to deposit ratio (LDR) that it caused a tightening of the bank's liquidity reserve. Credit ratio against the Loan to Deposit (LDR) Ratio of the banking sector was recorded at 89.7% per December 2013 compared to 74.6% five years ago. The direction of the policy taken in 2013 has driven the consolidation of the Indonesia's economy. Indonesia recorded a more moderate economic growth of 5.8% in 2013. Despite the

slowdown, the growth still reflected better growth rate compared to those of many other G-20 countries. Furthermore, BCA is optimistic that the government of Indonesia, Bank Indonesia and Financial Services Authority will take necessary steps to bring the Indonesia's economy to a better direction.

The Honorable Shareholders, representatives of the shareholders and the audience,

In a less conducive economic condition, the bank could maintain a positive growth both in the extension of credit and in the raising of funds. BCA also managed to maintain the quality of assets, increase profitability and provided yields high enough to its shareholders. BCA posted a Profit of IDR 579 per share in 2013, up 20.6% from IDR 480 per share in 2012.

To achieve such results, we implemented two funding strategies. First, we continued to strengthen the network and improved the reputation as a leading transaction service provider. Such approach enabled the Bank to maintain the stability of funding with lower cost of funds from checking and saving accounts (CASA). Second, we became more active in offering our deposit products by raising interest rates, a step ahead of the increasing interest rate of the banking sector. The management of BCA has seen and detected the signs

of liquidity tightening in the banking system and took a proactive step to raise deposit funds since the second quarter of 2013.

Through this strategic move, BCA managed to maintain entire loan-to deposit solid position. Maintain liquidity condition was one of the main priorities amid macro-economic condition that was not conducive.

The Honorable Shareholders, representatives of the shareholders and the audience,

BCA is consistent to keep focusing on its best at being a provider of service transaction. The reliability and convenience of transferring and receiving payment service have resulted in the customers' trust, which eventually presented the Bank a stable CASA source of funds.

Through the existing multi-channel networks, the presence of BCA became closer to its customers. The steps of branch network development and electronic distribution were able to increase convenience for business and individual banking. In 2013, BCA kept on adding the point of contact through the addition of 2.022 Automated Teller Machine (ATM) including 298 Cash Deposit Machine (CDM); the increased penetration of Electronic Data Capture (EDC) in various merchants; and the addition of 51 new branches.

The Honorable Shareholders, representatives of the shareholders and the audience,

We believe that the extension of credit is one of the substantial factors in the relationship banking approach. BCA is committed to supporting the customers as a trusted partner who is reliable. BCA remains on customer's side in facing a less conducive economic condition and reduced financing facility in general, especially in the availability of loans from offshore and alternative of financing from the capital market. Amid strict liquidity, BCA prioritizes lending to customers who already have a good relationship with BCA.

With the increase in volume and complexity of the transaction, BCA understands the importance of maintaining the service quality for the customers. I also report that BCA has completed the construction of the Disaster Recovery Center in Surabaya in 2013. The new Disaster Recovery Center designed to be integrated with BCA Data Center. Currently, BCA banking system is supported with two mirroring data centers that compliment each other. The new Disaster Recovery Center functions as the third recovery data center aim to ensure the running of BCA operations.

The Honorable Shareholders, representatives of the shareholders and the audience,

As part of the service improvement, BCA continues to perform business development through its subsidiaries to expand the

range of financial services. BCA subsidiaries that has been established for a long time, namely PT BCA Finance, has consistently been providing excellent services in the provision of financing facilities for four-wheel drive for individual customers and small enterprises. PT BCA Syariah, a subsidiary engaged in the sharia-banking sector, continues to develop by adding 4 branches resulting in 34 total branches in 2013. PT BCA Sekuritas, acquired in 2011, was positioned to meet the needs of the relevant customers of the capital market. In 2013, BCA bought majority shares of PT Asuransi Umum BCA or known as 'BCA Insurance' engaged in the business line of general insurance. Further in the early 2014, BCA acquired a majority share of two-wheel drive financing company, namely PT Central Sentosa Finance.

The Honorable Shareholders, representatives of the shareholders and the audience,

As a whole, various initiatives and business developments performed by BCA have given satisfactory results, as reflected in the BCA financial performance. Here are the financial performances throughout 2013, as it has been audited and measured as 'unqualified' from the Public Accountant Siddharta & Widjaja affiliated with KPMG International.

- Total assets increased by IDR 53,3 trillion or 12.0% to IDR 496,3 trillion in 2013.

- Total credit portfolio increased by IDR 55.5 trillion or 21.6 % to IDR 312,3 trillion in 2013 with non performing loans (NPL) remained low at 0.4%
- Loan to Deposit Ratio increased by IDR 39.2 trillion or 10.6% to IDR 409.5 trillion.
- Net Profit was recorded at IDR 14.3 trillion in 2013; increased by 21.6% compared to IDR 11.7 trillion in 2012.
- Equity value reached IDR 64.0 trillion in 2013, increased by IDR 12.1 trillion or 23.3% compared to IDR 51.9% in 2012.
- Capital Adequacy Ratio was recorded of 15.7% in 2013.

The Honorable Shareholders, representatives of the shareholders and the audience,

The steps of business development implemented with reference to the principles of good corporate governance (GCG). BCA always adheres to the principles of GCG in line with the commitment to implement the best practices of Corporate Governance.

The evaluation of GCG implementation each year shows that the system of internal control and management operational has overall run well in line with the standard of GCG in Indonesia. Solid structure accompanied by careful monitoring towards the business activity has enabled BCA to provide

the best service to its customers and at the same time maintain the sound profile of business risk.

We continue to commit to the community of stakeholders through a series of corporate social responsibility (CSR) programs directed at areas that can provide long-term benefits, such as education, culture, and health.

The Honorable Shareholders, representatives of the shareholders and the audience,

Here is our review of the impending prospects and challenges as well as strategies and initiatives of BCA in addressing these conditions.

In line with the global economy that has not fully recovered from the growth slowdown in recent years, the Indonesia's economy is predicted to grow moderately in 2014.

The Indonesia's economy is facing a slowdown in export performance and an increase in current transaction deficit, which is expected to prolong in 2014, despite the current condition has shown an improved trend. As a consequence, the Bank saw that the growth of the Indonesian banking assets expected to reduce, compared to the high growth cycle in the period of 2010-2013.

A prudent banking direction and policy from Bank Indonesia and a strong capitalization of the banking sector creating firm national banking conditions in facing the economic

slowdown and tight liquidity conditions. Bank Indonesia has credit growth in the banking sector to be not too aggressive guided by new and stricter regulations mainly in the consumer credit segment. Bank Indonesia endeavors to balance the credit growth with loan to deposit ratio in the banking sector, which in turn supports better liquidity conditions. BCA supports the endeavors of Bank Indonesia in maintaining national credit growth at the sustainable level and maintains the capital and liquidity of the sound-banking sector.

We estimate the interest rate will remain at a relatively high position in 2014 in line with the endeavors of Bank Indonesia to maintain the stability of the national economy. We will continue to monitor the condition of banking liquidity and take necessary steps to maintain BCA liquidity position in order to stay sound.

The Honorable Shareholders, representatives of the shareholders and the audience,

In the long-term, BCA remains optimistic about the prospect and banking of Indonesia. The solid economic growth of Indonesia for the last 1 (one) decade has resulted in approximately US\$ 3.500 of GDP per capita accompanied with the increase in the middle-class growth, such will be a magnet for the flow of investment and support the growth of domestic economy in the future.

Supported by the capital position and good liquidity, BCA is committed to keep making various investments in 2014 in order to maintain as well as increase the franchise value of the Bank. BCA will continue to support its customers who have established a good relationship, in meeting the credit needs, the need for services transactions and fund placement and other banking services. BCA will seek to strengthen the network of customers by redefining and making different approach for different customer segments.

Strategic Priorities in 2014 will remain directed to the guiding of sustainable customer relationship through the increased transaction services, extension of credit by maintaining the prudent principles and development of new businesses. Lending opportunities and new business development will optimize the benefits of the Bank as a banking service provider. The followings are further descriptions of the three objectives of the main business.

- **Increase in Transaction Services**

BCA will focus on the areas of funding, especially strengthening transaction accounts (current account and savings) by continuing to increase transaction services as well as developing new products. With regards to the expansion of networks, BCA will add the number of branch office and network of electronic distribution,

supported by the increase in capability and infrastructure of information technology capacity. The Bank will also continue to increase its capability in cash management.

In addition, BCA will continue to review and adjust the interest rate of deposits deemed necessary to maintain the position of Deposit and reach the position of strong and sound liquidity position.

- **Lending/Extension of Credit**

The bank will continue to provide loans in all segments to business customers who have established good relationship with the Bank and have a solid track record. The bank believes that maintaining a good relationship with customers through a consistent loan provision, especially designated for the customers of CASA, is the key to maintaining the loyalty of quality debtors. In the consolidation phase of the credit activity this year, the bank will continue to assess and perfect the credit infrastructures to support the long-term and short-term interests. BCA seeks to maintain the quality of credit portfolio by implementing risk management in a disciplined manner, and maintain a well-diversified portfolio in the industry with promising prospects and growth. BCA will continue to recruit account officers

to increase the capacity of lending especially in the SME and commercial segments.

- **Development of New Businesses**

The Bank also continues to develop new businesses through its subsidiaries in consumer financing, insurance, security and Sharia banking, all of which were designed to complement the main business of the Bank. In 2014, the Bank will begin to explore the life insurance business through the forming of the new subsidiary. The development of new businesses is expected to provide a more comprehensive financial solution to the customers.

Faced with the current macroeconomic challenges, we are certain that the strategies and initiatives will support BCA in strengthening its competitive advantages and realize the vision of BCA "to be the Bank of choice and a major pillar of the Indonesian economy."

The Honorable Shareholders, representatives of the shareholders and the audience,

Thus, we have prepared the financial projections of 2014 based on the established business plans. Such projections have been aligned with the prospect of economic growth and moderate Indonesia's banking. In 2014, we estimate the growth of the BCA credit portfolio will be about 10-15%. In terms of funding, we set the target for Loan to Deposit Ratio growth of about 8%-11%.

We will review the dividend payout ratio to maintain a strong capital growth in supporting the asset growth target, capital expenditure and new business activities. We project growth of organic capital will support the business activities in 2014.

We will continue to monitor the development of macro factors and step carefully in the slowing of the economy and tighter Indonesian national banking competition in 2014. BCA will be flexible and ready make adjustments to the strategic steps in line with the economic conditions as well as the most recent business environment in optimizing the interest of the stakeholders.

The Honorable Shareholders, representatives of the shareholders and the audience,

We deem necessary to inform you that on May 6, 2013, the Company organized a corporate action of the Annual General Meeting of Shareholders.

The Annual General Meeting of Shareholders has made resolutions among others:

- Approved the Annual Report for the financial year ended on December 31, 2012, including the Financial Statements and Supervisory Duties Report of the Company's Board of Commissioners as well as to grant full release and discharge (*acquies et decharge*) to the members of the Board of Directors and the Board of Commissioners for the management and supervision

they carried out during the financial year ended on December 31, 2012.

- Determined the use of the Company's Net Profits during the 2012 financial year.
- Determined the cash dividends on the business return for the 2012 financial year totaling IDR 114.5 per share. On the dividends, the cash interim dividends has been calculated of IDR 43.5 per share paid on December 20, 2012, so that the balance of the dividends for the 2011 financial year was IDR 71 per share which was paid on June 17, 2013.
- Granted power and authority to the Board of Directors (with the approval of the Board of Commissioners), if the financial condition of the Company makes it possible to stipulate and to pay interim dividends for the 2013 financial year.
 - Furthermore in line with the power and authority received by the Board of Directors, the Company has distributed the interim cash dividends on the business return for 2013 (based on the business return for the period of January 1, 2013 - September 30, 2013) of IDR 45.0 per share paid on December 17, 2013.

The Honorable Shareholders, representatives of the shareholders and the audience,

On behalf of the whole management of PT Bank Central Asia Tbk, we would like to express gratitude to all of the BCA employees who have shown their talents and skills necessary to answer the challenges in 2013 and the following years. We also want to express our gratitude to the Board of Commissioners for the supervisory function performed so that we are able to bring BCA passing various challenges in 2013. We also wish to express our gratitude to all shareholders, business partners, Bank Indonesia Financial Services Authority and other government institutions/agencies for their support and cooperation throughout.

To conclude, we express our deep gratitude to loyal customers and shareholders for their trust in BCA.

Thus is the report on the general picture of the economic, banking development and the Company's financial highlights in 2013 as well as BCA's business strategy in the future as mentioned in the Company's Annual Report for the 2013 financial year.

Jakarta, April 7, 2014

signed *officially*
 stamped by BCA

Jahja Setiaatmadja

President Director

I, Manimbul Luhut Sitorus, certified, authorized and sworn translator, appointed by virtue of the Decree of the Governor of Jakarta Special Capital Region number 5226/1998 SK GUB DKI, dated June 17, 1998, hereby certify that this translation is correct and true to the document written in the Indonesian language which was submitted to me.

Jakarta, May 7, 2014.

Email: m-luhut-s@cbn.net.id



A handwritten signature in blue ink, appearing to be "M. Luhut Sitorus", written over a horizontal line.

ATTACHMENT II

Logo **BCA**

**A Brief Report on Balance Sheet and Profit & Loss of the
Company**

To the Annual General Meeting of Shareholders for 2014

PT Bank Central Asia, Tbk

The honorable shareholders, representatives of the shareholders and the Board of Commissioners of PT Bank Central Asia Tbk, as well as the audience,

Further to the comment which has been presented by the President Director, Mr. Jahja Setiaatmadja, please allow me in my capacity as the Vice President Director of the Company to present a report on the main factors underlying the development of financial performance of PT Bank Central Asia Tbk for 2013.

The honorable shareholders, representatives of the shareholders and the audience,

The following is the financial position of PT Bank Central Asia Tbk as of December 31, 2013 compared to the position as of December 31, 2012.

1. Total Assets

At the end of 2013 the BCA's total assets was

recorded at IDR 496.3 trillion, grew by IDR 53.3 trillion or 12.0% compared with that of the end of 2012, which was IDR 443.0 trillion. The growth in the total assets was driven by the growth in the third party funds, either from transaction account and deposit funds, as well as the growth in the stockholders' equity in 2013.

At the end of 2013, the earning assets grew by IDR 46.2 trillion or 11.9% to IDR 435.3 trillion, and contributed 87.7% to the total assets.

Absolutely, the credit portfolio was an asset component that experienced the most significant nominal growth compared to other components. At the end of 2013, the credit portfolio was recorded at IDR 312.3 trillion, increased by IDR 55.5 billion or 21.6%. The credit growth was successfully achieved while maintaining assets quality as well as strong liquidity and capital position.

The increase in the composition of credit portfolio to the earning assets as well as a gradual increase in interest rate on most of the earning assets boosted the yields of earning assets as a whole. In 2013, the trend of interest rates increase was different from the condition during the year of 2012 that experienced a decreasing trend.

At the end of 2013, the total **Placements with the Bank Indonesia and other Banks** amounted to IDR 12.3 trillion, 57.5% lower compared to that of the previous year which amounted to IDR 28.8 trillion. The decrease was primarily due to a decrease in placements with the Bank Indonesia in the form of Term Deposits which in 2013 was IDR 5.5 trillion compared to that of 2012 which was IDR 21.6 trillion. The decrease in these instruments was offset by an increase in other earning assets particularly in the credit portfolio and Securities Purchased under Resale Agreements.

At the end of 2013, **the Securities Purchased under Resale Agreements** reached IDR 41.1 trillion, increased by 19.2% compared to the previous position in 2012 which was IDR 34.4 trillion.

At the end of 2013, the **Investment Securities** was recorded at IDR 49.2 trillion, compared to those of IDR 47.9 trillion at the end of the previous year. Most of the Securities consist of Government Bonds, Corporate Bonds and Certificates of Bank Indonesia. At the end of 2013, the outstanding of the three components recorded at IDR 34.3 trillion, IDR 7.0 trillion and IDR 4.7 trillion respectively, with the contribution to the total Investment Securities 69.8%, 14.2% and 9.5% respectively.

2. Credit Portfolio

The high demands for credit across all segments have encouraged the growth of the BCA's credit portfolio. The total credit portfolio grew by IDR 55.5 trillion or 21.6% to IDR 312.3 trillion as of December 31, 2013, and made a contribution of 62.9% to the total assets compared to 58.0% in the previous year.

In the total credit portfolios, corporate credits grew by 21.5% to IDR 103.1 trillion, and commercial and Small & Middle Enterprises credits increased by 18.7% to IDR 120.7 trillion. Meanwhile, the consumer credits increased by 26.2% to IDR 87.0 trillion, driven by the growth of Housing Credits, Motor Vehicle Credits and the portfolio of credit card loans.

The attractive Housing Credit interest rate at the beginning of the year supported the achievement of the target quickly, with a year-end activity which was slowing in line with the condition of Indonesia's economy. The Housing Credits portfolio grew by IDR 11.1 trillion or 26.7% to IDR 52.9 trillion in 2013. Meanwhile, the Motor Vehicle Credits increased by IDR 5.9 trillion or 28.7% to IDR 26.6 trillion, and the total credit card financing grew by IDR 1.0 trillion or 15.1% to IDR 7.4 trillion in 2013.

BCA has consistently applied the prudential principles in lending that allows the BCA to maintain a quality credit growth. In 2013, BCA tightened discipline in lending, including by prioritizing lending to the customers who had established good relationship with the Bank.

Such measures were reflected by the Non-Performing Loans (NPL) which was relatively low compared to the average of the national banking sector. NPL ratio maintained at a low level of 0.4%, which was accompanied by the ratio of reserves to the non-performing loans amounted to 408.7%.

BCA proactively managed the credit portfolio with strict supervision and conducted stress tests regularly. These steps were taken to anticipate the possibility of a direct and/or indirect impact on the quality of the credit portfolio that might be caused by macro conditions such as economic weakness, increase in inflation and fluctuations in the Rupiah exchange rate. Thus BCA could quickly take corrective actions to mitigate the potential negative impact on the credit portfolio.

3. Third Party Funds

Transaction banking remained the BCA core business where transaction account funds (checking account

and savings account or CASA) became the primary source of financing which contributed 78.9% to the total third party funds. Checking account funds increased to IDR 103.2 trillion or increased by 6.9%, while savings funds grew by 9.4% to IDR 219.7 trillion. So overall CASA funds increased by IDR 25.6 trillion or 8.6% to IDR 322.9 trillion as of December 31, 2013.

Meanwhile, the deposit portfolio increased by IDR 13.6 trillion or 18.6% to IDR 86.6 trillion as of December 31, 2013. In total CASA increased by IDR 39.2 trillion or 10.6% to IDR 409.5 trillion. The growth of deposit is in line with the increase in deposit interest rate since May 2013 when BCA took proactive steps in offering more attractive deposit interest rate, given that there are signs of tighter liquidity.

4. Stockholders' Equity

The total stockholders' equity increased by IDR 12.1 trillion or 23.3% to IDR 64.0 trillion as of December 31, 2013. Tier 1 capital was recorded at IDR 52.9 trillion or 94.1% of the total capital of BCA. The capital of BCA had successfully been maintained and was at the level which was sound with the Capital Adequacy Ratio (CAR) recorded at 15.7% for holding

company and 16.0% in consolidation. The CAR had taken into account the credit risk, market risk and operational risk.

In February 2013, BCA sold Treasury Shares totaling 198,781,000 shares at the price of IDR 9,900 per share, so that they produced gross income of IDR 2.0 trillion. Previously, BCA had sold Treasury Shares totaling 90,986,000 shares in August 2012 at the price of IDR 7.700 per share. From the sale of these shares, BCA received a gross income of IDR 700.6 billion. The sale of treasury shares increased in capital and made a positive impact on CAR of BCA. Upon the sale of treasury shares, since February 2013 BCA did not have Treasury Shares any longer.

The honorable shareholders, representatives of the shareholders and the audience,

The following is the explanation of main accounts (items) in the Statement of Incomes of PT Bank Central Asia Tbk for the 2013 financial year.

5. Operating Income

Total Net Interest Income and Non Interest Operating Income increased by 22.1% to IDR 33.7 trillion in 2013 from IDR 27.6 trillion 2012.

Net Interest Income

BCA's Interest Income increased by 18.7% or IDR 5.4 trillion to IDR 34.3 trillion in 2013. This was in line with an increase in the credit portfolio and the increase in trend of credit interest rate and the majority of other earning assets during 2013; after the previous year experienced the opposite trend. The overall yields on earning assets increased by 7.8% in 2013 from 7.4% in 2012.

The Interest Income originating from credit portfolio increased by IDR 27.2% OR IDR 5.6 trillion to IDR 26.2 trillion compared to IDR 20.6 trillion in 2012. The Interest Income originating from credit lending contributed 76.3% to the total Interest Incomes in 2013, increased from 71.2% in 2012.

Total Interest Income originating from Securities (including Securities Purchased under Resale Agreements) recorded at IDR 4.9 trillion, slightly decreased by 1.5% compared to the same period in previous year. The Interest Income originating from Placements with the Bank Indonesia and other Banks decreased by 29.5% to IDR 1.1 trillion in 2013 compared from 1.5 trillion in 2012. Such decrease was due to a decrease in the average outstanding instruments in which the funds were used for the development of lending activities.

The Interest Income originating from the Consumer

Financing and Leasing Investment which constitute vehicle financing interest income of the subsidiary operating income namely BCA Finance, increased by 18.4% to IDR 1.7 trillion in 2013 compared to IDR 1.4 trillion in 2012.

Interest Expense

Although the volume of third party funds increased by 10.6% to IDR 409.5 trillion, the Interest Expense increased by only 2.7%, to IDR 7.9 trillion in 2013. This was in line with a decrease in overall cost of funds to 1.95% in 2013 from 2.12% in 2012, in which the average interest rate of CASA in 2013 was relatively lower compared to that in 2012.

For financing from the deposits, the Interest Expense was relatively stable and amounted to IDR 3.2 trillion in 2013. The stability of deposit funds Interest Expense occurred despite BCA increased deposit interest rates since May 2013. The average deposit interest rates in 2013 was relatively unchanged significantly compared with the average deposit interest rate in 2012, given the trend of increase in deposit interest rates in 2013 was the opposite to those in 2012 that experienced a decreasing trend. In 2012, the trend of deposit interest rates gradually decreased from the first quarter of 2012 to the third

quarter of 2012. Conversely in 2013, the deposit interest rates increased gradually from the second quarter of 2013 to the fourth quarter of 2013.

Net Interest Income

The significant Increase in Interest Income and the stability of Interest Expense has driven the increase in BCA Net Interest Income of 24.4% or IDR 5.2 trillion to IDR 26.4 trillion in 2013. The Net Interest Margin (NIM) improved by 6.2% in 2013 compared to 5.6% in 2012.

Non Interest Operating Income

The Non Interest Operating Income increased by 14.5% to IDR 7.3 trillion in 2013 compared to IDR 6.4 trillion in 2012, supported by the increase in the Fee and Commission Incomes. In 2013, the Fee and Commission Incomes contributed 86.4% to the total Non Interest Operating Income.

In 2013, the Net Fee and Commission Incomes increased by 15.7% to IDR 6.3 trillion. Most of the increase originated from income from the monthly administration fees, income from credit & credit card fee and commission as well as the increase in commission of banking transaction service inline with the increase in total number of customers and/or transactions served

by BCA. In August 2012, the monthly administration fees for savings accounts increased to IDR 12,000 from IDR 10,000.- per account. Subsequently, in October 2013, the monthly administration fee again increased by IDR 1,000.- to IDR 13,000.- per account. As of December 31, 2013, BCA managed more than 11 million Savings accounts.

The Net Trade Transaction Income was recorded at IDR 520 billion in 2013, decreased by 14.0% from IDR 605 billion in 2012. This decrease was primarily caused by a decrease in Profits of Sale of Financial Assets for Trading.

6. Operating Expenses

In 2013 the Operating Expenses was IDR 14.6 trillion, increased by 13.8% compared to those in the previous year. The Cost Efficiency Ratio was recorded at 42.9% in 2013, better than that of 46.4% in 2012.

As part of the Operating Expenses, the General and Administrative Expenses increased by 14.5% to IDR 7.4 trillion in 2013. The increase in General and Administrative Expenses was primarily due to the increase in lease expenses, depreciation expenses, office expenses and operational supporting expenses from any third party. The increase in expenses was in line with the BCA network expansion and the increase

in inflation, particularly in the second semester of 2013.

The Employees Expenses increased by 11.5% to IDR 6.9 trillion in 2013, which reflected an increase in salary and allowance. In addition, with the reduction in oil fuel subsidies that encouraged inflation, BCA proactively made adjustments to salaries of employees who experienced the greatest impact of the increase in oil fuel prices. In 2013, BCA paid some of employee's bonuses in the form of BCA shares continuing the previous year's program. The BCA shares were bought through market and there was a lock-up period for 3 years.

7. Costs of Allowance for Impairment Losses

BCA set up Costs of Allowance for Impairment Losses in net manner totaling IDR 2.0 trillion in 2013, compared to IDR 499 billion in 2012.

The set up of higher Costs of Allowance for Impairment Losses in accordance with the prudent principles of BCA risk management in the form of reserves based on the possibility of increased credit impairment using the collective method and assuming a slowdown in economic growth. However, so far the signs of NPL formation are still not visible.

8. The Company's Net Profits

BCA recorded a Profit before Income Tax of IDR 17.8

ATTACHMENT III

Logo **BCA**

**Supervisory Duties Report of the Board of Commissioners
To the Annual General Meeting of Shareholders for 2014
PT Bank Central Asia, Tbk**

The honorable shareholders, representatives of the shareholders, the Board of Directors of BCA and audience,

Please allow me to represent the Board of Commissioners to present the Report of Supervisory Duties which we had carried out throughout 2013.

To ensure PT Bank Central Asia Tbk ('the Company') can continuously provide added value to the shareholders and all other stakeholders, Board of Commissioners exercises oversight function over the policy and the course of management of the Company by the Board of Directors. The Board of Commissioners also provides direction to the Board of Directors and ensures the implementation of the provisions of the Articles of Association and the provisions of the existing laws and regulations.

The Board of Commissioners supervisory duties shall be performed actively assisted by the Audit Committee, the Risk Oversight Committee, and the Remuneration & Nomination

Committee. These Committees have function well and have provided reports and recommendations to the Board of Commissioners on the matters that need to get the attention of the Board of Commissioners in carrying out their duties and responsibilities.

Checks and balances between the Board of Commissioners and the Board of Directors shall be implemented through constructive communication in regular, special, or ad hoc meetings. Throughout 2013, the Board of Commissioners has held 49 meetings and 20 joint meetings with the Board of Directors. The Board of Commissioners and the committees supporting the Board of Commissioners also actively reviewed various reports and policies of the Company. In addition, the Board of Commissioners also held a meeting with the related divisions to get a detailed explanation required. The principles of corporate governance among others transparency, accountability, responsibility, independence and fairness, become a basis for the Board of Commissioners in carrying out its supervisory functions.

The Board of Commissioners performed their duties and responsibilities with reference to the provisions of the Articles of Association and the existing laws and regulations as well as good corporate governance. In order to maintain the objectivity and independence, the Board of Commissioners is not involved in decision-making relating to the Company's

operation, except in the provision of funds to the related parties and other matters as set forth in the Articles of Association and the provisions of the existing laws and regulations.

The honorable shareholders, representatives of the shareholders and audience,

The supervisory measures performed by the Board of Commissioners are based on an annual work plan that has been submitted by the Board of Directors and approved by the Board of Commissioners. Furthermore, the Board of Commissioners ensures that the achievements of the Company have been in line with the vision and mission of the Company and in accordance with the targets and work programs that had been determined in advance.

Based on the results of monitoring that has been done, the Board of Commissioners believes that in 2013, the management of the Company had been carrying out its functions properly and implemented policies which we consider appropriate to achieve the strategic objectives in accordance with the Company's vision and mission. The Targets and objectives of the Company as set out in the annual work plan in general have been satisfactorily achieved.

The honorable shareholders, representatives of the shareholders and audience,

During the year of 2013, the Indonesian economy was affected by less conducive global economic developments. This affected the performance of the national banking. The Board of Commissioners and the Board of Directors have actively holding discussions to discuss these developments and determine the steps that need to be taken, either for short term or long term, in order to maintain the Company's performance. The Board of Commissioners has recommended to the Board of Directors regarding the response to the macro-economic condition and the risks need to be aware of, particularly liquidity risk, credit risk and exchange rate risk as well as operational risk. The Board of Commissioners also held discussion with the Board of Directors regarding the Company's competency development and business management.

In the midst of such an unfavorable situation, we see that the Company has implemented proactive measures to respond the macroeconomic development by strengthening the prudential principles in lending and maintaining the liquidity position as well as sound capital adequacy. In addition to strengthening the position of balance sheet, the Company also continued to provide continuing support to its customers by providing transaction services, placement of funds, and lending.

In 2013, the Company continued to develop transactional services platform by adding the branch network to expand coverage nationally at the same time developing an electronic banking network functionality. In lending, the Company has acted carefully to prioritize the lending for customers who already have a good relationship with the Company. To proactively manage the credit potential risks, the lending process continued to be improved, some parameters of credit risk rating had been revised and credit exposure limits in some industrial sectors and credit segments had been tightened.

In 2013, the Company continuously strengthened the operational aspects of subsidiaries engaged in vehicle financing, insurance, Sharia banking and securities. Through the subsidiaries, the Company was able to offer a wider range of products to the customers with the quality and service which were in accordance with those given by the Company. In the future, the contribution of the subsidiaries to the Company is expected to be more significant in line with the stronger of operational infrastructure and business synergies with the Company.

The honorable shareholders, representatives of the shareholders and audience,

We note that the Company develops towards a better position,

maintaining its standing as the leading transaction service provider in Indonesia as well as being a bank that has the advantage of providing a variety of credit products and financial solutions for individual and corporate customers. The Company also managed to grow the quality business and profitability supported by the implementation of good corporate governance, sustainable risk management and solid internal control.

We see the Board of Directors and the management of the Company remain consistent in developing infrastructure of information technology and human resources as an important factor in supporting business growth in the future. In 2013 the Company completed the construction of Data Recovery Center in Surabaya to complete two Data Centers the Company already has. The Company was also actively recruiting new employees as well as organizing educations to improve the competence and capability of the Company's employees as a whole.

The honorable shareholders, representatives of the shareholders and audience,

The efforts undertaken by the Board of Directors and the management in developing the Company is reflected in the achievement of financial performance of PT Bank Central Asia Tbk in 2013.

As of December 31, 2013 the credit portfolio recorded at IDR 312.3 trillion, grew by 21.6% with the ratio of Non Performing Loans (NPL) remained low at 0.4% and the ratio of reserves to non-performing loans amounted to 408.7%. With the credit growth, the Loan to Deposit Ratio (LDR) increased to 75.4% at the end of 2013 compared to 68.6% in the previous year. The Capital Adequacy Ratio (CAR) increased to 15.7% as of December 31, 2013 compared to 14.2% in the previous year. Secondary reserves remained robust at IDR 56.8 trillion or 13.9% of total deposits.

In terms of fund raising, overall deposits grew by IDR 39.2 billion or 10.6% to IDR 409.5 billion driven by growth of transaction account funds (checking account and savings accounts or CASA) as well as deposits. In 2013 CASA funds remain a primary source of financing which contributed 78.9% to the total deposits. Meanwhile, the deposit funds recorded quite high growth of 18.6%. That matter was consistent with the increase in deposit interest rates since May 2013 when BCA took proactive steps in offering deposit interest rates which was more attractive, given that there were signs of tighter banking liquidity.

With the growth of a sound business, the Company's Net Profit increased by 21.6% to IDR 14.3 trillion compared to IDR 11.7 trillion in 2012. The high achievement of profitability

encouraged the achievement of Return on Assets (ROA) of 3.8% and Return on Equity (ROE) of 28.2%.

The honorable shareholders, representatives of the shareholders and audience,

Amid the increasing challenges faced by the banking sector, the implementation of Good Corporate Governance (GCG) is an important factor in maintaining the trust of customers, shareholders and other stakeholders. The implementation of GCG at various levels of organization assists the Company in maintaining the continuity of their sound and competitive business.

On the basis of the above view, the Company is committed to continuously improving the implementation of Corporate Governance principles in accordance with the provisions of existing laws and regulations, and the development of best practices, including the provisions of the ASEAN Corporate Governance Scorecard.

We see that the Company has implemented risk management and internal controls effectively in accordance with the objectives, business policy, the size and complexity of the business and the ability of the Company based on the requirements and procedures as set forth in the articles of association of the Company and the provisions/regulations of Bank Indonesia. With the implementation of risk management

and internal controls which are reliable, the Company can minimize the impact of risks that may arise in doing business.

In an effort to maintain and improve the quality of the implementation of Good Corporate Governance principles, the Company periodically performs a self-assessment on the implementation of Good Corporate Governance in the Company which includes 11 (eleven) assessment factors - among others the implementation of duties and responsibilities of the Board of Commissioners and the Board of Directors, the Implementation of Risk Management and Internal Control Functions, and the Implementation of the Bank Compliance Function - as stipulated in the Regulations of Bank Indonesia and Circular Letter of Bank Indonesia on the Implementation of GCG for Commercial Banks. We report that the results of self-assessment over the implementation of GCG in the Company during 2013 resulted in a composite ranking with the predicate of "Very Good".

Furthermore, we present that the Board of Commissioners did not find any violations of the laws and regulations in finance and banking and the circumstances or estimates that may harm the Company's business continuity.

The honorable shareholders, representatives of the shareholders and audience,

The prospects for the future, we estimate the performance of the economy and global trade is still not recovering quickly and thoroughly in the year of 2014. Therefore, we think and believe that the performance of the Indonesian economy and banking sector activities will grow moderately higher than the growth cycle in the years of 2010-2013.

To that reason we ask the Board of Directors to consider again the matters that have been going well in order to be improved as well as seeking the opportunities for improvement in order to support the Company to continue being a solid and leading organization among others by taking the following matters:

- Be vigilant in facing the impact of continuing global economic problems of the Indonesian economy and the banking sector.
- Taking advantage of the situation that is less conducive to continue to test and improve the internal infrastructure such as risk management, corporate governance and internal control to ensure the sound and quality business growth.
- Closely observing the intensity of competition that is increasing, especially in the business of transaction service provider; improving the service quality and creating new breakthroughs.

ATTACHMENT IV

Logo **BCA**

**EXPLANATION FROM THE BOARD OF DIRECTORS
ON THE USE OF THE COMPANY'S PROFITS IN
THE ANNUAL GMS MEETING FOR 2013 FINANCIAL YEAR**

The honorable shareholders of PT Bank Central Asia Tbk, the Board of Commissioners and the audience,

In and during the financial year ended on December 31, 2013, the Company earned a net profits of IDR 14,253,831,087,099.- (fourteen trillion two hundred fifty three billion eight hundred thirty one million eighty seven thousand ninety nine Rupiahs) ("Net Profits"). In connection with that matter, in line with the proposal of the Board of Directors contained in the Written Decision of the Board of Directors of PT Bank Central Asia Tbk number 032/SK/DIR/2014 dated March 26, 2014 regarding Proposal on the Use of Company's Net Profits for the 2013 financial year, we hereby propose to the Meeting in order that the Net Profits earned by the Company during the 2013 financial year is to be allotted in the following manner:

1. A total of IDR 142,538,310,871.- (one hundred forty two billion five hundred thirty eight million three hundred ten thousand eight hundred seventy one Rupiahs) is allocated for reserve funds;

2. A total of IDR 2,958,601,200,000.- (two trillion nine hundred fifty eight billion six hundred one million two hundred thousand Rupiahs) is distributed as cash dividends for the 2013 financial year to the shareholders who are entitled to receive cash dividends, in which the total of such cash dividends has already included the interim dividends which had been paid by the Company on December 17, 2013. The breakdown of the cash dividends shall be as follows:

- interim dividends amounting to IDR 1,109,475,450,000.- (one trillion one hundred nine billion four hundred seventy five million four hundred fifty thousand Rupiahs) or an amount of IDR 45 (forty five Rupiah) per share had been paid by the Company for 24,655,010,000 (twenty four billion six hundred fifty five million ten thousand) shares of the Company, which constitute all shares which had been issued by the Company;
- while the remainder of IDR 1,849,125,750,000.- (one trillion eight hundred forty nine billion one hundred twenty five million seven hundred fifty thousand Rupiahs) or an amount of IDR 75.- (seventy five Rupiahs) per share will be distributed to 24,655,010,000 (twenty four billion six hundred fifty five million ten thousand) shares which were

registered in the Company's Register of Shareholders on the recording date.

So, therefore the total dividends of the Company is amounting to IDR 120 (one hundred twenty Rupiahs) per share.

3. Furthermore, with regard to the bonus which would be provided to the members of the Board of Directors and the members of the Board of Commissioners of the Company, with due observance of inputs from the Remuneration and Nomination Committee as evidenced by the letter from the Remuneration and Nomination Committee dated March 4, 2014 Number: 001/SK/KRE/2014, it was proposed that a maximum amount of IDR 213,807,466,306.- (two hundred thirteen billion eight hundred seven million four hundred sixty six thousand three hundred six Rupiahs) to be distributed as bonus to the members of the Board of Directors and members of the Board of Commissioners of the Company holding office in the 2013 financial year; the power and authority to determine the amount of bonus for the 2013 financial year to be paid to the members of the Board of Directors and members of the Board of Commissioners of the Company holding office in the 2013 financial year are proposed to be granted to FarIndo Investments (Mauritius) Ltd *qualitate qua* (qq), Mr. Robert Budi Hartono and Mr. Bambang Hartono, as the current majority shareholder of the Company;

4. The remaining Net Profits of 2013 which is not appropriated, i.e. at least amounting to IDR 10,938,884,109,922.- (ten trillion nine hundred thirty eight billion eight hundred eighty four million one hundred nine thousand nine hundred twenty two Rupiahs) shall be determined as retained earnings.

Jakarta, April 07, 2014

*signed officially
stamped by BCA*

Jahja Setiaatmadja
President Director

I, Manimbul Luhut Sitorus, certified, authorized and sworn translator, appointed by virtue of the Decree of the Governor of Jakarta Special Capital Region number 5226/1998 SK GUB DKI, dated June 17, 1998, hereby certify that this translation is correct and true to the document written in the Indonesian language which was submitted to me.

Jakarta, May 7, 2014

Email: m-luhut-s@cbn.net.id

