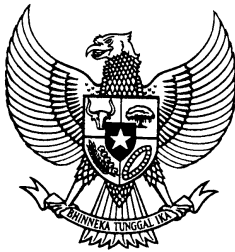


OFFICIAL TRANSLATION



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 : 66.-

DATE : April 9, 2015.-

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: 66.

-On this day, Thursday, the ninth of April, two----
thousand and fifteen (9-4-2015).-----

-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, Supplement Number 595, relating to the amendment to

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

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 Ballroom, Hotel Indonesia Kempinski, 11th Floor, 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), private person, an Indonesian citizen, residing in South Jakarta, Jalan Panglima Polim II/34, Neighborhood Associa-

tion (*Rukun Tetangga*) 003, Community Association (*Rukun Warga*) 003, Melawai Village/Suburb, Kebayoran Baru Sub-District, the holder of Resident's Identity Card number 317407250619410005;-----

-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), private 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 3173080407470002;-----

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

3. Mr. **CYRILUS HARINOWO**, born in Yogyakarta, on the ninth day of February, nineteen hundred and fifty three (9-2-1953), private 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), private 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), private person, an Indonesian citizen, residing in South Jakarta, Jalan Anggrek Lestari M/12 A-B, Neighborhood Association (*Rukun Tetangga*) 011, Community Association (*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), private 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), private 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), private 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 -----
3174065512570003;-----

-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), private person, a citizen of the United
States of America, residing in South Jakarta, Jalan
Haji Saaba 9A, Cipete Utara, the holder of 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), private person, an Indone-
sian 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** who is also called **SUBUR TAN**,
Sarjana Hukum, born in Kebumen, on the second day of
April, nineteen hundred and sixty (2-4-1960),-----
private person, an Indonesian citizen, residing in
West Jakarta, Kencana Indah III J-2/41, Neighborhood
Association (*Rukun Tetangga*) 006, Community Asso-
ciation (*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. **HENRY KOENAIIFI**, born in Pematang Siantar, on
the twenty fourth day of August, nineteen hundred--
and fifty nine (24-8-1959), private person, an---
Indonesian citizen, residing in South Jakarta,---
Jalan Brawijaya 1 C number 5, Neighborhood Asso-
ciation (*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;-----

13. Mr. **ARMAND WAHYUDI HARTONO**, born in Semarang, on the twentieth day of May, nineteen hundred and seventy five (20-5-1975), private 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;-----

14. Mr. **ERWAN YURIS ANG**, born in Rantau Prapat, on the twenty ninth day of September, nineteen hundred and fifty nine (29-9-1959), private person, an Indonesian citizen, residing in South Jakarta, Jalan Pondok Hijau II Number 8, Neighborhood Association (Rukun Tetangga) 005, Community 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 an Independent Director of the Company;-----

15. Mr. **RUDY SUSANTO**, born in Jakarta, on the twenty-- seventh day of March, nineteen hundred and sixty

two (27-3-1962), private person, an Indonesian---
citizen, residing in East Jakarta, Jalan Pulo Mas
Raya Number 35, Neighborhood Association (*Rukun--
Tetangga*) 007, Community Association (*Rukun Warga*)
012, Kayu Putih Village/Suburb, Pulo Gadung Sub-
District, the holder of Resident's Identity Card--
number 3175022703620002;-----

-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), private
person, an Indonesian citizen, residing in West--
Jakarta, Jalan Karel Satsuit Tubun IIC 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 eleventh of March, two thousand
and fifteen (11-3-2015), 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 shareholder 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 10,001,129,036 (ten billion one million one hundred twenty nine-- thousand thirty six) 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 third of March, two thousand and fifteen (3-3-2015); and-----

(ii) notice of the Meeting which was published in the same daily newspapers as those newspaper containing the announcement of the notification of Meeting, all of them dated the eighteenth of March, two---thousand and fifteen (18-3-2015);-----

-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 seventeenth day of March, two thousand and-----fifteen (17-3-2015) up to 16.15 (fifteen minutes past sixteen) Western Indonesia Time, which was prepared by PT. RAYA SAHAM REGISTRASI (a Limited Liability Company), acting 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 21,601,309,793 (twenty one billion six hundred one million three hundred nine thousand seven hundred ninety three) shares or representing 87.614% (eighty seven--point six one four percent) of the total shares which had been issued by the Company, there-fore 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, Thursday, the ninth day of April, two thousand and fifteen (9-4-2015), is lawful and shall--be entitled to adopt lawful and binding resolutions, as well as was officially opened at 10.32 (thirty two minutes past ten) Western Indonesia Time;-----

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

-Before continuing the Meeting, the Chairperson of the Meeting informed about the general condition of the--- Company at this point in time with the following----- description:-----

-Throughout 2014 (two thousand and fourteen) which is a transition period for the economy and politics Indone- sia, the Company managed to maintain a balance between profitability and soundness of balance sheet position in which the Company continues to maintain capital----- adequacy, liquidity and credit quality.-----

-In 2014 (two thousand and fourteen) the Company booked a net profit of IDR 16,500,000,000,000.00 (sixteen----- trillion five hundred billion Rupiahs), increased by 15.7% (fifteen point seven percent) compared to the-- previous year, thus producing Return of Earnings (ROE) of 25.5% (twenty five point five percent). Capital--- Adequacy Ratio (CAR) stood at 16.9% (sixteen point nine percent), Non Performing Loan (NPL) is at a low rate of 0.6% (zero point six percent); and Loan to Deposit--- Ratio (LDR) of 76.8% (seventy six point eight percent). This ratio confirms the solid balance sheet position.

-With the support of a strong financial position, the Company continues to provide the best service to its

customers and strengthen its franchise value as a basis for improving the Company's performance sustainably. Further descriptions of the condition of the Company will be presented by the President Director and the Vice-- President Director in the first item on the agenda of the Meeting.-----

-Subsequently 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 upon 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 fourteen (31-12-2014) as well as to grant full release and discharge---- (*acquit 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--- fourteen (31-12-2014);-----
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 fourteen (31-12-2014);-----

3. Fixation of salary or honorarium and also other--allowances for the Board of Directors and the Board of Commissioners of the Company;-----
4. 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 fifteen (31-12-2015);-----
5. 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 fifteen (31-12-2015);-----

-Before discussing the items on the agenda of the Meeting, the Chairperson of the Meeting stated that the procedures in the rules of order for the Meeting is in accordance with the rules of order for the Meeting which were---distributed at the time of registration of the share-holders attendance and has been read out by the master of ceremony and re-informed some rules of order which are important to be known by the shareholders or their----appointed proxy-holders, as follows:-----

-In each discussion of the items on the agenda of the Meeting prior to the adoption of resolutions, time for question and answer will be given to the shareholders or their appointed proxy-holders who will raise a question in accordance with the agenda of the Meeting with the procedures of the rules of order for the Meeting which

were distributed at the time of registration of the---
shareholders' attendance and have been read out by the
master of ceremony.-----

-After such question and answer is completed, the Meeting
will be preceded by adoption of resolutions, which is
based on the provisions of Article 23, paragraph 8 of
the Company's Articles of Association; the resolutions
with regard to any proposal submitted in each item on the
agenda of the Meeting shall be made based on deliberation
and/or discussion leading to mutual consensus;-----

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

-In accordance with the Regulations of the Financial
Services Authority Number 32/POJK.04/2014 regarding--
the Plan and Implementation of General Meeting of----
Shareholders of the Public Company article 26 letter
'c' resolutions with regard to the proposal submitted
in the Meeting is lawful if it is approved by more--
than 1/2 (a half) of the total shares with voting----
rights present in the Meeting.-----

-Furthermore, 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 their appointed proxy-holders 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
REGISTRA, as the Securities Administration Agency of the
Company and then it is verified by me, the Notary Public
as an independent public officer.-----

-The shareholders or their appointed proxy-holders who
do not raise their hands and do not cast dissenting votes
or abstention votes (blank votes) upon the proposed--
motions shall be considered to have approved the proposed
motions, without the Chairperson of the Meeting being---
required to ask the shareholders and their appointed
proxy-holders to raise their hands as a sign of their
approval.-----

-The shareholders who cast abstention votes (blank---
votes) shall be deemed to have cast the same votes as
those of majority votes cast by the shareholders.-----

-The shareholders or their appointed proxy-holders who
left the meeting room before the closing of the Meeting
are considered present and approved the motions proposed
at 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 upon 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 fourteen (31-12-
2014) as well as to grant full release and discharge
(*acquiesce et discharge*) 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---
fourteen (31-12-2014);-----

-Whereas the book of Annual Report for the 2014 (two--
thousand and fourteen) 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 or their
appointed proxy-holders 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 of the Annual Report for
the 2014 (two thousand and fourteen) 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 of the Annual Report for the 2014 (two thousand and fourteen) 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 2014 (two thousand and fourteen) also contained the Balance Sheet and Statement of Income of the Company for the 2014 (two thousand and fourteen) financial year, which had 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 essential----- highlights on Balance Sheet and Statement of Income of the Company for the 2014 (two thousand and fourteen)--- financial year to the Meeting, as contained in Attachment II which is attached to the master of original copy of this deed;-----

-After the essential highlights of the Balance Sheet and Statement of Income of the Company for the 2014 (two-- thousand and fourteen) financial year had been presented 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 present 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 presented 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 2014 (two thousand and fourteen)
financial year;-----

A shareholder raised his hands to ask question, namely
Mr. HENDRA UNTUNG, as the holder of 640 (six hundred-
forty) shares in the Company, as follows:-----

-The first Question is about Housing Credit (KPR), on the
one hand it needs to be suppressed, for fear of something
unknown to me but on the other hand it is generates enough
profits. Could it be explained why? In my opinion,----

Housing Credit is one of the credits nearly without any risk because the land value continuously increases and the property is included in those objects whose value will continue to increase; it is different from cars/vehicles. The second question is as to Loan to Deposit Ratio (LDR) that is only 76% (seventy-six percent),--- which has been the BCA (Bank Central Asia) standard and why the Loan to Deposit Ratio (LDR) not increased as high as possible. If the Loan to Deposit Ratio (LDR) increases by 1% (one percent) only, its total will be numerous. The third question is about what kind of securities that are being purchased and resold and whether it is---- profitable, because in my opinion, it is very risky to purchase securities at the moment. The fourth question is why Bank Indonesia Certificate (SBI) is still quite high. That is all and thank you very much.-----

-The Chairperson of the Meeting requested Mr. JAHJA--- SETIAATMADJA as the President Director of the Company to answer the above-mentioned question; Mr. JAHJA----- SETIAATMADJA answered the above-mentioned questions as follows:-----

-Thank you Mr. HENDRA UNTUNG. If referring to the----- financial statements presented was the financial----- statements of 2014 (two thousand and fourteen), from the beginning or the first quarter of 2014 (two thousand and fourteen) until around August 2014 (two thousand and--

fourteen) it could be seen that the Decision of Constitutional Court (MK) on Presidential Election (*Pilpres*), then at that time we saw there was an uncertain political situation. As a Bank, we could feel the uncertain---- conditions, so even though the Housing Credit (KPR) is-- fundamentally good, we continue to maintain remain---- refrain ourselves especially to maintain adequate----- liquidity, and must not let uncertainty disturb us---- because under such circumstances, the interest rate may suddenly be increased and becomes the Company's concern. However as we have also presented in the financial---- statements of 2014 (two thousand and fourteen), around September 2014 (two thousand and fourteen), after having a look at the Decision of Constitutional Court (MK) and the Presidential Election (*Pilpres*) results have been more evident, the Company started decreasing the interest rates of Housing Credit (KPR), and earlier as reported by the Vice President Director; because this was done by the Company, then the request for Housing Credit (KPR) in the fourth quarter of 2014 (two thousand and fourteen) increased, and if seen totally, the portfolio remained to increase by 5.6% (five point six percent). It is to be noted, that the Housing Credit (KPR) is a credit, in which there is a return every month. With the Company's credit portfolio that has reached more than ----- IDR50,000,000,000,000.00 (fifty trillion Rupiahs) every

month for Housing Credit (KPR), the Company got a return of IDR 1,200,000,000,000.00 (one trillion two hundred billion Rupiahs) every month from repayment of Housing Credit (KPR). It means that if the Company extends---- credit of IDR 1,200,000,000,000.00 (one trillion two---- hundred billion Rupiahs), then there no increase. So, if we want to have an increase, it must be more than IDR 1,200,000,000,000.00 (one trillion two hundred----- billion Rupiah). In September the Company has decreased the interest rate into approximately 9.25% (nine point twenty-five percent). I did not remember exactly but anyway it increased. Observing the 2015 (two thousand and fifteen) at the 58th (fifty-eighth) anniversary of the Bank Central Asia (BCA), that was on February, the Company conducted another promotion, the Housing Credit (KPR) was decreased again to a Fix and Cap program,-- that is 3 (three) years fix 8.88% and the subsequent 2 (two) years are Cap, meaning that it will not and is guaranteed not to exceed 9.99% (nine point ninety-nine percent), meaning that for 5 (five) years the owners of the Housing Credit (KPR) have a certainty that interest rate will not be more than 10% (ten percent). In----- February through March and the latest was yesterday, we saw the incoming request for application is sufficiently large, almost reaching IDR 5.900.000.000.000.00 (five-- trillion nine hundred billion Rupiahs) until this point

in time. However this is still application and therefore there is still another process of screening, approval and to review whether the location is good or not, the grade of developer, the quality of the debtors. We--- will certainly see the figure of realization later,--- but the incoming application has almost reached ----- IDR 5,900,000,000,000.00 (five trillion nine hundred--- billion Rupiah); I totally agree that the banking must be careful but optimistic, and that was all I could present at the moment. With regard to the Loan to Deposit Ratio (LDR), we generally see what happened in the United States of America in 2008 (two thousand and eight) in-- critical moment in uncertain conditions, the liquidity level was the most important. It could be said that--- liquidity is not only the King, but it has been promoted to Near God, is almost very close to God, higher than the King. Therefore, the Company maintains credibility at the most. To seek profits is easy but seeking liquidity is just like a healthy person but anyhow suddenly he/she had a serious an accident and lost a lot of blood which if not immediately replaced he/she will die soon.---- That is why to the Bank, liquidity is crucial. If the Company is desirous to extend an aggressive credit to obtain the Loan to Deposit Ratio (LDR) to 90% (ninety percent) is very easy, but it is not easy to make the profit stability, well maintained or to make Non----

Performing Loan remains under control and liquidity must at any time be made available. What needs to be noted is that the Company has the obligations which have been signed/committed to the customers and await the----- withdrawal of more than IDR 100,000,000,000000.00 (one hundred trillion Rupiahs), is the obligation of the-- Company to provide funds. Where do the funds made---- available come from? The first thing is from the----- securities, including the government paper. The Company does not buy unclear securities at random but a lot of Companies buy the government paper, including Bank---- Indonesia Certificate (SBI). Government paper is for a long-term investment, while the Bank Indonesia Certifi- cate is for a short-term investment. Because the Company should maintain liquidity which can be withdrawn at any time, and must keep getting interest. That is why----- although the interest rate of Bank Indonesia Certificate (SBI) is only 5.7% (five point seven percent) the--- Company should keep place investment with the Bank--- Indonesia Certificate, but this particularly does not aim to seek profits and reserve idle money, instead of getting 0% (zero percent), it is better to get 5.7% (five point seven percent). The Customer needs funds at any time and the Company is prepared to provide good---- interest rate.-----

-Since there were no longer 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 fourteen (31-12-2014) which is contained in the book of Annual Report for the 2014 (two thousand and fourteen);
- 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 fourteen (31-12-2014) 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 fourteen (31-12-2014), 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 fourteen (31-
12-2014) 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
their appointed proxy-holders present in the Meeting;
-The shareholders or their appointed proxy-holders 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 no dissenting votes;-----
-There were 22,217,500 (twenty two million two hundred
seventeen thousand five hundred) abstention votes (blank
votes);-----
-Total assenting votes (affirmative votes) were-----
21,579,092,293 (twenty one billion five hundred seventy
nine million ninety two thousand two hundred ninety--
three) votes, so that the total number of assenting--

votes would be 21,601,309,793 (twenty one billion six hundred one million three hundred nine thousand seven hundred ninety three) or 100% (one hundred percent).-

-In accordance with my, the Notary's report, subsequently the Chairperson of the Meeting concluded that the---- shareholders or their appointed proxy-holders who are entitled to cast votes are more than 1/2 (a half) of the total shares with voting rights present in the--- Meeting who stated their approval, so it means that the proposals submitted in this item on the agenda are---- 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 fourteen (31-12-2014);-----

-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 2014 (two thousand and fourteen) 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 2014 (two thousand and fourteen) 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 their appointed proxy-holders to raise question;-----

-Subsequently, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or their appointed proxy-holders 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 second of April, two thousand and fourteen (2-4-2013), number 051/SK/DIR/2015 regarding-- Proposal for the Use of the Net Profits of the Company for the 2014 (two thousand and fourteen) 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 fourteen (31-12-2014), 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 fourteen (31-12-2014) was amounting to----- IDR 16,485,857,485,058.00 (sixteen trillion four hundred eighty five billion eight hundred fifty seven million four hundred eighty five thousand-- fifty eight Rupiahs) ("Net Profits 2014").-----

II. To stipulate the use of the Net Profits 2014,--- i.e. amounting to IDR 16,485,857,485,058.00----- (sixteen trillion four hundred eighty five billion eight hundred fifty seven million four hundred-- eighty five thousand fifty eight Rupiahs), as---- follows:-----

1. A total of IDR 164,858,574,851.00 (one hundred sixty four billion eight hundred fifty eight million five hundred seventy four thousand---- eight hundred fifty one Rupiahs) is allocated for reserve funds;-----
2. A total of IDR 3,648,941,480,000.00 (three-- trillion six hundred forty eight billion nine hundred forty one million four hundred eighty thousand Rupiahs) or a total of IDR 148.00-- (one hundred forty eight Rupiahs) per share is distributed as cash dividends for the financial year ended on the thirty first day of December,

two thousand and fourteen (31-12-2014) 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 1,232,750,500,000.00 (one trillion two---hundred thirty two billion seven hundred fifty million five hundred Rupiahs) or a total of--IDR 50.00 (fifty Rupiahs) per share, which had been paid by the Company on the twenty third day of December, two thousand and fourteen (23-12-2014), so the balance shall be-----
IDR 2,416,190,980,000.00 (two trillion four--hundred sixteen billion one hundred ninety--million nine hundred eighty thousand Rupiahs) or a total of IDR 98.00 (ninety eight Rupiahs) per share.-----

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

- (i) the remaining dividends for the 2014 (two thousand and fourteen) 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 2014 (two thousand and
fourteen) financial year in accordance--
with the applicable taxation regula-
tions;-----

(iii) The Board of Directors is empowered and
authorized to determine the matters-----
relating to the implementation of the---
remaining dividends payment for the 2014
(two thousand and fourteen) financial--
year, among others (but not limited to):

(aa) determine the recording date as--
referred to in point (i) to deter-
mine the Company's shareholder who
is entitled to receive the payment
of remaining dividends for the 2014
(two thousand and fourteen)-----
financial year; and -----

(bb) determine the date of payment of the
remaining dividends for the 2014--
(two thousand and fourteen)-----
financial year, and other technical
matters without prejudice to the--
regulations on the Stock Exchange
at the place where the Company's--

shares are listed;-----

3. A maximum amount of IDR 247,287,862,276.00 (two hundred forty seven billion two hundred eighty seven million eight hundred sixty two thousand two hundred seventy 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 2014 (two thousand and fourteen) financial year, from which----- A sum of IDR 227,217,855,000.00 (two hundred twenty seven billion two hundred seventeen-- million eight hundred fifty five thousand--- Rupiahs) has been reserved and expended in 2014 (two thousand and fourteen), therefore the use of Net Profits 2014 (two thousand and fourteen) that still needs to be allocated for bonuses is for a maximum of IDR 20,070,007,276.00 (twenty billion seventy million seven thousand two--- hundred seventy five Rupiahs).----- -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 bonuses 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 2014 (two thousand and fourteen) financial year with due observance of the--- resolutions of the Meeting and to determine the distribution of the bonuses 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 2014 (two thousand and fourteen) financial year, including anything related to the payment of-- the bonus, with the provision that the amount of the bonuses 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 2015 (two thousand and----- fifteen) financial year;-----

4. The remaining Net Profits 2014 (two thousand and fourteen) which is not appropriated 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 effectively valid as from the proposals which is proposed in this item on the agenda are 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 their-- appointed proxy-holders present in the Meeting;-----

-The shareholders or their appointed proxy-holders 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 53,866,786 (fifty three million eighth-- hundred sixty six thousand seven hundred eighty six) dissenting votes;-----

-There were 40,781,800 (forty million seven hundred-- eighty one thousand eight hundred) abstention votes-- (blank votes);-----

-Assenting votes (affirmative votes) were----- 21,506,661,207 (twenty one billion five hundred six-- million six hundred sixty one thousand two hundred and seven) votes, so that the total number of assenting votes would be 21,547,443,007 (twenty one billion five hundred forty seven million four hundred forty three thousand and seven) votes or 99.751% (ninety nine point seven five one percent).-----

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

Subsequently, the Chairperson of the Meeting proceeded with the Third 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 third 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 the 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;-----

-Further, 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 the 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, have 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 2015--- (two thousand and fifteen) 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 2015 (two thousand and fifteen) 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 the honorarium and also the
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
2015 (two thousand and fifteen) financial year---
shall be contained in the Annual Report for the
2015 (two thousand and fifteen) financial year.-

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

-Furthermore, I, the Notary Public informed the-----
Chairperson of the Meeting that there were no share-
holders or their appointed proxy-holders 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 2015 (two thousand-- and fifteen) 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 2015 (two thousand and fifteen)--- 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 effectively valid 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 2015--- (two thousand and fifteen) financial year shall be contained in the Annual Report for the 2015 (two thousand and fifteen) 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 their appointed proxy-holders present in the Meeting;-----

-The shareholders or their appointed proxy-holders 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 90,555,286 (ninety million five hundred fifty five thousand two hundred eighty six) dissenting votes;-----

-There were 314,760,087 (three hundred fourteen million seven hundred sixty thousand eighty seven) abstention votes (blank votes);-----

-Assenting votes (affirmative votes) were 21,195,994,420 (twenty one billion one hundred ninety five million nine hundred ninety four thousand four hundred twenty) votes, so that the total number of assenting votes would be-- 21,510,754,507 (twenty one billion five hundred ten-- million seven hundred fifty four thousand five hundred seven) or 99.581% (ninety nine point five eight one-- percent).-----

-In accordance with my, the Notary's report, the Chairperson of the Meeting concluded that the shareholders or their appointed proxy-holders who are entitled to cast votes more are than 1/2 (a half) of the total shares with voting rights present in the Meeting who stated their--- approval, so it means that the proposals submitted in this item on the agenda are approved by the Meeting.- Furthermore, the Chairperson of the Meeting proceeded with the fourth 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 fifteen (31-12-2015);-----

-Relating to the fourth 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 a Registered Public Accountants or the granting of power to designate a 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 fifteen (31-12-2015);-----

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

-Furthermore, I, the Notary Public informed the Chairperson of the Meeting that there were no shareholders or their appointed proxy-holders 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 designate 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 fifteen (31-12-2015) 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 the recom- mendation 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 effectively valid 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 their appointed proxy-holders present in the Meeting;-----

-The shareholders or their appointed proxy-holders 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 313,121,548 (three hundred thirteen million one hundred twenty one thousand five hundred forty eight) dissenting votes;-----

-There were 60,282,263 (sixty million two hundred eighty two thousand two hundred sixty three) abstention votes (blank votes);-----

-Assenting votes (affirmative votes) were 21,227,905,982 (twenty one billion two hundred twenty seven million nine hundred five thousand nine hundred eighty two)---- votes, so that the total number of assenting votes would be 21,288,188,245 (twenty one billion two hundred eighty eight million one hundred eighty eight thousand two-- hundred forty five) votes or 99.550% (ninety nine point five five zero percent).-----

-In accordance with my, the Notary's report, the Chair- person of the Meeting concluded that the shareholders or their appointed proxy-holders who are entitled to cast votes are more than 1/2 (a half) of the total shares--- with voting rights present in the Meeting who stated their approval, so it means that the proposals submitted

in this item on the agenda are approved by the Meeting.-

Subsequently, the Chairperson of the Meeting proceeded with the fifth 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 fifteen (31-12-2015);-----

-Relating to the fifth 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 2015 (two thousand and--- fifteen) 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 grant power and authority to the Board of Directors to distribute/pay interim dividends for the-- 2015 (two thousand and fifteen) financial year, if the financial condition of the Company makes it possible to distribute/pay such interim dividends;-----

-Furthermore, the Chairperson of the Meeting gave opportunities to the shareholders or their appointed proxy-holders to raise question;-----

-Subsequently, I, the Notary Public informed the----- Chairperson of the Meeting that there were no shareholders or their appointed proxy-holders 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 fifteen (31-12-2015), 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 end of the 2015 (two thousand and fifteen) financial year, including determining the form, amount and method of payment of the interim dividends, without prejudice to approval from the relevant 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 effectively valid 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 their appointed proxy-holders present in the Meeting;

-The shareholders or their appointed proxy-holders 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 53,860,286 (fifty three million eight hundred sixty thousand two hundred eighty six)

dissenting votes;-----

-There were 40,781,800 (forty million seven hundred--
eighty one thousand eight hundred) abstention votes--
(blank votes);-----

-Assenting votes (affirmative votes) were 21,506,667,707
(twenty one billion five hundred five million six---
hundred sixty seven thousand seven hundred seven) votes,
so that the total number of assenting votes would be-----
21,547,449,507 (twenty one billion five hundred forty
seven million four hundred forty nine thousand five--
hundred seven) or 99.751% (ninety nine point seven five
one percent).-----

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

-Subsequently the Chairperson of the Meeting informed
that upon the completion of resolution/decision making
for the fifth 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 12.49 (eleven minutes to 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 have been 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), private person,----- an Indonesian citizen, residing in Bekasi, Jalan Cempaka Blok B2 Purihutama, Neighborhood Association (*Rukun Tetangga*) 010, Community Association-- (*Rukun Warga*) 013, Jatimulya 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), private 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 9, 2015

*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 to the best of my ability this translation is correct and true to the document written in the Indonesian language which was submitted to me.
Jakarta, May 26, 2014.*

ATTACHMENT I

**Company's Annual Report
To Annual General Meeting of Shareholders for 2015
PT BANK CENTRAL ASIA Tbk.**

Logo **BCA**

Company's Annual Report

To Annual General Meeting of Shareholders for 2015

PT Bank Central Asia, Tbk.

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

On this occasion, please allow me as the President Director to present an important summary (highlights) of the Annual Report of PT Bank Central Asia Tbk for the 2014 financial year. These highlights cover the general picture of the development of the economy, banking industry and achievement of the performance and the strategy implemented by the Company.

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

We report that in 2014 amidst political and economic transitional period, BCA managed to repeat a solid business performance. In responding to various emerging uncertainties during 2014, BCA managed the business cautiously and attempted to maintain the equilibrium between opportunity (chance) and risk. Factors of liquidity, credit quality and capital sufficiency will be given special attention of the management

other than continuously developing business capability and services to our customers.

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

During the past few years, the economy of Indonesia underwent fundamental changes. During 2008-2012, business world was assisted by the abundant foreign capital flow resulted from by the quantitative easing in the United State of America causing the global low interest rate including in Indonesia. In 2013 and 2014 this condition started changing. Indonesia faced foreign capital flow volatility and interest rate level in line with reduction and cessation of the Quantitative Easing program by the Central Bank of the United States of America.

The unstable foreign capital flow occurred in coincidence with the imbalance of the Indonesian export and import, particularly in oil and gas sector since (as) Indonesia has become a large energy importing country, such a condition had negative impact on the trade balance of Indonesia and caused the current transaction to have sufficiently significant deficit. The rapid changes reduced the GDP growth rate of Indonesia to 5.0% at the end of 2014 compared to 5.6% at the end of the preceding year.

When Indonesia was facing uncertainty by the widening of current transaction deficit, Bank Indonesia and the Govern-

ment took proactive measures (steps) to overcome the economic imbalance by increasing the reference interest rate, by re-arranging policy on fuel price by abolishing a large part of subsidized Oil Fuels and emphasizing a prudent credit distribution practice.

Despite fully uncertain year, it should be remembered that Indonesia belongs to the five G-20 countries with the highest GDP growth during 2014. The growth was supported by a sufficiently solid/firm domestic economy and the big and dynamic population of Indonesia. BCA was convinced that the measures (steps) taken by the Government in directing economic slowdown towards a soft landing was right and gave strong basis for a long-term economic growth.

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

In banking sector, the tight liquidity trend of 2013 still continued in 2014. As a whole, since 2013, banking sector of Indonesia has been slowing down the third party's funds growth rate, especially the clearing account and savings account (CASA).

Amidst the tight liquidity condition, BCA succeeded in maintaining its liquidity position supported by the superiority transaction banking. This enabled BCA to have sustainable core fund source. Despite a slowdown in economic growth, BCA was able to enhance CASA balance to IDR 336.4 trillion where

CASA remained to be the main contributor to the BCA funding basis, namely 75.1% of total deposits or CASA. We report that transaction banking services of BCA was strong as reflected in the solid CASA funding during 2014, although BCA increased the CASA interest rate.

During 2014 and ahead, BCA would continue to develop customer confidence by providing qualified, secure and reliable transaction banking services. BCA has successfully encouraged the efficient use of electronic delivery channel to strengthen the banking service of the branch office. Further BCA has expanded the electronic delivery channel or conventional branch office network at strategic locations such as shopping center, business center and fast developing (growing) residential areas.

In order to ensure a solid liquidity position, amidst a slowdown in economic growth of 2014, BCA collected fund proactively from the deposit product growing at 28.8% reaching IDR 111.5 trillion by adjusting the interest rate earlier than the increase in the market interest rate. Under such a strategy, BCA was able to maintain the deposit interest rate to be lower than the market interest rate and was at the level as determined by the Deposit Insurance Agency (LPS) and the Financial Services Authority.

The total amount of third party's funds grew by 9.4% to IDR 447.9 trillion at the end of 2014 in a CASA fund portfolio

amounting to IDR 336.4 trillion, increased by 4.2% compared to that in 2013. The positive growth trend of the entire deposits or CASA has strengthened BCA liquidity.

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

In terms of credit distribution, BCA monitored the activity development carefully in various business segments and consumers to align the efforts to extend the credit at the risk tolerance level as determined/stipulated. The credit distribution process was supported by reliable credit infrastructure of the branch office and head office as designed to support qualified and sustainable credit growth. BCA continued to develop the capacity and capability of account officer through training and focused on the balance of marketing skill and risk know-how. In 2014, BCA credit portfolio grew by 11.0% to IDR 346.6 trillion, particularly supported by credit distribution to corporate and commercial sectors.

The corporate and commercial sector respectively grew by 16.9% and 13.5% to IDR 120.5 trillion and IDR 82.9 trillion. In the meantime, the small-scale business and medium-scale business (UKM) credit grew by 3.6% to IDR 49.4 trillion in line with the strict competition since all banks competed in such segment. Although BCA controlled the consumer's credit rate, BCA continued maintaining the

strategic presence of the housing credit market, motor vehicle credit and credit card. In 2014, the consumer credit was relatively stable at the level of IDR 92.3 trillion. Due to prudent credit policy, the overall credit quality was maintained in the non performance loan (NPL) ratio at the end of 2014 of 0.6% of the total credit portfolio.

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

During the past few years, BCA has developed various products and more comprehensive financial services, including development in relatively new business lines managed by the subsidiary entity of Sharia banking sector (BCA Syariah), securities (BCA Sekuritas), general insurance (BCA Insurance), and financing of motor cycles (Central Santosa Finance). The businesses continued to show a positive performance and were expected to give greater contribution to BCA profitability in the future. In the fourth quarter of 2014, BCA Life (life insurance) owned by BCA Sekuritas started to operate and would make addition to BCA capability in providing products and more varied financial solution to BCA customers. The entity of settled BCA subsidiary, BCA Finance (financing of four wheeled vehicle) gave significant contribution to BCA profitability consistently.

The development in such business lines was crucial to BCA to strengthen/reinforce relationship with customers and

finally could increase the fee based income. With the increase in population of middle-class community/people accompanied by more varied needs, product and banking services would be increasingly inseparable of the non-banking products and services.

Overall, various business initiatives and development made by BCA has produced a sufficiently satisfactory outcomes as reflected in the BCA Financial performance throughout the year of 2014. Amidst the uncertain Business environment, BCA succeeded in recording a positive business performance and gave added value to the Shareholders.

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

The following is the achievement of the Company's financial performance during 2014 as audited and obtaining 'unqualified opinion' from the Public Accountants of Siddharta & Widjaja which is affiliated to KPMG International:

- BCA's total assets increased by 11.3% to IDR 552.4 trillion in 2014.
- Total credit portfolio increased by 11.0% to IDR 346.6 trillion in 2014 with the NPL ratio remained low at 0.6%.
- Checking Account and Savings Account (CASA) increased by 9.4% to IDR 447.9 trillion.

- BCA's Net Profits were recorded at IDR 16.5 trillion in 2014, increased by 15.7% compared with that of 2013, which was IDR 14.3 trillion.
- The stockholders' equity reached IDR 77.9 trillion in 2014, increased by 21.8% compared with IDR 64.0 trillion in 2013.
- BCA's Capital Adequacy Ratio (CAR) was recorded at 16.9% in 2014.

In most cases we could report that the attainment was in accordance to the stipulated targets. However in credit distribution, the growth of 2014 was lower than expected, due to non conducive economic situation and the less proactive measures/steps taken by BCA in reducing consumer credit growth, particularly the housing credit product. In terms of funding, the funds growth from CASA was within the stipulated target range. Further, the attainment of profitability in 2014 succeeded to exceed the stipulated target.

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

BCA believes that the implementation of Good Corporate Governance is the foundation for the formation of banking infrastructure and solid corporate culture. It will contribute to the continuation of business performance and also assist in minimizing any risks faced. The quality of the

implementation of Corporate Governance in BCA continues to be revised with reference to the best practices and standards in Indonesia, including the ASEAN Corporate Governance Scorecard. All business activities are done based on Good Corporate Governance principles and supported by an internal control system and reliable risk management.

The steps/measures taken to enhance quality of the implementation of Corporate Governance will strengthen BCA as an institution, makes BCA easier to adapt itself to the changes of increasingly competitive business environment and in the long run provides added value to all the stakeholders.

Furthermore, BCA is active in doing activities on Corporate Social Responsibility (CSR) as to give significant contribution to the people's welfare. The activities on CSR of BCA are particularly directed to any fields for the future foundation of the nation, among others fields of education, health and cultural and environmental conservation.

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

The following is our comment on the prospects and challenges in the future as well as BCA's strategy and initiatives in taking a position toward those conditions.

Amidst uncertain continuing global market, we see that the economy of Indonesia in 2015 is still at a consolidation

phase before growing more rapidly ahead. Indonesia should still be cautious of negative impact which may arise from the current transaction deficit, the risk of weak commodity price and reversion of foreign capital flow in line with normalization of interest rate level policy of Central Bank of the United States of America.

With due observance of the whole factors, business plan of various business lines of BCA will be accompanied by prudent liquidity management plan, strong capitalization (capital) and solid risk management. We will always observe the macro situation development and proactively make adjustments to work program and business plan if required, particularly in facing unpredicted matters.

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

In the long term, BCA is optimistic about the economic or banking prospect of Indonesia. The growth of middle class community in Indonesia and infrastructure development in Indonesia will support the domestic economic growth in the future.

Supported by capital position and good liquidation in 2015, BCA is committed to continuing business development directed to strengthening payment settlement services, prudent credit distribution and business development through subsidiaries.

The following is description of BCA's strategic priority of 2015:

- **Strengthening of Payment Settlement Services**

BCA believes that the superiority in payment settlement services will strengthen the long-term competitive advantage and will support the third party's funds or CASA growth, particularly stable funding of clearing and savings transactional accounts.

By taking them into consideration, BCA continues to enhance capability of the Payment Settlement services, including by means of innovation, improvement in the features of its products and services. BCA will follow, explore and apply various kinds of the most up-to-date technology development in accordance with the customer acceptance level. In terms of network expansion, the Bank will make addition to branch office in number and electronic distribution networks supported by an increase in capability and capacity of information technology infrastructure. Moreover, performance of cash management will also be continuously enhanced and expected to increase services to corporate customers or companies within their value chain.

- **Prudent Credit Distribution**

In developing credit portfolio in the years to come, BCA will observe the liquidity condition and capitalization capacity as well as monitor the development of economic macro condition. BCA is still committed to applying prudent and active risk management.

The Bank will give importance to providing credit to qualified customers and segments which may contribute to the growth of clearing account and savings as well as the whole third party's funds. In the credit segment for business purpose, the Bank will be more active in developing credit distribution to sectors having broad value chains. In the credit segment for individual customers, the Bank believes that housing credit, motor vehicle credit and financing of credit card do have great potential to continuously grow in the long-term period.

BCA sees that the credit distribution activities play the key role in maintaining a long-term relationship with customers. In order to support sustainable credit growth, BCA will continuously improve credit infrastructure of various segments either in the branches or head office.

- **Development in Subsidiary Businesses**

To meet the increasingly varied needs of the customers, BCA develops a variety of products and comprehensive

financial services by means of business lines together with the subsidiaries of BCA.

In the years to come, BCA will continue supporting the growth of subsidiaries and strengthen synergy of the main business lines of BCA. The Bank will provide capital support in stages in line with the business growth of each subsidiary.

BCA believes that the strategy and policy will support BCA in strengthening the long-term competitive advantage.

The consistent strategic steps/measures are believed to be able to develop qualified customer basis amidst the increasing banking industrial competition in Indonesia.

In line with the strategic priority prepared, we believe that the strategy and initiatives will support BCA in strengthening its competitive advantage and realizing the vision of BCA as "the Bank of main choice where the community/people rely on and playing the role of key pillar of the Indonesian economy".

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

For 2015, BCA prepares the financial performance target in line with the moderate economic and banking growth prospect of Indonesia. To observe the national economic consolidation process predicted to still continue in 2015, BCA predicts

the credit growth to be around 10%-12%. In terms of funding, BCA predicts the third party's funds or CASA growth to be around 8%-11%.

The organic capital growth will support the development of business activities in 2015. BCA will review the dividend payout ratio to maintain the capitalization required in order to support the targeted growth of assets, capital expenditure, activities of subsidiary businesses and preparation of implementation of Basel III.

BCA will step forward carefully to attain the projection and budget already prepared. BCA continues to observe the development of economic macro factors and the national banking competition in 2015. BCA will be open to make adjustment to business plans and strategic steps according to the most recent condition and development of economic and banking.

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

It is necessary to convey here that on April 7, 2014, the Company took a corporate action, namely the Annual General Meeting of Shareholders (AGMS meeting). The AGMS meeting has made resolutions among others:

- To approve the Annual Report for the financial year ended on December 31, 2013, including the Financial Statements and Supervisory Duties Report of the Com-

pany's Board of Commissioners as well as to grant full release and discharge (*acquit 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, 2013.

- To stipulate the use of the Company's Net Profits of the 2013 financial year.
- To stipulate the cash dividends on business return for the 2013 financial year totaling IDR 120.0 per share.
- To granting power and authority to the Board of Directors (with the approval from the Board of Commissioners), if the financial condition of the Company makes it possible, to stipulate and to pay interim dividends for the 2014 financial year.
 - Furthermore in line with the power and authority granted to the Board of Directors, the Company has distributed the interim cash dividends on the business return for 2014 (based on the business return for the period of January 1, 2014 - September 30, 2014) of IDR 50.0 per share paid which was on December 23, 2014.

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

Finally, representing the Board of Directors and the management level of BCA, we would like to express our profound thanks to all the stakeholders, including the customers,

the shareholders, all employees and the Board of commissioners and the Financial Services Authority and Bank Indonesia for all supports and services (trust) given/rendered, that BCA has succeeded to maintain a positive business performance in 2014 and enable us to look ahead in full optimism.

Such, then, is a report for the general picture of economic, banking sector and the Company's financial and business performance highlights in 2014 as well as BCA's business strategy in the future as mentioned in the Company's Annual Report for the 2014 financial year.

Thank you.

Jakarta, April 9, 2015

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 to the best of my ability this translation is correct and true to the document written in the Indonesian language which was submitted to me.
Jakarta, May 27, 2015.

ATTACHMENT II

Brief Report on Balance Sheet and Profit Loss of the Company

To the Annual General Meeting of Shareholders for 2015

PT Bank Central Asia, Tbk

Logo **BCA**

**Brief Report on Balance Sheet and Profit Loss of the Company
To the Annual General Meeting of Shareholders for 2015
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 remark which has been presented by the President Director, Mr. Jahja Setiaatmadja, please allow me 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 2014.

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, 2014 compared with the position as of December 31, 2013.

1. Total Assets

As of December 31, 2014 the BCA's total assets was amounting to IDR 552.4 trillion, grew by IDR 56.1

trillion or increased by 11.3% compared with that of the end of 2013. The increase in the total assets was supported by the growth of the third party funds and stockholders' equity.

Productive assets increased by IDR 48.6 trillion or increased by 11.2% to IDR 483.9 trillion at the end of 2014, contributed 87.6% to the total assets.

Absolutely in IDR (Rupiah) currency, the credit portfolio grew the highest compared to other components of productive assets. The credit portfolio grew by IDR 34.3 trillion or increased by 11.0% to IDR 346.6 trillion at the end of 2014. The credit growth was successfully achieved by maintaining the credit quality and strong liquidity position as well as capitalization.

Investment Securities increased by 48.1% to IDR 72.8 trillion at the end of 2014. The large part of the securities was composed of Certificate of Bank Indonesia, Government Bond and Corporate Bond. The significant increase mainly came from the growth of Certificate of Bank Indonesia portfolios. In 2014, the Certificate of Bank Indonesia grew by IDR 26.9 trillion or increased by 577.1% from IDR 4.7 trillion at the end of 2013 to IDR 31.6 trillion at the end of

2014.

The increase of Certificate of Bank Indonesia portfolios was in line with reallocation of the majority of short-term placement of the Securities Purchased under Agreement To Resell into the instrument of Certificate of Bank Indonesia (included in the category of Investment Securities) to obtain better yield. Therefore, the balance of placement with Bank Indonesia and Other Banks decreased by 6.1% to IDR 11.5 trillion at the end of 2014. Meanwhile the account of Securities Purchased under Agreement To Resell decreased by 36.0% to IDR 26.3 trillion at the end of 2014 from IDR 41.1 trillion at the end of 2013.

2. Credit Portfolio

Total credit portfolio grew by IDR 34.4 trillion or increased by 11.0% to IDR 346.6 trillion as of December 31, 2014. The growth mainly came from the investment credit and working capital distributed to the corporate and commercial segments. The corporate credit increased by 16.9% to IDR 120.5 trillion, whereas commercial credit increased by 13.5% to IDR 82.9 trillion.

Credit of SME and consumer segments grew moderately

by 3.6% and 6.1% to IDR 49.4 trillion and IDR 92.3 trillion respectively. BCA faced sufficiently tight competition at SME segment, in which all banks were competing at the segment. In the meantime, BCA retained the consumer credit growth rate in line with the Indonesia's economic slowdown as a whole.

Housing Credit (KPR) grew by 3.2% to IDR 54.7 trillion, in which the growth occurred during the fourth quarter of 2014 after four preceding quarters grew relatively flat. The growth was attributable to the measures taken by BCA in reducing the KPR interest rate in September 2014. The motor vehicle credit increased by 8.3% to IDR 28.9 trillion, whereas the outstanding credit card grew by 18.5% to IDR 8.8 trillion at the end of 2014.

BCA took careful measures in the credit distribution and conducted tight supervision over the portfolio it owned. The measures were reflected in the low Non Performing Loan (NPL) of 0.6% with the ratio of reserves against the NPL of 324.2%.

3. Third Party Funds

BCA managed to maintain an adequate liquidity position supported by the growth of third party funds amounting to IDR 38.4 trillion or increased by 9.4%

to IDR 447.9 trillion at the end of 2014.

Supported by its superiority as a transaction bank, BCA was able to maintain a solid liquidity position with low cost funds, derived from the checking accounts and saving accounts (CASA) transaction based funds. In 2014, BCA managed to record the CASA growth of 4.2% to IDR 336.4 trillion, achieved in the year marked by a non conducive national economic condition and unchanged CASA interest rate of BCA. CASA funds was the main portion of the third party funds amounting to 75.1% of the total third party funds. In more detailed, the checking account funds increased by 4.1% to IDR 107.4 trillion at the end of 2014 compared to IDR 103.2 trillion at the end of 2013. Savings funds increased by 4.2% to IDR 229.0 trillion in 2014 compared to that of the preceding year position amounting to IDR 219.7 trillion.

In order to support the BCA's liquidity position as a whole, BCA increased proactively the time deposits interest rate based on the category of certain amount and tenor. By means of such measures, the time deposit funds increased significantly by 28.8% to IDR 111.5 trillion at the end of 2014.

4. Stockholders' Equity

Total stockholders' equity increased by IDR 13.9 trillion or increased by 21.8% to IDR 77.9 trillion as of December 31, 2014. Tier 1 capital was recorded at IDR 64.4 trillion or 94.9% of the BCA's total capital. The capital of BCA was successfully maintained at the sound level with the Capital Adequacy Ratio (CAR) recorded at 16.9% for holding company and 17.2% in consolidation.

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

The following is the explanation of main accounts in the Statement of Income of PT Bank Central Asia Tbk for the 2014 financial year.

5. Operating Income

Interest Income

Interest income grew by 27.7% or IDR 9.5 trillion to IDR 43.8 trillion in 2014. In line with the increase in interest rate, the whole yield of productive assets increased to 8.7% in 2014 compared with 7.8% in 2013.

The interest income from the credit portfolio increased by 27.8% to IDR 33.4 trillion in 2014 supported by the growth of outstanding credit and the increase in interest rate. The interest income from

credit portfolio contributed 76.4% to the total Interest Income of BCA in 2014.

Subsequently, the Interest Income from non-credit productive assets increased by 27.2% to IDR 10.3 trillion in 2014; and contributed 23.6% to the total Interest Income of BCA in 2014. The Interest Income mainly derived from the liquidity instrument owned by BCA such as Certificate of Bank Indonesia, Government Bond and Securities Purchased under Agreement To Resell, and derived from the Interest Income of Consumer Financing and Financing Lease Investment.

Interest Expenses

Interest Expenses of BCA increased by 49.6% to IDR 11.7 trillion in 2014. The significant increase was mainly attributable to an increase in Interest Expenses derived from the time deposit product. In order to support the liquidity position, BCA raised time deposits funds proactively by increasing the time deposits interest rate for the category of certain amount and tenor. The maximum interest rate of time deposits offered to the customers reached the highest level in April 2014 of 9.25% p.a. Entering the end of 2014, in line with the more loose liquidity of banking sector, BCA reduced the time

deposits interest rate in which the maximum interest rate was 7.75% p.a. Despite the increase in time deposits interest rate, BCA generally was able to maintain the time deposits interest rate to be lower than the market interest rate and at the same time maintaining the interest rate in accordance with the guideline as stipulated by the Indonesian Deposits Insurance Corporation or the Financial Services Authority.

In line with the funds growth or increase in the time deposit interest rate, the Time Deposit Interest Expense increased by 107.7% to IDR 6.7 trillion, in the meantime the Interest Expense of Checking Account and Savings Account were relatively stable and was recorded at IDR 1.1 trillion and IDR 2.5 trillion respectively in 2014. Other Interest Expenses increased by 33.6% to IDR 1.5 trillion, especially deriving from the Interest Expense on the loan received by subsidiary entities and government guaranteeing premium.

Net Interest Income

The significant increase in Interest Income had driven an increase in Net Interest Income of BCA by 21.2% or IDR 5.6 trillion to IDR 32.0 trillion in

2014 if compared with IDR 26.4 trillion in 2013. The Net Interest Margin increased by 30 bps to 6.5% in 2014 from the preceding year of 6.2%.

Non-Interest Operating Income

Non-Interest Operating Income in 2014 grew by 13.6% or IDR 1.1 trillion to IDR 9.0 trillion, mostly originating from an increase in Fee and Commission Income. In 2014, the Fee and Commission Income - net reached 80.7% of the total Non-Interest Operating Income, while Trade Transaction Income - net contributed 9.2% and Other Operating Incomes contributed 10.1% to the total Non-Interest Operating Income.

The Fee and Commission Income - net grew by 15.5% to IDR 7.3 trillion in 2014, particularly deriving from an increase in income from monthly administrative charges, fee and commission income from the credit and credit cards as well as commission for banking transaction services. The Trade Transaction Income - net decreased by IDR 333 billion or 28.6% to IDR 833 billion, particularly due to a reduction in foreign currency transaction value compared to that of the preceding year.

6. Operating Expenses

Operating Expenses increased by 25.1% to IDR 18.3 trillion in 2014, in which the cost efficiency ratio was recorded at 44.2%. The increase in Operating Expenses was also due to consolidation of Operating Expenses of BCA Insurance and Central Santosa Finance since September 2013 and January 2014 respectively. If the consolidation of BCA Insurance and Central Santosa Finance is not taken into account, the Operating Expenses of BCA in 2014 increased by 19.9%.

In consolidation, General and Administrative Expenses increased by 20.9% to IDR 8.9 trillion in 2014, particularly deriving from an increase in daily operating expense, promotional and maintenance cost, depreciation cost and leasing expense. These increases were in line with the expansion of branch network and new investment in BCA electronic network accompanied by an increase in capacity and capability of the information technology.

In 2014, the Employees Expenses in consolidation increased by 26.3% to IDR 8.7 trillion, in line with an increase in salary and allowance, including provision of bonus, pension fund and other allowances.

7. Allowance for Impairment Losses (CKPN)

BCA established Allowance for Impairment Losses - net

totaling IDR 2.2 trillion in 2012, compared with the position of 2013 totaling IDR 2.0 trillion.

The establishment of CKPN was in accordance with the prudent risk management principles of BCA and also in accordance with the applicable provisions of SFAS.

The establishment of higher CKPN was principally based on any potential increase or reduction in credit value using a collective method, adjusted to the consideration of the management on the present economic condition and credit condition. However, so far the symptoms of NPL formation have still not been materially seen/detected.

8. The Company's Net Profits

Supported by a sufficiently solid performance, the Net Profits of BCA without consolidating the profits of subsidiary entities, was recorded at IDR 16.0 trillion in 2014, grew by 11.1% compared to that of the preceding year. Meanwhile, in consolidation the Net Profits of BCA grew by 15.7% to IDR 16.5 trillion. The contribution of subsidiary entities showed a sufficiently satisfactory development. The subsidiary entity of BCA which was long established, BCA Finance (car financing) continued to significantly contribute to the Net Profits of BCA.

The honorable shareholders, representatives of the shareholders and audience,

Such, then, we have presented a brief report on the financial development of PT Bank Central Asia Tbk for 2014.

Finally, we would express gratitude for your support in the hope that PT Bank Central Asia Tbk can continuously improve its achievement and performance in the future.

Jakarta, April 9, 2015

signed

Eugene K. Galbraith

Vice 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 16, 2015.*

ATTACHMENT III

**Supervisory Duties Report of the Board of Commissioners
To the Annual General Meeting of Shareholders for 2015
PT BANK CENTRAL ASIA Tbk.**

Logo **BCA**

**Supervisory Duties Report of the Board of Commissioners
To the Annual General Meeting of Shareholders for 2015
PT Bank Central Asia, Tbk**

The honorable shareholders, representatives of the shareholders and audience,

As provided for in the Articles of Association of PT bank Central Asia Tbk and the existing laws and regulations and good corporate governance, duties and responsibilities of the Board of Commissioners is comprised of the supervising of the policies of the Board of Directors in running and managing the Company, providing advice and inputs to the Board of Directors and ensure the implementation of provisions of the Company's Articles of Association and provisions of the existing laws and regulations, we hereby would like to deliver the Report on Supervisory Duties of the Board of Commissioners in 2014.

In implementing the duties and responsibilities, the Board of Commissioners has the core competency required and assisted by the Audit committee, Risk Monitoring Committee and Remuneration & Nomination Committee. The committees have performed their functions properly and provided significant support to the Board of commissioners in performing the

duties and responsibilities effectively.

In practice, the Board of Commissioners actively provides inputs deemed necessary to the Company's Board of Directors. The Board of Commissioners is also active in reviewing a variety of reports and holding regular meeting with the members of the Board of Directors, Internal Audit Division or the Board of Commissioners supporting Committees. Additionally, the Board of Commissioners also holds meetings with various divisions within BCA in order to support the supervisory activities as required. During 2014, the Board of Commissioners held 50 meetings and 15 joint meetings with the Board of Directors.

The honorable shareholders, representatives of the shareholders and audience,

The supervisory framework done by the Board of Commissioners is based on the annual business plan already reported by the Board of Directors and approved by the Board of Commissioners. The Board of Commissioners ensures that the Company development has been in line with the vision and mission of the Company or based on the working target and program. The Board of Commissioners also ensures that the Company runs the operational activities and business under the ethics and existing laws and regulations. Therefore, we all may believe that the Company could grow and provide added value to the customers, shareholders and other

stakeholders in sustainable manner.

From the outcomes of the supervision conducted, the Board of Commissioners is of the opinion that in 2014 the Board of Directors already runs a variety of its functions properly. The Board of Directors has implemented a variety of appropriate initiatives to maintain the balance between profitability, liquidity and assets quality in the economic and political transition period characterizing 2014. By maintaining balanced focus of the short-term or long-term purposes, BCA was able to attain the strategic targets in accordance with its vision and mission.

The honorable shareholders, representatives of the shareholders and audience,

The following is the main report of the supervision conducted by the Board of Commissioners during 2014.

During 2014, we saw that the economy of Indonesia was still affected by non conducive economic condition of the world. The situation produced impact on the slow economic performance and national banking. Active discussion between the Board of Commissioners and the Board of Directors must be held to discuss the developments and decide any measures/steps to be taken. The Board of Commissioners has provided recommendation to the Board of Directors with regard to responding to the macro economic situation or any risks to be observed.

In 2014, the Company carried out the activities on prudent credit provision amidst uncertain economy and political situation. The provision of credit was prioritized to support the business for those who have had relationship with the Company and had the good track record on the business performance or loan received. Through a structured monitoring process over the credit quality, the Company continued to align the working programs to the credit market condition. After the Presidential election process which has been running smoothly and the liquidity condition of banking sector showing signs of improvement, the Company started increasing the prudent credit distribution activities. In consumer segment, the Company managed the credit growth proactively by adjusting to the interest rate, particularly the housing credit interest rate.

The Company continued to try to strengthen its core business capability as the foremost transaction solution provider. Through transaction banking services, the Company was able to produce a stable liquidity based on the low cost funds from the clearing account and savings account providing contribution of 75.1% to the total third party funds. Despite non-conducive economic condition of Indonesia, the position of Company liquidity was successfully maintained due to proactive measures to enhance/increase the third party funds from the deposit by increasing the interest rate

selectively for particular deposit products. Ahead, we see any potential long-term domestic economic growth will be better and the Company is in the strategic position to meet the increase of banking transaction services. It would provide a better basis for the growth of CASA funds. In order to strengthen the transaction banking services, the Company continued to develop the branch network or electronic banking and strengthen the information technology infrastructure and capability of human resources.

In 2014, the Company strengthened the operational aspect of subsidiary entities in sustainable manner engaged in four wheeled and two-wheeled motor vehicle financing, general insurance, Sharia banking, remittance and securities. By means of the subsidiary entities, the Company was able to offer a variety of varied products to customers, which will further strengthen the relationship between BCA and its customers. The Board of Commissioners supported the steps taken buy the Board of Directors to grow and develop a new business in life insurance starting to operate at the end of 2014.

The honorable shareholders, representatives of the shareholders and audience,

The Board of Directors' efforts in 2014 was reflected in the solid Company financial performance. In most cases, we could report that the attainment of 2014 was already in

accordance with the stipulated target. However, in terms of the credit distribution, the growth of 2014 was lower than that expected since the non conducive economic situation and proactive steps taken by BCA in dampening credit growth especially in the consumer segment. In 2014, BCA recorded a growth of credit of IDR 34.3 trillion or 11.0% to IDR 346.6 trillion, which was matched by good credit quality and maintenance of liquidity position. The Non Performance Loan (NPL) risk was recorded to be as low as 0.6% compared to the average national banking sector which was at the level of 2.2%.

In terms of funding, the growth of the third party funds was within the stipulated target range. The third party funds grew by IDR 38.4 trillion or 9.4% to IDR 447.9 trillion at the end of 2014. Under such circumstances, the liquidity position was at the sound level as reflected in the credit ratio against the Loan-to-Deposit Ratio (LDR) at the level of 76.8%.

The net profit of 2014 increased by 15.7% to IDR 16.5 trillion. The Return On Assets (ROA) was recorded to be 3.9% and the Return On Equity (ROE) was 25.5%, exceeding the stipulated target. The Capital Adequacy Ratio (CAR) was at the level of 16.9% as of December 2014 compared to that of 15.7% as of December 2013, confirmed the strong capitalization position of BCA.

The honorable shareholders, representatives of the shareholders and audience,

Amidst the increasing challenges faced by the Company or banking sectors in Indonesia, the implementation of Good Corporate Governance (GCG) consistently is an important factor in maintaining the credibility of customer, shareholders and the other stakeholders. The implementations of Good Corporate Governance (GCG) throughout the organization levels support the efforts of BCA in maintaining its reputation as well as ensuring the attainment of sound business performance.

The Board of Commissioners cooperated closely with the Board of Directors to supervise and enhance GCG practices in accordance with the existing laws and regulations. BCA also tried to continuously revise the standard of GCG practice implementation with reference to the ASEAN Corporate Governance Scorecard. The principles of transparency, accountability, responsibility, independency and fairness/reasonableness would be the main guideline for the Company business management.

We are satisfied that the Company has applied sound risk management and internal control effectively. Such application has been implemented in accordance with business policy, size and complexity of business and capability to meet the requirements and procedures as established in the provisions

or regulations of Bank Indonesia and the Financial Services Authority. By the application of risk management and reliable internal control, BCA could mitigate the negative impact which may arise from the risks faced.

In an effort to improve the quality of GCG implementation, the Company conducted periodic self-assessment to measure the implementation of GCG against the Regulation of Bank Indonesia. We report that the self-assessment results of the implementation of GCG within BCA in 2014 produced a composite rating with a "Very Satisfactory" predicate.

The honorable shareholders, representatives of the shareholders and audience,

To step forward, we see that the challenges facing the economy of Indonesia will still continue in 2015. However, we are optimistic that BCA will be able to go through such period successfully and when the economy of Indonesia regains the momentum, BCA is at the strong position to utilize various business opportunities.

In doing business during 2015, the Board of Commissioners request that the Board of Directors remains to be optimistic with the economic prospect of Indonesia particularly in the long-term. However, in practice we request that the Board of Directors should always apply the prudence and vigilance principles when the Company adapts to various macro-economic changes and the latest development of financial sector.

It is expected that the Board of Directors continue to develop the transaction banking business and remain consistent with the expansion of business models from transaction bank to financial solution providing bank by offering more varied products as required by customers. The Credit provision activities should be adjusted to the economic condition and with due observance of prudence principles. The service quality must continue to be improved because it could result in superiority amidst such a tight competition. We are of the opinion that the Company should observe the change of customer preference over the banking product and services also actively observe the development of other banks in response to such changes.

Furthermore, the implementation of the Good Corporate Governance, the internal control and prudence principles is important to continuous improvement in order to ensure the soundness and qualified business growth.

Finally, we expect that by taking the above steps, the Company can maintain its position as one of the leading banks in Indonesia and can continue its contribution to the Indonesia's economy as well as sustainably providing added value to the shareholders and other stakeholders.

The honorable shareholders, representatives of the shareholders and audience,

That concludes the Board of Commissioners Report on the

performance of supervisory duties during 2014. Thank you for the trust which has been given to us.

Jakarta, April 9, 2015

PT Bank Central Asia Tbk

On behalf of the Board of Commissioners

*signed officially
 stamped by BCA*

D.E. Setijoso

President Commissioner

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 to the best of my ability this translation is correct and true to the document written in the Indonesian language which was submitted to me.

Jakarta, May 25, 2015.

ATTACHMENT IV

**EXPLANATION FROM THE BOARD OF DIRECTORS
ON THE USE OF THE COMPANY'S NET PROFITS IN
THE ANNUAL GMS MEETING FOR 2015 FINANCIAL YEAR**

**EXPLANATION FROM THE BOARD OF DIRECTORS
ON THE USE OF THE COMPANY'S NET PROFITS IN
THE ANNUAL GMS MEETING FOR 2015 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,
2014, the Company earned a net profits of IDR
16,485,857,485,058.- (sixteen trillion four hundred eighty
five billion eight hundred fifty seven million four
hundred eighty five thousand fifty eight Rupiahs) ("Net
Profits of 2014"). 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 051/SK/DIR/2015 dated April
2, 2015 regarding Proposal on the Use of the Company's
Net Profits for the 2014 Financial Year, we hereby propose
to the Meeting in order that the Net Profits of 2014 is
to be allotted in the following manner:

1. A total of IDR 164,858,574,851.- (one hundred sixty
four billion eight hundred fifty eight million five
hundred seventy four thousand eight hundred fifty one
Rupiahs) is allocated for reserve funds.

2. A total of IDR 3,648,941,480,000.- (three trillion six hundred forty eight billion nine hundred forty one million four hundred eighty thousand Rupiahs) is distributed as cash dividends for the 2014 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 23, 2014.

The breakdown of the cash dividends shall be as follows:

- interim dividends amounting to IDR 1,232,750,500,000.- (one trillion two hundred thirty two billion seven hundred fifty million five hundred thousand Rupiahs) or an amount of IDR 40.- (fifty Rupiahs) 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 2,416,190,980,000.- (two trillion four hundred sixteen billion one hundred ninety million nine hundred eighty thousand Rupiahs) or an amount of IDR 98.- (ninety eight Rupiahs)

per share will be distributed to 24,655,010,000 (twenty four billion six hundred fifty five million ten thousand) shares included in the Company's Register of Shareholders on the recording date.

So, therefore the total dividend of the Company is amounting to IDR 148.- (one hundred forty eight 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 the Regulation of Bank Indonesia number 8/4/PBI/2006 dated January 30, 2006 regarding Implementation of Good Corporate Governance for Commercial Banks along with the amendments thereof in conjunction with article 71 paragraph 1 of the Law Number 40 of 2007 regarding Limited Liability Company, and as proposed by the Board of Commissioners to the Chairperson of the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk, as evidenced by the letter of the Board of Commissioners dated March 20, 2015 number 056/SK/KOM/2015 in which the proposal has observed inputs from the Remuneration and Nomination Committee as evidenced by the letter from the Remuneration and Nomination

Committee dated March 19, 2015 number 001/SK/KRE/2015, it was proposed that a maximum amount of IDR 247,287,862,276.- (two hundred forty seven billion two hundred eighty seven million eight hundred sixty two thousand two hundred seventy 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 2014 financial year. As in the 2014 financial year a total of IDR 227,217,855,000.- (two hundred twenty seven billion two hundred seventeen million eight hundred fifty five thousand Rupiahs) has been reserved and budgeted, then the use of Net Profits of 2014 to be allocated for bonus was a maximum of IDR 20,070,007,276.- (twenty billion seventy million seven thousand two hundred seventy six Rupiahs). The power and authority to determine the amount of bonus 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 2014 financial year as well as stipulation on the distribution of the bonus among the members of the Board of Commissioners and members of the Board of Directors of the Company holding office in and during the 2014 financial year are proposed to be granted to Farindo Investments (Mauritius) Ltd

