



NOTARY & CONVEYANCER (PPAT)
FATHIAH HELMI, SH

DECISION OF MINISTER OF JUSTICE OF R.I.
Dated 28 February 1990, No. C-6 HT.03.01-Th. 1990
Dated 1 September 1998, No. C-145. HT.03.02-Th. 1998

DECISION OF THE NATIONAL LAND AGENCY
Dated 17 September 1991, No. 54-XI-1991
Dated 24 September 2007, No. 44-XVII-PPAT-2007
Area of Commission: Municipality of South Jakarta

Graha Irama Lt. 6 c
Jl. HR. Rasuna Said Blok X-1 Kav. 1&2
Kuningan, Jakarta Selatan 12950
Telp: 021-52907304-6
Fax: 021-5261136
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MINUTES OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK CENTRAL ASIA Tbk

Number: 33.-

–On this Thursday, 11-04-2019 (the eleventh day of April two thousand nineteen).

–At 09:38 (zero nine thirty-eight hours) Western Indonesia Time.

–I, **FATHIAH HELMI**, S.H., a Notary of Jakarta, in the presence of the witnesses, who are known to me, Notary, and who will be named in the final part of this deed.

–At the request of the Board of Directors of **PT BANK CENTRAL ASIA Tbk**, domiciled in Jakarta Pusat and having its Head office at Menara BCA, Grand Indonesia, Jalan Mohammad Husni Thamrin Nomor 1, Menteng Jakarta Pusat 10310, whose deed of establishment has been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 03-08-1956 (the third day of August one thousand nine hundred fifty-six), Number: 62, Supplement thereto number: 595; the amendment to its articles of association for the purpose of becoming a Public limited company has been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 14-04-2000 (the fourteenth day of April two thousand), Number: 30, Supplement thereto number: 1871; the amendment to its articles of association for the purpose of complying with Law on Limited Liability Companies has been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 12-05-2009 (the twelfth day of May two thousand nine) number: 38, Supplement thereto number: 12790; such Articles of Association have been

further amended several times, as last amended by Deed number: 125, dated 18-04-2018 (the eighteenth day of April two thousand eighteen), made before Dr. Irawan Soerodjo, SH, MSi, a Notary of Jakarta, the notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in letter Number : AHU-AH.01.03-0153848 dated 18-04-2018 (the eighteenth day of April two thousand eighteen); and the latest Composition of the Board of Directors and Board of Commisioners is contained in deed number: 180, dated 26-04-2018 (the twenty-sixth day of April two thousand eighteen), made before Dr. Irawan Soerodjo, SH, MSi, a Notary of Jakarta, the notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in letter Number: AHU-AH.01.03-0167156 dated 26-04-2018 (the twenty-sixth day of April two thousand eighteen).

- hereinafter **PT BANK ASIA CENTRAL Tbk** shall be referred to as the **“Company”**.

–at the Grand Ballroom, Hotel Indonesia Kempinski, 11th Floor, Jalan Mohammad Husni Thamrin Nomor 1, Jakarta, 10310.

–have taken the Minutes of all matters discussed and resolved in the Annual General Meeting of Shareholders of the Company (hereinafter referred to as the **“Meeting”**), which was held on the day, date and time as set forth above.

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

I. Members of the Board of Commissioners of the Company, namely:

1. Mr. Ir. **DJOHAN EMIR SETIJOSO**, born in Jakarta, on 25-06-1941 (the twenty-fifth day of June one thousand nine hundred forty-one), Private Individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Panglima Polim Nomor II/34, Rukun Tetangga 003, Rukun Warga 003, Kelurahan Melawai, Kecamatan Kebayoran Baru;
-holder of the Resident Identity Card with Resident Identification Number: 3174072506410005;
–according to his statement, in this matter acting as the President Commissioner of the Company.
2. Mr. **TONNY KUSNADI**, born in Malang, on 04-07-1947 (the fourth day of July one thousand nine hundred forty-seven), Private Individual, Indonesian Citizen, residing at Jakarta Selatan, Apartemen The Bellezza 25VSI, Permata Hijau, Rukun Tetangga 004, Rukun Warga 002, Kelurahan Grogol Utara, Kecamatan Kebayoran Lama;
-holder of the Resident Identity Card with Resident Identification Number: 3173080407470002;
–according to his statement, in this matter acting as a Commissioner of the Company;
3. Mr. **CYRILLUS HARINOWO**, born in Yogyakarta, on 09-02-1953 (the ninth day of February one thousand nine hundred fifty-three), Private Individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Aries Nomor F-10/3, Rukun Tetangga 008, Rukun Warga 006, Kelurahan Meruya Utara, Kecamatan Kembangan;
-holder of the Resident Identity Card with Resident Identification

Number: 3173080902530002;

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

4. Mr. Dr. Ir. **RADEN PARDEDE**, born in Balige, on 17-05-1960 (the seventeenth day of May one thousand nine hundred sixty), Private Individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Cilacap Nomor 8, Rukun Tetangga 011, Rukun Warga 005, Kelurahan Menteng, Kecamatan Menteng;

-holder of the Resident Identity Card with Resident Identification Number: 3171061705600002;

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

5. Mr. **SUMANTRI SLAMET**, born in Jakarta, on 15-11-1954 (the fifteenth day of November one thousand nine hundred fifty-four), Private Individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Tanjung Nomor 2, Rukun Tetangga 007, Rukun Warga 001, Kelurahan Gondangdia, Kecamatan Menteng;

-holder of the Resident Identity Card with Resident Identification Number: 3171061511540001;

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

II. Members of the Board of Directors of the Company, namely:

1. Mr. **JAHJA SETIAATMADJA**, born in Jakarta, on 14-09-1955 (the fourteenth day of September one thousand nine hundred fifty-five), Private Individual, Indonesian Citizen, residing at Jakarta Selatan,

Jalan Metro Kencana V/6, Rukun Tetangga 001, Rukun Warga 015, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama;

-holder of the Resident Identity Card with Resident Identification Number: 3173081409550001;

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

2. Mr. **EUGENE KEITH GALBRAITH**, born in New York, on 28-08-1952 (the twenty-eighth day of August one thousand nine hundred fifty-two), Private Individual, Citizen of the United States of America, residing at Jakarta Selatan, Jalan Metro Alam II TE Nomor 16, Rukun Tetangga 010, Rukun Warga 015, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama;

-Holder of Passport of the United States Number 488439806;

valid until 23-05-2023 (the twenty-third day of May two thousand twenty-three);

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

3. Mr. **ARMAND WAHYUDI HARTONO**, born in Semarang, on 20-05-1975 (the twentieth day of May one thousand nine hundred seventy-five), Private Individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Aipda Karel Satsuit Tubun 2 C/11, Rukun Tetangga 004, Rukun Warga 001, Kelurahan Slipi, Kecamatan Palmerah;

-Holder of the Resident Identity Card with Resident Identification Number: 3173072005750006;

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

4. Mr. Ir. **SUWIGNYO BUDIMAN**, born in Pati, on 17-12-1950 (the seventeenth day of December one thousand nine hundred fifty), Private Individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Taman Bukit Hijau Nomor 27, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama;

-Holder of the Resident Identity Card with Resident Identification Number: 3174061712500002;

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

5. Mr. **TAN HO HIEN/SUBUR**, also known as **SUBUR TAN**, born in Kebumen, on 02-04-1960 (the second day of April one thousand nine hundred sixty), Private Individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Kencana Indah III J2/41, Rukun Tetangga 006, Rukun Warga 002, Kelurahan Kembangan Selatan, Kecamatan Kembangan;

-Holder of the Resident Identity Card with Resident Identification Number: 3173080204600001;

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

6. Mr. **HENRY KOENAIFI**, born in Pematang Siantar, on 24-08-1959 (the twenty-fourth day of August one thousand nine hundred fifty-nine), Private Individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Brawijaya 1 C Nomor 5, Rukun Tetangga 004,

Rukun Warga 002, Kelurahan Pulo, Kecamatan Kebayoran Baru;

-Holder of the Resident Identity Card with Resident Identification
Number: 3174072408591001;

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

7. Mr. **ERWAN YURIS ANG**, SH, MH, born in Rantau Prapat, on 29-09-1959 (the twenty-ninth day of September one thousand nine hundred fifty-nine), Private Individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Pondok Hijau II Nomor 8, Rukun Tetangga 005, Rukun Warga 013, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama;

-Holder of the Resident Identity Card with Resident Identification
Number: 3174052909590008;

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

8. Mr. **RUDY SUSANTO**, born in Jakarta, on 27-03-1962 (the twenty-seventh day of March one thousand nine hundred sixty-two), Private Individual, Indonesian Citizen, residing at Jakarta Timur, Jalan Kembangan Elok Utama Blok H Nomor 6, Rukun Tetangga 002, Rukun Warga 006, Kelurahan Kembangan Selatan, Kecamatan Kembangan;

-Holder of the Resident Identity Card with Resident Identification
Number: 3175022703620002;

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

9. Ms. **LIANAWATY SUWONO**, born in Medan, on 03-12-1966 (the third day of December one thousand nine hundred sixty-six), Private Individual, Indonesian Citizen, residing at Kabupaten Tangerang, Jalan Kintamani Golf 13 P.12-PHG, Rukun Tetangga 003, Rukun Warga 020, Kelurahan Pakulonan Barat, Kecamatan Kelapa Dua;
 - currently being in Jakarta;
 - Holder of the Resident Identity Card with Resident Identification Number: 3603284312660008;
 - according to her statement, in this matter acting as a Director of the Company;
10. Mr. **SANTOSO**, born in Surakarta, on 25-01-1966 (the twenty-fifth day of January one thousand nine hundred sixty-six), Private Individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Kepa Duri Blok D.1/90, Rukun Tetangga 002, Rukun Warga 012, Kelurahan Duri Kepa, Kecamatan Kebon Jeruk;
 - Holder of the Resident Identity Card with Resident Identification Number: 3173052501660001;
 - according to his statement, in this matter acting as a Director of the Company;
11. Ms. **INAWATY HANDOYO**, born in Bandung, on 02-10-1951 (the second day of October one thousand nine hundred fifty-one), Private Individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Taman E-21/3, Rukun Tetangga 011, Rukun Warga 008, Kelurahan Meruya Barat, Kecamatan Kembangan;

-Holder of the Resident Identity Card with Resident Identification Number: 3173084210510002;

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

12. Miss **VERA EVE LIM**, born in Pematang Siantar, on 01-10-1965 (the first day of October one thousand nine hundred sixty-five), Private Individual, residing at Jakarta Utara, Jalan Teluk Gong Raya Blok C.4/20, Rukun Tetangga 007, Rukun Warga 017, Kelurahan Pejagalan, Kecamatan Penjaringan;

-Holder of the Resident Identity Card with Resident Identification Number: 3172014110650001;

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

III. Shareholders of the Company, as set out below:

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

-holder of the Resident Identity Card with Resident Identification Number: 3173081310610001;

–According to his statement, in this matter acting as the President Director of PT Dwimuria Investama Andalan, and as such representing the Board of Directors of and therefore acting for and on behalf of

PT DWIMURIA INVESTAMA ANDALAN, domiciled in Kabupaten Kudus and having its head office at Jalan Ahmad Yani Nomor 26, whose articles of association are contained in Deed Number: 1 dated 03-10-2016 (the third day of October two thousand sixteen), made before Lindawati, SH, a Notary of Kabupaten Kudus, which has obtained the approval and validation from the Minister of Law and Human Rights of the Republic of Indonesia, as evident in the Decision Letter dated 4-10-2016 (the fourth day of October two thousand sixteen), Number AHU-0043844.AH.01.01 Tahun 2016; –whose articles of association were last amended by Deed Number: 05 dated 11-04-2017 (the eleventh day of April two thousand seventeen), made before Lindawati, SH, a Notary of Kabupaten Kudus, the notice of amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in Letter Number:AHU-AH.01.03-0126952 dated 13-04-2017 (the thirteenth day of April two thousand seventeen); in this matter acting as the shareholder holding 13,545,990,000 (thirteen billion five hundred forty-five million nine hundred ninety thousand) shares in the Company.

2. The public, holding 7,820,822,221 (seven billion eight hundred twenty million eight hundred twenty-two thousand two hundred twenty-one) shares in the Company.

IV. Invitees of the Company's Board of Directors:

1. Ms. **LUSIANY LUGINA**, born in Bogor, on 25-05-1965 (the twenty-fifth day of May one thousand nine hundred sixty-five), a Director of PT Raya Saham Registra, Indonesian Citizen, residing at Kota Bogor, Jalan Sedap Malam IV Nomor 12, Rukun Tetangga 003, Rukun Warga 002, Kelurahan Pakuan, Kecamatan Kota Bogor Selatan;

-holder of the Resident Identity Card with Resident Identification Number: 3271026505650004;

–According to her statement, in this matter representing PT Raya Saham Registra as the Securities Administration Bureau of the Company, who attended the Meeting at the invitation of the Company’s Board of Directors;
2. Ms. **LUCIANA SUHENDA**, born in Padang, on 25-02-1965 (the twenty-fifth day of February one thousand nine hundred sixty-five), a Public Accountant, Indonesian Citizen, residing at Kota Tangerang, Gading Golf Timur 28, Paramount Hill Golf Gading, Rukun Tetangga 004, Rukun Warga 004, Kelurahan Cihuni, Kecamatan Pagedangan;

-holder of the Resident Identity Card with Resident Identification Number 3603226502650005;

–According to her statement, in this matter representing the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network), who attended the Meeting at the invitation of the Company’s Board of Directors.
3. Mr. **IQBAL DARMAWAN**, born in Payakumbuh, on 07-01-1979

(the seventh day of January one thousand nine hundred seventy-nine), Private Individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Kebalen II Nomor 6, Rukun Tetangga 002, Rukun Warga 005, Kelurahan Rawa Barat, Kecamatan Kebayoran Baru; holder of the Resident Identity Card with Resident Identification Number: 3174090701790006;

-Mr. **ROYHAN AKBAR**, born in Yogyakarta, on 07-02-1991 (the seventh day of February one thousand nine hundred ninety-one), Private Individual, Indonesian Citizen, residing at Sleman, Sambilegi Baru, Rukun Tetangga 001, Rukun Warga 053, Kelurahan Manguwoharjo, Kecamatan Depok;

-holder of the Resident Identity Card with Resident Identification Number: 3404070702910001;

-currently being in Jakarta;

-According to their statements, in this matter representing the Law Firm of Hadiputranto, Hadinoto & Partners, who attended the Meeting at the invitation of the Company's Board of Directors.

4. Mr. **JAN HENDRA**, born in Jakarta, on 12-08-1973 (the twelfth day of August one thousand nine hundred seventy-three), Private Individual, Indonesian Citizen, residing at Kota Jakarta Timur, Jalan Utan Kayu Nomor 66 C, Rukun Tetangga 013, Rukun Warga 006, Kelurahan Utan Kayu Utara, Kecamatan Matraman;

-holder of the Resident Identity Card with Resident Identification Number: 3175011208730012;

-According to his statement, in this matter acting as the Company's

Corporate Secretary.

-The Board of Directors, Board of Commissioners and shareholders participating in the Meeting have marked their attendance by signing in the attendance register dated as of this day, the original of which is attached to the original of this deed, and the shareholders present at the Meeting are those as recorded in the Company's Register of Shareholders as at 12-03-2019 (the twelfth day of March two thousand nineteen), 16:15 (sixteen fifteen hours) Western Indonesia Time.

-According to the provisions of Article 22 paragraph 1 letter a of the Company's Articles of Association, the appearer Mr. Ir. **DJOHAN EMIR SETIJOSO** as the President Commissioner of the Company, appointed by the Board of Commissioners as evident from the Minutes of the Board of Commissioners' Meeting dated 27-03-2019 (the twenty-seventh day of March two thousand nineteen), shall act as the Chairperson of the Meeting.

-That before the Meeting began, PT Raya Saham Registra as the Company's Securities Administration Bureau had shown me, Notary, the Company's Register of Shareholders as at 12-03-2019 (the twelfth day of March two thousand nineteen), 16:15 (sixteen fifteen hours) Western Indonesia Time, issued by PT Raya Saham Registra, and provided full assurance that the shareholders listed in the Company's Register of Shareholders were correct and that the Company's Register of Shareholders validly proved the shareholders' ownership of the Company's shares, and it confirmed that the number of shares owned by the shareholders present or represented at the Meeting were as recorded in such Register of Shareholders of the Company.

-Then, the Chairperson of the Meeting opened the Meeting and explained:

-That to comply with the provisions of the Company's Articles of Association and the Regulation of the Financial Services Authority (OJK Regulation), before conducting the Meeting, the Company had issued the following:

- A. A notice to the Financial Services Authority ("OJK") of the plan to hold the Meeting as evident in letter number: 102/DIR/2019 dated 19-02-2019 (the nineteenth day of February two thousand nineteen) on the Notice of the Agenda for the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk (the "Company") for the Financial Year 2018 (two thousand eighteen).
- B. A preliminary notice of the Meeting (*pengumuman rapat*) to the shareholders through Bisnis Indonesia and The Jakarta Post daily newspapers, both dated 26-02-2019 (the twenty-sixth day of February two thousand nineteen), the website of the Indonesia Stock Exchange, and the Company's website.
- C. A notice of the Meeting (*pemanggilan rapat*) to the shareholders through Bisnis Indonesia and The Jakarta Post daily newspapers, both dated 13-03-2019 (the thirteenth day of March two thousand nineteen), the website of the Indonesia Stock Exchange, and the Company's website;

The notice of the Meeting reads as follows.

NOTICE

ANNUAL GENERAL MEETING OF SHAREHOLDERS

PT BANK CENTRAL ASIA Tbk

The Board of Directors of PT Bank Central Asia Tbk (the "**Company**") hereby invites the Shareholders of the Company to attend the Company's Annual

General Meeting of Shareholders (the “**Meeting**”), which will be held:

Date : Thursday, 11 April 2019

Venue : Grand Ballroom, Hotel Indonesia Kempinski – 11th
Floor, Jl. M.H. Thamrin No. 1 Jakarta 10310

Time : 09:00 Western Indonesia Time - onward

Agenda for the Meeting:

1. Approval of the Annual Report including the Company's Financial Statements and Report on the Supervisory Duties of the Company's Board of Commissioners for the financial year ended 31 December 2018 and grant of release and discharge of liability (*acquitt et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company during the financial year ended 31 December 2018;

Explanation:

When presenting the Annual Report, the Financial Statements and the report on the Board of Commissioners's supervisory duties, the Company will also present the Company's performance and accomplishments as well as the actions taken by the Board of Commissioners in carrying out its supervisory and advisory functions to the Board of Directors.

2. Appropriation of the Company's Net Profit for the financial year ended 31 December 2018;

Explanation:

It will be proposed that the Company's Net Profit be appropriated for reserve fund, distribution of cash dividends, and that the remaining

unappropriated amounts of the net profit be recorded as retained earnings.

3. Change in the composition of the Company's Board of Directors;

Explanation:

The proposed changes in the composition of the Company's Board of Directors will be as follows:

- I. honorable dismissal of Mr. Eugene Keith Galbraith as a Deputy President Director with effect from the close of the Meeting;
- II. appointment of Mr. Suwignyo Budiman as a Deputy President Director, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority; and
- III. replacement of Mr. Tan Ho Hien/Subur or also known as Subur Tan with Ms. Inawaty Handojo to serve as the Company's Director of Compliance, which will be effective only to the extent of and as from the approval by the Financial Services Authority for such appointment of Ms. Inawaty Handojo as the Company's Director of Compliance.

The curriculum vitae of the candidates for the new position in the Company's Board of Directors can be downloaded from the Company's website (<https://www.bca.co.id/id/Tentang-BCA/Tata-Kelola-Perusahaan/Aksi-Korporasi>).

4. Determination of the amount of salary or honorarium and benefits for the financial year 2019 as well as bonus payment (*tantiem*) for the financial

year 2018 payable to the members of the Board of Directors and the Board of Commissioners of the Company;

Explanation:

It will be proposed in the Meeting that the following be approved:

- I. the grant of Power to the majority Shareholder of the Company to determine the amount of salary or honorarium and benefits for the financial year 2019 as well as bonus payment (*tantiem*) for the financial year 2018 payable to the members of the Board of Commissioners; and
 - II. the grant of Power to the Board of Commissioners to determine the amount of salary or honorarium and benefits for the financial year 2019 as well as bonus payment (*tantiem*) for the financial year 2018 payable to the members of the Board of Directors.
5. Appointment of the Registered Public Accounting Firm (including the Registered Public Accountant practising through such Registered Public Accounting Firm) to audit the Company's books and accounts for the financial year ended 31 December 2019;

Explanation:

It will be proposed that the Company's Board of Commissioners be granted the power to appoint such Registered Public Accounting Firm to ensure that the Company will obtain the best public accountants in terms of quality, requirements and competitive price.

6. Grant of powers and authority to the Board of Directors to pay out interim dividends for the financial year ended 31 December 2019;

Explanation:

The payment of interim dividends will be made only to the extent that the financial condition of the Company permits and with due observance of the prevailing laws and regulations.

7. Approval of the Revised Recovery Plan of the Company.

Explanation:

To comply with the prevailing laws, it is necessary to update the Company's Recovery Plan.

8. Report on the realization of the use of the proceeds from the Continuous Public Offering of Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018;

Explanation:

The Board of Directors will account for the realization of the use of the proceeds from the Public Offering of such Subordinated Bonds.

General Provisions:

1. This Notice of Meeting of the Company constitutes an official invitation to the Meeting in accordance with the provisions of Article 21 paragraph 4 of the Company's Articles of Association in conjunction with Article 82 paragraph 2 of Law Number 40 of 2007 on Limited Liability Companies, and therefore it is not necessary for the Company to extend a separate invitation to each of the Company's Shareholders;
2. The Company's Shareholders that are entitled to attend or be represented in the Company's Meeting are those whose names are recorded in the Register of Shareholders as at Tuesday, 12 March 2019, 16:15 Western Indonesia Time (WIB);

3. Any holder of the Company's shares in the collective custody of PT Kustodian Sentral Efek Indonesia ("KSEI") intending to attend the Meeting must register with the Stock Exchange Member/the Custodian Bank holding the securities account at KSEI to obtain a Written Confirmation to Attend the Meeting ("KTUR");
4. Any Shareholder of the Company or its proxy who will attend the Company's Meeting is kindly requested to provide the registration officer with the original copy of the KTUR and a copy of his/her Resident ID card (KTP) or any other identification card before entering the Meeting room. Any authorized representative of the Company's Shareholder must provide not only the original copy of the KTUR and a copy of his/her Resident ID card (KTP) or any other identification card but also a copy of the latest articles of association and the deed containing the latest composition of the board members of the company he/she represents;
5. Any Shareholder of the Company that is unable to attend the Meeting may be represented by a proxy, subject to the following provisions:
 - a. The proxy submits a valid power of attorney in a form satisfactory to the Company's Board of Directors or executes the Company's standard form of power attorney, which can be obtained by the shareholder at:
 - i. the Company's Head Office (at the Corporate Secretary Division) on any business day during the Company's business hours; or
 - ii. the office of the Securities Administration Bureau of the Company, i.e. PT Raya Saham Registra, having its address at Plaza Sentral, 2nd Floor, Jl. Jendral Sudirman Kaveling 47-48, Jakarta 12930,

Telp +6221 2525666, Fax +6221 2525028, on any business day during the business hours of the Securities Administration Bureau; or

iii. the Company's website (<https://www.bca.co.id/id/Tentang-BCA/Tata-Kelola-Perusahaan/Aksi-Korporasi>).

- b. Any member of the Board of Commissioners, any member of the Board of Directors, and any employee of the Company may act as a proxy for the Shareholder in the Meeting, but any vote cast by the proxy will not be counted in voting;
 - c. if the power of attorney as described in item a point 5 is executed outside the territory of the Republic of Indonesia, the power attorney must be authenticated by the local notary public and the local consulate of the Republic of Indonesia;
 - d. The Company must have received the duly completed power of attorney through the Securities Administration Bureau, i.e. PT Raya Saham Registra, no later than Monday, 8 April 2019, 16:00 Western Indonesia Time;
6. The materials for the Meeting are available at the Company's Head Office, Corporate Secretary Division, Menara BCA, 20th Floor, Jalan M.H. Thamrin No.1 Jakarta 10310, on any business day and during the business hours of the Company, from the date of this Notice of Meeting until the date of the Meeting. The Company's Shareholders can also obtain the materials for the Meeting by downloading them from the Company's website (<https://www.bca.co.id/id/Tentang-BCA/Tata-Kelola-Perusahaan/Aksi-Korporasi>) or at the written request of the Shareholders

to the Corporate Secretary Division of the Company, which shall have received such request no later than 1 (one) business day prior to the date of the Meeting.

7. To ensure that the Meeting will be conducted in an orderly and timely manner, the Shareholders of the Company or their proxies are kindly requested to be present at the Meeting venue by 08:30 Western Indonesia Time.

Jakarta, 13 March 2019

PT BANK CENTRAL ASIA Tbk

Board of Directors

- D. That according to the Company's Register of Shareholders as at 12-03-2019 (the twelfth day of March two thousand nineteen), issued by PT Raya Saham Registra as the Company's Securities Administration Bureau, the total number of outstanding shares of the Company is 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares.

The Chairperson of the Meeting mentioned that before discussing the Meeting Agenda, he would like to ensure that the Meeting quorum was met. For that purpose, he asked the Notary to inform the Meeting about the number of shares of the shareholders or their authorized proxies present at the Meeting.

Then, I, Notary, explained as follows:

Thank you, Mr. Chairperson. Let me explain that in relation to the agenda for this Meeting, according to the provisions of Article 23

paragraph 1 letter a of the Company's Articles of Association, the Meeting shall be valid and may adopt binding resolutions if more than 1/2 (one half) of the total number of outstanding shares of the Company with valid voting rights are present and/or represented in the Meeting.

–According to the Register of Shareholders as at 12-03-2019 (the twelfth day of March two thousand nineteen) and the attendance register of the shareholders or their proxies, received today from PT Raya Saham Registra as the Company's Securities Administration Bureau (*Biro Administrasi Efek*), the number of shares present and/or represented in the Meeting is 21,366,812,221 (twenty-one billion three hundred sixty-six million eight hundred twelve thousand two hundred twenty-one) shares or equal to 86.66% (eighty-six point six six percent) of the total outstanding shares of the Company with valid voting rights, namely 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares, and therefore the quorum as required by Article 23 paragraph 1 letter a of the Company's Articles of Association has been met. Therefore, the Meeting is duly conducted and is entitled to adopt valid and binding resolutions on the matters set out in the Meeting agenda.

That's all I can inform you about the Meeting quorum. Thank you.

Then the Chairperson of the Meeting stated that because all the requirements for holding this Meeting, such as issuance of the notification to the OJK, the preliminary notice, and the notice of the Meeting as well as the Meeting quorum have been fulfilled, the Company's Annual General Meeting of

Shareholders is valid and entitled to adopt valid and binding resolutions;

The Chairperson of the Meeting continued to explain as follows:

“The Rules and Procedure for the Meeting are as previously read out by the Master of Ceremony (MC) before the Meeting began and distributed to the participants.

Before we begin the Meeting, please allow me to explain to you the following:

1. The General Condition of the Company;
2. The Meeting Agenda; and
3. Several important points from the Meeting Rules and Procedure to be noted by the shareholders or their proxies”.

-Furthermore, the Chairperson of the Meeting explained the following:

1. The General Condition of the Company:

In the financial year 2018 (two thousand eighteen), the Company and its subsidiaries managed to post positive business performance. Amid the dynamic economic condition, the Company managed to maintain sustainable growth in business and attain strategic targets. Throughout the financial year 2018 (two thousand eighteen), BCA continued to strengthen its banking franchise and provide proper lending. The Company and its subsidiaries ended the financial year 2018 (two thousand eighteen) with an increase in net profit of 10.9% (ten point nine percent) to Rp 25.9 trillion (twenty-five point nine trillion Rupiah). The favourable position of the Company’s capitalization and liquidity and well-maintained credit quality made it possible for BCA to support its business growth and investment in various lines of business. Further description of

the Company's condition will be presented by the President Director and the Director of Finance in the first item on the Meeting Agenda.

2. The Meeting Agenda as provided in the Notice of Meeting is as follows:

1. Approval of the Annual Report including the Company's Financial Statements and Report on the Supervisory Duties of the Company's Board of Commissioners for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen) and grant of release and discharge of liability (*acquitt et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company during the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen);
2. Appropriation of the Company's Net Profit for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen);
3. Change in the composition of the Company's Board of Directors;
4. Determination of the amount of salary or honorarium and benefits for the financial year 2019 (two thousand nineteen) as well as bonus payment (*tantiem*) for the financial year 2018 (two thousand eighteen) payable to the members of the Board of Directors and the Board of Commissioners of the Company;
5. Appointment of the Registered Public Accounting Firm (including the Registered Public Accountant practising through such Registered Public Accounting Firm) to audit the Company's books and accounts for the financial year ended 31-12-2018 (the thirty-first day of

December two thousand eighteen);

6. Grant of powers and authority to the Board of Directors to pay out interim dividends for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen);
7. Approval of the Revised Recovery Plan of the Company;
8. Report on the realization of the use of the proceeds from the Continuous Public Offering of Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018;

-The Chairperson of the Meeting mentioned that the rules and procedure for this Meeting shall be as provided at the time of the shareholders' registration of attendance and as previously read out by the Master of Ceremony before the Meeting began. However, before starting the discussion in this Meeting, the Chairperson of the Meeting asked the Master of Ceremony to present and read out again several slides highlighting the key rules and procedure for the Meeting to the shareholders or their proxies.

-Then the Master of Ceremony read out the Procedure for bringing up matters relating to the Meeting agenda and the Procedure for voting and vote count.

Procedure for bringing up matters relating to the Meeting agenda:

A shareholder or a proxy for the shareholder may ask questions and/or express opinions in relation to any item on the Meeting agenda that requires a Meeting resolution.

1. When discussing a Meeting agenda item that requires a resolution, the Chairperson of the Meeting will provide the shareholders or the proxies for the shareholders with the opportunity to ask questions and/or express opinions before the matter is put to the vote. The shareholders or the

- proxies for the shareholders can ask questions and/or express opinions only at the opportunity given by the Chairperson of the Meeting.
2. Only the shareholders or the lawful proxies for the shareholders present at the Meeting shall have the right to ask questions and/or express opinions about the Meeting agenda item under discussion.
 3. The questions asked and/or opinions expressed must have a direct bearing on the Meeting agenda item under discussion.
 4. Before asking questions and/or expressing opinions, the shareholders or the proxies for the shareholders are asked to take and fill out a form, which will be provided by the Meeting helpers, and the shareholders or the proxies for the shareholders shall provide the shareholder's name, the number of shares held/represented and the questions and/or opinions to be asked or expressed.
 5. The shareholders or the proxies for the shareholders who wish to ask the questions and/or express the opinions they have written in the form as referred to in point 5 part III of these Rules and Procedure are requested to raise their hands and then read out the questions or opinions they have written in the form using a microphone and submit the form to the Meeting helpers.
 6. To provide equal opportunities to all shareholders, each shareholder or each proxy for the shareholder may ask or express a maximum of 2 (two) questions and/or opinions for each Meeting agenda item.
 7. All questions will be answered one by one in sequence. If there are several questions about the same issue, such questions will be answered only once.

8. After the answers and/or clarifications relating to the questions and/or opinions asked or expressed by the shareholders or the proxies for the shareholders have been given, the Chairperson of the Meeting will propose that the shareholders or the proxies for the shareholders pass a resolution.

-Procedure for voting and vote count:

In respect of all agenda items of the Meeting that require a resolution, the vote count will be carried out with due regard for the provisions of the Company's Articles of Association and the Law on Limited Liability Companies, namely as follows:

1. The Meeting resolutions shall be adopted on the basis of deliberation for consensus;
2. If the Meeting cannot adopt a resolution by deliberation for consensus, the resolution will be adopted by voting. During the voting, the shareholders or the proxies for the shareholders shall have the right to AGREE, DISAGREE, or ABSTAIN on each Meeting agenda item;
3. In respect of any Meeting agenda item that requires a Meeting resolution, the resolution on the proposal put forward at the Meeting shall be valid if approved by more than 1/2 (one half) of the total voting shares present at the Meeting;
4. The Chairperson of the Meeting will ask the shareholders or the proxies for the shareholders who DISAGREE or ABSTAIN on the relevant proposal to raise their hands and submit their ballots to the Meeting helpers. Furthermore, the ballots will be counted by PT Raya Saham Registra as the Company's Securities Administration Bureau and then verified by the

Notary in his/her capacity as an independent public official;

5. Any shareholders or proxies for the shareholders that do not raise their hands nor submit their ballots to indicate DISAGREEMENT or ABSTENTION on the relevant proposal shall be deemed to have approved the relevant proposal without the Chairperson of the Meeting having to ask each of the shareholders or proxies for the shareholders to raise their hands as a sign of agreement;
6. In accordance with Article 30 of Regulation of the Financial Services Authority Number 32/POJK.4/2014 on the Planning and Conduct of the General Meeting of Shareholders of Public Limited Companies, any shareholders that ABSTAIN shall be deemed to cast the same vote as those cast by the majority of the shareholders voting at the Meeting;
7. Vote count shall be carried out by scanning the barcodes on the ballots of the shareholders or the proxies for the shareholders that DISAGREE and ABSTAIN, which have been submitted to the Meeting helpers, by using a barcode scanner. The total number of votes will appear on the screen provided in the Meeting room;
8. The shareholders or the proxies for the shareholders that have registered their attendance but leave the Meeting room without reporting to the registration officer before the meeting is closed shall be deemed to be present and approve the proposal put forward at the Meeting.

–Then the Meeting continued with the discussion on the **First Item on the Meeting Agenda**, namely:

Approval of the Annual Report including the Company's Financial Statements and Report on the Supervisory Duties of the

Company's Board of Commissioners for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen) and grant of release and discharge of liability (*acquit et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company during the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen);

-The Chairperson of the Meeting mentioned that the Annual Report for the financial year 2018 (two thousand eighteen):

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

-Furthermore, the Chairperson of the Meeting asked Mr. **JAHJA SETIAATMADJA** as the President Director of the Company to present to the Meeting the highlights of the Annual Report for the financial year 2018 (two thousand eighteen).

-Mr. **JAHJA SETIAATMADJA** as the President Director of the Company presented the highlights of the Annual Report for the financial year 2018 (two thousand eighteen), as described in the appendix attached to the original of this Deed.

-Then the Chairperson of the Meeting mentioned that more detailed explanation could be found in the Annual Report as provided at the time of

registration.

The Chairperson of the Meeting further mentioned that the Annual Report for 2018 (two thousand eighteen) also contains the Company's Balance Sheet and Profit or Loss Statement for the financial year 2018 (two thousand eighteen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network), as evident from its report Number: 00037/2.1025/AU.1/07/0229-2/1/II/2019 dated 11-02-2019 (the eleventh day of February two thousand nineteen) with unmodified opinion;

-Afterwards, Miss VERA EVE LIM as a Director of the Company presented the highlights of the Company's Balance Sheet and Profit or Loss Statement for the financial year 2018 (two thousand eighteen) to the Meeting, as described in the appendix attached to the original of this Deed;

-The Chairperson of the Meeting mentioned that the report on the supervisory duties of the Company's Board of Commissioners will be presented by Mr. CYRILLUS HARINOWO as a member of the Company's Board of Commissioners.

- Mr. CYRILLUS HARINOWO as a member of the Company's Board of Commissioners presented the report on the Board of Commissioners' supervision of the Board of Directors' duties of management, as described in the appendix attached to the original of this Deed;

-The Chairperson of the Meeting then gave the shareholders or their proxies the opportunity to ask questions and/or give feedback;

The questions/feedback from the shareholders and/or their proxies were as follows:

1. The question/feedback from Mr. **Andry Ansjory** as one of the Shareholders, owning and holding 3,000 (three thousand) shares in the Company, as described below:

(-) "Please kindly explain about the unrealized loss on the financial assets available for sale in the amount of Rp 1,864 Trillion (one thousand eight hundred sixty-four trillion Rupiah), whereas the Company's profit amounted to Rp 1.87 trillion (one point eight seven trillion Rupiah) in 2017 (two thousand seventeen), especially as indicated in appendix 5 (five) page 90 (ninety). What investment securities posted a negative income of Rp 190 billion (one hundred ninety billion Rupiah), while the company had a profit or positive income of Rp 197 billion (one hundred ninety-seven billion Rupiah) in 2017 (two thousand seventeen)?"

2. The questions/feedback from Mr. **Hendra Untung** as one of the Shareholders, owning and holding 140 (one hundred forty) shares in the Company, as described below:

(-) "1. Why does the Company still issue an annual report with a huge publication cost of almost Rp 1 million (one million Rupiah) per copy. The fact is that only a few people will read it and I am sure that within 2 (two) hours, the annual report will go to a junk shop, sold at Rp1,000 (one thousand Rupiah) per kilo. It's such a waste of money.

2. Why does the Company provide the report on CD?

The CD will end up as plastic waste, right? Only old computers can read the CD, why not providing the annual report on a USB flash drive. Instead of buying a flash drive with a capacity

of 64 (sixty-four) gigabytes, the company could have bought a 1 (one) gigabyte usb flash drive, which is now very cheap, and the 1 (one) gigabyte flash drive is sufficient for the annual report. This will help reduce waste globally and will be more practical for the shareholders.

3. BCA has entered the AI (artificial intelligence) era with its VIRA technology. This is a huge progress, but how come BCA seems to remain old-fashioned in that matter.

-The Chairperson of the Meeting then requested Miss Vera Eve Liem and Mr. Jahja Setiaatmadja in their respective capacities as a Director and the President Director of the Company to respond to such questions from the shareholders.

-Then Miss Vera Eve Liem responded to the question from Mr. Andry Ansjory, as described below:

- (+) “Thank you, Pak Andry, for the question. Let me respond to the first question concerning the unrealized loss on the financial assets available for sale, which slightly decreased compared to the previous year. The majority of these securities are investment in commercial papers or instruments issued by the Government, i.e. Government Bonds. As we know, in 2018 (two thousand eighteen) there was a slight decrease in the price of bonds, so the decrease was due to market to market in 2018 (two thousand eighteen). And as for the purpose of investment in securities, the majority of the securities constitute commercial papers issued by Bank Indonesia including the Government of Indonesia for the Company’s liquidity

needs”.

-Then Mr. Jahja Setiaatmadja responded to the questions from Mr. Hendra Untung, as described below:

(+) “Thank you for the next question or suggestion. I think the idea of substituting the CD with the USB flash drive is a positive suggestion. We have been using the CD probably because very few shareholders requested the report on CD, and we have been quite accustomed to using the CD. However, I think it is a good suggestion, which we certainly can accept. In the future, we will use the USB flash drive”.

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

I. Approving the Annual Report, which includes:

1. the Financial Statements, consisting of the Company’s Balance Sheet and Profit or Loss Statement for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network) as evident from its report Number: 00037/2.1025/AU.1/07/0229-2/1/III/2019 dated 11-02-2019 (the eleventh day of February two thousand nineteen) with unmodified opinion, as contained in the Annual Report 2018 (two thousand eighteen); and

2. Report on the Supervisory Duties of the Board of Commissioners

for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), as contained in the Annual Report 2018 (two thousand eighteen);

- II. Granting release and discharge of liability (*acquitt et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company during the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), to the extent that such actions are recorded in the Company's Annual Report and Financial Statements for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen) and the relevant supporting documents.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands;

-Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **First Item on the Meeting Agenda**, as follows:

- The number of **abstentions** was 27,098,300 (twenty-seven million ninety-eight thousand three hundred) shares or equal to approximately 0.13% (zero point one three percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 11,580,200 (eleven million five hundred

eighty thousand two hundred) shares or equal to approximately 0.05% (zero point zero five percent) of the total shares with valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 21,328,133,721 (twenty-one billion three hundred twenty-eight million one hundred thirty-three thousand seven hundred twenty-one) shares or equal to approximately 99.82% (ninety-nine point eight two percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of Regulation of the Financial Services Authority No. 32/POJK.4/2014 on the Plan and Organization of the General Meeting of Shareholders of Publicly-Held Companies (“OJK Regulation on the GMS”), any shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

- I. Approving the Annual Report, which includes:
 1. the Financial Statements, consisting of the Company’s Balance Sheet and Profit or Loss Statement for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network) as evident from its report Number: 00037/2.1025/AU.1/07/0229-2/1/II/2019 dated 11-02-2019 (the eleventh day of February two thousand nineteen) with unmodified opinion, as contained in the Annual Report 2018 (two thousand eighteen); and

2. Report on the Supervisory Duties of the Board of Commissioners for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), as contained in the Annual Report 2018 (two thousand eighteen);
- II. Granting release and discharge of liability (*acquitt et decharge*) to all members of the Board of Directors and the Board of Commissioners of the Company for all actions taken in relation to the management and supervision of the Company during the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), to the extent that such actions are recorded in the Company's Annual Report and Financial Statements for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen) and the relevant supporting documents.

The Second Item on the Meeting Agenda

Appropriation of the Company's Net Profit for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen);

-The Chairperson of the Meeting mentioned that Miss VERA EVE LIM as a Director of the Company will explain the proposed appropriation of the net profit earned by the Company during the financial year 2018 (two thousand eighteen).

-Miss VERA EVE LIM as a Director of the Company explained the proposed appropriation of the net profit earned by the Company during the financial year 2018 (two thousand eighteen), as described in the appendix attached to the original of this Deed.

-The Chairperson of the Meeting then gave the shareholders or their proxies the opportunity to ask questions and/or give feedback;

The questions/feedback from the shareholders and/or their proxies were as follows:

-The question/feedback from Mr. **Anwar R.P. Lubis** as a Public Shareholder, owning and holding 100 (one hundred) shares in the Company, as described below:

(-) “Why did the reserves, which were already more than 100% (one hundred percent), have to be further increased? Wouldn’t it be better if it had been appropriated for retained earnings? What is the difference between reserves and retained earnings?”

-The Chairperson of the Meeting then requested Miss Vera Eve Liem as a Director of the Company to respond to such questions from the shareholder.

-Then Miss Vera Eve Liem responded to the question from Mr. Anwar R.P. Lubis, as described below:

(+) “It’s true that to date our reserves have reached Rp 2 trillion (two trillion Rupiah) or equal to 127% (one hundred twenty-seven percent) of the capital. We still made the allocation for reserves because this is in line with the implementation of the Company’s GCG, whereby the Company has consistently allocated 1% (one percent) for reserves. The reserves form part of the Company’s capital structure, and therefore the reserves constitute part of the capital, which will strengthen the Bank’s capital in anticipation of possible future business growth or losses”.

-Because there were no other questions, the Chairperson of the Meeting stated that as proposed by the Board of Directors in Decision Letter of the

Company's Board of Directors dated 12-03-2019 (the twelfth day of March two thousand nineteen), Number:043A/SK/DIR2019 on the Proposal concerning the Appropriation of the Company's Net Profit for the Financial Year 2018 (two thousand eighteen) to be put forward to the Annual General Meeting of Shareholders as explained by Miss VERA EVE LIM, the Company proposed that the Meeting adopt the following resolutions:

- I. Accepting that according to the Company's Balance Sheet and Profit or Loss Statement for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network), the Company's net profit for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), amounted to Rp 25,855,154,148,976 (twenty-five trillion eight hundred fifty-five billion one hundred fifty-four million one hundred forty-eight thousand nine hundred seventy-six Rupiah) ("Net Income for 2018").
- II. Stipulating that the Company's Net Income for 2018 (two thousand eighteen), which amounted to Rp 25,855,154,148,976 (twenty-five trillion eight hundred fifty-five billion one hundred fifty-four million one hundred forty-eight thousand nine hundred seventy-six Rupiah), is to be appropriated as follows:
 1. An amount of Rp340 (three hundred forty Rupiah) per share will be distributed as cash dividends for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen) to the shareholders entitled to receive cash dividends; such amount

includes the interim dividends of Rp85 (eighty-five Rupiah) per share or equal to Rp2,095,675,850,000 (two trillion ninety-five billion six hundred seventy-five million eight hundred fifty thousand Rupiah), which was paid out by the Company on 21-12-2018 (the twenty-first day of December two thousand eighteen); accordingly, the remaining amount of dividends to be distributed is Rp255 (two hundred fifty-five Rupiah) per share or equal to Rp6,287,027,550,000 (six trillion two hundred eighty-seven billion twenty-seven million five hundred fifty thousand Rupiah). As regards the dividend payments, the following terms and conditions shall apply:

- (i) the remaining amount of the dividends for the financial year 2018 (two thousand eighteen) will be paid out for each share issued by the Company as at the record date, which will be determined by the Board of Directors;
- (ii) as regards the payments on the remaining dividends for the financial year 2018 (two thousand eighteen), the Board of Directors shall make a withholding for tax on dividends in accordance with the tax regulations in force;
- (iii) the Board of Directors is granted the power and authority to stipulate any matters concerning or relating to the payment of the remaining dividends for the financial year 2018 (two thousand eighteen), including (but not limited to):
 - (aa) stipulating the record date as referred to in point (i) to determine which shareholders of the Company are eligible to receive payments on the remaining dividends

- for the financial year 2018 (two thousand eighteen); and
- (bb) stipulating the date of payment of the remaining dividends for the financial year 2018 (two thousand eighteen), and any other technical matters with due observance of the regulations of the Stock Exchange where the Company's shares are listed;
2. An amount of Rp258,551,541,490 (two hundred fifty-eight billion five hundred fifty-one million five hundred forty-one thousand Rupiah) will be appropriated for reserves;
 3. The remainder of the Net Profit for 2018 (two thousand eighteen) that has not been appropriated for any particular use will be posted as retained earnings.
- III. Stating that such power and authority as described in point II item 1 of this resolution will be effective as of the date on which the proposal on this agenda item is approved by the Meeting.
- Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands;
- Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **Second Item on the Meeting Agenda**, as follows:
- The number of **abstentions** was 37,463,300 (thirty-seven million four

hundred sixty-three thousand three hundred) shares or equal to approximately 0.18% (zero point one eight percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 20,134,127 (twenty million one hundred thirty-four thousand one hundred twenty-seven) shares or equal to approximately 0.09% (zero point zero nine percent) of the total shares with valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 21,309,214,794 (twenty-one billion three hundred nine million two hundred fourteen thousand seven hundred ninety-four) shares or equal to approximately 99.73% (ninety-nine point seven three percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of OJK Regulation on the GMS, any shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

- I. Accepting that according to the Company's Balance Sheet and Profit or Loss Statement for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network), the Company's net profit for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen), amounted to Rp 25,855,154,148,976 (twenty-five trillion eight hundred fifty-five billion one hundred fifty-four million one

hundred forty-eight thousand nine hundred seventy-six Rupiah) ("Net Income for 2018").

II. Stipulating that the Company's Net Income for 2018 (two thousand eighteen), which amounted to Rp 25,855,154,148,976 (twenty-five trillion eight hundred fifty-five billion one hundred fifty-four million one hundred forty-eight thousand nine hundred seventy-six Rupiah), is to be appropriated as follows:

1. An amount of Rp340 (three hundred forty Rupiah) per share will be distributed as cash dividends for the financial year ended 31-12-2018 (the thirty-first day of December two thousand eighteen) to the shareholders entitled to receive cash dividends; such amount includes the interim dividends of Rp85 (eighty-five Rupiah) per share or equal to Rp2,095,675,850,000 (two trillion ninety-five billion six hundred seventy-five million eight hundred fifty thousand Rupiah), which was paid out by the Company on 21-12-2018 (the twenty-first day of December two thousand eighteen); accordingly, the remaining amount of dividends to be distributed is Rp255 (two hundred fifty-five Rupiah) per share or equal to Rp6,287,027,550,000 (six trillion two hundred eighty-seven billion twenty-seven million five hundred fifty thousand Rupiah). As regards the dividend payments, the following terms and conditions shall apply:

(i) the remaining amount of the dividends for the financial year 2018 (two thousand eighteen) will be paid out for each share issued by the Company as at the record date, which will be

determined by the Board of Directors;

(ii) as regards the payments on the remaining dividends for the financial year 2018 (two thousand eighteen), the Board of Directors shall make a withholding for tax on dividends in accordance with the tax regulations in force;

(iii) the Board of Directors is granted the power and authority to stipulate any matters concerning or relating to the payment of the remaining dividends for the financial year 2018 (two thousand eighteen), including (but not limited to):

(aa) stipulating the record date as referred to in point (i) to determine which shareholders of the Company are eligible to receive payments on the remaining dividends for the financial year 2018 (two thousand eighteen); and

(bb) stipulating the date of payment of the remaining dividends for the financial year 2018 (two thousand eighteen), and any other technical matters with due observance of the regulations of the Stock Exchange where the Company's shares are listed;

2. An amount of Rp258,551,541,490 (two hundred fifty-eight billion five hundred fifty-one million five hundred forty-one thousand Rupiah) will be appropriated for reserves;

3. The remainder of the Net Profit for 2018 (two thousand eighteen) that has not been appropriated for any particular use will be posted as retained earnings.

III. Stating that such power and authority as described in point II item 1 of

this resolution will be effective as of the date on which the proposal on this agenda item is approved by the Meeting.

The Third Item on the Meeting Agenda, namely:

Change in the Composition of the Board of Directors of the Company.

-The Chairperson of the Meeting explained that the composition of the Company's Board of Commissioners and Board of Directors at the time was as follows:

Board of Commissioners

President Commissioner : Mr. Ir. DJOHAN EMIR SETIJOSO;

Commissioner : Mr. TONNY KUSNADI;

Independent
Commissioner : Mr. CYRILLUS HARINOWO;

Independent
Commissioner : Mr. Dr. Ir. RADEN PARDEDE;

Independent
Commissioner : Mr. SUMANTRI SLAMET;

Board of Directors

President Director : Mr. JAHJA SETIAATMADJA;

Deputy President Director : Mr. EUGENE KEITH GALBRAITH;

Deputy President Director : Mr. ARMAND WAHYUDI HARTONO;

Director : Mr. Ir. SUWIGNYO BUDIMAN;

Director (concurrently as
Director of Compliance) : Mr. TAN HO HIEN/SUBUR or a.k.a
SUBUR TAN;

Director : Mr. HENRY KOENAIFI;
Independent Director : Mr. ERWAN YURIS ANG, SH, MH;
Director : Mr. RUDY SUSANTO;
Director : Ms. LIANAWATY SUWONO;
Director : Mr. SANTOSO;
Director : Ms. INAWATY HANDOYO;
Director : Miss VERA EVE LIM

Then the Chairperson of the Meeting stated as follows:

The Board of Commissioners of the Company has received a proposal from PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder of the Company, which substantially recommends as follows:.

- Honorably dismissing Mr. EUGENE KEITH GALBRAITH as a Deputy President Director, with effect from the close of this Meeting.
- Appointing Mr. SUWIGNYO BUDIMAN as a Deputy President Director, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders which will be held on 2021 (two thousand twenty-one), provided that if the approval for such appointment from the Financial Services Authority has not been obtained, Mr. SUWIGNYO BUDIMAN will remain in office as a Director until his appointment as Deputy President Director is approved by the Financial Services Authority. If his appointment as Deputy President Director is not approved by the Financial Services Authority, Mr. SUWIGNYO BUDIMAN will remain in office as a Director until the close of the Company's Annual General Meeting of Shareholders

which will be held in 2021 (two thousand twenty-one);

in addition to the proposal from PT DWIMURIA INVESTAMA ANDALAN, the Board of Commissioners of the Company also proposed the replacement of Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN as the Company's Director of Compliance with Ms. INAWATY HANDOYO, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one). Before the approval for the appointment of Ms. INAWATY HANDOYO as the Company's Director of Compliance is obtained from the Financial Services Authority or if such approval is not given by the Financial Services Authority, Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN will remain in office as the Company's Director of Compliance until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one).

Furthermore, the Board of Commissioners has requested the Remuneration and Nomination Committee to discuss such proposals, and based on the recommendation from the Remuneration and Nomination Committee, the Board of Commissioners proposed the change in the composition of the Board of Shareholders as described above.

-Then, the Chairperson of the Meeting requested Mr. JAN HENDRA, as the Company's Corporate Secretary to read out the curriculum vitae of the proposed Directors, as described in the appendix attached to the original of this Deed.

-The Chairperson of the Meeting then gave the shareholders or their proxies

the opportunity to ask questions and/or give feedback;

The questions/feedback from the shareholders and/or their proxies were as follows:

-The question/feedback from Mr. **Hendra Untung**, as a Public Shareholder, owning and holding 140 (one hundred forty) shares in the Company, as described below:

(-) “Both of these people are no longer young, and I really appreciate BCA valuing their expertise, relying on their invaluable experience instead of merely considering their age. But is there a policy on regeneration in BCA?” I think the greatest threat in the banking industry today is the fin-tech (financial technology). This is true not only here but also in many other countries. Fin-tech may adversely affect the banking industry to such a great extent and it generally involves young people. That said, I do hope that BCA will continue to keep up with the current development and will not underestimate the threats of modern technology.”

-The Chairperson of the Meeting then requested Mr. Raden Pardede as the Chief of the Nomination and Remuneration Committee of the Company to respond to such questions from the shareholder.

-Then Mr. Raden Pardede responded to the question from Mr. Hendra Untung, as described below:

(+) “We are very grateful for this question and suggestion, and we here in the Remuneration and Nomination Committee have indeed considered this matter, so thanks again. We have the same view that in the years ahead there should be regeneration as such and we are recruiting

young talents to ensure that we can keep up with the current performance of BCA. In brief, we have indeed considered recruiting such young talents in the Fin-Tech sector to be part of BCA's management".

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

- I. Approving the honourable dismissal of Mr. EUGENE KEITH GALBRAITH as a Deputy President Director with effect from the close of this Meeting.
- II. Expressing the highest appreciation and gratitude to Mr. EUGENE KEITH GALBRAITH for his services during his term of office as a Deputy President Director of the Company.
- III. Appointing Mr. SUWIGNYO BUDIMAN as a Deputy President Director, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders which will be held on 2021 (two thousand twenty-one), provided that if the approval for such appointment from the Financial Services Authority has not been obtained, Mr. SUWIGNYO BUDIMAN will remain in office as a Director until his appointment as Deputy President Director is approved by the Financial Services Authority. If his appointment as Deputy President Director is not approved by the Financial Services Authority, Mr. SUWIGNYO BUDIMAN will remain in office as a Director until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one).
- IV. Replacing the Company's Director of Compliance by appointing Ms.

INAWATY HANDOJO to replace Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one). Before the approval for the appointment of Ms. INAWATY HANDOJO as the Company's Director of Compliance is obtained from the Financial Services Authority or if such approval is not given by the Financial Services Authority, Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN will remain in office as the Company's Director of Compliance until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one), and Ms. INAWATY HANDOJO will retain her current office as the Company's Director.

- V. Stating that accordingly the composition of the Board of Commissioners and the Board of Directors of the Company as from the close of this Meeting shall be as follows:

Board of Commissioners

President Commissioner : Mr. Ir. DJOHAN EMIR SETIJOSO;

Commissioner : Mr. TONNY KUSNADI;

Independent : Mr. CYRILLUS HARINOWO;

Commissioner

Independent : Mr. Dr. Ir. RADEN PARDEDE;

Commissioner

Independent : Mr. SUMANTRI SLAMET;

Commissioner

Board of Directors

- President Director : Mr. JAHJA SETIAATMADJA;
- Deputy President Director: Mr. ARMAND WAHYUDI HARTONO;
- Director : Mr. Ir. SUWIGNYO BUDIMAN;
- Director (concurrently serving as Director of Compliance) : Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN;
- Director : Mr. HENRY KOENAIFI;
- Independent Director : Mr. ERWAN YURIS ANG, SH, MH;
- Director : Mr. RUDY SUSANTO;
- Director : Ms. LIANAWATY SUWONO;
- Director : Mr. SANTOSO;
- Director : Ms. INAWATY HANDOJO;
- Director : Miss VERA EVE LIM.

without prejudice to the right of the General Meeting of Shareholders to at any time dismiss any member of the Board of Commissioners and the Board of Directors of the Company as mentioned above.

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

- VI. Granting power and authority to the Board of Directors of the Company, with the right of substitution, to cause the resolution on the composition of the Board of Commissioners and the Board of Directors as described above to be expressed in a deed made before a Notary, including the composition of the Board of Commissioners and the

Board of Directors after obtaining the Approval Letter from the Financial Services Authority (OJK) in respect of the above-mentioned Meeting resolution, and subsequently file any notice with the competent authorities, and take any and all necessary actions in respect of such resolution in accordance with the prevailing laws and regulations;

VII. Stating that the grant of power and authority under point VI of this resolution will be effective as of the date on which the proposal in this agenda item is approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands;

-Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **Third Item on the Meeting Agenda**, as follows:

- The number of **abstentions** was 15,636,900 (fifteen million six hundred thirty-six thousand nine hundred) shares or equal to approximately 0.07% (zero point zero seven percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 168,293,669 (one hundred sixty-eight million two hundred ninety-three thousand six hundred sixty-nine) shares or equal to approximately 0.79% (zero point seven nine percent) of the total shares with valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 21,182,881,652 (twenty-one billion one hundred eighty-two million eight hundred eighty-one thousand six hundred fifty-two) shares or equal to approximately 99.14% (ninety-nine point one four percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of OJK Regulation on the GMS, any shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

- I. Approving the honourable dismissal of Mr. EUGENE KEITH GALBRAITH as a Deputy President Director with effect from the close of this Meeting.
- II. Expressing the highest appreciation and gratitude to Mr. EUGENE KEITH GALBRAITH for his services during his term of office as a Deputy President Director of the Company.
- III. Appointing Mr. SUWIGNYO BUDIMAN as a Deputy President Director, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders which will be held on 2021 (two thousand twenty-one), provided that if the approval for such appointment from the Financial Services Authority has not been obtained, Mr. SUWIGNYO BUDIMAN will remain in office as a Director until his appointment as Deputy President Director is approved by the Financial Services Authority. If his appointment as Deputy President Director is not approved by the Financial Services Authority, Mr. SUWIGNYO BUDIMAN

will remain in office as a Director until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one).

- IV. Replacing the Company's Director of Compliance by appointing Ms. INAWATY HANDOJO to replace Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN, which will be effective only to the extent of and as from the approval of such appointment by the Financial Services Authority until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one). Before the approval for the appointment of Ms. INAWATY HANDOJO as the Company's Director of Compliance is obtained from the Financial Services Authority or if such approval is not given by the Financial Services Authority, Mr. TAN HO HIEN/SUBUR or a.k.a SUBUR TAN will remain in office as the Company's Director of Compliance until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one), and Ms. INAWATY HANDOJO will retain her current office as the Company's Director.
- V. Stating that accordingly the composition of the Board of Commissioners and the Board of Directors of the Company as from the close of this Meeting shall be as follows:

Board of Commissioners

President Commissioner : Mr. Ir. DJOHAN EMIR SETIJOSO;

Commissioner : Mr. TONNY KUSNADI;

Independent : Mr. CYRILLUS HARINOWO;

Commissioner

Independent : Mr. Dr. Ir. RADEN PARDEDE;

Commissioner

Independent : Mr. SUMANTRI SLAMET;

Commissioner

Board of Directors

President Director : Mr. JAHJA SETIAATMADJA;

Deputy President Director: Mr. ARMAND WAHYUDI HARTONO;

Director : Mr. Ir. SUWIGNYO BUDIMAN;

Director (concurrently
serving as Director of
Compliance) : Mr. TAN HO HIEN/SUBUR or a.k.a
SUBUR TAN;

Director : Mr. HENRY KOENAIFI;

Independent Director : Mr. ERWAN YURIS ANG, SH, MH;

Director : Mr. RUDY SUSANTO;

Director : Ms. LIANAWATY SUWONO;

Director : Mr. SANTOSO;

Director : Ms. INAWATY HANDOJO;

Director : Miss VERA EVE LIM.

without prejudice to the right of the General Meeting of Shareholders to at any time dismiss any member of the Board of Commissioners and the Board of Directors of the Company as mentioned above.

In accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, the Meeting further granted authority to the Board of Commissioners to determine the duties and

authorities of and among the members of the Board of Directors;

- VI. Granting power and authority to the Board of Directors of the Company, with the right of substitution, to cause the resolution on the composition of the Board of Commissioners and the Board of Directors as described above to be expressed in a deed made before a Notary, including the composition of the Board of Commissioners and the Board of Directors after obtaining the Approval Letter from the Financial Services Authority (OJK) in respect of the above-mentioned Meeting resolution, and subsequently file any notice with the competent authorities, and take any and all necessary actions in respect of such resolution in accordance with the prevailing laws and regulations;
- VII. Stating that the grant of power and authority under point VI of this resolution will be effective as of the date on which the proposal in this agenda item is approved by the Meeting.

The Fourth Item on the Meeting Agenda, namely:

Determination of the amount of salary or honorarium and benefits for the financial year 2019 as well as bonus payment (*tantiem*) for the financial year 2018 (two thousand eighteen) payable to the members of the Board of Directors and the Board of Commissioners of the Company

The Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- (i). a. PT DWIMURIA INVESTAMA ANDALAN as the majority shareholder of the Company is granted the power and authority to to determine the amount of honorarium and benefits to be paid by the Company to the members of the Board of Commissioners serving the Company over the financial year 2019 (two thousand nineteen);
- b. The Board of Commissioners is granted the power and authority to to determine the amount of salary and benefits to be paid by the Company to the members of the Board of Directors of the Company serving the Company over the financial year 2019 (two thousand nineteen).

In exercise of the power and authority mentioned above:

- aa. PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, will consider the recommendations from the Board of Commissioners, which will also take into account the recommendations from the Remuneration and Nomination Committee;
 - bb. The Board of Commissioners will consider the recommendations from the Remuneration and Nomination Committee;
- (ii) Upon considering the performance of the Company and the performance of the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen), and with due observance of Regulation of the Financial Services Authority No. 55/POJK.03/2016 on the Implementation of Corporate Governance for Commercial Banks in conjunction with article 71 paragraph 1 of Law Number 40 of 2007 on Limited Liability Companies, and after receiving the

recommendations from the Board of Commissioners, which also took into account the recommendations from the Company's Board of Directors and the inputs from the Remuneration and Nomination Committee, the Meeting further determined that a maximum amount of Rp 413,500,000,000.00 (four hundred thirteen billion five hundred million Rupiah) will be paid as bonuses (*tantiem*) to the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen).

In relation to such bonus payments (*tantiem*), we propose that PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, be granted the power and authority to determine the amount of bonuses (*tantiem*) to be paid and to determine the distribution of such bonuses (*tantiem*) among the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen), including all matters related to such bonus payments.

- (iii) The amount of salary or honorarium and benefits to be paid by the Company to the members of the Board of Directors and the Board of Commissioners serving the Company over the financial year 2019 (two thousand nineteen) and the amount of bonuses (*tantiem*) to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who served in and over the financial year 2018 (two thousand eighteen) will be set out in the Annual Report for the financial year 2019 (two thousand nineteen);

-The Chairperson of the Meeting then gave the shareholders or their proxies the opportunity to ask questions and/or give feedback;

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

- I. a. Granting full power and authority to PT DWIMURIA INVESTAMA ANDALAN, as the majority shareholder of the Company, to determine the amount of honorarium and benefits to be paid by the Company to the members of the Board of Commissioners serving the Company over the financial year 2019 (two thousand nineteen);
- b. Granting full power and authority to the Company's Board of Commissioners to determine the amount of salary and benefits to be paid by the Company to the members of the Board of Directors of the Company serving the Company over the financial year 2019 (two thousand nineteen).

In exercise of the power and authority mentioned above:

- aa. PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, will consider the recommendations from the Board of Commissioners, which will also take into account the recommendations from the Remuneration and Nomination Committee;
 - bb. The Board of Commissioners will consider the recommendations from the Remuneration and Nomination Committee;
- II. Upon considering the performance of the Company and the

performance of the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen), and with due observance of Regulation of the Financial Services Authority No. 55/POJK.03/2016 on the Implementation of Corporate Governance for Commercial Banks in conjunction with article 71 paragraph 1 of Law Number 40 of 2007 on Limited Liability Companies, and after receiving the recommendations from the Board of Commissioners, which also took into account the recommendations from the Company's Board of Directors and the inputs from the Remuneration and Nomination Committee, the Meeting further determined that a maximum amount of Rp413,500,000,000 (four hundred thirteen billion five hundred million Rupiah) will be paid as bonuses (*tantiem*) to the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen).

In relation to such bonus payments (*tantiem*), PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, is hereby granted the power and authority to determine the amount of bonuses (*tantiem*) to be paid and to determine the distribution of such bonuses (*tantiem*) among the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen), including all matters related to such bonus payments.

III. Stating that the grant of power and authority under point I and point II

of this resolution will be effective as of the date on which the proposal in this agenda item is approved by the Meeting;

IV. The amount of salary or honorarium and benefits to be paid by the Company to the members of the Board of Directors and the Board of Commissioners serving the Company over the financial year 2019 (two thousand nineteen) and the amount of bonuses (*tantiem*) to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who served in and over the financial year 2018 (two thousand eighteen) will be set out in the Annual Report for the financial year 2019 (two thousand nineteen);

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands;

-Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **Fourth Item on the Meeting Agenda**, as follows:

- The number of **abstentions** was 182,044,590 (one hundred eighty-two million forty-four thousand five hundred ninety) shares or equal to approximately 0.85% (zero point eight five percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 536,995,413 (five hundred thirty-six million nine hundred ninety-five thousand four hundred thirteen) shares or

equal to approximately 2.51% (two point five one percent) of the total shares with valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 20,647,712,218 (twenty billion six hundred forty-seven million seven hundred twelve thousand two hundred eighteen) shares or equal to approximately 96.64% (ninety-six point six four percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of OJK Regulation on the GMS, any shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

- I. a. Approving the grant of power and authority to PT DWIMURIA INVESTAMA ANDALAN, as the majority shareholder of the Company, to determine the amount of honorarium and benefits to be paid by the Company to the members of the Board of Commissioners serving the Company over the financial year 2019 (two thousand nineteen);
- b. Approving the grant of power and authority to the Company's Board of Commissioners to determine the amount of salary and benefits to be paid by the Company to the members of the Board of Directors of the Company serving the Company over the financial year 2019 (two thousand nineteen).

In exercise of the power and authority mentioned above:

- aa. PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, will consider the recommendations from the Board of Commissioners, which will also take into

account the recommendations from the Remuneration and Nomination Committee;

bb. The Board of Commissioners will consider the recommendations from the Remuneration and Nomination Committee;

II. Upon considering the performance of the Company and the performance of the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen), and with due observance of Regulation of the Financial Services Authority No. 55/POJK.03/2016 on the Implementation of Corporate Governance for Commercial Banks in conjunction with article 71 paragraph 1 of Law Number 40 of 2007 on Limited Liability Companies, and after receiving the recommendations from the Board of Commissioners, which also took into account the recommendations from the Company's Board of Directors and the inputs from the Remuneration and Nomination Committee, the Meeting further determined that a maximum amount of Rp413,500,000,000 (four hundred thirteen billion five hundred million Rupiah) will be paid as bonuses (*tantiem*) to the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen).

In relation to such bonus payments (*tantiem*), PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder of the Company, is hereby granted the power and authority to determine the

amount of bonuses (*tantiem*) to be paid and to determine the distribution of such bonuses (*tantiem*) among the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2018 (two thousand eighteen), including all matters related to such bonus payments.

III. Stating that the grant of power and authority under point I and point II of this resolution will be effective as of the date on which the proposal in this agenda item is approved by the Meeting;

IV. The amount of salary or honorarium and benefits to be paid by the Company to the members of the Board of Directors and the Board of Commissioners serving the Company over the financial year 2019 (two thousand nineteen) and the amount of bonuses (*tantiem*) to be paid by the Company to the members of the Board of Directors and the Board of Commissioners who served in and over the financial year 2018 (two thousand eighteen) will be set out in the Annual Report for the financial year 2019 (two thousand nineteen);

The Fifth Item on the Meeting Agenda:

Appointment of the Registered Public Accounting Firm (including the Registered Public Accountant practising through such Registered Public Accounting Firm) to audit/examine the Company's books and accounts for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen);

Then, the Chairperson of the Meeting explained as follows:

According to Article 19 paragraph 2 letter d of the Company's Articles of Association, the appointment of the Registered Public Accountant shall be the

authority of the Annual General Meeting of Shareholders.

In that connection, to ensure that the Company will obtain the best public accountants in terms of quality, requirements and competitive price, it will be proposed that the Meeting grant the authority to the Board of Commissioners to appoint and/or replace the Registered Public Accounting Firm (including the Registered Public Accountant practising through such Registered Public Accounting Firm) to audit/examine the Company's books and accounts for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen).

-Then the Chairperson of the Meeting then gave the shareholders or their proxies the opportunity to ask questions and/or give feedback;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions for the Fifth Item on the Meeting agenda:

- I. Granting power and authority to the Board of Commissioners to appoint and/or replace the Public Accounting Firm registered with the Financial Services Authority (including the Public Accountant registered with the Financial Services Authority practicing through such Registered Public Accounting Firm) that will audit/examine the books and accounts of the Company for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen) and to determine the amount of fee and other requirements in relation to the appointment of such Public Accounting Firm registered with the Financial Services Authority including the Public Accountant registered with the Financial Services Authority practicing through such Registered Public Accounting Firm) with due

regard for the recommendations from the Audit Committee and the prevailing laws and regulations.

II. Stating that such power and authority will be effective as of the date on which the proposal in this agenda item is approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands;

-Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **Fifth Item on the Meeting Agenda**, as follows:

-The number of **abstentions** was 95,788,991 (ninety-five million seven hundred eighty-eight thousand nine hundred ninety-one) shares or equal to approximately 0.45% (zero point four five percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 416,406,381 (four hundred sixteen million four hundred six thousand three hundred eighty-one) shares or equal to approximately 1.95% (one point nine five percent) of the total shares with valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 20,854,616,849 (twenty billion eight hundred fifty-four million six hundred sixteen thousand eight hundred forty-nine) shares or equal to approximately 97.60% (ninety-seven point six zero percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of OJK Regulation on the GMS, any

shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

- I. Granting power and authority to the Board of Commissioners to appoint and/or replace the Public Accounting Firm registered with the Financial Services Authority (including the Public Accountant registered with the Financial Services Authority practicing through such Registered Public Accounting Firm) that will audit/examine the books and accounts of the Company for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen) and to determine the amount of fee and other requirements in relation to the appointment of such Public Accounting Firm registered with the Financial Services Authority including the Public Accountant registered with the Financial Services Authority practicing through such Registered Public Accounting Firm) with due regard for the recommendations from the Audit Committee and the prevailing laws and regulations.
- II. Stating that such power and authority will be effective as of the date on which the proposal in this agenda item is approved by the Meeting.

The Sixth Item on the Meeting Agenda:

Grant of powers and authority to the Board of Directors to pay out interim dividends for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen).

-Then the Chairperson of the Meeting explained as follows:

According to the provisions of Article 24 paragraph 3 of the Company's

Articles of Association, to the extent that the financial condition of the Company permits, the Board of Directors, subject to the approval of the Board of Commissioners, is entitled to pay out interim dividends to the shareholders, provided, however, that the amount of such interim dividends will be deducted from the amount of dividends stipulated under the resolution of the subsequent Annual General Meeting of Shareholders.

It is likely that in the financial year 2009 (two thousand nineteen), with observance of the financial condition of the Company and the prevailing laws and regulations, the Board of Directors (subject to the approval of the Board of Commissioners) will pay out interim dividends to the Company's shareholders.

In anticipation of such likelihood, it was proposed that the Meeting grant power and authority to the Board of Directors to pay out interim dividends for the financial year 2009 (two thousand nineteen), the extent the financial condition of the Company so permits and with observance of the provisions of the Company's articles of association regarding the distribution of such interim dividends.

-Then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or give feedback;

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions for the Sixth Item on the Meeting agenda:

- I. Granting power and authority to the Company's Board of Directors, subject to the approval of the Board of Commissioners, to the extent the financial condition of the Company permits and with observance of the prevailing

laws and regulations, to determine and pay out interim dividends for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen), provided that to ensure compliance with Article 72 of Law No. 40 of 2007 on Limited Liability Companies, if the interim dividends are to be distributed, then the distribution must be made to the shareholders before the end of the financial year 2019 (two thousand nineteen), including to determine the form, amount and method of payment of such interim dividends;

II. Stating that such power and authority will be effective as of the date on which the proposal in this agenda item is approved by the Meeting.

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands;

-Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **Sixth Item on the Meeting Agenda**, as follows:

-The number of **abstentions** was 37,463,300 (thirty-seven million four hundred sixty-three thousand three hundred) shares or equal to approximately 0.18% (zero point one eight percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 20,134,127 (twenty million one hundred thirty-four thousand one hundred twenty-seven) shares or equal to approximately 0.09% (one point zero nine percent) of the total shares with

valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 21,309,214,794 (twenty-one billion three hundred nine million two hundred fourteen thousand seven hundred ninety-four) shares or equal to approximately 99.73% (ninety-nine point seven three percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of OJK Regulation on the GMS, any shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

- I. Granting power and authority to the Company's Board of Directors, subject to the approval of the Board of Commissioners, to the extent the financial condition of the Company permits and with observance of the prevailing laws and regulations, to determine and pay out interim dividends for the financial year ended 31-12-2019 (the thirty-first day of December two thousand nineteen), provided that to ensure compliance with Article 72 of Law No. 40 of 2007 on Limited Liability Companies, if the interim dividends are to be distributed, then the distribution must be made to the shareholders before the end of the financial year 2019 (two thousand nineteen), including to determine the form, amount and method of payment of such interim dividends;
- II. Stating that such power and authority will be effective as of the date on which the proposal in this agenda item is approved by the Meeting.

The Seventh Item on the Meeting Agenda:

Approval of the Revised Recovery Plan of the Company.

-Then, the Chairperson of the Meeting explained to the Meeting as follows:

“Dear shareholders and all proxies for the shareholders. The Company has been designated as a Systemic Bank by the Financial Services Authority (OJK), and therefore under Regulation of the Financial Services Authority dated 04-04-2017 (the fourth day of April two thousand seventeen) Number 14/POJK.03/2017 on the Recovery Plan for Systemic Banks ("OJK Regulation on Recovery Plans"), the Company is required to update its Recovery Plan on a regular basis, at least once a year and provide the Financial Services Authority with the Recovery Plan.

Considering that the revised Recovery Plan contains changes to trigger level and the Recovery Options, according to Article 31 paragraph(2) of the OJK Regulation on Recovery Plans, such revised Recovery Plan must be approved by the Geeral Meeting of Shareholders.

The Revised Recovery Plan of the Company, which has been made to update the Company's Recovery Plan, has been recorded in the supervision administration of the Financial Services Authority as evident from letter from the Financial Services Authority Number S-21/PB.3/2019, dated 08-03-2019 (the eighth day of March two thousand nineteen) concerning the Recovery Plan of PT Bank Central Asia Tbk Year 2019 (two thousand nineteen).

To allow the shareholders or their proxies to have a clearer idea about the revised Recovery Plan of the Company, Mr. SUBUR TAN as a Director of the Company presented the highlights of the changes to the Company's Recovery Plan to the Meeting, as described in the appendix attached to the original of

this Deed.

-Because there were no questions, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions for the Seventh Item on the Meeting agenda:

Approving the revised Recovery Plan of the Company, as contained in the Recovery Plan of PT Bank Central Asia Tbk Year 2019 (two thousand nineteen), which has been recorded in the supervision administration of the Financial Services Authority as evident from letter from the Financial Services Authority Number S-21/PB.3/2019, dated 08-03-2019 (the eighth day of March two thousand nineteen) concerning the Recovery Plan of PT Bank Central Asia Tbk Year 2019 (two thousand nineteen) (“**the Company’s Recovery Plan**”);

-Then the Chairperson of the Meeting asked whether the proposal could be approved by this Meeting by consensus or unanimity among the shareholders or their proxies present at this Meeting. The shareholders or their proxies that did not approve the proposal or otherwise abstained were requested to raise their hands.

-Some of the shareholders and/or the proxies for the shareholders present at the Meeting cast negative votes or abstained, so I, Notary, then provided the voting results concerning the **Seventh Item on the Meeting Agenda**, as follows:

- The number of **abstentions** was 9,903,700 (nine million nine hundred three thousand seven hundred) shares or equal to approximately 0.05% (zero point zero five percent) of the total shares with valid voting rights present at the Meeting.

-The number of **negative votes** was 1,386,600 (one million three hundred eighty-six thousand six hundred) shares or equal to approximately 0.01% (one point zero one percent) of the total shares with valid voting rights present at the Meeting.-;

-The number of **affirmative votes** was 21,355,521,921 (twenty-one billion three hundred fifty-five million five hundred twenty-one thousand nine hundred twenty-one) shares or equal to approximately 99.94% (ninety-nine point nine four percent) of the total shares with valid voting rights present at the Meeting.

-According to the provisions of Article 30 of OJK Regulation on the GMS, any shareholder that abstains shall be deemed to cast the same vote as the majority votes cast by the shareholders.

-After hearing the explanation given by me, Notary, the Chairperson of the Meeting stated that the Meeting resolves as follows:

Approving the revised Recovery Plan of the Company, as contained in the Recovery Plan of PT Bank Central Asia Tbk Year 2019 (two thousand nineteen), which has been recorded in the supervision administration of the Financial Services Authority as evident from letter from the Financial Services Authority Number S-21/PB.3/2019, dated 08-03-2019 (the eighth day of March two thousand nineteen) concerning the Recovery Plan of PT Bank Central Asia Tbk Year 2019 (two thousand nineteen) ("**the Company's Recovery Plan**").

The Eighth Item on the Meeting Agenda:

"Report on the realization of the use of the proceeds from the Continuous Public Offering of Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018 (two thousand eighteen).

Then the Chairperson of the Meeting asked Miss Vera Eve Lim as a Director of the Company to present the eighth item on the Meeting agenda.

-Below is the presentation given by Miss Vera Eve Lim as a Director of the Company:

“Ladies and Gentlemen, dear shareholders, representatives of the shareholders and the Board of Commissioners of PT Bank Central Asia Tbk, and all other participants, at this opportunity, allow me, Vera Eve Lim as Director of Finance and Planning, and the Corporate Secretary Division of the Company to give you the key highlights of the accountability report on the realization of the use of the proceeds from the Continuous Public Offering of Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018 (two thousand eighteen) Series A and B.

Ladies and Gentlemen, dear shareholders, representatives of the shareholders and all other participants,

In 2018 (two thousand eighteen) PT Bank Central Asia Tbk (“BCA”) issued Subordinated Bonds for the first time to comply with the company’s obligation under OJK Regulation Number: 14/POJK.03/2017 on the Recovery Plan for Systemic Banks. Such OJK Regulation stipulates that the bank is required to have debt investment instruments or equity investment instruments.

The Subordinated Bonds that were issued are Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018 Series A and B in the principal amount of Rp 500 billion (five hundred billion Rupiah).

As for Series A Subordinated Bonds, the number of Series A

Subordinated Bonds issued by the Company was Rp 435 billion (four hundred thirty-five billion Rupiah) with a tenor of 7 (seven) years and at a fixed interest rate of 7.75% (seven point seven five percent) per year.

As for Series B Subordinated Bonds, the number of Series B Subordinated Bonds issued by the Company was Rp 65 billion (sixty-five billion Rupiah) with a tenor of 12 (twelve) years and at a fixed interest rate of 8.00% (eight point zero zero percent) per year.

Ladies and Gentlemen, dear shareholders, the proceeds from such Continuous Public Offering of Subordinated Bonds after deducting the issuance costs amounted to Rp 490,850,267,557 (four hundred ninety billion eight hundred fifty million two hundred sixty-seven thousand five hundred fifty-seven Rupiah), all of which was used for lending. The issuance costs amounted to Rp 9,149,732,443 (nine billion one hundred forty-nine million seven hundred thirty-two thousand four hundred forty-three Rupiah), among others, for underwriting and management fees of the public offering, selling agent fees, and the fees for the capital market supporting professionals and institutions.

Ladies and Gentlemen, dear shareholders, representatives of the shareholders and all other participants, I would like to reiterate that there are no proceeds from the Public Offering that remain unrealized. We would also like to inform you that there was no change in the use of the proceeds from the Public Offering as set out in the Prospectus.

That's all I can inform you about the Report on the Realization of the Use of the Proceeds from the Continuous Public Offering of Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018 (two

thousand eighteen) Series A and B. Thank you.”

-Then the Chairperson of the Meeting explained that because the Eighth Item on the Meeting Agenda was simply a Report on the Realization of the Use of the Proceeds from the Continuous Public Offering of Continuous Subordinated Bonds I of Bank Central Asia Phase I Year 2018 (two thousand eighteen), no voting/approval on this Eighth Item on the Meeting Agenda is required.

-There being no other business in the Meeting, the Chairperson closed the Meeting at 12.45 (twelve forty-five hours) Western Indonesia Time.

-Therefore, I, Notary, have drawn up these Minutes of Meeting to be used as necessary.

-The appearers have been introduced to me, Notary, by the two other appearers.

IN WITNESS WHEREOF

This deed has been made as a true original (*minuta*) and executed in Jakarta as of the day and the year first above written in the presence of the following:

- Ms. DAHLIA, SH, born in Kotabumi on 10-05-1968 (the tenth day of May one thousand nine hundred sixty-eight), residing at Jakarta Selatan, Jalan Pengadegan Barat III nomor 16B, Rukun Tetangga 001, Rukun Warga 006, Kelurahan Pengadegan, Kecamatan Pancoran; and
- Miss VINDA TRYANA, SH, M.Kn., born in Palembang on 08-01-1994 (the eighth day of January one thousand nine hundred ninety-four), residing at Kota Tangerang Selatan, Jalan Flamingo JC. 17 Nomor 5, Rukun Tetangga 001, Rukun Warga 013, Kelurahan Pondok Pucung, Kecamatan Pondok Aren;

- currently being in Jakarta;
- both of whom are employees at the Notary's office as witnesses.
- After this deed had been read out by me, Notary, to the witnesses, it was immediately signed by the witnesses and me, Notary, whereas the appearers had left the room.
- Done with 3 (three) alterations, namely 2 (two) strikethroughs without replacement and 1 (one) strikethrough with replacement.
- The true original of this deed has been duly signed.

ISSUED AS A DUPLICATE ORIGINAL WITH THE SAME CONTENTS.

Notary of Jakarta

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

FATHIAH HELMI, SH

Translator's Certificate

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

DATED, 21 May 2019

