



**MINUTES OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
THE LIMITED LIABILITY COMPANY
PT BANK CENTRAL ASIA Tbk
Number: 27.**

–On this Thursday, the ninth day of April two thousand twenty (9-4-2020).

–I, **CHRISTINA DWI UTAMI, Sarjana Hukum, Magister Humaniora, Magister Kenotariatan, a Notary of the Municipality of West Jakarta**, in the presence of the witnesses, who are known to me, Notary, and who will be named in the final part of this deed.

–At the request of the Board of Directors of **PT BANK CENTRAL ASIA Tbk**, a Limited Liability Company and a bank incorporated under the law of the Republic of Indonesia, domiciled in Central Jakarta, having its head office at Menara BCA, Grand Indonesia, Jalan Mohammad Husni Thamrin Nomor 1, Menteng (hereinafter referred to as the “Company”), whose deed of establishment and articles of association have been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the third day of August one thousand nine hundred fifty-six (3-8-1956), Number 62, Supplement thereto Number 595, and whose amended and restated articles of association have been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the twelfth day of May two thousand nine (12-05-2009), Number 38, Supplement thereto Number 12790; further amendments to said articles of association are published and/or contained in:

- Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the twenty-ninth day of November two thousand thirteen (29-11-2013) Number 96, Supplement thereto Number 7583/L;
 - deed drawn up by Doktor **IRAWAN SOERODJO, Sarjana Hukum, Magister Sains**, a Notary of Jakarta, dated the twenty-third day of April two thousand fifteen (23-4-2015), Number 171, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the twenty-third day of April two thousand fifteen (23-4-2015), Number AHU-AH.01.03-0926937;
 - deed drawn up by Doktor **IRAWAN SOERODJO, Sarjana Hukum, Magister Sains**, a Notary of Jakarta, dated the eighteenth day of April two thousand eighteen (18-4-2018), Number 125, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the eighteenth day of April two thousand eighteen (18-4-2018), Number AHU-AH.01.03-0153848, and having been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the tenth day of September two thousand eighteen (10-09-2018), Number 73, Supplement thereto Number 2934/L;
- with the latest composition of the Company’s Board of Directors and Board of Commissioners as set forth in the deed made before me, Notary, dated the tenth day of October two thousand nineteen (10-10-2019), Number 100, whose Notice of Amendment of Corporate Data has been received and recorded in the Corporate Entities Administrative System, as evident in the

Letter dated the tenth day of October two thousand nineteen (10-10-2019), Number AHU-AH.01.03-0344132.

– am currently at Menara BCA Grand Indonesia, 19th Floor, Jalan Mohammad Husni Thamrin Nomor 1, Jakarta, 10310.

–to take the Minutes of all the things discussed and resolved in the Annual General Meeting of Shareholders (hereinafter referred to as the “Meeting”) of the Company, which was held on this day.

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

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

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

2. Mr. **TONNY KUSNADI**, born in Malang, on the fourth day of July one thousand nine hundred forty-seven (4-7-1947), private individual, Indonesian Citizen, residing at Jakarta Selatan, Apartemen Bellezza 25VSI, Permata Hijau, Rukun Tetangga 004, Rukun Warga 002, Kelurahan Grogol Utara, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3173080407470002, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;

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

3. Mr. **CYRILLUS HARINOWO**, born in Yogyakarta, on the ninth day of February one thousand nine hundred fifty-three (9-2-1953), private individual, Indonesian Citizen, residing at Jakarta Barat, Taman Aries F-10/3, Rukun Tetangga 008, Rukun Warga 006, Kelurahan Meruya Utara, Kecamatan Kembangan, holder of Resident Identity Card Number 3173080902530002;

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

4. Mr. **Dr. Ir. RADEN PARDEDE**, born in Balige, on the seventeenth day of May one thousand nine hundred sixty (17-5-1960), private individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Cilacap Nomor 8, Rukun Tetangga 011, Rukun Warga 005, Kelurahan Menteng, Kecamatan Menteng, holder of Resident Identity Card Number 3171061705600002, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;

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

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

Number 3171061511540001, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;

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

6. Mr. **JAHJA SETIAATMADJA**, born in Jakarta, on the fourteenth day of September one thousand nine hundred fifty-five (14-9-1955), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Metro Kencana V/6, Rukun Tetangga 001, Rukun Warga 015, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3173081409550001;

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

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

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

8. Mr. **ARMAND WAHYUDI HARTONO**, born in Semarang, on the twentieth day of May one thousand nine hundred seventy-five (20-5-1975), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Aipda Karel Satsuit Tubun 2 C/11, Rukun Tetangga 004, Rukun Warga 001, Kelurahan Slipi, Kecamatan Palmerah, holder of Resident Identity Card Number 3173072005750006, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;

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

9. Mr. **TAN HO HIEN/SUBUR**, also known as **SUBUR TAN**, born in Kebumen, on the second day of April one thousand nine hundred sixty (2-4-1960), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Jeruk Utama 8 Blok M6/8, Rukun Tetangga 005, Rukun Warga 010, Kelurahan Srengseng, Kecamatan Kembangan, holder of Resident Identity Card Number 3173080204600001;

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

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

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

11. Mr. **ERWAN YURIS ANG**, S.H., M.H., born in Rantau Prapat, on the twenty-ninth day of September one thousand nine hundred fifty-nine (29-9-1959), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Pondok Hijau II Nomor 8, Rukun Tetangga 005, Rukun Warga 013, Kelurahan Pondok Pinang, Kecamatan Kebayoran

Lama, holder of Resident Identity Card Number 3174052909590008, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;

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

12. Mr. **RUDY SUSANTO**, born in Jakarta, on the twenty-seventh day of March one thousand nine hundred sixty-two (27-3-1962), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Kembangan Elok Utama Blok H 6 Nomor 72, Rukun Tetangga 002, Rukun Warga 006, Kelurahan Kembangan Selatan, Kecamatan Kembangan, holder of Resident Identity Card Number 3175022703620002;

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

13. Ms. **LIANAWATY SUWONO**, born in Medan, on the third day of December one thousand nine hundred sixty-six (3-12-1966), private individual, Indonesian Citizen, residing at Kabupaten Tangerang, Jalan Kintamani Golf 13 P.12-PHG, Rukun Tetangga 003, Rukun Warga 020, Kelurahan Pakulonan Barat, Kecamatan Kelapa Dua, holder of Resident Identity Card Number 3603284312660008, who attended the Meeting via video conference, thus allowing her to see and listen to the Meeting;

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

14. Mr. **SANTOSO**, born in Surakarta, on the twenty-fifth day of January one thousand nine hundred sixty-six (25-1-1966), private individual, Indonesian Citizen, residing at Jakarta Barat, Kepa Duri Blok D.1/90, Rukun Tetangga 002, Rukun Warga 012, Kelurahan Duri Kepa, Kecamatan Kebon Jeruk, holder of Resident Identity Card Number: 3173052501660001, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;

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

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

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

16. Miss **VERA EVE LIM**, born in Pematang Siantar, on the first day of October one thousand nine hundred sixty-five (1-10-1965), 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 Resident Identity Card Number 3172014110650001;

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

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

–According to his statement, in this matter acting as the President Director of, and as such representing the Board of Directors of and therefore acting for and on behalf of and duly authorized to represent the Limited Liability Company **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 the deed, made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated the third day of October two thousand sixteen (3-10-2016) Number 1, which has obtained validation and approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the fourth day of October two thousand sixteen (4-10-2016), Number AHU-0043844.AH.01.01.Tahun 2016;

–and further amendments to said articles of association are published and/or contained in:

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

-deed made by LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated the seventeenth day of November two thousand sixteen (17-11-2016) Number 20, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the twenty-second day of November two thousand sixteen (22-11-2016), Number AHU-0022034.AH.01.02.TAHUN 2016, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated the twenty-second day of November two thousand sixteen (22-11-2016), Number AHU-AH.01.03-0101195;

-deed made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated the eleventh day of April two thousand seventeen (11-4-2017) number 05, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the thirteenth day of April two thousand seventeen (13-04-2017), Number AHU-0008628.AH.01.02.TAHUN 2017, 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 the Letter dated the thirteenth day of April two thousand seventeen (13-4-2017), Number AHU-AH.01.03-0126952;

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

18. The Company's Shareholders and their Proxies whose names, other identities as well

as their respective shareholding in the Company are described in a Register duly stamped and attached to and forms an inseparable part of the original (*minuta*) of this deed of Minutes of Meeting, holding 7,311,237,032 (seven billion three hundred eleven million two hundred thirty-seven thousand thirty-two) shares in the Company.

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

-Mr. Ir. **DJOHAN EMIR SETIJOSO** as the President Commissioner of the Company, according to the provisions of Article 22 paragraph 1 letter a of the Company's Articles of Association and under the Appointment Letter from the Board of Commissioners dated the first day of April two thousand twenty (1-4-2020), acted as the Chairperson of the Meeting and mentioned to the Meeting as follows.

-That to comply with the provisions of the Company's Articles of Association and Regulation of the Financial Services Authority (OJK), 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 from the Company's Letter Number 141/DIR/2020 dated the eighteenth day of February two thousand twenty (18-2-2020) on the Notice of the Agenda for the Company's Meeting for the Financial Year 2019 (two thousand nineteen);
- b. A preliminary notice of the Meeting (*pengumuman rapat*) to the shareholders through publication in *Bisnis Indonesia* and *The Jakarta Post* daily newspapers, on the website of the Indonesia Stock Exchange and the Company's website on the twenty-fifth day of February two thousand twenty (25-2-2020); and
- c. A notice of the Meeting (*pemanggilan rapat*) dated the eleventh day of March two thousand twenty (11-3-2020) and the revision to the notice of the Meeting dated the second day of April two thousand twenty (2-4-2020) regarding the change of the Meeting venue, through publication in the same media as used for the preliminary notice of the Meeting.

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

-After checking the Register of Shareholders as at the tenth day of March two thousand twenty (10-3-2020) until 16.15 (sixteen fifteen hours) Western Indonesia Time, and the attendance list of the shareholders or their proxies, received from PT RAYA SAHAM REGISTRASI as the Company's Securities Administration Bureau (*Biro Administrasi Efek*), and after checking the validity of all the powers of attorney submitted, I explained that the number of shares present and/or represented in the Meeting was 20,857,227,032 (twenty billion eight hundred fifty-seven million two hundred twenty-seven thousand thirty-two) shares or representing 84.596% (eighty-four point five nine six percent) of the total outstanding shares of the Company, being 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 had been met.

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

-Then the Chairperson of the Meeting stated that because all the requirements for holding this Meeting had been fulfilled, the Meeting was valid and entitled to adopt valid and binding resolutions. Then the Meeting was officially declared open at 10:11 (ten eleven hours) Western Indonesia Time;

-Before the Meeting was called to order, the Chairperson of the Meeting first explained the following:

1. The general condition of the Company;
2. The Meeting Agenda; and
3. Several important points of the Meeting Rules and Procedure.

-Then, the Chairperson of the Meeting explained the general condition of the Company for the time being, as described below:

Generally in the financial year 2019 (two thousand nineteen), amid such a dynamic economic condition, the Company and its Subsidiaries managed to post solid growth in its business performance. The Company managed to attain the strategic targets previously set and achieve a significant growth in its financial and non-financial performance. This great performance was supported by strict implementation of the previously stipulated business plans and programs.

Throughout the financial year 2019 (two thousand nineteen), the Company continued to strengthen its core business in transactional banking services as the main support for the continuous fund growth. On the other hand, the Company also engaged in lending activities by at all times observing sound credit quality. The Company and its Subsidiaries closed the financial year 2019 (two thousand nineteen) with a Net Profit of Rp 28.6 trillion (twenty-eight point six trillion rupiah), an increase of 10.5% (ten point five percent) from the previous financial year. The Company managed to maintain a favourable position of capitalization and liquidity in support of its business growth in every line of business.

-Further description of the Company's general condition was presented by Mr. JAHJA SETIAATMADJA as President Director and Miss VERA EVE LIM as Director of Finance in the first item on the Meeting Agenda.

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

1. Approval of the Annual Report including the Company's Financial Statements and the Board of Commissioners' Report on its Supervisory Duties for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019) 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 in the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019);
2. Appropriation of the Company's Net Profit for the financial year ended the thirty-first day

- of December two thousand nineteen (31-12-2019);
3. Change in the composition of the Board of Directors of the Company;
 4. Determination of the amount of salary or honorarium and benefits for the financial year 2020 (two thousand twenty) as well as bonus payments (*tantieme*) for the financial year 2019 (two thousand nineteen) payable to 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/examine the Company's books and accounts for the financial year ended the thirty-first day of December two thousand twenty (31-12-2020);
 6. Grant of powers and authority to the Board of Directors to pay out interim dividends for the financial year ended the thirty-first day of December two thousand twenty (31-12-2020);
 7. Approval of the Revised Recovery Plan of the Company

-Before starting the discussion on the Meeting agenda, the Chairperson of the Meeting explained that the rules and procedure for the Meeting would be the same as those provided to the shareholders at the time of their registration for participation, as described in **Appendix I** attached to the original of this Deed, and the master of ceremony was requested to present and read out several slides on the key points of the rules and procedure for the Meeting.

-Then the Chairperson of the Meeting proceeded with the first Meeting agenda item, namely Approval of the Annual Report including the Company's Financial Statements and the Board of Commissioners' Report on its Supervisory Duties for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019) 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 in the financial year ended on the thirty-first day of December two thousand nineteen (31-12-2019).

-The Chairperson of the Meeting mentioned that the Annual Report for the financial year 2019 (two thousand nineteen):

- (i) had 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) could be accessed and downloaded using the QR Code provided at the registration desk;

-Furthermore, the Chairperson of the Meeting asked Mr. JAHJA SETIAATMADJA as President Director of the Company to present to the Meeting the highlights of the Annual Report for the financial year 2019 (two thousand nineteen) as contained in **Appendix II** attached to the original of this Deed.

-After the highlights of the Annual Report for the financial year 2019 (two thousand nineteen) had been presented by Mr. JAHJA SETIAATMADJA, the floor was yielded back to the Chairperson of the Meeting.

The Chairperson of the Meeting further mentioned that the Annual Report for 2019 (two thousand nineteen) also contains the Company's Balance Sheet and Profit or Loss Statement

for the financial year 2019 (two thousand nineteen), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network), as evident from its report Number 00039/2.1025/AU.1/07/0229-3/1/II/2020 dated the sixth day of February two thousand twenty (6-2-2020) with unmodified opinion;

-Afterwards, the Chairperson of the Meeting asked Miss VERA EVE LIM as a Director of the Company to present the highlights of the Company's Balance Sheet and Profit or Loss Statement for the financial year 2019 (two thousand nineteen) to the Meeting, as contained in **Appendix III** attached to the original of this Deed;

-After the highlights of the Company's Balance Sheet and Profit or Loss Statement for the financial year 2019 (two thousand nineteen) had been presented by Miss VERA EVE LIM, the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting asked Mr. CYRILUS HARINOWO as an Independent Commissioner of the Company to present the report on the Company's Board of Commissioners' supervision for the Board of Directors' duties of management, as described in **Appendix IV** attached to the original of this Deed;

-After the report on the Company's Board of Commissioners' supervisory duties had been presented by Mr. CYRILUS HARINOWO, the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;

A shareholder, Mr. ANDRY ANSJORY, as a holder of 2,700 (two thousand seven hundred) shares in the Company, raised his hand to give an opinion and ask questions. The questions asked by Mr. ANDRY ANSJORY include:

"Thank you for the opportunity. Kindly clarify the following matters:

1. Expenses for foreign exchange transactions in the amount of IDR 1.864 trillion
2. Earnings from fixed assets in the amount of IDR 2.6 trillion
3. The recovery rate of Allowance for Impairment Loss (CKPN)

-Afterwards, 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 the thirty-first day of December two thousand nineteen (31-12-2019), audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PricewaterhouseCoopers network) as evident from its report Number: 00039/2.1025/AU.1/07/0229-3/1/II/2020 dated the sixth day of February two thousand twenty (6-2-2020) with unmodified opinion, as contained in the Annual Report 2019 (two thousand nineteen); and
 2. Report on the Supervisory Duties of the Board of Commissioners for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019), as contained in the Annual Report 2019 (two thousand nineteen);
- 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 the thirty-first day of December two thousand nineteen (31-12-2019), to the extent that such actions are contemplated in the Company's Annual Report and Financial Statements for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019) and the relevant supporting documents.

- Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;
- Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.
- The voting outcome is as follows:
 - The number of negative votes was 9,195,600 (nine million one hundred ninety-five thousand six hundred) votes;
 - The number of abstentions was 29,555,144 (twenty-nine million five hundred fifty-five thousand one hundred forty-four) votes;
 - The number of affirmative votes was 20,818,476,288 (twenty billion eight hundred eighteen million four hundred seventy-six thousand two hundred eighty-eight) votes, and therefore the total number of affirmative votes was 20,848,031,432 (twenty billion eight hundred forty-eight million thirty-one thousand four hundred thirty-two) votes or equal to 99.956% (ninety-nine point nine five six percent).
- Based on the report that I, Notary, made, the Chairperson of the Meeting then concluded that the proposal in this agenda item was approved by this Meeting.
- Then the Chairperson of the Meeting proceeded with the second Meeting agenda item, namely appropriation of the Company's Net Profit for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019).
- In relation to the second Meeting agenda item, the Chairperson of the Meeting asked Miss VERA EVE LIM as a Director of the Company to explain the appropriation of the Company's net profit for the financial year 2019 (two thousand nineteen) as contained in **Appendix V** attached to the original of this Deed;
- After Miss VERA EVE LIM gave a brief explanation of the appropriation of the net profit earned by the Company in the financial year 2019 (two thousand nineteen), the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;
- Then, I, Notary reported to the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;
- Then the Chairperson of the Meeting stated that as proposed by the Board of Directors through the Decision Letter of the Company's Board of Directors dated the eleventh day of March two thousand twenty (11-03-2020), Number 037/SK/DIR/2020 on the Proposed Appropriation of the Company's Net Profit for the Financial Year 2019 (two thousand

nineteen) to be put forward to the Meeting, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Accepting that according to the Company's Balance Sheet and Profit or Loss Statement for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019), 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 the thirty-first day of December two thousand nineteen (31-12-2019), amounted to Rp 28,565,053,289,341 (twenty-eight trillion five hundred sixty-five billion fifty-three million two hundred eighty-nine thousand three hundred forty-one rupiah) ("Net Profit for 2019").
- II. Stipulating that the Company's Net Profit for 2019 (two thousand nineteen) is to be appropriated as follows:
 1. An amount of Rp 555 (five hundred fifty-five rupiah) per share will be distributed as cash dividends for the financial year ended the thirty-first day of December two thousand nineteen (31-12-2019) to the shareholders entitled to receive cash dividends; such amount includes the interim dividends of Rp 2,465,501,000.000 (two trillion four hundred sixty-five billion five hundred one million rupiah) or equal to Rp100 (one hundred rupiah) per share, which was paid out by the Company on the twentieth day of December two thousand nineteen (20-12-2019); accordingly, the remaining amount of dividends to be distributed is Rp 11,218,029,550,000 (eleven trillion two hundred eighteen billion twenty-nine million five hundred fifty thousand rupiah) or equal to Rp455 (four hundred fifty-five rupiah) per share.

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

 - (i) the remaining amount of dividends for the financial year 2019 (two thousand nineteen) 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 2019 (two thousand nineteen), 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 2019 (two thousand nineteen), 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 2019 (two thousand nineteen); and
 - (bb) stipulating the date of payment of the remaining dividends for the financial year 2019 (two thousand nineteen), 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 Rp285.650.532.893 (two hundred eighty-five billion six hundred fifty

- million five hundred thirty-two thousand eight hundred ninety-three rupiah) is appropriated for reserve funds;
3. The remainder of the Net Profit for 2019 (two thousand nineteen) that has not been appropriated for any particular use is appropriated for retained earnings.
- III. Stating that the power and authority granted under 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 kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;
 - Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.
 - The voting outcome is as follows:
 - The number of negative votes was 58,293,413 (fifty-eight million two hundred ninety-three thousand four hundred thirteen) votes;
 - The number of abstentions was 35,007,500 (thirty-five million seven thousand five hundred) votes;
 - The number of affirmative votes was 20,763,926,119 (twenty billion seven hundred sixty-three million nine hundred twenty-six thousand one hundred nineteen) votes, and therefore the total number of affirmative votes was 20,798,933,619 (twenty billion seven hundred ninety-eight million nine hundred thirty-three thousand six hundred nineteen) votes or equal to 99.721% (ninety-nine point seven two one percent).
 - Based on the report that I, Notary, made, the Chairperson of the Meeting then concluded that the proposal in this agenda item was approved by this Meeting.
 - Then the Chairperson of the Meeting proceeded with the third Meeting agenda item, namely Change in the composition of the Board of Directors of the Company -
 - In relation to the third Meeting agenda item, the Chairperson of the Meeting explained that the composition of the Company's Board of Commissioners and Board of Directors for the time being was as shown on the slides, namely:

Composition of the Company's 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;

Composition of the Company's Board of Directors

President Director	:	Mr. Jahja Setiaatmadja;
Deputy President Director	:	Mr. Ir. Suwignyo Budiman;
Deputy President Director	:	Mr. Armand Wahyudi Hartono;
Director	:	Mr. Tan Ho Hien/Subur or A.K.A Subur Tan;
Director	:	Mr. Erwan Yuris Ang, S.H., M.H.;

Director : Mr. Henry Koenafi;
Director : Mr. Rudy Susanto;
Director : Ms. Lianawaty Suwono;
Director : Mr. Santoso;
Director (concurrently as Director of : Ms. Inawaty Handoyo;
Compliance)
Director : Miss Vera Eve Lim

-The Company has received a resignation letter from Ms. INAWATY HANDOJO as a Director (concurrently as the Director in charge of the compliance function) of the Company, as evident in the Letter dated the nineteenth day of February two thousand twenty (19-2-2020) and the letter dated the second day of April two thousand twenty (2-4-2020) on Ms. INAWATY HANDOJO's willingness to remain in office until the appointment of the new Director in charge of the compliance function becomes effective;

-The Board of Commissioners of the Company has received suggestions from the President Director of the Company, substantially suggesting as follows:

-appointing Mr. HARYANTO TIARA BUDIMAN as a Director (concurrently as Director in charge of the compliance function) of the Company,

-appointing Mr. GREGORY HENDRA LEMBONG as a Director of the Company.

-Furthermore, the Board of Commissioners with due regard to the recommendation from the Remuneration and Nomination Committee proposed a change in the composition of the Board of Directors to reflect the foregoing.

--Then, to introduce the candidates for the new members of the Board of Directors to the Meeting, the Chairperson of the Meeting requested Ms. HERA FENDAYANI HARYN, as the Company's Head of Secretariat and Corporate Communications to read out the curriculum vitae of the prospective Directors, as contained in **Appendix VI** attached to the original of this Deed.

-Then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;

-Afterwards, I, Notary reported to the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Then the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Approving the resignation of Ms. INAWATY HANDOJO as a Director (concurrently as Director in charge of the compliance function) of the Company with effect if and from the effective date of the appointment of the new Director in charge of the compliance function;
- II. Expressing the highest appreciation and gratitude to Ms. INAWATY HANDOJO for her contribution during her service as a Director (concurrently as Director in charge of the compliance function) of the Company.
- III. Appointing Mr. HARYANTO TIARA BUDIMAN as a Director (concurrently as Director in

charge of the compliance function) of the Company, and the appointment will be effective on the first business day of the following month after the Company has received the approval for such appointment from the Financial Services Authority, with a term of office until the close of the Company's Annual General Meeting of Shareholders which will be held in 2021 (two thousand twenty-one), provided that if the appointment of Mr. HARYANTO TIARA BUDIMAN as a Director (concurrently as Director in charge of the compliance function) of the Company is not approved by the Financial Services Authority, the appointment shall automatically become null and void without requiring cancellation by the Company's General Meeting of Shareholders, and Ms. INAWATY HANDOJO will temporarily retain her current office as a Director (concurrently as Director in charge of the compliance function) of the Company;

- IV. Appointing Mr. GREGORY HENDRA LEMBONG as a Director of the Company, which will be effective on the first business day of the following month after the Company has received the approval for such appointment from 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), provided that if the appointment of Mr. GREGORY HENDRA LEMBONG as a Director of the Company is not approved by the Financial Services Authority, the appointment shall automatically become null and void without requiring cancellation by the Company's General Meeting of Shareholders;
- V. Granting authority to the Board of Commissioners to determine the duties and authorities of and among the members of the Board of Directors in accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association, ~~and further;~~
- 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 causing the same to be expressed in a notarial deed after obtaining the Approval Letter from the Financial Services Authority (OJK) in respect of the above-mentioned Meeting resolution, and subsequently filing any notice with the competent authorities, and taking 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 this Meeting.

APPR [signed]
[Notary's seal]

- Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;
- Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.
- The voting outcome is as follows:
 - The number of negative votes was 196,855,265 (one hundred ninety-six million eight hundred fifty-five thousand two hundred sixty-five) votes;
 - The number of abstentions was 21,853,300 (twenty-one million eight hundred fifty-three thousand three hundred) votes;

- The number of affirmative votes was 20,638,518,467 (twenty billion six hundred thirty-eight million five hundred eighteen thousand four hundred sixty-seven) votes, and therefore the total number of affirmative votes was 20,660,371,767 (twenty billion six hundred sixty million three hundred seventy-one thousand seven hundred sixty-seven) votes or equal to 99.056% (ninety-nine point zero five six percent).
- Based on the report that I, Notary, made, the Chairperson of the Meeting concluded that the proposal in this agenda item was approved by this Meeting.
- Then the Chairperson of the Meeting proceeded with the fourth Meeting agenda item, namely Determination of the amount of salary or honorarium and benefits for the financial year 2020 (two thousand twenty) as well as bonus payments (*tantieme*) for the financial year 2019 (two thousand nineteen) payable to members of the Company's Board of Directors and Board of Commissioners.
- In relation to the fourth agenda item, the Chairperson of the Meeting explained that according to Article 11 paragraph 6 of the Company's Articles of Association, the members of the Board of Directors may be given salaries and/or benefits, the type and amount of which shall be stipulated by the General Meeting of Shareholders, and such authority may be delegated to the Board of Commissioners;
- Furthermore, according to Article 14 paragraph 5 of the Company's Articles of Association, the members of the Board of Commissioners may be given honorarium and/or benefits, the type and amount of which shall be stipulated by the General Meeting of Shareholders;
- In connection with this Meeting agenda item, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:
 - (i) a. The Limited Liability Company PT DWIMURIA INVESTAMA ANDALAN as the majority shareholder of the Company is granted the power and authority to determine the amount of honorarium and benefits payable by the Company to the members of the Board of Commissioners serving the Company over the financial year 2020 (two thousand twenty) with due regard to the recommendations from the Board of Commissioners, which shall take into account the recommendations from the Remuneration and Nomination Committee;
 - b. The Board of Commissioners is granted the power and authority to determine the amount of salary and benefits payable by the Company to the members of the Board of Directors serving the Company over the financial year 2020 (two thousand twenty), with due regard to the recommendations from the Remuneration and Nomination Committee.
- (ii) Upon considering the performance of the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2019 (two thousand nineteen), and with due observance of Regulation of the Financial Services Authority No. 55/POJK.03/2016 on the Implementation of Good Corporate Governance for Commercial Banks in conjunction with article 71 paragraph 1 of Law Number 40 of 2007 (two thousand seven) on Limited Liability Companies, and after receiving inputs from the Board of Commissioners, which also took into account the

inputs from the Company's Board of Directors as well as the recommendations from the Remuneration and Nomination Committee, the Chairperson of the Meeting further proposed that a maximum amount of Rp 445,180,000,000 (four hundred forty-five billion one hundred eighty million rupiah) be paid as bonus payments (*tantieme*) to the members of the Board of Commissioners and the Board of Directors of the Company who served in and over the financial year 2019 (two thousand nineteen). In relation to such bonus payments (*tantieme*), 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 bonus payments (*tantieme*) to be paid and to determine the distribution of such bonus payments (*tantieme*) 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 2020 (two thousand twenty) and the amount of bonus payments (*tantieme*) 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 2019 (two thousand nineteen) will be set out in the Annual Report for the financial year 2020 (two thousand twenty);

-Then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;

-Afterwards, I, Notary reported to the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;

-Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.

-The voting outcome is as follows:

-The number of negative votes was 883,592,722 (eight hundred eighty-three million five hundred ninety-two thousand seven hundred twenty-two) votes;

- The number of abstentions was 21,161,647 (twenty-one million one hundred sixty-one thousand six hundred forty-seven) votes;

- The number of affirmative votes was 19,952,472,663 (nineteen billion nine hundred fifty-two million four hundred seventy-two thousand six hundred sixty-three) votes, and therefore the total number of affirmative votes was 19,973,634.310 (nineteen billion nine hundred seventy-three million six hundred thirty-four thousand three hundred ten) votes or equal to 95.764% (ninety-five point seven six four percent).

-Based on the report that I, Notary, made, the Chairperson of the Meeting concluded that the proposal in this agenda item was approved by this Meeting.

-Then the Chairperson of the Meeting proceeded with the fifth Meeting agenda item, namely

Appointment of the Registered Public Accounting Firm (including the Registered Public Accountants practising through such Registered Public Accounting Firm) to audit/examine the Company's books and accounts for the financial year ended the thirty-first day of December two thousand twenty (31-12-2020);

-In relation to the fifth Meeting agenda item, the Chairperson of the Meeting explained that according to Article 19 paragraph 2 letter d of the Company's Articles of Association, the authority to appoint or to delegate the power to appoint the Registered Public Accounting Firm shall be vested in the General Meeting of Shareholders.

-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 power to the Board of Commissioners to appoint the Registered Public Accounting Firm (including the Registered Public Accountants practising through such Registered Public Accounting Firm) to audit/examine the Company's books and accounts for the financial year ended the thirty-first day of December two thousand twenty (31-12-2020);

-Then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;

-Afterwards, I, Notary reported to the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Afterwards, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- I. Granting power and authority to the Board of Commissioners to appoint and/or replace the Public Accounting Firm registered with the Financial Services Authority (including the Public Accountants 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 the thirty-first day of December two thousand twenty (31-12-2020) 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 Accountants registered with the Financial Services Authority practicing through such Registered Public Accounting Firm) with due regard to 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 kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;

-Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.

-The voting outcome is as follows:

-The number of negative votes was 664,516,182 (six hundred sixty-four million five hundred sixteen thousand one hundred eighty-two) votes;

- The number of abstentions was 47,418,400 (forty-seven million four hundred eighteen

thousand four hundred) votes;

- The number of affirmative votes was 20,145,292,450 (twenty billion one hundred forty-five million two hundred ninety-two thousand four hundred fifty) votes, and therefore the total number of affirmative votes was 20,192,710,850 (twenty billion one hundred ninety-two million seven hundred ten thousand eight hundred fifty) votes or equal to 96.814% (ninety-six point eight one four percent).

-Based on the report that I, Notary, made, the Chairperson of the Meeting concluded that the proposal in this agenda item was approved by this Meeting.

-Then the Chairperson of the Meeting proceeded with the sixth Meeting agenda item, namely the grant of powers and authority to the Board of Directors to pay out interim dividends for the financial year ended the thirty-first day of December two thousand twenty (31-12-2020);-

-In relation to the sixth Meeting agenda item, the Chairperson of the Meeting explained that 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.

-There is a likelihood that the Board of Directors (subject to the approval of the Board of Commissioners) will distribute/pay out interim dividends in the financial year 2020 (two thousand twenty), with due regard to the financial condition of the Company and the prevailing laws and regulations, and therefore, it was proposed that the Meeting grant power and authority to the Board of Directors to distribute/pay out interim dividends for the financial year 2020 (two thousand twenty),

-Then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;

-Afterwards, I, Notary reported to the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

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

- I. Granting power and authority to the Company's Board of Directors, subject to the approval of the Board of Commissioners, to the extent the financial condition of the Company permits and with due observance of the prevailing laws and regulations, to determine and pay out interim dividends for the financial year ended the thirty-first day of December two thousand twenty (31-12-2020), provided that to ensure compliance with Article 72 of Law No. 40 of 2007 (two thousand seven) on Limited Liability Companies, if the interim dividends are to be distributed, then the distribution must be made before the end of the financial year 2020 (two thousand twenty), 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 kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;

-Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.

-The voting outcome is as follows:

-The number of negative votes was 58,293,413 (fifty-eight million two hundred ninety-three thousand four hundred thirteen) votes;

- The number of abstentions was 36,400,900 (thirty-six million four hundred thousand nine hundred) votes;

- The number of affirmative votes was 20,762,532,719 (twenty billion seven hundred sixty-two million five hundred thirty-two thousand seven hundred nineteen) votes, and therefore the total number of affirmative votes was 20,798,933,619 (twenty billion seven hundred ninety-eight million nine hundred thirty-three thousand six hundred nineteen) votes or equal to 99.721% (ninety-nine point seven two one percent).

-Based on the report that I, Notary, made, the Chairperson of the Meeting concluded that the proposal in this agenda item was approved by this Meeting.

-Then the Chairperson of the Meeting proceeded with the seventh Meeting agenda item, namely Approval of the Revised Recovery Plan of the Company.

-In relation to the seventh Meeting agenda item, the Chairperson of the Meeting explained that 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 the fourth day of April two thousand seventeen (4-4-2017) 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 the trigger level (Recovery Option), then according to Article 31 paragraph (2) of the OJK Regulation on Recovery Plans, such revised Recovery Plan must be approved by the General 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 the letter from the Financial Services Authority Number S-1/PB.3/2020, dated the seventeenth day of January two thousand twenty (17-1-2020) concerning the Updated Recovery Plan of the Company Year 2020 (two thousand twenty).

To allow the shareholders or their proxies to have a clearer idea about the Recovery Plan of the Company, Ms. INAWATY HANDOJO as a Director of the Company presented the Company's Recovery Plan to the Meeting, as contained in **Appendix VII** attached to the original of this Deed.

-Then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers. The questions would then be answered in writing by the Company;

-Afterwards, I, Notary reported to the Chairperson of the Meeting that there were no questions from the shareholders or their proxies;

-Further, the Chairperson of the Meeting proposed that the Meeting adopt the following resolutions:

- Approving the revised Recovery Plan of the Company, as contained in the Recovery Plan of the Company Year 2020 (two thousand twenty), which has been recorded in the supervision administration of the Financial Services Authority as evident from letter from the Financial Services Authority Number S-1/PB.3/2020, dated the seventeenth day of January two thousand twenty (17-1-2020) concerning the Recovery Plan of the Company Year 2020 (two thousand twenty);

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that voted against the proposal or otherwise abstained to raise their hands;

-Voting was conducted orally by means of vote pooling in accordance with the rules and procedure of the Meeting.

-The voting outcome is as follows:

-The number of negative votes was 31,661,313 (thirty-one million six hundred sixty-one thousand three hundred thirteen) votes;

- The number of abstentions was 10,978,400 (ten million nine hundred seventy-eight thousand four hundred) votes;

- The number of affirmative votes was 20,814,587,319 (twenty billion eight hundred fourteen million five hundred eighty-seven thousand three hundred nineteen) votes, and therefore the total number of affirmative votes was 20,825,565,719 (twenty billion eight hundred twenty-five million five hundred sixty-five thousand seven hundred nineteen) votes or equal to 99.848% (ninety-nine point eight four eight percent).

-Based on the report that I, Notary, made, the Chairperson of the Meeting concluded that the proposal in this agenda item was approved by this Meeting.

-Furthermore, the Chairperson of the Meeting stated that the adoption of the resolution on the seventh Meeting agenda item means that the Meeting has finished discussing and passing resolutions on all Meeting agenda items, and he therefore closed this Meeting at 11.55 (eleven fifty-five hours) Western Indonesia Time and expressed his gratitude to all those present at this Meeting.

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

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

IN WITNESS WHEREOF

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

1. Ms. SUDARYATI, born in Kebumen on the seventeenth day of July one thousand nine hundred seventy-four (17-7-1974), an employee at the Notary's office, Indonesian Citizen, residing at Kota Bekasi, Bintang Metropol Blok C 7 Nomor 8, Rukun Tetangga 008, Rukun Warga 013, Kelurahan Perwira, Kecamatan Bekasi Utara, holder of Resident Identity Card Number 3275036707740057, currently being in Jakarta;
2. Ms. MERY EFLINA, born in Jakarta on the fourth day of March one thousand nine

hundred eighty-eight (4-3-1988), an employee at the Notary's office, Indonesian Citizen, residing at Jakarta Utara, Jalan Pademangan VIII, Rukun Tetangga 015, Rukun Warga 010, Kelurahan Pademangan Timur, Kecamatan Pademangan, holder of Resident Identity Card Number 3172054403880002.

- Because the appearers had left the Meeting room when these Minutes of Meeting were written up, this deed, having been read out by me, Notary, to the witnesses, was immediately signed by me, Notary, and the witnesses.
- Done without any addition, strikethrough or replacement.
- The true original (*minuta*) of this deed has been duly signed.

ISSUED AS A DUPLICATE ORIGINAL WITH THE SAME CONTENTS.

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, 28 May 2020

