

English translation of disclosure in Indonesia language regarding material information or facts (acquisition of Bank Royal)

Jakarta, 22 April 2019

In compliance with the provision of OJK Regulation No. 31/POJK.04/2015 on Disclosure of Material Information or Facts by Issuers or Public Companies, we hereby, for and on behalf of PT Bank Central Asia Tbk ("**Company**"), submit the Report on Material Information or Facts as follows:

1.	Date of Event	16 April 2019
2.	Type of Material Information or Facts	Signing of Conditional Shares Sale and Purchase Agreement dated 16 April 2019 by the Company and its controlled subsidiary PT BCA Finance (" BCA Finance ") as the buyers (" Buyers "), and PT Royalindo Investa Wijaya, Leslie Soemedi, Ibrahim Sumedi, Herman Soemedi, Nevin Soemedi dan Ko, Sugiarto as the sellers (" Sellers ") for the purchase of all of the shares in PT Bank Royal Indonesia (" Bank Royal ") by the Buyers (" Agreement ").
3.	Description of Material Information or Facts	<p><u>Proposed Transaction</u></p> <p>Based on the Agreement, the Buyers will purchase from the Sellers 2,872,000 shares in Bank Royal constituting all of the the issued and paid-up share capital in Bank Royal ("Proposed Transaction").</p> <p>Completion of the Proposed Transaction is subject to the fulfilment of the conditions precedent as agreed by the parties in the Agreement, including receipt of all relevant approvals, among other things, approval from the Indonesia Financial Services Authority for the acquisition of Bank Royal by the Company.</p> <p><u>Relationship between the Transacting Parties</u></p> <p>BCA Finance is a controlled subsidiary whose shares are wholly owned by the Company (directly or indirectly). The Buyers and the Sellers are not affiliated parties based on the prevailing capital market law.</p> <p>Therefore, the Proposed Transaction is not subject to Bapepam-LK Rule No. IX.E.1 on Affiliated Party Transactions and Conflicts of Interest in Certain Transaction, Attachment to the Chairman of Bapepam-LK Decree No. KEP-412/BL/2009 dated 25 November 2009.</p>

		<p><u>Transaction Value</u></p> <p>A maximum of Rp1,007 billion.</p> <p>The Proposed Transaction does not constitute a Material Transaction based on Bapepam-LK Rule No. IX.E.2 on Material Transactions and Changes in Main Business Activity, Attachment to the Chairman of Bapepam-LK Decree No. KEP-614/BL/2011 dated 28 November 2011.</p> <p><u>Transaction Objective</u></p> <p>To support the Indonesian banking architecture program and to further develop the Company's banking business. Bank Royal will be maintained as a subsidiary, whereby the Company and Bank Royal will develop business synergy to focus on particular banking services or segments. Through a separate entity, the Company can offer differentiated banking products or services.</p>
4.	The impact of the event, material information or facts on operational activities, legal, financial condition or business continuity of the Issuer or Public Company	<p>The Proposed Transaction does not have a material impact on the Company's going concern.</p> <p>After the completion of the Proposed Transaction, the Company will own (directly or indirectly) all of the shares in Bank Royal, and thus Bank Royal will become a controlled subsidiary and consolidated in the Company's financial statements.</p>
5.	Other information	N/A

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