



Ashoya Ratam, SH, MKn

NOTARY & LAND DEED OFFICIAL

IN

SOUTH JAKARTA ADMINISTRATION CITY

Jalan Suryo Number 54, Kebayoran Baru, South Jakarta 12180

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Deed of

MINUTES OF

ANNUAL GENERAL MEETING OF SHAREHOLDERS OF

“PT BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH Tbk”

Dated

April 16, 2020

Number

24

Derivative/Grosse

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MINUTES OF

ANNUAL GENERAL MEETING OF SHAREHOLDERS OF

"PT BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH Tbk"

Number: 24

- On this day, Thursday, dated 16-4-2020 (the-----
sixteenth day of April of the year two thousand-----
twenty).-----

- At 10.14 WIB (fourteen minutes past ten Western---
Indonesia Standard Time).-----

- I, ASHOYA RATAM, Sarjana Hukum, Magister-----
Kenotariatan, Notary in South Jakarta Administration
City, in the presence of the witnesses whom I,-----
Notary, have known and who will be mentioned at the-
end of this deed;-----

Notary's stamp
affixed

- upon the request of the Board of Directors of-----
limited liability company "**PT BANK TABUNGAN-----**
PENSIUNAN NASIONAL SYARIAH Tbk", domiciled in South-
Jakarta, having address at Menara BTPN, Central-----
Business District Mega Kuningan, 12th Floor, Jalan---
Doktor Ide Anak Agung Gde Agung Lot 5.5-5.6,-----
Kuningan Timur, Setiabudi, South Jakarta, a limited-
liability company established pursuant to and based-
on the laws of the state of the Republic of-----
Indonesia, whose Articles of Association of the-----
limited liability company aforesaid has been amended
entirely in the framework of adjustment to Law-----

Number 40 of the Year 2007 (two thousand seven)-----
regarding Limited Liability Company (hereinafter----
will be referred to as the "**Company Law**"), as has---
been contained in the deed dated 27-8-2007 (the-----
twenty seventh day of August of the year two-----
thousand seven) number 5, the minutes of which is---
drawn up before WINARTI LUKMAN WIDJAJA, Sarjana-----
Hukum, Notary in Jakarta, and has obtained approval-
from the Minister of Law and Human Rights of the----
Republic of Indonesia dated 18-1-2008 (the-----
eighteenth day of January of the year two thousand--
eight) number AHU-02507.AH.01.02.Tahun 2008, which--
has been published in the State Report of the-----
Republic of Indonesia dated 14-3-2008 (the-----
fourteenth day of March of the year two thousand----
eight) number 22, Supplement number 3032;-----

- Such Articles of Association of the limited----
liability company aforesaid has been further---
amended, as contained in the deed dated-----
27-8-2013 (the twenty seventh day of August of-
the year two thousand thirteen) number 25, the-
minutes of which is drawn up before HADIJAH,---
Sarjana Hukum, Magister Kenotariatan, Notary in
Central Jakarta and has obtained approval from-
the Minister of Law and Human Rights of the----
Republic of Indonesia dated 1-10-2013 (the-----

first day of October of the year two thousand--
thirteen) number-----
AHU-50529.AH.01.02.Tahun 2013;-----
- deed dated 31-10-2013 (the thirty first day of-
October of the year two thousand thirteen)-----
number 15, the minutes of which is drawn up----
before INDAH INDRIANI, Sarjana Hukum, Spesialis
Notaris, Notary in Semarang City and has-----
obtained approval from the Minister of Law and-
Human Rights of the Republic of Indonesia dated
21-11-2013 (the twenty first day of November of
the year two thousand thirteen) number-----
AHU-60409.AH.01.02.Tahun 2013;-----
- deed dated 30-1-2014 (the thirtieth day of-----
January of the year two thousand fourteen)-----
number 27, the minutes of which is drawn up----
before Notary HADIJAH, Sarjana Hukum, Magister-
Kenotariatan, aforesaid and the notification---
over the amendment to its Articles of-----
Association has been received and recorded by--
the Minister of Law and Human Rights of the----
Republic of Indonesia dated 12-2-2014 (the-----
twelfth day of February of the year two-----
thousand fourteen) number AHU-AH.01.10-04338;--
- deed dated 9-9-2014 (the ninth day of September
of the year two thousand fourteen) number 20,--

the minutes of which is drawn up before Notary-
HADIJAH, Sarjana Hukum, Magister Kenotariatan,-
aforesaid and the notification over the-----
amendment to its Articles of Association has---
been received and recorded by the Minister of--
Law and Human Rights of the Republic of-----
Indonesia dated 16-9-2014 (the sixteenth day of
September of the year two thousand fourteen)---
number AHU-06242.40.21.2014;-----
- deed dated 23-6-2015 (the twenty third day of--
June of the year two thousand fifteen) number--
98, and has obtained approval from the Minister
of Law and Human Rights of the Republic of-----
Indonesia dated 25-6-2015 (the twenty fifth day
of June of the year two thousand fifteen)-----
number AHU-0938093.AH.01.02.Tahun 2015 as well-
as the notification over the amendment to its--
Articles of Association has been received and--
recorded by the Minister of Law and Human-----
Rights of the Republic of Indonesia dated-----
25-6-2015 (the twenty fifth day of June of the-
year two thousand fifteen) number-----
AHU-AH.01.03-0945709;-----
- deed dated 11-5-2016 (the eleventh day of May--
of the year two thousand sixteen) number 20,---
and the notification over the amendment to its-

Articles of Association has been received and--
recorded by the Minister of Law and Human-----
Rights of the Republic of Indonesia dated-----
13-5-2016 (the thirteenth day of May of the----
year two thousand sixteen) number-----
AHU-AH.01.03-0048779;-----
- deed dated 14-3-2017 (the fourteenth day of----
March of the year two thousand seventeen)-----
number 27, and the notification over the-----
amendment to its Articles of Association has---
been received and recorded by the Minister of--
Law and Human Rights of the Republic of-----
Indonesia dated 27-3-2017 (the twenty seventh--
day of March of the year two thousand-----
seventeen) number AHU-AH.01.03-0121841;-----
- The minutes of those three deeds mentioned the----
latest are drawn up before me, Notary;-----
- furthermore, in the framework of changing-
the status to become a public company, the
Articles of Association of the Limited----
Liability Company aforesaid has been-----
further amended, by means of deed dated---
16-11-2017 (the sixteenth day of November-
of the year two thousand seventeen) number
57, the minutes of which is drawn up-----
before JOSE DIMA SATRIA, Sarjana Hukum,---

[Official Translation]

Magister Kenotariatan, Notary in West-----
Jakarta Administration City, and has-----
obtained approval from the Minister of Law
and Human Rights of the Republic of-----
Indonesia by means of his Decree dated----
16-11-2017 (the sixteenth day of November-
of the year two thousand seventeen) number
AHU-0024076.AH.01.02.Tahun 2017; and the--
notification over the amendment to its----
Articles of Association has been received-
and recorded by the Minister of Law and---
Human Rights of the Republic of Indonesia-
in accordance with his letter dated-----
16-11-2017 (the sixteenth day of November-
of the year two thousand seventeen) number
AHU-AH.01.03-0191730;-----
- deed dated 5-4-2018 (the fifth day of-----
April of the year two thousand eighteen)--
number 8, the minutes of which is drawn up
before Notary JOSE DIMA SATRIA, Sarjana---
Hukum, Magister Kenotariatan, aforesaid,--
and has obtained approval from the-----
Minister of Law and Human Rights of the---
Republic of Indonesia by means of his-----
Decree dated 10-4-2018 (the tenth day of--
April of the year two thousand eighteen)--

[Official Translation]

number AHU-0007953.AH.01.02.Tahun 2018;---

The receipt on the notification of Data of the Company No. AHU-AH.01.03.0140091 dated 10-04-2018 (the tenth day of April of the year two thousand eighteen);-----

- deed dated 31-5-2018 (the thirty first day of May of the year two thousand eighteen)- number 178, the minutes of which is drawn up before Notary JOSE DIMA SATRIA, Sarjana Hukum, Magister Kenotariatan, aforesaid,-- and the notification over the amendment to its Articles of Association has been----- received and recorded by the Minister of-- Law and Human Rights of the Republic of--- Indonesia in accordance with his letter--- dated 21-6-2018 (the twenty first day of-- June of the year two thousand eighteen)--- number AHU-AH.01.03-0215425;-----

- the latest composition of the members of the Board of Directors and the Board of----- Commissioners of the limited liability company- aforesaid is contained in- the deed dated----- 2-9-2019 (the second day of September of the--- year two thousand nineteen) number 02, the----- minutes of which is drawn up before me, Notary;

(hereinafter the limited liability company "**PT BANK-**

TABUNGAN PENSIUNAN NASIONAL SYARIAH Tbk" aforesaid--
will be sufficiently referred to in abbreviation as--
"**BTPN Syariah**" or the "**Company**" or the "**Bank**").-----

- Has been present at Menara BTPN, 27th Floor,-----
Central Business District Mega Kuningan, Jalan-----
Doktor Ide Anak Agung Gde Agung Lot 5.5-5.6, South--
Jakarta, in order to draw up the minutes regarding--
any and all things to be discussed and resolved in--
the Annual General Meeting of Shareholders of the---
Company (hereinafter will be sufficiently referred--
to as the "**Meeting**"), which is convened on the day,-
on the date, at the time, as well as at the venue as
mentioned in the beginning of this deed.-----

- In the Meeting, have been present and therefore,--
have appeared before me, Notary, in the presence of-
the same witnesses; the members of the Board of-----
Commissioners, the Sharia Supervisory Board and the-
Board of Directors as well as the shareholders of---
the Company, namely:-----

1. Mister **KEMAL AZIS STAMBOEL**, born in Malang, on-
17-8-1949 (the seventeenth day of August of the
year one thousand nine hundred forty nine),----
Indonesian Citizen, private person, residing in
Jakarta, Jalan Bangka X/5, Neighborhood-----
Association 005, Administrative Unit 007, Pela-
Mampang Sub-district, Mampang Prapatan-----

District, South Jakarta, the holder of Resident Identification Card number 3174031708490002,--- the copy of which is attached to the minutes of this deed;-----

- according to his statement in this----- matter present in the Meeting as the----- President Commissioner (concurrently----- serving as the Independent Commissioner of the Company);-----

2. Mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the--- Resident Identification Card is written as **DEWI PELITAWATI**, Sarjana Hukum), born in Bandung, on 31-10-1959 (the thirty first day of October of the year one thousand nine hundred fifty nine), Indonesian Citizen, private person, residing in Jakarta, Taman Meruya Ilir Block J.7/11,----- Neighborhood Association 016, Administrative--- Unit 007, Meruya Utara Sub-district, Kembangan-District, West Jakarta, the holder of Resident- Identification Card number 3173087110590003,--- the copy of which is attached to the minutes of this deed;-----

- according to her statement in this----- matter present in the Meeting as the----- Independent Commissioner of the Company;--

3. Mister **MAHDI SYAHBUDDIN**, born in Aceh, on-----

30-10-1961 (the thirtieth day of October of the year one thousand nine hundred sixty one),----- Indonesian Citizen, private person, residing in Jakarta, Taman Aries Block A 2/33, Neighborhood Association 004, Administrative Unit 009,----- Meruya Utara Sub-district, Kembangan District,- West Jakarta, the holder of Resident----- Identification Card number 3173083010610001,--- the copy of which is attached to the minutes of this deed;-----

- according to his statement in this----- matter present in the Meeting (through---- video teleconference) as the Commissioner- of the Company;-----

4. Mrs. **YENNY LIM**, born in Jakarta, on 2-3-1966--- (the second day of March of the year one----- thousand nine hundred sixty six), Indonesian--- Citizen, private person, residing in Jakarta,-- Jalan Jatibaru number 72, Neighborhood----- Association 014, Administrative Unit 001,----- Cideng Sub-district, Gambir District, Central-- Jakarta, the holder of Resident Identification- Card number 3171014203660002, the copy of which is attached to the minutes of this deed,-----

- according to her statement in this----- matter present in the Meeting (through----

video teleconference) as the Commissioner-
of the Company;-----

5. Mister Haji **IKHWAN ABIDIN**, Master of Arts, born in Lamongan, on 20-6-1965 (the twentieth day of June of the year one thousand nine hundred-----sixty five), Indonesian Citizen, private-----person, residing in Bogor, Griya Kenari Mas----F.3/1.A, Neighborhood Association 006,-----Administrative Unit 010, Cileungsi Kidul-----Sub-district, Cileungsi District, Bogor-----Regency, the holder of Resident Identification-Card number 3201072006650007; the copy of which is attached to the minutes of this deed;-----temporarily present in Jakarta-----
- according to his statement in this-----matter present in the Meeting (through----video teleconference) as the Chairman of--the Sharia Supervisory Board of the-----Company;-----

6. Mister **MUHAMAD FAIZ**, born in Jakarta, on-----8-5-1974 (the eighth day of May of the year one thousand nine hundred seventy four), Indonesian Citizen, private person, residing in Jakarta,--Jalan Senopati Dalam II number 35A,-----Neighborhood Association 001, Administrative---Unit 002, Senayan Sub-district, Kebayoran Baru-

District, South Jakarta, the holder of Resident Identification Card number 3174070805740001,--- the copy of which is attached to the minutes of this deed;-----

- according to his statement in this----- matter present in the Meeting (through---- video teleconference) as the Member of the Sharia Supervisory Board of the Company;--

7. Mrs. **RATIH RACHMAWATY**, born in Cianjur, on----- 20-8-1971 (the twentieth day of August of the-- year one thousand nine hundred seventy one),--- Indonesian Citizen, private person, residing in Jakarta, Jalan Kebagusan II number 77,----- Neighborhood Association 011, Administrative--- Unit 006, Kebagusan Sub-district, Pasar Minggu-District, South Jakarta, the holder of Resident Identification Card number 3174046008710009,--- the copy of which is attached to the minutes of this deed;-----

- according to her statement in this----- matter present in the Meeting (through---- video teleconference) as the President---- Director and the Independent Director of-- the Company;-----

8. Mister **MULIA SALIM**, born in Binjai, on----- 6-11-1971 (the sixth day of November of the----

year one thousand nine hundred seventy one),---
Indonesian Citizen, private person, residing in
Jakarta, Perumahan Puri Media C13/18,-----
Neighborhood Association 009, Administrative---
Unit 001, Kembangan Utara Sub-district,-----
Kembangan District, West Jakarta, the holder of
Resident Identification Card number-----
3173030611710002, the copy of which is attached
to the minutes of this deed;-----

- according to his statement in this-----
matter present in the Meeting as the Vice-
President Director of the Company;-----

9. Mister **ARIEF ISMAIL**, born in Jakarta, on-----
25-6-1966 (the twenty fifth day of June of the-
year one thousand nine hundred sixty six),-----
Indonesian Citizen, private person, residing in
Tangerang, Cikini Bintaro FG 5-12, Neighborhood
Association 002, Administrative Unit 007,-----
Jurangmangu Barat Sub-district, Pondok Aren----
District, Tangerang Selatan City, the holder of
Resident Identification Card number-----
3175032506660008, the copy of which is attached
to the minutes of this deed;-----

- according to his statement in this-----
matter present in the Meeting as the-----
Compliance Director of the Company;-----

10. Mister **TARAS WIBAWA SIREGAR** (in the Resident Identification Card is written as **TARAS WIBAWA**), born in Jakarta, on 23-10-1969 (the twenty third day of October of the year one thousand nine hundred sixty nine), Indonesian Citizen, private person, residing in Jakarta, Jalan Tebet Timur Dalam V Number 2, Neighborhood Association 006, Administrative Unit 005, Tebet Timur Sub-district, Tebet District, South Jakarta, the holder of Resident Identification Card number 3174012310690007, the copy of which is attached to the minutes of this deed;

- according to his statement in this matter present in the Meeting (through video teleconference in Meeting room 2701 at the Head Office of the Company) as the Director of the Company;

11. Mister **MOHAMAD GATOT ADHI PRASETYO**, born in Bandung, on 14-3-1962 (the fourteenth day of March of the year one thousand nine hundred sixty two), Indonesian Citizen, private person, residing in Tangerang, Jalan Pisok III EA 13/3-BTR-5, Neighborhood Association 003, Administrative Unit 011, Jurang Mangu Timur Sub-district, Pondok Aren District, Tangerang--

Selatan City, the holder of Resident-----
Identification Card number 3674031403620005,---
the copy of which is attached to the minutes of
this deed;-----
temporarily present in Jakarta.-----

- according to his statement in this-----
matter present in the Meeting as the-----
Director of the Company;-----

12. Mrs. **ENENG YULIE ANDRIANI**, born in Ciamis, on--
8-7-1974 (the eighth day of July of the year---
one thousand nine hundred seventy four),-----
Indonesian Citizen, private person, residing in
Jakarta, Jalan Warung Jati Timur II - 16.E,----
Neighborhood Association 010, Administrative---
Unit 004, Kalibata Sub-district, Pancoran-----
District, South Jakarta, the holder of Resident
Identification Card number 3174084807740003;---
the copy of which is attached to the minutes of
this deed-----

- according to her statement, in this-----
matter present in the Meeting by acting in
her capacities aforesaid and by virtue of-
the Power of Attorney dated 7-4-2020 (the-
seventh day of April of the year two-----
thousand twenty), privately drawn up,-----
affixed with sufficient stamp duty, and---

[Official Translation]

the original of which is attached to the--
minutes of this deed, as the-----
attorney-in-fact of:-----

- mister **ONGKI WANADJATI DANA**, born in--
Jakarta, on 13-9-1957 (the thirteenth-
day of September of the year one-----
thousand nine hundred fifty seven),---
Indonesian Citizen, the President-----
Director of PT BANK BTPN Tbk,-----
domiciled in Jakarta, Jalan Bungur----
Besar number 97, Neighborhood-----
Association 010, Administrative Unit--
001, Kemayoran Sub-district, Kemayoran
District, Central Jakarta, the holder-
of Resident Identification Card number
3171031309570003; and-----

- Mrs. **DINI HERDINI**, Sarjana Hukum, born
in Jakarta, on 11-7-1965 (the eleventh
day of July of the year one thousand--
nine hundred sixty five), Indonesian--
Citizen, the (Independent) Compliance-
Director of PT BANK BTPN Tbk,-----
domiciled in Jakarta, Jalan Haji-----
Samali number 33, Neighborhood-----
Association 004, Administrative Unit--
004, Kalibata Sub-district, Pancoran--

[Official Translation]

District, South Jakarta, the holder of Resident Identification Card number---
3174085107650003;-----
- who are represented in their capacities-
aforesaid, thus therefore, the appearer is
representing the Board of Directors of----
and, therefore, acting for and on behalf--
of as well as validly representing limited
liability company "**PT BANK BTPN Tbk**",-----
domiciled in South Jakarta, having address
at Menara BTPN, 11th, 18th, 19th, 20th, 21st,
22nd, 23rd, 25th, 26th, 27th, 28th, 29th, 30th
Floor, Jalan Doktor Ide Anak Agung Gde----
Agung Lot 5.5-5.6, Kawasan Mega Kuningan,-
Kuningan Timur, Setia Budi, whose Articles
of Association of the limited liability---
company aforesaid has been amended-----
entirely in the framework of the change of
status to become Public Company as has----
been contained in the deed dated 24-1-2008
(the twenty fourth day of January of the--
year two thousand eight), number 123, the-
minutes of which is drawn up before AULIA-
TAUFANI, Sarjana Hukum, at that time as---
the substitute of SUTJIPTO, Sarjana Hukum,
previously Notary in Jakarta, and has-----

[Official Translation]

obtained approval from the Minister of Law and Human Rights of the Republic of----- Indonesia by means of his Decree dated---- 29-1-2008 (the twenty ninth day of January of the year two thousand eight), number--- AHU-04685.AH.01.02.Tahun 2008, the----- Articles of Association of the limited---- liability company has been further amended as contained in:-----

- deed dated 9-7-2008 (the ninth day of July of the year two thousand eight), number 70, the minutes of which is---- drawn up before Notary SUTJIPTO,----- Sarjana Hukum, aforesaid, and the----- notification over the amendment to its Articles of Association has been----- received and recorded by the Minister- of Law and Human Rights of the----- Republic of Indonesia in accordance--- with his letter dated 24-7-2008 (the-- twenty fourth day of July of the year- two thousand eight), number----- AHU-AH.01.10-18520;-----

- deed dated 2-6-2009 (the second day of June of the year two thousand nine),-- number 3, the minutes of which is-----

drawn up before SINTA DEWI SUDARSANA, -
Sarjana Hukum, Notary in South Jakarta
Administration City, and has obtained-
approval from the Minister of Law and-
Human Rights of the Republic of-----
Indonesia by means of his Decree dated
19-6-2009 (the ninth day of June of---
the year two thousand nine), number---
AHU-27276.AH.01.02.Tahun 2009;-----
- deed dated 17-1-2011 (the seventeenth-
day of January of the year two-----
thousand eleven), number 116, the-----
minutes of which is drawn up before---
AULIA TAUFANI, Sarjana Hukum, at that-
time as the substitute of Notary-----
SUTJIPTO, Sarjana Hukum, aforesaid,---
and the notification over the-----
amendment to its Articles of-----
Association has been received and-----
recorded by the Minister of Law and---
Human Rights of the Republic of-----
Indonesia in accordance with his-----
letter dated 21-2-2011 (the twenty---
first day of February of the year two-
thousand eleven), number-----
AHU-AH.01.10-05152;-----

- deed dated 25-2-2011 (the twenty fifth day of February of the year two----- thousand eleven), number 166, the----- minutes of which is drawn up before--- AULIA TAUFANI, Sarjana Hukum, at that- time as the substitute of Notary----- SUTJIPTO, Sarjana Hukum, aforesaid,--- and the notification over the----- amendment to its Articles of----- Association has been received and----- recorded by the Minister of Law and--- Human Rights of the Republic of----- Indonesia in accordance with his----- letter dated 8-3-2011 (the eighth day- of March of the year two thousand----- eleven), number AHU-AH.01.10-07240;---
- deed dated 22-2-2012 (the twenty----- second day of February of the year two thousand twelve), number 10, the----- minutes of which is drawn up before--- Notary SINTA DEWI SUDARSANA, Sarjana-- Hukum, aforesaid, and the notification over the amendment to its Articles of- Association has been received and----- recorded by the Minister of Law and--- Human Rights of the Republic of-----

Indonesia in accordance with his-----
letter dated 9-3-2012 (the ninth day--
of March of the year two thousand-----
twelve), number AHU-AH.01.10-08497;---
- deed dated 8-4-2013 (the eighth day of
April of the year two thousand-----
thirteen), number 11, the minutes of--
which is drawn up before HADIJAH,-----
Sarjana Hukum, Magister Kenotariatan,-
Notary in Central Jakarta and the-----
notification over the amendment to its
Articles of Association has been-----
received and recorded by the Minister-
of Law and Human Rights of the-----
Republic of Indonesia in accordance---
with his letter dated 10-5-2013 (the--
tenth day of May of the year two-----
thousand thirteen), number-----
AHU-AH.01.10-18068;-----
- deed dated 10-2-2014 (the tenth day of
February of the year two thousand-----
fourteen), number 08, the minutes of--
which is drawn up before Notary-----
HADIJAH, Sarjana Hukum, Magister-----
Kenotariatan, aforesaid, and has-----
obtained the approval from the-----

Minister of Law and Human Rights of---
the Republic of Indonesia by means of-
his Decree dated 8-7-2014 (the eighth-
day of July of the year two thousand--
fourteen), number-----
AHU-17103.AH.01.02.Tahun 2014;-----
- deed dated 2-2-2015 (the second day of
February of the year two thousand-----
fifteen), number 01, the minutes of---
which is drawn up before Notary-----
HADIJAH, Sarjana Hukum, Magister-----
Kenotariatan, aforesaid, and has-----
obtained the approval from the-----
Minister of Law and Human Rights of---
the Republic of Indonesia by means of-
his Decree dated 13-2-2015 (the-----
thirteenth day of February of the year
two thousand fifteen), number-----
AHU-0002400.AH.01.02.Tahun 2015;-----
- the articles of association of the-----
limited liability company aforesaid has---
been further amended in the framework of--
adjusting to the Regulation of the-----
Financial Services Authority (hereinafter-
will be referred to as "**POJK**") number-----
32/POJK.04/2014 regarding the Plan and----

[Official Translation]

Convening of the General Meeting of-----
Shareholders of Publicly Traded Company,--
along with its amendments (hereinafter----
will be referred to as "**POJK number-----
32/POJK.04/2014**") and POJK number-----
33/POJK.04/2014 regarding the Board of----
Directors and the Board of Commissioners--
of the Issuer or Public Company, as has---
been contained in the deed dated 14-4-2015
(the fourteenth day of April of the year--
two thousand fifteen), number 21, the----
minutes of which is drawn up before Notary
HADIJAH, Sarjana Hukum, Magister-----
Kenotariatan, aforesaid, and the-----
notification over the amendment to its----
Articles of Association has been received-
and recorded by the Minister of Law and---
Human Rights of the Republic of Indonesia-
in accordance with his letter dated-----
17-4-2015 (the seventeenth day of April of
the year two thousand fifteen), number----
AHU-AH.01.03-0925357;-----
- The Articles of Association of the-----
limited liability company aforesaid has---
been further amended in:-----
- deed dated 2-7-2018 (the second day of

July of the year two thousand-----
eighteen), number 01, has obtained----
approval from the Minister of Law and-
Human Rights of the Republic of-----
Indonesia by means of his Decree dated
10-7-2018 (the tenth day of July of---
the year two thousand eighteen),-----
number-----
AHU-0013945.AH.01.02.TAHUN 2018;-----
- deed dated 24-8-2018 (the twenty-----
fourth day of August of the year two--
thousand eighteen), number 29, and the
notification over the amendment to its
Article of Association has been-----
received and recorded by the Minister-
of Law and Human Rights of the-----
Republic of Indonesia in accordance---
with his letter dated 29-8-2018 (the--
twenty ninth day of the year two-----
thousand eighteen), number-----
AHU-AH.01.03-0236807;-----
- the minutes of both deeds are drawn up--
before SHASA ADISA PUTRIANTI, Sarjana-----
Hukum, Magister Kenotariatan, at that time
as the substitute of me, Notary.-----
- deed dated 21-1-2019 (the twenty-----

first day of January of the year two-thousand nineteen), number 22, and--- has obtained approval from the----- Minister of Law and Human Rights of-- the Republic of Indonesia by means of his Decree dated 22-1-2019 (the----- twenty second day of January of the-- year two thousand nineteen), number-- AHU-0006169.AH.01.10.TAHUN 2019; and-- the notification over the amendment-- to its articles of association has--- been received and recorded by the---- Minister of Law and Human Rights of-- the Republic of Indonesia in----- accordance with his letter dated----- 22-1-2019 (the twenty second day of-- January of the year two thousand----- nineteen), number----- AHU-AH.01.03-0044409, whereas the---- notification over the merger of the-- Company has been received and----- recorded by the Minister of Law and-- Human Rights of the Republic of----- Indonesia in accordance with his---- letter dated 22-1-2019 (the twenty--- second day of January of the year two

thousand nineteen), number-----
AHU-AH.01.10-0006176;-----
- deed dated 1-3-2019 (the first day of
March of the year two thousand-----
nineteen), number 01, and the-----
notification over the amendment to---
its articles of association has been-
received and recorded by the Minister
of Law and Human Rights of the-----
Republic of Indonesia in accordance--
with his letter dated 6-3-2019 (the--
sixth day of March of the year two---
thousand nineteen), number-----
AHU-AH.01.03-0135243;-----
- the minutes of both deeds which are-----
mentioned the latest are drawn up before--
me, Notary;-----
- deed dated 12-8-2019 (the twelfth day
of August of the year two thousand---
nineteen), number 29, the minutes of-
which is drawn up before SHASA ADISA-
PUTRIANTI, Sarjana Hukum, Magister---
Kenotariatan, at that time as the----
substitute of me, Notary, and the----
notification over the amendment to---
its articles of association has been-

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received and recorded by the Minister of Law and Human Rights of the----- Republic of Indonesia in accordance-- with his letter dated 23-8-2019 (the-- twenty third day of August of the---- year two thousand nineteen), number-- AHU-AH.01.03-0135243;-----

- deed dated 26-2-2020 (the twenty----- sixth day of February of the year two thousand twenty), number 44, the----- minutes of which is drawn up before-- me, Notary, and the notification over the amendment to its articles of----- association has been received and---- recorded by the Minister of Law and-- Human Rights of the Republic of----- Indonesia in accordance with his----- letter dated 26-3-2020 (the twenty--- sixth day of March of the year two--- thousand twenty), number----- AHU-AH.01.03-0163570;-----

- the latest composition of the members of the Board of Directors and the Board of--- Commissioners of the limited liability--- company aforesaid is as contained in the-- deed dated 11-9-2019 (the eleventh day of-

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September of the year two thousand-----
nineteen), number 16, the minutes of which
is drawn up before me, Notary;-----
- the limited liability company aforesaid-
in this matter is represented in its-----
capacity as the holder/owner of-----
5,315,553,000 (five billion three hundred-
fifteen million five hundred fifty three--
thousand) shares and after investing the--
additional total number of shares based on
the correction calculation of the-----
Securities Administration Bureau-----
(hereinafter will be referred to as the---
"BAE Correction Calculation"), becomes the
holder of 5.392.590.000 (five billion-----
three hundred ninety two million five-----
hundred ninety thousand) shares;-----

13. **Public** (other than the shareholders referred to
in point 12, entirely as the holder/owner of---
shares totaling to 1,672,340,838 (one billion--
six hundred seventy two million three hundred--
forty thousand eight hundred thirty eight)-----
share.-----

- The appearers I, Notary, have known.-----
- Furthermore, the appearer mister KEMAL AZIS-----
STAMBOEL aforesaid, as the President-----

Commissioner/Independent Commissioner of the Company has been appointed by the Board of Commissioners to chair the Meeting as the Chairman of the Meeting---- based on the Resolution of the Board of Commissioner dated 9-4-2020 (the ninth day of April of the year-- two thousand twenty), number 004/CIR/DEKOM/IV/2020,- regarding the "Approval of the Board of----- Commissioners in relation to the Proposal for----- Resolution on the General Meeting of Shareholders--- - Furthermore, the Chairman of the Meeting briefly-- presents the General Condition of the Company to---- fulfill the provision of Article 24 paragraph (3) of POJK number 32/POJK.04/2014, which basically is as-- following:-----

"The Company is the one and only Bank in----- Indonesia focusing itself to serve productive-- pre-prosperous families which are spread in 23- (twenty three) provinces with 25 (twenty five)- Sharia Branch Offices, 44 (forty four)----- Functional Offices, however, it has almost----- 12,000 (twelve thousand) employees.----- The Company becomes a Public Company on----- 8-5-2018 (the eighth day of May of the year two thousand eighteen).----- At the position on 31-12-2019 (the thirty first day of December of the year two thousand-----

nineteen), the total assets of the Company has--
reached Rp. 15.4 trillion (fifteen point four--
trillion rupiah).-----

The Shareholders Structure of the Company per--
31-12-2019 (the thirty first day of December of
the year two thousand nineteen) is Totaling to--
70% (seventy percent) is owned by PT Bank BTPN--
Tbk, Totaling to 29.97% (twenty nine point nine
seven percent) is owned by the Public and-----
totaling to 0.03% (zero point zero three-----
percent) constitutes shares in the Treasury."--

- Furthermore, the Chairman of the Meeting presents--
that as has been announced through the Summoning for
the Meeting, the Agenda of the Meeting are as-----
following:-----

1. Approval over the Annual Report which has been--
reviewed by the Board of Commissioners-----
including the approval over the Supervisory----
Duties Report of the Board of Commissioners and
the Sharia Supervisory Board and the-----
Ratification of the Financial Statement of the--
Company for the financial year ended on-----
31-12-2019 (the thirty first day of December of
the year two thousand nineteen) as well as the--
granting of full release and discharge over the
liabilities (*volledig acquit et decharge*) to---

- the members of the Board of Directors, the-----
Board of Commissioners, and the Sharia-----
Supervisory Board of the Company for the-----
management and supervisory actions which have--
been performed in and during the financial year
ended on 31-12-2019 (the thirty first day of---
December of the year two thousand nineteen).---
2. Stipulation on the utilization of net profit of
the Company for the financial year ended on----
31-12-2019 (the thirty first day of December of
the year two thousand nineteen).-----
 3. Stipulation regarding the amount of-----
remuneration for the members of the Board of---
Directors, the Board of Commissioners and the--
Sharia Supervisory Board of the Company for the
year 2020 (two thousand twenty).-----
 4. Appointment of Public Accountant and/or Public-
Accountant Office to audit the books of the----
Company for the financial year ended on-----
31-12-2020 (the thirty first day of December of
the year two thousand twenty) and the-----
stipulation on the amount of honorarium as well
as other requirements in relation to the-----
appointment aforesaid.-----
 5. Amendment to the Articles of Association of the
Company.-----

6. Appointment of the Management of the Company.--
- Before entering the First Agenda of the Meeting,--
the Chairman of the Meeting conveys the procedure on
the mechanism for the adoption of resolution and for
the exercise of rights of the Shareholders and for--
the raising of questions and/or opinion in the-----
Meeting, as contained in the Code of Conduct which--
has been distributed before the Shareholders enter--
the meeting room and which has been read out by the-
moderator in the Meeting.-----

I. Entering the First Agenda of the Meeting, which
is:-----

**"Approval over the Annual Report which has been
reviewed by the Board of Commissioners-----
including the approval over the Supervisory----
Duties Report of the Board of Commissioners and
the Sharia Supervisory Board and the-----
Ratification of the Financial Statement of the-
Company for the financial year ended on-----
31-12-2019 (the thirty first day of December of
the year two thousand nineteen) as well as the-
granting of full release and discharge over the
liabilities (*volledig acquit et decharge*) to---
the members of the Board of Directors, the-----
Board of Commissioners, and the Sharia-----
Supervisory Board of the Company for the-----**

**management and supervisory actions which have--
been performed in and during the financial year
ended on 31-12-2019 (the thirty first day of---
December of the year two thousand nineteen)”.--**

Annual For The Bookkeeping Ended On The 31st Day
of December of the Year 2019 of PT Bank-----
Tabungan Pensiunan Nasional Syariah Tbk”.-----

- The Chairman of the Meeting firstly conveys--
to the Meeting the following matters:-----

A. Whereas the Notification, the Announcement
and the Summoning for the Meeting has been
carried out in accordance with the-----
provisions of Article 8, Article 10-----
paragraph 1 and Article 13 paragraph 1 of-
POJK number 32/POJK.04/2014 in conjunction
with Article 10 paragraph 2 and paragraph-
4 of the Articles of Association of the---
Company, which are as following:-----

1. **Notification** regarding the upcoming---
convening of the Annual General-----
Meeting of Shareholders to the-----
Financial Services Authority-----
(hereinafter will be referred to as---
“OJK”), as evidenced by the letter of-
the Company dated 28-2-2020 (the-----
twenty eighth day of February of the--

year two thousand twenty), number-----
S.051/DIR/CSL/II/2020.-----

2. **Announcement** to the shareholders-----
regarding the upcoming delivery of the
Summoning for the Meeting has been----
carried out through daily newspaper in
the Indonesian language, which is-----
"BISNIS INDONESIA" daily newspaper,---
issued on 9-3-2020 (the ninth day of--
March of the year two thousand twenty)
and the website of the Indonesian-----
Stock Exchange, the website of OJK as-
well as the website of the Company.---
3. **Summoning** to the shareholders-----
regarding the convening of the Meeting
has been carried out through the same-
daily newspaper mentioned above,-----
issued on 24-3-2020 (the twenty fourth
day of March of the year two thousand-
twenty) and the website of the-----
Indonesian Stock Exchange, the website
of OJK as well as the website of the--
Company.-----
4. **Additional Information** on the website-
of the Indonesian Stock Exchange, the-
website of OJK as well as the website-

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of the Company on 9-4-2020 (the ninth-day of April of the year two thousand-twenty).-----

B. Whereas in accordance with the Register of Shareholders of the Company per 23-3-2020- (the twenty third day of March of the year two thousand twenty) until 16.15 WIB----- (fifteen minutes past sixteen Western----- Indonesia Standard Time), issued by PT---- DATINDO ENTRYCOM as the Securities----- Administration Bureau of the Company, the shares of the Company which have been----- issued are totaling to 7,703,700,000----- (seven billion seven hundred three million seven hundred thousand) shares.-----

C. Whereas in the Meeting have been present-- or represented the shareholders:-----
- in accordance with the report of BAE-- at the time of the Meeting, totaling-- to 6,987,893,838 (six billion nine---- hundred eighty seven million eight---- hundred ninety three thousand eight--- hundred thirty eight) shares or which constitutes 90.7377271% (ninety point- seven three seven seven two seven one- percent);-----

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- after inputting the additional total-
number of shares of PT Bank BTPN Tbk
which are totaling to 77,037,000-----
(seventy seven million thirty seven--
thousand) shares, which becomes-----
totaling to 7,064,930,838 (seven-----
billion sixty four million nine-----
hundred thirty thousand eight hundred
thirty eight) shares or which-----
constitutes 91.7380517% (ninety one--
point seven three eight zero five one
seven percent);-----
of the total number of the entire shares--
with voting rights which have been issued-
by the Company which are entirely totaling
to 7,701,200,000 (seven billion seven-----
hundred one million two hundred thousand)-
shares (excluding the portfolio shares----
which are totaling to 2,500,000 -two-----
million five hundred thousand- shares),---
with by with due observance of the-----
Register of Shareholders of the Company---
per 23-3-2020 (the twenty third day of----
March of the year two thousand twenty)----
until 16.15 WIB (fifteen minutes past-----
sixteen Western Indonesia Standard Time),-

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therefore, since the quorum as prescribed in Article 26 paragraph 1 letter (a) and Article 27 of POJK number 32/POJK.04/2014 in conjunction with Article 86 paragraph 1, Article 88 paragraph 1 of the Company Law in conjunction with Article 11 paragraph 1 and Article 12 paragraph 1 of the Articles of Association of the Company have been fulfilled and the Meeting is valid and entitled to adopt valid and binding resolutions regarding the matters to be discussed in accordance with the Agenda of the Meeting.

- Furthermore, the Chairman of the Meeting opens the Meeting officially at 10.14 WIB (fourteen minutes past ten Western Indonesia Standard Time).

- Furthermore, the Chairman of the Meeting delivers the explanation on the First Agenda of the Meeting which is basically as following:

“In accordance with the provision of the Company Law, Article 66 paragraph (1), the Board of Directors has composed the Annual Report of the Company for the financial year of 2019

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(two thousand nineteen).-----

- Furthermore, the Chairman of the Meeting invites mister MULIA SALIM as the vice---- President Director of the Company, to---- deliver the (Main Points) important----- summary regarding the Annual Report for--- the financial year of 2019 (two thousand-- nineteen) to this Meeting.-----

- And then, mister MULIA SALIM aforesaid-- presents the (Main Points) important----- summary regarding the Annual Report for--- the financial year 2019 (two thousand----- nineteen) which are basically as----- following:-----

"1. The Financial Performance on----- 31-12-2019 (the thirty first day of--- December of the year two thousand----- nineteen) was very good, as indicated- by the assets of the Company which---- have reached Rp. 15.4 trillion----- (fifteen point four trillion Rupiah),- grew 27.8% (twenty seven point eight-- percent), the Financing increased----- 23.7% (twenty three point seven----- percent) to become Rp. 9 trillion----- (nine trillion Rupiah) which grew-----

above the average of banking industry. The profit increased totaling to 45.0% (forty five percent) from----- Rp. 965 billion (nine hundred sixty--- five billion Rupiah) on 31-12-2018---- (the thirty first day of December of-- the year two thousand eighteen) to---- become Rp. 1,400 billion (one thousand four hundred billion Rupiah) on----- 31-12-2019 (the thirty first day of--- December of the year two thousand----- nineteen).-----

2. The Capital Structure of the Company-- was very strong with the Capital----- Adequacy Ratio (CAR) totaling to 44.6% (forty four point six percent). The--- financial ratios were well maintained-- with the Non Performing Financing of-- 1.36% (one point three six percent),-- the Financing to Deposit Ratio of----- 95.3% (ninety five point three----- percent), and the Operational Expenses towards the Operational Revenue of---- 58.1% (fifty eight point one percent).

3. In addition, the Company also carried-- out periodic surveys for every-----

pre-prosperous customer enrolling for the empowerment program. The elected survey method and tool constitutes internationally applicable tool and is having good credibility, but remain simple in its implementation, which is PPI (Poverty Probability Index) from IPA (Innovative for Poverty Action). Based on the result of the survey, it is found that the customers of the Company who have entered the 3rd (third) year in the empowerment program, their probability to return to the pre-prosperous line decreased from 26.7% (twenty six point seven percent) to become 22.0% (twenty two percent). The children of the customers who did not go to school has also decreased from 16.0% (sixteen percent) to become 10.8% (ten point eight percent), the percentage for the utilization of firewood also decreased from 9.2% (nine point 2 percent) to become 4.9% (four point nine percent) and the percentage of not having toilet decreased from 15.4% (fifteen

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point four percent) to become 9.6%----
(nine point six percent).-----

We are grateful and excited over these
acquired results. Even though there---
are many other factors having their---
roles in the achievement aforesaid,---
however, this indicates the presence--
of actual positive changes in our-----
customers, in accordance with the-----
Vision of the Company to become the---
best Sharia Bank for inclusive-----
financial which is changes the lives--
of millions of Indonesian people.-----

And following, we present the main points-
regarding the Financial Statement for the-
financial year of 2019 (two thousand-----
nineteen).-----

Based on the report, the balance sheet of-
the Company, per 31-12-2019 (the thirty---
first day of December of the year two-----
thousand nineteen), the Company recorded--
the increase of Total Assets totaling to--
27.8% (twenty seven point eight percent)--
to become Rp. 15.4 trillion (fifteen point
four trillion Rupiah) and the Total-----
Financing totaling to 23.7% (twenty three-

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point seven percent) to become-----
Rp. 9 trillion (nine trillion Rupiah).----
The Third Party Fund was also experiencing
an increase of 24.1% (twenty four point---
one percent) to become Rp. 9.4 trillion---
(nine point four trillion Rupiah).-----
The Total Equity in the year 2019 (two----
thousand nineteen) was recorded at-----
Rp. 5.4 trillion (five point four-----
trillion), increased 34.9%% (thirty four--
point nine percent) compared to-----
Rp. 4.0 trillion (four trillion Rupiah) in
the year 2018 (two thousand eighteen).----
This increase is due to the increase of---
net profit in the current year.-----
Based on the profit and loss statement,---
for the financial year of 2019 (two-----
thousand nineteen), the net profit of the-
Company has grown totaling to 45% (forty--
five percent) from Rp. 965 billion (nine--
hundred sixty five billion rupiah) in 2018
(two thousand eighteen), to become-----
Rp. 1.400 billion (one thousand four-----
hundred million Rupiah) in 2019 (two-----
thousand nineteen). This was boosted by---
net growth margin totaling to 29.3% (yoy)-

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(twenty nine point three percent year on--
year), which was caused by good financing-
growth and well maintained savings margin-
cost, as well as operational expenses-----
(including loan - loss provisioning) only-
grew totaling to 15.7% (yoy) (fifteen-----
point seven percent year on year).-----
The financial ratios of the Company were--
well maintained with the Finance to-----
Deposit Ratio (FDR) of the Company was----
totaling to 95.3% (ninety five point three
percent). The Capital Adequacy Ratio (CAR)
of the Company per 31-12-2019 (the thirty-
first day of December of the year two-----
thousand nineteen) was remaining high at--
44.6% (forty four point six percent). The-
gross Non Performing Financing (NPF) of---
the Company remained to be well maintained
at 1.36% (one point three six percent)----
from 1.39% (one point three nine percent)-
in the previous year. And following, we---
present the (Main Points) important-----
summary regarding Action Plan on-----
Sustainable Finance (hereinafter will be--
referred to as "**RAKB**") of 2020-2024 (two--
thousand twenty - two thousand twenty-----

four);-----
In accordance with POJK Number-----
51/POJK.03/2017 regarding the Application-
of Sustainable Finance For Financial-----
Services Institutions, Issuers and Public-
Companies, will be reported in this-----
Meeting regarding the Realization of-----
Action Plan on Sustainable Finance (RAKB)-
of the year 2019 (two thousand nineteen),-
and RAKB 2020 (two thousand twenty) which-
have been delivered by the Company to the-
Supervisor of the Financial Services-----
Authority on 27-11-2019 (the twenty-----
seventh day of November of the year two---
thousand nineteen).-----
RAKB is the short term (1 (one) year) and-
long term (5 (five) year) action plan-----
which becomes the priority of the Company,
in the framework of implementing the-----
Sustainable Finance, by continue observing
the fulfillment of prudentiality principle
and the application of risk management.---
RAKB is composed by the Company with due--
observance of the responsible investment--
principle, sustainable business strategy--
and practice principle, social and-----

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environmental risks management principle, -
governance principle, informative-----
communication principle, inclusive-----
principle, priority leading sector-----
development principle, coordination and---
collaboration principle.-----

RAKB of the year 2020 (two thousand-----
twenty) contains realization of the action
plan of the Company for the year 2019 (two
thousand nineteen) and action plan to be--
carried out by the Company in the year----
2020 (two thousand twenty), which covers--
(1) the increase of sustainable financial-
portfolio, (ii) capacity building program,
(iii) organization adjustment, risk-----
management, and sustainable governance.---
Thus, the explanation on the Main Points--
of the Annual Report, Financial Statement-
of the year 2019 (two thousand nineteen), -
and RAKB of the year 2020-2024 (two-----
thousand twenty - two thousand twenty----
four)."

- And then, mister KEMAL AZIS STAMBOEL in his--
capacity as the President/Independent-----
Commissioner of the Company presents the Main--
Points of the Report on the Supervisory Duties-

of the Board of Commissioners and the Sharia---
Supervisory Board over the proceedings of the--
Company during the Financial Year of 2019 (two-
thousand nineteen), the main points are as set-
out in the slides which are shown in the-----
Meeting, and the copy of which is attached to--
the minutes of this deed.-----

- After the explanation over the First Agenda--
of the Meeting, furthermore, the Chairman of---
the Meeting gives the opportunity to the-----
Shareholders or their proxies who wish to raise
question or give response to the explanation---
which has been presented in relation to the----
First Agenda of the Meeting.-----

- Since there is not any question and response,
then, the Chairman of the Meeting expresses a--
proposal to the Meeting to adopt the following-
resolutions:-----

1. Approve the Annual Report of the Company--
including the report regarding the-----
supervisory duties which have been-----
performed by the Board of Commissioners---
and the Sharia Supervisory Board for the--
financial year ended on 31-12-2019 (the---
thirty first day of December of the year--
two thousand nineteen) which is contained-

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in the book of Annual Report of the year--
2019 (two thousand nineteen) presented by--
the Board of Directors of the Company to--
the Meeting;-----

2. Ratify the Financial Statement of the-----
Company for the financial year ended on---
31-12-2019 (the thirty first day of-----
December of the year two thousand-----
nineteen) which has been examined or-----
audited by Public Accountant Office (KAP)-
of Sidharta Widjaja dan Rekan (an-----
Indonesian partnership and member firm of-
KPMG network of independent member-----
affiliated with KPMG International-----
Cooperative) which has been contained in--
the book of Annual Report of the year 2019
(two thousand nineteen) which has been----
presented by the Board of Directors of the
Company in this Meeting.-----

3. Grant full release and discharge over the-
liabilities (*volledig acquit et decharge*)-
to the members of the Board of Directors--
of the Company serving in the financial---
year ended on 31-12-2019 (the thirty first
day of December of the year two thousand--
nineteen), with regard to the management--

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actions, and to the members of the Board--
of Commissioners and the Sharia-----
Supervisory Board with regard to the-----
supervisory actions which have been-----
performed by them respectively during the-
financial year ended on 31-12-2019 (the---
thirty first day of December of the year--
two thousand nineteen), to the extent that
such actions are reflected in the Annual--
Report and Financial Statement of the-----
Company for the financial year ended on---
31-12-2019 (the thirty first day of-----
December of the year two thousand-----
nineteen), save for action of fraud,-----
embezzlement and other criminal offenses.-

- And then, the Chairman of the Meeting asks to
the shareholders and/or the representatives of-
the shareholders whether the presented proposal
can be approved by the Meeting by means of-----
deliberation to reach a consensus or approved--
by means of unanimous votes by the shareholders
and/or the representatives of the shareholders-
who are present in the Meeting.-----

- Since there are shareholders and/or-----
representatives of the shareholders casting----
abstain votes over the proposal for the-----

resolution on the First Agenda of the Meeting, then, it can be concluded that the Shareholders approve the proposal for the Resolution on the First Agenda of the Meeting, which is:-----

In the First Agenda of the Meeting:-----

The shareholders cast the votes:-----

- according to the BAE report at that Meeting:-

Dissenting : 0 (zero) or 0.000% (zero point-zero zero zero percent)-----

Abstain : 6,239,800 (six million two hundred thirty nine thousand eight hundred) or 0.0892944% (zero point zero eight nine two nine four four percent)-----

Approve : 6,981,654,038 (six billion nine hundred eighty one million six hundred fifty four thousand thirty eight) or 99.9107056% (ninety nine point nine one zero seven zero five six percent)-----

Total Approval : 6,987,893,838 (six billion nine hundred eighty seven million eight hundred ninety three thousand eight hundred thirty eight) or 100% (one hundred-----

percent)-----

- according to the BAE Correction Calculation:-

Dissenting : 0 (zero) or 0.000% (zero point-
zero zero zero percent)-----

Abstain : 6,239,800 (six million two-----
hundred thirty nine thousand---
eight hundred) or 0.0883208%---
(zero point zero eight eight---
three two zero eight percent)--

Approve : 7,058,691,038 (seven billion---
fifty eight million six hundred
ninety one thousand thirty-----
eight) or 99.9116792% (ninety--
nine point nine one one six----
seven nine two percent)-----

Total Approval : 7,064,930,838 (seven billion---
sixty four million nine hundred
thirty thousand eight hundred--
thirty eight) or 100% (one-----
hundred percent)-----

thus therefore:-----

**"The Meeting unanimously (with notation that---
there are shareholders casting abstain votes---
totaling to 6,239,800 -six million two hundred-
thirty nine thousand eight hundred) resolves:--**

1. Approve the Annual Report of the Company--

including the report regarding the-----
supervisory duties which have been-----
performed by the Board of Commissioners---
and the Sharia Supervisory Board for the--
financial year ended on 31-12-2019 (the---
thirty first day of December of the year--
two thousand nineteen) which is contained-
in the book of Annual Report of the year--
2019 (two thousand nineteen) presented by-
the Board of Directors of the Company to--
the Meeting;-----

2. Ratify the Financial Statement of the-----
Company for the financial year ended on---
31-12-2019 (the thirty first day of-----
December of the year two thousand-----
nineteen) which has been examined or-----
audited by Public Accountant Office (KAP)-
of Sidharta Widjaja dan Rekan (an-----
Indonesian partnership and member firm of-
KPMG network of independent member-----
affiliated with KPMG International-----
Cooperative) which has been contained in--
the book of Annual Report of the year 2019
(two thousand nineteen) which has been----
presented by the Board of Directors of the
Company in this Meeting.-----

3. Grant full release and discharge over the liabilities (*volledig acquit et decharge*) to the members of the Board of Directors of the Company serving in the financial year ended on 31-12-2019 (the thirty first day of December of the year two thousand nineteen), with regard to the management actions, and to the members of the Board of Commissioners and the Sharia Supervisory Board with regard to the supervisory actions which have been performed by them respectively during the financial year ended on 31-12-2019 (the thirty first day of December of the year two thousand nineteen), to the extent that such actions are reflected in the Annual Report and Financial Statement of the Company for the financial year ended on 31-12-2019 (the thirty first day of December of the year two thousand nineteen), save for action of fraud, embezzlement and other criminal offenses."

II. Entering the Second Agenda of the Meeting, which is:
"Stipulation on the utilization of net profit of the Company for the financial year ended on-

31-12-2019 (the thirty first day of December of the year two thousand nineteen).-----

- The Chairman of the Meeting presents the-----
explanation in the form of proposal for the----
resolution on the Second Agenda of the Meeting-
which main points are as set out in the slides-
which are shown in the Meeting, the copy of----
which are attached to the minutes of this deed.

- After the explanation over the Second Agenda-
of the Meeting, furthermore, the Chairman of---
the Meeting gives opportunity to the-----
Shareholders or their proxies who wish to raise
question or give response to the explanation---
which has been presented in relation to the----
Second Agenda of the Meeting.-----

- Since there is not any question or response,-
then, the Chairman of the Meeting presents a---
proposal to the Meeting in order to adopt a----
resolution as the proposal for the resolution--
aforesaid which has been delivered through the-
slides which are shown in the Meeting.-----

- And then, the Chairman of the Meeting asks to
the shareholders and/or the representatives of-
the shareholders whether the presented proposal
can be approved by the Meeting by means of----
deliberation to reach a consensus or approved--

by means of unanimous votes by the shareholders and/or representatives of the shareholders who are present in the Meeting.-----

- Since the entire Shareholders approve the proposal for the Resolution on the Second Agenda of the Meeting, then, the Meeting unanimously by means of deliberation to reach a consensus approve the proposal for the resolution on the Second Agenda as has been presented;-----

In the Second Agenda of the Meeting:-----

"The Meeting unanimously based on deliberation to reach a consensus resolves:-----

1. **Approve the Utilization of net profit of the Company for the financial year of 2019 in the amount of Rp. 1.399.633.812.166,- (one trillion three hundred ninety nine billion six hundred thirty three million eight hundred twelve thousand one hundred sixty six Rupiah) in accordance with Law number 40 of the year 2007 (two thousand seven regarding Limited Liability Company, as following:**-----

- 1) **In the amount of Rp. 20.000.000.000,- (twenty five billion Rupiah) will be set aside as general reserve of the---**

Company;-----

2) In the amount of Rp. 45,- (forty five-Rupiah) per share or in the amount of-Rp. 346.554.000.000,- (three hundred--forty six billion five hundred fifty--four million Rupiah) will be set-----aside as Cash Dividend to the-----Shareholders, with the provisions-----that:-----

i. Over the Dividend aforesaid, the-Board of Directors will deduct---Dividend Tax according to the----tariff in accordance with the----prevailing taxation regulations--towards the Shareholders-----receiving the payment of the-----Dividend, and-----

ii. The Board of Directors hereby are granted with full power and-----authority to stipulate matters---which are concerning or relating-to the implementation of payment-of Dividend for the financial----year of 2019 (two thousand-----nineteen) aforesaid;-----

2. Entered into books, the remaining net-----

profit of the Company for the financial---
year ended on 31-12-2019 (the thirty first
day of December of the year two thousand--
nineteen) or in the amount of-----
Rp. 1.033.079.812.166,- (one trillion-----
thirty three billion seventy nine million--
eight hundred twelve thousand one hundred-
sixty six Rupiah) as the retained earnings
to finance the Business activities of the-
Company."-----

III. Entering the Third Agenda of the Meeting, which
is:-----

"Stipulation regarding the amount of-----
remuneration for the members of the Board-
of Directors, the Board of Commissioners--
and the Sharia Supervisory Board of the---
Company for the year 2020 (two thousand---
twenty)."-----

- Furthermore, the Chairman of the Meeting-----
presents the explanation on the Third Agenda of
the Meeting which is basically as following:---

"In accordance with the provisions in the-
Articles of Association, Article 14-----
paragraph 5 and Article 17 paragraph 7 of-
the Articles of Association of the-----
Company, in this agenda, the Meeting will-

adopt resolution regarding:-----

1. The provision regarding the amount of salary, allowance, royalty and/or----- bonus (if any) for the members of the Board of Directors will be stipulated by the General Meeting of Shareholders (hereinafter will be referred to as--- the "**GMS**"), without prejudice to the-- prevailing statutory regulations. The authority aforesaid by the **GMS** may be delegated to the Board of----- Commissioners.-----

2. The Members of the Board of----- Commissioners may be given salary or-- honorarium, allowance and royalty----- and/or bonus (if any), the amount of-- which will be stipulated by the **GMS**,-- without prejudice to the prevailing--- statutory regulations."-----

- furthermore, the Chairman of the Meeting presents the proposal for the resolution-- as set out in the slides which are shown-- in the Meeting, the copy of which is----- attached to the minutes of this deed.-----

- Since there is not any question or----- response, then, the Chairman of the-----

[Official Translation]

Meeting presents the proposal to the-----
Meeting in order to adopt the resolution--
since the proposal for the resolution-----
aforesaid has been presented through the--
slides which are shown in the Meeting.----

- And then, the Chairman of the Meeting---
asks to the shareholders and/or the-----
representatives of the shareholders-----
whether the presented proposal can be-----
approved by the Meeting by means of-----
deliberation to reach a consensus or-----
approved by means of unanimous votes by---
the shareholders and/or the-----
representatives of the shareholders-----
present in the Meeting.-----

- Since there are shareholders and/or-----
representatives of the shareholders-----
casting Dissenting votes over the proposal
for the resolution on the Third Agenda of-
the Meeting, then, it can be concluded----
that:-----

In the Third Agenda of the Meeting:-----

The shareholders cast the votes:-----
Dissenting : 29,083,926 (twenty nine---
million eighty three-----
thousand nine hundred-----

[Official Translation]

twenty six) or 0.4162045%
(zero point four one six--
two zero four five-----
percent)-----

Abstain : 0 (zero) or 0.000% (zero--
point zero zero zero-----
percent)-----

Approve : 6,958,809,912 (six billion
nine hundred fifty eight--
million eight hundred nine
thousand nine hundred-----
twelve) or 99.5837955%----
(ninety nine point five---
eight three seven nine----
five five percent)-----

Total Approval : 6,958,809,912 (six billion
nine hundred fifty eight--
million eight hundred nine
thousand nine hundred-----
twelve) or 99.5837955%----
(ninety nine point five---
eight three seven nine----
five five percent)-----

- according to the BAE Correction-----

Calculation:-----

Dissenting : 29,083,926 (twenty nine---

[Official Translation]

million eighty three-----
thousand nine hundred-----
twenty six) or 0.4116661%-
(zero point four one one--
six six six one percent)--

Abstain : 0 (zero) or 0.000% (zero--
point zero zero zero-----
percent)-----

Approve : 7,035,846,912 (seven-----
billion thirty five-----
million eight hundred-----
forty six thousand nine---
hundred twelve) or-----
99.5883339% (ninety nine--
point five eight eight----
three three three nine----
percent)-----

Total Approval : 7,035,846,912 (seven-----
billion thirty five-----
million eight hundred-----
forty six thousand nine---
hundred twelve) or-----
99.5883339% (ninety nine--
point five eight eight----
three three three nine----
percent)-----

thus therefore:-----

"The Meeting by means of majority votes---
totaling to 7,035,846,912 (seven billion--
thirty five million eight hundred forty---
six thousand nine hundred twelve) or-----
99.5883339% (ninety nine point five eight-
eight three three three nine percent)-----
resolves:-----

1. Grant full power and authority to the-
Board of Commissioners of the Company-
to stipulate the Remuneration for the-
members of the Board of Directors and-
the members of the Sharia Supervisory-
Board for the year 2020 (two thousand-
twenty) through the Meeting of the----
Nomination and Remuneration Committee,
as well as stipulates the distribution
among the members of the Board of-----
Directors and the members of the-----
Sharia Supervisory Board, provided----
that in determining the quantity of---
total amount as well as the-----
distribution of Remuneration for the--
members of the Board of Directors and-
the members of the Sharia Supervisory-
Board aforesaid, the Board of-----

Commissioners will be obliged to-----
observe the recommendation of the-----
Nomination and Remuneration Committee-
of the Company;-----
2. Approve, in accordance with the-----
recommendation of the Nomination and--
Remuneration Committee which is-----
contained in the Minutes of the-----
Meeting of the Nomination and-----
Remuneration Committee of the Company-
Number 002/CIR/KNR/IV/2020 dated-----
3-4-2020 (the third day of April of---
the year two thousand twenty), which--
is approved by the Board of-----
Commissioners as contained in the-----
Circular Resolution of the Board of---
Commissioners Number-----
003/CIR/DEKOM/IV/2020 dated 3-4-2020--
(the third day of April of the year---
two thousand twenty), stipulates the--
gross total amount of Remuneration for
the Board of Commissioners for the----
year 2020 (two thousand twenty),-----
aggregately does not exceed-----
Rp. 22.100.000.000,- (twenty two-----
billion one hundred million Rupiah),--

and grant power and authority to the--
Board of Commissioners to stipulate,--
in a resolution of the Board of-----
Commissioners, the distribution of the
total amount of the Remuneration-----
aforesaid among the members of the----
Board of Commissioners, provided that--
in determining the distribution of the
total amount of the Remuneration-----
aforesaid, the Board of Commissioners--
will be obliged to observe the-----
recommendation of the Nomination and--
Remuneration Committee of the-----
Company."-----

IV. Entering the Fourth Agenda of the Meeting,-----
which is:-----

"The Appointment of the Public Accountant--
and/or Public Accountant Office to audit--
the books of the Company for the financial
year ended on 31-12-2020 (the thirty first
day of December of the year two thousand--
twenty), and the stipulation on the amount
of honorarium as well as other-----
requirements in relation to the-----
appointment aforesaid."-----

- Furthermore, the Chairman of the Meeting-----

presents the explanation on the Fourth Agenda--
of the Meeting which is basically as following:

"In accordance with the Regulation of the-
Financial Services Authority number-----
10/POJK.04/2017, Article 36A regarding the
amendment to POJK-32 stipulates that the--
appointment of Public Accountant who will-
provide audit services over the annual----
historical financial information must be--
resolved in the General Meeting of-----
Shareholders of Publicly Traded Company by
considering the proposal of the Board of--
Commissioners.-----

In the event that the General Meeting of--
Shareholders cannot resolve the-----
appointment of the Public Accountant-----
and/or KAP, the General Meeting of-----
Shareholders may delegate the authority---
aforesaid to the Board of Commissioners,--
supplemented by the explanation regarding:

- a. the reasons for the delegation of-----
authority; and-----
- b. the criteria or boundaries for the----
public accountant who can be-----
appointed.-----

In order to fulfill the provision of the--

[Official Translation]

Regulation of the Financial Services-----
Authority number 10/POJK.04/2017, Article-
36A, regarding the amendment to the-----
Regulation of the Financial Service-----
Authority number 32/POJK.04/2014, then,---
the Appointment of the Public Accountant--
and/or KAP for the financial year ended on
31-12-2020 (the thirty first day of-----
December of the year two thousand twenty)-
and the stipulation on the amount of-----
honorarium as well as other requirements--
in relation to the appointment aforesaid."

- Furthermore, the Chairman of the Meeting-----
presents the proposal for the resolution on the
fourth Agenda as set out in the slides which---
are shown in the Meeting, the copy of which is-
attached to the minutes of this deed.-----

- Furthermore, the Chairman of the Meeting-----
gives opportunity to the shareholders and/or---
the representatives of the shareholders to-----
raise question or give response in relation to-
the Fourth Agenda of the Meeting.-----

- Since there is not any question or response--
regarding the Fourth Agenda of the Meeting, the
Chairman of the Meeting presents the proposal--
for the resolution on the Fourth Agenda since--

the proposal for the resolution aforesaid has--
been presented through the slides which are----
shown in the Meeting:-----

- And then, the Chairman of the Meeting asks to
the shareholders and/or the representatives of-
the shareholders whether the presented proposal
can be approved by the Meeting by means of-----
deliberation to reach a consensus or approved--
by means of unanimous votes by the shareholders
and/or the representatives of the shareholders-
present in the Meeting.-----

- Since there are shareholders and/or the-----
representatives of the shareholders casting----
Dissenting and Abstain votes over the proposal-
for the resolution on the Fourth Agenda of the-
Meeting, then, it can be concluded that:-----

In the Fourth Agenda of the Meeting:-----

The shareholders cast the votes:-----

- according to the BAE report at the time of---
the Meeting:-----

Dissenting : 403,888,566 (four hundred three
million eight hundred eighty---
eight thousand five hundred----
sixty six) or 5.7798326% (five-
point seven seven nine eight---
three two six percent)-----

[Official Translation]

Abstain : 55,707,033 (fifty million seven hundred seven thousand thirty--three) or 0.7971935% (zero-----point seven nine seven one nine three five percent)-----

Approve : 6,528,298,239 (six billion five hundred twenty eight million---two hundred ninety eight-----thousand two hundred thirty----nine) or 93.4229739% (ninety---three point four two two nine--seven three nine percent)-----

Total Approval : 6,584,005,272 (six billion five hundred eighty four million----five thousand two hundred-----seventy two) or 94.2201674%----(ninety four point two two zero one six seven four percent)----

- according to the BAE Correction Calculation:-

Dissenting : 403,888,566 (four hundred three million eight hundred eighty---eight thousand five hundred----sixty six) or 5.7168085% (five--point seven one six eight zero--eight five percent)-----

Abstain : 55,707,033 (fifty five million-

seven hundred seven thousand---
thirty three) or 0.7885008%----
(zero point seven eight eight--
five zero zero eight percent)--
Approve : 6,605,335,239 (six billion six-
hundred five million three-----
hundred thirty five thousand---
two hundred thirty nine) or----
93.4946908% (ninety three point
four nine four six nine zero---
eight percent).-----
Total Approval : 6,661,042,272 (six billion six-
hundred sixty one million forty
two thousand two hundred-----
seventy two) or 94.2831915%----
(ninety four point two eight---
three one nine one five-----
percent)-----

thus therefore:-----

**"The Meeting by means of majority votes-----
totaling to 6,661,042,272 (six billion six-----
hundred sixty one million forty two thousand---
two hundred seventy two) or 94.2831915% (ninety
four point two eight three one nine one five---
percent) with the notation that there are-----
shareholders casting abstain votes totaling to-**

55,707,033 - fifty five million seven hundred--
seven thousand thirty three) resolves:-----

1. Grant power and authority to the Board of--
Commissioners of the Company to:-----

a. Appoint Public Accountant and/or KAP--
who will examine or audit the books---
and records of the Company for the----
financial year ended on December 31,--
2020, as well as the stipulation of---
the amount of the honorarium and other
terms regarding the appointment of----
Public Accountant and/or KAP aforesaid
with due observance of the-----
recommendation of the Audit Committee-
and the prevailing regulations;-----

b. Stipulate the substituting Public-----
Accountant and/or KAP in the event----
that the Public Accountant and/or KAP-
who has been appointed in accordance--
with the Resolution of the Meeting,---
due to any reason whatsoever, cannot--
complete/carry out the audit over the-
financial statement of December 31,---
2020, including stipulating the amount
of the honorarium and other terms in--
relation to the appointment of the----

**Substituting Public Accountant and/or-
KAP aforesaid;-----**

**2. Whereas in the Appointment and Designation
of the Public Accountant and/or KAP-----
aforesaid, the Company will be obliged to-
fulfill the provisions:-----**

**a. The appointed Public Accountant and/or
KAP must be register as the Capital---
Market Supporting Profession at the---
Financial Services Authority as well--
as has been experienced in auditing---
banking corporations;-----**

**b. The appointed KAP must be affiliated--
to international KAP."-----**

V. Entering the Fifth Agenda of the Meeting, which
is:-----

**"Amendment to the Articles of Association-
of the Company."-----**

- Furthermore, the Chairman of the Meeting-----
presents the explanation on the Fifth Agenda of
the Meeting which is principally as following:-

"The Company presently feels that it is---
necessary to amend the Articles of-----
Association of the Company, among others--
regarding:-----

1. The Name of the Company, for the-----

- adjustment to the Parent Company;-----
- 2. The Composition of the Board of-----
Directors, in order to be more-----
flexible/dynamic;-----
- 3. The Composition of the Board of-----
Commissioners, related to the total---
number of Independent Commissioners at
the bank;-----
- 4. The perfection of the article and-----
redaction;-----

Further explanations can be seen in the---
slides which are shown in the Meeting.”---

- Furthermore, the Chairman of the Meeting-----
gives opportunity to the shareholders and/or---
the representatives of the shareholders to-----
raise question or give response in relation to-
the Fifth Agenda of the Meeting.-----

- Since there is not any question or response--
regarding the Fifth Agenda of the Meeting, the-
Chairman of the Meeting presents the proposal--
for the resolution on the Fifth Agenda since---
the proposal for the resolution aforesaid has--
been presented through the slides which are---
shown in the Meeting;-----

- And then, the Chairman of the Meeting asks to
the shareholders and/or the representatives of-

the shareholders whether the presented proposal can be approved by the Meeting by means of-----deliberation to reach a consensus or approved--by means of unanimous votes by the shareholders and/or the representatives of the shareholders who are present in the Meeting.-----

- Since there are shareholders and/or the-----representatives of the shareholders casting----Dissenting and Abstain votes over the proposal for the resolution on the Fifth Agenda of the--Meeting, then, it can be concluded that:-----

In the Fifth Agenda of the Meeting:-----

The shareholders cast the votes:-----
- according to the BAE report at the time of---the Meeting:-----

Dissenting : 1,413,320,988 (one billion four hundred thirteen million three hundred twenty thousand nine--- hundred eighty eight) or----- 20.2252785% (twenty point two-- two five two seven eight five-- percent)-----

Abstain : 60,610,933 (sixty million six-- hundred ten thousand nine----- hundred thirty three) or----- 0.8673705% (zero point eight---

hundred thirty three) or-----

0.8579126% (zero point eight---

five seven nine one two six----

percent)-----

Approve : 5,590,998,917 or 79.1373482%---

(seventy nine point one three--

seven three four eight two-----

percent)-----

Total Approval : 5,651,609,850 (five billion six

hundred fifty one million six--

hundred nine thousand eight----

hundred fifty) or 79.9952608%--

(seventy nine point nine nine--

five two six zero eight-----

percent)-----

thus therefore:-----

"The Meeting by means of majority votes-----

totaling to 5,651,609,850 (five billion six----

hundred fifty one million six hundred nine-----

thousand eight hundred fifty) or 79.9952608%---

(seventy nine point nine nine five two six zero

eight percent) (with a notation that there are-

shareholders casting abstain votes totaling to-

60,610,933 (sixty million six hundred ten-----

thousand nine hundred thirty three) resolves:--

1. Amend the provision of the Articles of----

Association of the Company as principally-
contained in the Concept for the Amendment
to the Articles of Association which has--
been shown in the presentation slides of--
the Meeting.-----

2. Approve the granting of power and-----
authority to the Board of Directors of the
Company, with the right of substitution,--
to restate the resolutions of the agenda--
of the Meeting and recompose the entire---
Articles of Association of the Company in-
a Notary Deed and submit it to the-----
authorized institutions to obtain approval
and/or to give notification on the-----
amendment to the Articles of Association,-
to take any and all actions considered----
necessary and beneficial for such-----
purposes, nothing is excluded, including--
to make additions and/or changes in the---
Articles of Association aforesaid."-----

VI. Entering the Sixth Agenda of the Meeting, which
is:-----

"Appointment of the Management of the Company."

- Furthermore, the Chairman of the Meeting-----
presents the explanation on the Sixth Agenda of
the Meeting which is principally as following:-

[Official Translation]

"Whereas the term of office of the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board will end on the closing of this Meeting.

1. Appoint the new Members of the Board of Directors - whose profiles have been set out in the Website of the Company, namely:

- 1) Mister Hadi Wibowo as the President Director
- 2) Mister Dwiyono Bayu Winantio as the Director
- 3) Mister Fachmy Achmad as the Director

2. Reappoint Members of the Board of Directors:

- 1) Mister M. Gatot Adhi Prasetyo as the Director;
- 2) Mister Arief Ismail as the Compliance Director

3. Reappoint the Members of the Board of Commissioners:

- 1) Mister Kemal Azis Stamboel as the President/Independent Commissioner

- 2) Mrs. Dewie Pelitawati (on the Resident Identification Card is written as Dewi Pelitawati) as the Independent Commissioner;
 - 3) Mister Mahdi Syahbuddin as the Commissioner;
 - 4) Mrs. Yenny Lim as the Commissioner;
4. Reappoint the Members of the Sharia Supervisory Board:
- 1) Mister H. Ikhwan Abidin, MA, as the Chairman of the Sharia Supervisory Board
 - 2) Mister H. Muhamad Faiz, MA as the Member of the Sharia Supervisory Board
- all of them with the term of office starting as of the closing of this Annual GMS up to the closing of the 3rd (third) Annual GMS of the Company, which will be convened in the year 2023 (two thousand twenty three), provided that for those who have not yet received stipulation/approval of Passing the Fit and Proper Test or approval from the Financial Services

Authority, they will occupy their-----
offices after the receipt of the-----
Approval from the Financial Services--
Authority.-----

5. Grant power to the Board of Directors-
of the Company, with the right of-----
substitution, to restate in a notary--
deed over the resolutions mentioned---
above and to notify them to the-----
Minister of Law and Human Rights of---
the Republic of Indonesia, for such---
purposes, to take any actions which---
are required in accordance with the---
prevailing statutory regulations.-----

- Furthermore, the Chairman of the Meeting-----
gives opportunity to the shareholders and/or---
the representatives of the shareholders to-----
raise question or give response in relation to-
the Sixth Agenda of the Meeting.-----

- Since there is not any question or response--
regarding the Sixth Agenda of the Meeting, the-
Chairman of the Meeting presents the proposal--
for the resolution on the Sixth Agenda since---
the proposal of the resolution aforesaid has---
been presented through the slides which are----
shown in the Meeting;-----

- And then, the Chairman of the Meeting asks---
the shareholders and/or the representatives of-
the shareholders whether the presented proposal
can be approved by the Meeting by means of-----
deliberation to reach a consensus or approved--
by means of unanimous votes by the shareholders
and/or the representatives of the shareholders-
who are present in the Meeting.-----

- Since there are shareholders and/or the-----
representatives of the shareholders casting----
Dissenting and Abstain votes over the proposal-
for the resolution on the Sixth Agenda of the--
Meeting, then, it can be concluded that:-----

In the Sixth Agenda of the Meeting:-----

The Shareholders who are casting votes:-----

- according to the BAE report at the time of---
the Meeting:-----

Dissenting : 1,447,506,588 (one billion four
hundred forty seven million----
five hundred six thousand five-
hundred eighty eight) or-----
20.7144903% (twenty point seven
one four four nine zero three--
percent)-----

Abstain : 103,190,633 (one hundred three-
million one hundred ninety-----

[Official Translation]

thousand six hundred thirty---
three) or 1.4767058% (one point
four seven six seven zero five-
eight percent)-----

Approve : 5,437,196,617 (five billion---
four hundred thirty seven-----
million one hundred ninety six-
thousand six hundred seventeen)
or 77.8088040% (seventy seven--
point eight zero eight eight---
zero four zero percent)-----

Total Approval : 5,540,387,250 (five billion---
five hundred forty million-----
three hundred eight seven-----
thousand two hundred fifty) or-
79.2855097% (seventy nine point
two eight five five zero nine--
seven percent)-----

- according to the BAE Correction Calculation:-

Dissenting : 1,447,506,588 (one billion four
hundred forty seven million---
five hundred sixty thousand---
five hundred eighty eight) or--
20.4886165% (twenty point four-
eight eight six one six five---
percent)-----

[Official Translation]

Abstain : 103,190,633 (one hundred three-
million one hundred ninety-----
thousand six hundred thirty----
three) or 1.4606036% (one point
four six zero six zero three---
six percent)-----

Approve : 5,514,233,617 (five billion----
five hundred fourteen million--
two hundred thirty three-----
thousand six hundred seventeen)
or 78.0507799% (seventy eight--
point zero five zero seven-----
seven nine nine percent)-----

Total Approval : 5,617,424,250 (five billion six
hundred seventeen million four-
hundred twenty four thousand---
two hundred fifty) or-----
79.5113835% (seventy nine point
five one one three eight three-
five percent)-----

thus therefore;-----

**"The Meeting by means of majority votes-----
totaling to: 5,617,424,250 (five billion six---
hundred seventeen million four hundred twenty--
four thousand two hundred fifty) or 79.5113835%
(seventy nine point five one one three eight---**

three five percent) (with notation that there--
are shareholders casting abstain votes totaling
to 103,190,633 (one hundred three million one--
hundred ninety thousand six hundred thirty----
three) resolves:-----

1. Appoint the New Members of the Board of---
Directors:-----

a. Mister HADI WIBOWO, as the President--
Director;-----

b. Mister DWIYONO BAYU WINANTIO, as the--
Director;-----

c. Mister FACHMY ACHMAD, as the Director;
(their entire identities will be described
hereunder).-----

2. Reappoint the Members of the Board of-----
Directors:-----

a. Mister MOHAMAD GATOT ADHI PRASETYO----
aforesaid as the Director;-----

b. Mister ARIEF ISMAIL aforesaid as the--
Compliance Director;-----

3. Reappoint the Members of the Board of-----
Commissioners:-----

a. Mister KEMAL AZIS STAMBOEL aforesaid--
as the President/Independent-----
Commissioner-----

b. Mrs. DEWI PELITAWATI (in the Resident-

Identification Card is written as DEWI PELITAWATI, Sarjana Hukum) aforesaid, as the Independent Commissioner;-----

c. Mister MAHDI SYAHBUDIN aforesaid as the Commissioner;-----

d. Mrs. YENNY LIM aforesaid as the Commissioner;-----

4. Reappoint the Members of the Sharia Supervisory Board:-----

a. Mister Haji IKHWAN ABIDIN, Master of Arts aforesaid as the Chairman of the Sharia Supervisory Board;-----

b. Mister Haji MUHAMAD FAIZ, Master of Arts aforesaid as the Member of the Sharia Supervisory Board;-----

Thus therefore, the composition of the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company effective starting as of the closing of the Annual General Meeting of Shareholders of the year 2020 (two thousand twenty) will become as follows:-----

THE BOARD OF DIRECTORS:-----

President : mister HADI WIBOWO, born in-

Director Solo, on 4-6-1967 (the-----
fourth day of June of the---
year one thousand nine-----
hundred sixty seven),-----
Indonesian Citizen, private-
person, residing in Jakarta,
Jalan Biduri III, Block P/7,
Neighborhood Association----
006, Administrative Unit----
001, Grogol Utara-----
Sub-district, Kebayoran Lama
District, South Jakarta, the
holder of Resident-----
Identification Card number--
3174050406670014;-----

Director : mister **MOHAMAD GATOT ADHI---**
PRASETYO aforesaid;-----

Compliance : mister **ARIEF ISMAIL-----**

Director aforesaid;-----

Director : mister **DWIYONO BAYU WINANTO-**
(in the Resident-----
Identification Card is-----
written as DWIYONO-----
BAYUWINANTIO), born in-----
Jakarta, on 27-6-1963 (the--

twenty seventh day of June--
of the year one thousand----
nine hundred sixty three),--
Indonesian Citizen, private-
person, residing in Jakarta,
Jalan Gedung Hijua II/34,---
Neighborhood Association----
002, Administrative Unit----
013, Pondok Pinang-----
Sub-district, Kebayoran Lama
District, South Jakarta, the
holder of Resident-----
Identification Card number--
3173082706630001;-----

Director : mister **FACHMY ACHMAD**, born--
in Bandung on 3-8-1982 (the--
third day of August of the--
year one thousand nine-----
hundred eighty two),-----
Indonesian Citizen, private-
person, residing in Jakarta,
Jalan Matraman I number 5,--
Neighborhood Association----
015, Administrative Unit----
001, Kebon Manggis-----

[Official Translation]

Sub-district, Matraman-----
District, East Jakarta, the-
holder of Resident-----
Identification Card number--
3175010308820004;-----

THE BOARD OF COMMISSIONERS:-----

President : mister **KEMAL AZIS STAMBOEL**

Commissioner aforesaid;-----

& -----

Independent -----

Commissioner -----

Independent : mrs. **DEWIE PELITAWATI**,-----

Commissioner Sarjana Hukum (in the-----

Resident Identification---

Card is written as **DEWI---**

PELITAWATI, Sarjana-----

Hukum), aforesaid;-----

Commissioner : mister **MAHDI SYAHBUDDIN---**

aforesaid;-----

Commissioner : mrs. **YENNY LIM** aforesaid;-

THE SHARIA SUPERVISORY BOARD:-----

Chairman : mister Haji **IKHWAN ABIDIN**,-----

Master of Arts aforesaid;-----

Member : mister Haji **MUHAMAD FAIZ**-----

Master of Arts aforesaid;-----

All of them with the term of office-----

[Official Translation]

starting as of the closing of the Meeting-
up to the closing of the 3rd (third) Annual
General Meeting of Shareholders of the----
Company, which will be convened in the----
year 2023 (two thousand twenty three),----
provided that for those who have not yet--
received stipulation/approval of Passing--
the Fit and Proper Test or approval from--
the Financial Services Authority, they----
will effectively occupy their offices-----
after the receipt of the Approval from the
Financial Services Authority.-----

**5. Grant power to the Board of Directors of--
the Company, with the right of-----
substitution, to restate in a notary deed-
over the resolutions mentioned above and--
to notify them to the Minister of Law and-
Human Rights of the Republic of Indonesia,
for such purposes, to take any actions----
which are required in accordance with the-
prevailing statutory regulations."-----**

- Since there is not any other matter to be-----
discussed in the Meeting as well as the completion--
of the discussion regarding all of the Agenda of the
Meeting, and have been adopted resolutions in the---
Meeting, then, the Chairman of the Meeting closes---

the Meeting at 11.05 WIB (five minutes past eleven--
Western Indonesia Standard Time).-----

-----**IN WITNESS WHEREOF THIS DEED;**-----

- Is drawn up and formalized in Jakarta, on the day-
and date, time as well as venue as mentioned in the-
beginning of this deed, in the presence of:-----

- Mister HIMAWAN SUTANTO, Sarjana Hukum, born in-
Ciamis, on 18-12-1972 (the eighteenth day of---
December of the year one thousand nine hundred-
seventy two), Indonesian Citizen, residing in--
Tangerang, Jalan Sektor V, Neighborhood-----
Association 003, Administrative Unit 007,-----
Sudimara Jaya Sub-district, Ciledug District,--
Tangerang City, the holder of Resident-----
Identification Card dated 20-7-2012 (the-----
twentieth day of July of the year two thousand-
twelve), number 3671061812720001; and-----

- Miss AULIA ANDINI, Sarjana Hukum, born in-----
Jakarta, on 1-8-1995 (the first day of August--
of the year one thousand nine hundred ninety---
five), Indonesian Citizen, residing in Jakarta,
Jalan Mampang Prapatan XV number 92,-----
Neighborhood Association 005, Administrative---
Unit 008, Duren Tiga Sub-district, Pancoran----
District, South Jakarta, the holder of Resident
Identification Card number 3174084108951001;---

[Official Translation]

both of whom are the employees of Notary office, as-
the witnesses.-----

- Immediately after this deed is completely prepared
by me, Notary, and then, it is read out by me,-----
Notary, to the witnesses, then, this deed is-----
executed by the witnesses and me, Notary, whereas---
the appearers have left the Meeting room before this
deed is completely prepared by me, Notary.-----

- Done without any alteration.-----

- The minutes of this deed has been perfectly-----
executed.-----

- GIVEN AS THE OFFICIAL COPY CORRESPONDING TO THE---
ORIGINAL.-----

Notary in South Jakarta Administration City

(Notary's stamp affixed)	(Stamp duty and signature affixed)	MAY 8, 2020

ASHOYA RATAM, SH., MKn.

I, Isma Afifah Romani, S.H., M.Kn., Sworn Translator (pursuant to the Decree of the Governor of DKI Jakarta No. 2238/2004), hereby affirm that today, Wednesday, dated June 24, 2020, has translated this document into English language corresponding to the original document in Indonesian language.