



**MINUTES OF  
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF  
PT BANK CENTRAL ASIA Tbk  
Number: 178.**

–On this Thursday, 23-09-2021 (the twenty-third day of September two thousand twenty-one).

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

–At the request of the Board of Directors of **PT BANK CENTRAL ASIA Tbk**, a Limited Liability Company and a bank incorporated under the law of the Republic of Indonesia, domiciled in Central Jakarta, having its head office at Menara BCA, Grand Indonesia, Jalan Mohammad Husni Thamrin Nomor 1, Menteng (hereinafter referred to as the “Company”), whose deed of establishment and articles of association have been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 03-08-1956 (the third day of August one thousand nine hundred fifty-six), Number 62, Supplement thereto Number 595, and whose amended and restated articles of association have been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 12-05-2009 (the twelfth day of May two thousand nine), Number 38, Supplement thereto Number 12790; further amendments to said articles of association are published and/or contained in:

- Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 29-11-2013 (the twenty-ninth day of November two thousand thirteen) Number 96, Supplement thereto Number 7583/L;
- deed drawn up by Doktor IRAWAN SOERODJO, Sarjana Hukum, Magister Sains, a Notary of Jakarta, dated 23-04-2015 (the twenty-third day of April two thousand fifteen), Number 171, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 23-04-2015 (the twenty-third day of April two thousand fifteen), Number AHU-AH.01.03-0926937;
- deed drawn up by Doktor IRAWAN SOERODJO, Sarjana Hukum, Magister Sains, a Notary of Jakarta, dated 18-04-2018 (the eighteenth day of April two thousand eighteen), Number 125, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 18-04-2018 (the eighteenth day of April two thousand eighteen), Number AHU-AH.01.03-0153848, and having been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 10-09-2018 (the tenth day of September two thousand eighteen), Number 73, Supplement thereto Number 2934/L;
- deed made before me, Notary, dated 24-08-2020 (the twenty-fourth day of August two thousand twenty), Number 145, the Notice of Amendment of such Articles of

Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 08-09-2020 (the eighth day of September two thousand twenty), Number AHU-AH.01.03-0383825;

-with the latest composition of the Company's Board of Directors and Board of Commissioners as set forth in the deed made before me, Notary, dated 04-06-2021 (the fourth day of June two thousand twenty-one), Number 22, whose Notice of Amendment of Corporate Data has been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 04-06-2021 (the fourth day of June two thousand twenty-one), Number AHU-AH.01.03-0351676.

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

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

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

1. Mr. Ir. **DJOHAN EMIR SETIJOSO**, born in Jakarta, on 25-06-1941 (the twenty-fifth day of June one thousand nine hundred forty-one), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Panglima Polim Nomor II/34, Rukun Tetangga 003, Rukun Warga 003, Kelurahan Melawai, Kecamatan Kebayoran Baru, holder of Resident Identity Card Number 3174072506410005;  
–According to his statement, in this matter acting as the President Commissioner of the Company.
2. Mr. **TONNY KUSNADI**, born in Malang, on 04-07-1947 (the fourth day of July one thousand nine hundred forty-seven), private individual, Indonesian Citizen, residing at Jakarta Selatan, Apartemen Bellezza 25VSI, Permata Hijau, Rukun Tetangga 004, Rukun Warga 002, Kelurahan Grogol Utara, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3173080407470002;  
–According to his statement, in this matter acting as a Commissioner of the Company;
3. Mr. **CYRILLUS HARINOWO**, born in Yogyakarta, on 09-02-1953 (the ninth day of February one thousand nine hundred fifty-three), private individual, Indonesian Citizen, residing at Jakarta Barat, Taman Aries F-10/3, Rukun Tetangga 008, Rukun Warga 006, Kelurahan Meruya Utara, Kecamatan Kembangan, holder of Resident Identity Card Number 3173080902530002;  
–According to his statement, in this matter acting as an Independent Commissioner of the Company;
4. Mr. **Dr. Ir. RADEN PARDEDE**, born in Balige, on 17-05-1960 (the seventeenth day of May one thousand nine hundred sixty), private individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Cilacap Nomor 8, Rukun Tetangga 011, Rukun Warga 005, Kelurahan Menteng, Kecamatan Menteng, holder of Resident Identity Card Number 3171061705600002;  
–According to his statement, in this matter acting as an Independent Commissioner of

the Company;

5. Mr. **SUMANTRI SLAMET**, born in Jakarta, on 15-11-1954 (the fifteenth day of November one thousand nine hundred fifty-four), private individual, Indonesian Citizen, residing at Jakarta Pusat, Jalan Tanjung Nomor 2, Rukun Tetangga 007, Rukun Warga 001, Kelurahan Gondangdia, Kecamatan Menteng, holder of Resident Identity Card Number 3171061511540001;  
-According to his statement, in this matter acting as an Independent Commissioner of the Company;
6. Mr. **JAHJA SETIAATMADJA**, born in Jakarta, on 14-09-1955 (the fourteenth day of September one thousand nine hundred fifty-five), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Metro Kencana V/6, Rukun Tetangga 001, Rukun Warga 015, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3173081409550001;  
-According to his statement, in this matter acting as the President Director of the Company;
7. Mr. **Ir SUWIGNYO BUDIMAN**, born in Pati, on 17-12-1950 (the seventeenth day of December one thousand nine hundred fifty), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Taman Bukit Hijau Nomor 27, Rukun Tetangga 010, Rukun Warga 013, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, holder of Resident Identity Card Number 3174061712500002;  
-According to his statement, in this matter acting as a Deputy President Director of the Company;
8. Mr. **ARMAND WAHYUDI HARTONO**, born in Semarang, on 20-05-1975 (the twentieth day of May one thousand nine hundred seventy-five), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Aipda Karel Satsuit Tubun 2 C/11, Rukun Tetangga 004, Rukun Warga 001, Kelurahan Slipi, Kecamatan Palmerah, holder of Resident Identity Card Number 3173072005750006, who attended the Meeting via video conference, thus allowing him to see, listen to and participate in the Meeting;  
-According to his statement, in this matter acting as a Deputy President Director of the Company;
9. Mr. **TAN HO HIEN/SUBUR**, also known as **SUBUR TAN**, born in Kebumen, on 02-04-1960 (the second day of April one thousand nine hundred sixty), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Jeruk Utama 8 Blok M6/8, Rukun Tetangga 005, Rukun Warga 010, Kelurahan Srengseng, Kecamatan Kembangan, holder of Resident Identity Card Number 3173080204600001;  
-According to his statement, in this matter acting as a Director of the Company;
10. Mr. **RUDY SUSANTO**, born in Jakarta, on 27-03-1962 (the twenty-seventh day of March one thousand nine hundred sixty-two), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan Kembang Elok Utama Blok H 6 Nomor 72, Rukun Tetangga 002, Rukun Warga 006, Kelurahan Kembangan Selatan, Kecamatan Kembangan, holder of Resident Identity Card Number 3175022703620002;  
-According to his statement, in this matter acting as a Director of the Company;

11. Mrs. **LIANAWATY SUWONO**, born in Medan, on 03-12-1966 (the third day of December one thousand nine hundred sixty-six), private individual, Indonesian Citizen, residing at Kabupaten Tangerang, Jalan Kintamani Golf 13 P.12-PHG, Rukun Tetangga 003, Rukun Warga 020, Kelurahan Pakulonon Barat, Kecamatan Kelapa Dua, holder of Resident Identity Card Number 3603284312660008, who attended the Meeting via video conference, thus allowing her to see, listen to and participate in the Meeting;  
–According to her statement, in this matter acting as a Director of the Company;
12. Mr. **SANTOSO**, born in Surakarta, on 25-01-1966 (the twenty-fifth day of January one thousand nine hundred sixty-six), private individual, Indonesian Citizen, residing at Jakarta Barat, Kepa Duri Blok D.1/90, Rukun Tetangga 002, Rukun Warga 012, Kelurahan Duri Kepa, Kecamatan Kebon Jeruk, holder of Resident Identity Card Number: 3173052501660001, who attended the Meeting via video conference, thus allowing him to see, listen to and participate in the Meeting;  
–According to his statement, in this matter acting as a Director of the Company;
13. Miss **VERA EVE LIM**, born in Pematang Siantar, on 01-10-1965 (the first day of October one thousand nine hundred sixty-five), private individual, residing at Jakarta Utara, Jalan Teluk Gong Raya Blok C.4/20, Rukun Tetangga 007, Rukun Warga 017, Kelurahan Pejagalan, Kecamatan Penjaringan, holder of Resident Identity Card Number 3172014110650001;  
–According to her statement, in this matter acting as a Director of the Company;
14. Mr. **GREGORY HENDRA LEMBONG**, born in Jakarta, on 23-01-1972 (the twenty-third day of January one thousand nine hundred seventy-two), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Bunga Mawar nomor 42, Rukun Tetangga 002, Rukun Warga 002, Kelurahan Cipete Selatan, Kecamatan Cilandak, holder of Resident Identity Card Number 3174032301720004, who attended the Meeting via video conference, thus allowing him to see, listen to and participate in the Meeting;  
–According to his statement, in this matter acting as a Director of the Company;
15. Mr. **HARYANTO TIARA BUDIMAN**, born in Jakarta, on 27-05-1968 (the twenty-seventh day of May one thousand nine hundred sixty-eight), private individual, Indonesian Citizen, residing at Jakarta Selatan, Jalan Limau III/3, Rukun Tetangga 003, Rukun Warga 003, Kelurahan Kramat Pela, Kecamatan Kebayoran Baru, holder of Resident Identity Card Number 3174072705680002, who attended the Meeting via video conference, thus allowing him to see, listen to and participate in the Meeting;  
–According to his statement, in this matter acting as a Director (concurrently as Director in charge of the Compliance function) of the Company;
16. Mr. **FRENGKY CHANDRA KUSUMA**, born in Manokwari, on 06-04-1966 (the sixth day of April one thousand nine hundred sixty-six), private individual, Indonesian Citizen, residing at Kota Surabaya, Graha Famili Blok FF-37, Rukun Tetangga 006, Rukun Warga 003, Kelurahan Babatan, Kecamatan Wiyung, holder of Resident Identity Card Number 3578200604660003, who attended the Meeting via video conference, thus allowing him to see, listen to and participate in the Meeting;  
–According to his statement, in this matter acting as a Director of the Company;

17. Mr. **JOHN KOSASIH**, born in Surabaya, on 19-03-1969 (the nineteenth day of March one thousand nine hundred sixty-nine), private individual, Indonesian Citizen, residing at Jakarta Utara, Pluit Permai 7 nomor 12 A, Rukun Tetangga 006, Rukun Warga 004, Kelurahan Pluit, Kecamatan Penjaringan, holder of Resident Identity Card Number 3172011903690005, who attended the Meeting via video conference, thus allowing him to see, listen to and participate in the Meeting;
- According to his statement, in this matter acting as a Director of the Company;
18. Mr. **HONKY HARJO**, born in Jakarta, on 13-10-1961 (the thirteenth day of October one thousand nine hundred sixty-one), Indonesian Citizen, residing at Jakarta Barat, Taman Kebon Jeruk C-1/60, Rukun Tetangga 004, Rukun Warga 009, Kelurahan Srengseng, Kecamatan Kembangan, holder of Resident Identity Card Number: 3173081310610001;
- According to his statement, in this matter acting as the President Director of, and as such representing the Board of Directors of and therefore acting for and on behalf of and duly authorized to represent the Limited Liability Company **PT DWIMURIA INVESTAMA ANDALAN**, domiciled in Kabupaten Kudus and having its head office at Jalan Ahmad Yani Nomor 26, whose articles of association are contained in the deed, made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated 03-10-2016 (the third day of October two thousand sixteen) Number 1, which has obtained validation and approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated 04-10-2016 (the fourth day of October two thousand sixteen), Number AHU-0043844.AH.01.01.Tahun 2016;
- and further amendments to said articles of association are published and/or contained in:
- deed made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated 02-11-2016 (the second day of November two thousand sixteen) Number 01, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated 03-11-2016 (the third day of November two thousand sixteen), Number AHU-0020556.AH.01.02.TAHUN 2016, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 03-11-2016 (the third day of November two thousand sixteen), Number AHU-AH.01.03-0095778
- deed made by LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated 17-11-2016 (the seventeenth day of November two thousand sixteen) Number 20, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated 22-11-2016 (the twenty-second day of November two thousand sixteen), Number AHU-0022034.AH.01.02.TAHUN 2016, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 22-11-2016 (the twenty-second day of November two thousand sixteen), Number AHU-AH.01.03-0101195;
- deed made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus,

dated 11-04-2017 (the eleventh day of April two thousand seventeen) number 05, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated 13-04-2017 (the thirteenth day of April two thousand seventeen), Number AHU-0008628.AH.01.02.TAHUN 2017, the Notice of Amendment of such Articles of Association having been received and recorded in the Corporate Entities Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in the Letter dated 13-04-2017 (the thirteenth day of April two thousand seventeen), Number AHU-AH.01.03-0126952;

-with the latest composition of the Company's Board of Directors and Board of Commissioners as set forth in the deed made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated 27-01-2020 (the twenty-seventh day of January two thousand twenty) number 18, whose Notice of Amendment of Corporate Data has been received and recorded in the Corporate Entities Administrative System, as evident in the Letter dated 07-02-2020 (the seventh day of February two thousand twenty), Number AHU-AH.01.03-0071881;

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

19. The Company's Shareholders and their Proxies whose names, other identities, as well as respective shareholding in the Company are described in a Register duly fiscal-stamped and attached to and forms an inseparable part of the original (*minuta*) of this deed of Minutes of Meeting, holding 7,884,655,151 (seven billion eight hundred eighty-four million six hundred fifty-five thousand one hundred fifty-one) shares in the Company.

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

-Mr. Ir. **DJOHAN EMIR SETIJOSO** as the President Commissioner of the Company, according to the provisions of Article 22 paragraph 1 letter a of the Company's Articles of Association and under the Appointment Letter from the Board of Commissioners dated 08-09-2021 (the eighth day of September two thousand twenty-one), acted as the Chairperson of the Meeting and explained to all participants of the Meeting as follows:

-That the Meeting was held electronically through the application provided by PT Kustodian Sentral Efek Indonesia ("KSEI"), namely the Electronic General Meeting System ("eASY.KSEI"), which can be accessed through the facility called *Acuan Kepemilikan Sekuritas KSEI* ("AKSes.KSEI").

- That to comply with the provisions of the Company's Articles of Association, Regulation of the Financial Services Authority No. 15/POJK.04/2020 on the Planning and Conduct of General Meetings of Shareholders of Public Limited Companies ("**OJK REG 15/2020**"), and Regulation of the Financial Services Authority No. 16/POJK.04/2020 on the Implementation of Electronic General Meetings of Shareholders of Public Limited Companies ("**OJK REG 16/2020**"), the Company has issued the following:

- a. A notice to the Financial Services Authority (OJK) of the plan to hold the Meeting as evident from the Company's Letter Number 777/DIR/2021 dated 30-07-2021 (the thirtieth day of July two thousand twenty-one) on the Notice of the Agenda for the Extraordinary General Meeting of Shareholders of PT Bank Central Asia Tbk (the

“Company”);

- b. A preliminary notice of the Meeting (*pengumuman rapat*) to the shareholders through publication in *Bisnis Indonesia* and *The Jakarta Post* daily newspapers, on the website of Indonesia Central Securities Depository (*Kustodian Sentral Efek Indonesia*), the website of Indonesia Stock Exchange (*Bursa Efek Indonesia*), and the Company’s website on 16-08-2021 (the sixteenth day of August two thousand twenty-one); and
- c. A notice of the Meeting (*pemanggilan rapat*) dated 01-09-2021 (the first day of September two thousand twenty-one) through publication in the same media as used for the preliminary notice of the Meeting.

- Further, I, Notary, explained that in respect of the agenda for this Meeting, the provisions concerning the attendance quorum as set forth in Article 88 paragraph 1 of Law Number 40 of 2007 on Limited Liability Companies (“Company Law”), Article 42 letter a of OJK REG 15/2020 and Article 27 paragraph 1 of the Company’s Articles of Association, namely the Meeting shall be valid and may adopt binding resolutions if more than 2/3 (two thirds) of the total outstanding shares of the Company with valid voting rights are present and/or represented in the Meeting;

-After I, Notary, checked:

- the Register of Shareholders as at 31-08-2021 (the thirty-first day of August two thousand twenty-one) until 16:15 (sixteen fifteen hours) Western Indonesia Time, prepared by PT Raya Saham Registra as the Company’s Securities Administration Bureau (*Biro Administrasi Efek*);
- the attendance list of the shareholders or their proxies, received from PT Raya Saham Registra as the Company’s Securities Administration Bureau, and
- the validity of all the powers of attorney submitted,

I found that the number of shares present and/or represented in the Meeting was 21,430,645,151 (twenty-one billion four hundred thirty million six hundred forty-five thousand one hundred fifty-one) shares or representing 86.922% (eighty-six point nine two two percent) of the total outstanding shares of the Company, being 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares, and therefore the attendance quorum required by the applicable provisions had been met and as such the Meeting was validly conducted and was entitled to adopt valid and binding resolutions.

-Then the Chairperson of the Meeting stated that because all the requirements for holding the Meeting had been fulfilled, the Meeting was valid and entitled to adopt valid and binding resolutions. Then the Chairperson of the Meeting also stated that Meeting was officially declared open at 10:20 (ten twenty hours) Western Indonesia Time;

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

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

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

In the first semester of 2021 (two thousand twenty-one) the Company's financial performance saw a positive growth. The value and frequency of the customers' business transactions rebounded in line with the increased economic activity.

As of June 2021 (two thousand twenty-one), total credit increased by 1.3% (one point three percent) YTD (Year-To-Date) to Rp853.8 trillion (eight hundred fifty-three point eight trillion rupiah). New lending reached Rp171 trillion (one hundred seventy-one trillion rupiah) in semester I (one) of 2021 (two thousand twenty-one), increasing 17.8% (seventeen point eight percent) compared to the previous semester, as supported by the corporate and home loan (KPR) segments. The Company saw an increase in the demand for home loans (KPR) at BCA Online Expoversary in March 2021 (two thousand twenty-one). New lending in the SME (Small and Medium Enterprises) segment also grew positively in semester I (one) of 2021 (two thousand twenty-one) compared to the previous semester. The growth of outstanding credit was moderate, namely 0.8% (zero point eight percent) YTD (Year-To-Date) to Rp593.6 trillion (five hundred ninety-three point six trillion rupiah) as of June 2021 (two thousand twenty-one) in line with the suboptimal credit utilization and the large number of loan repayments.

In the last two months, Indonesia has been able to control the spread of COVID-19, and it is hoped that this conducive condition will stimulate the growth of economic activity going forward. As of June 2021 (two thousand twenty-one), around 62% (sixty-two percent) of the total credit by national banks in the economic sector posted a positive growth either on a YTD (Year-To-Date) or YoY (Year-on-Year) basis. Asset quality tended to improve, with the total LAR (Loan at Risk) expected to decrease from 19% (nineteen percent) to the range of 14% (fourteen percent) to 15% (fifteen percent) in the next few months in line with the condition in which restructured loan payments gradually return to normal.

In terms of funds, current account and savings account (CASA) grew 8.3% (eight point three percent) YTD (Year-To-Date). By leveraging a large customer base and expanding the digital ecosystem through collaboration with business partners, the Company managed to maintain competitiveness in the transaction banking sector, which constitutes the main driver for the CASA funds. The Company processes 41 (forty-one) million transactions per day on average in semester I (one) of 2021 (two thousand twenty-one), increasing from only 28 (twenty-eight) million in the same period last year, supported by the exponential growth of transactions via mobile and internet banking. With the solid CASA performance, the total third-party funds grew by 6.5% (six point five percent) YTD (Year-To-Date).

In terms of profitability, the Company and its Subsidiaries managed to post a growth in pre-provisioning operating profit (PPOP) of 13.4% (thirteen point four percent) YoY (Year-on-Year) to Rp24.3 trillion (twenty-four point three trillion rupiah). Meanwhile Net Profit rose 18.1% (eighteen point one percent) YoY (Year-on-Year) to Rp14.5 trillion (fourteen point five trillion rupiah). Going through the pandemic, the Company's financial position remains solid, with a capital adequacy ratio (CAR) of 25.3% (twenty-five point three percent) and an adequate liquidity level or LDR (Loan-to-Deposit Ratio) of 62.4% (sixty-two point four percent).

With the accelerated vaccination program, supported by various Government policies and programs, the performance of the banking sector and that of the Company is expected to



continue improving.

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

-Approval of the Company's Stock Split.

-Before starting the discussion on the Meeting agenda, the Chairperson of the Meeting explained that the rules and procedure for the Meeting would be the same as those provided to the shareholders at the time of their attendance registration and previously announced and made available for download on the Company's website, as set out in **Exhibit I** attached to the original of this deed, and the master of ceremony was requested to read out and present several slides on the key points of the rules and procedure for the Meeting.

-Then the Chairperson of the Meeting proceeded with the only Meeting agenda item, namely Approval of the Company's Stock Split;

-Furthermore, the Chairperson of the Meeting asked Mr. SUBUR TAN as a Director of the Company to present to the Meeting the highlights of the Company's stock split plan as set out in **Exhibit II** attached to the original of this deed.

-After the highlights of the Company's stock split plan had been presented by Mr. SUBUR TAN, the floor was yielded back to the Chairperson of the Meeting and then the Chairperson of the Meeting explained that in accordance with the rules and procedure of the Meeting, the shareholders or their proxies may ask questions that have a direct bearing on the Meeting agenda item under discussion in writing. The Chairperson of the Meeting gave the shareholders or their proxies that physically attended the Meeting the opportunity to ask questions by submitting the question form to the Meeting helpers, and the shareholders or their proxies that electronically attended the Meeting were told to ask their questions or express their opinions through the eASY.KSEI application;

-Then, I, Notary reported to the Chairperson of the Meeting that there were no questions and/or opinions from the shareholders or their proxies.

-Afterwards, the Chairperson of the Meeting proposed that the Meeting pass the following resolutions on the Meeting agenda:

- I. Approving the Company's stock split, in which 1 (one) share of the Company currently with a nominal value of Rp62.50 (sixty-two rupiah and fifty cents) is divided into 5 (five) shares each with a nominal value of Rp12.50 (twelve rupiah and fifty cents), and therefore a shareholder currently owning 1 (one) share with a nominal value of Rp62.50 (sixty-two rupiah and fifty cents) will thereafter own 5 (five) shares, each with a nominal value of Rp12.50 (twelve rupiah and fifty cents);
- II. In connection with the Company's stock split as described in point I of this resolution, approving the amendment of the Company's Articles of Association, namely modifying the provisions of Article 4 paragraphs 1 and 2 of the Company's Articles of Association as described in the Comparative Table of Amendments to the Company's Articles of Association, which has been provided to the shareholders or their proxies as the Meeting materials and also presented during the Meeting.
- III. Granting power and authority to the Board of Directors of the Company, with the right of substitution, to take any and all necessary actions in respect of the implementation of the Company's stock split, including but not limited to determining and stipulating the

procedure and schedule for the implementation of the stock split in accordance with the applicable regulations in the Capital Markets sector, causing such resolution to be restated/expressed in a notarial deed, amending the provisions of the Company's Articles of Association according to the resolution described in point II, including confirming the composition of the Company's shareholders (if necessary), and further filing any necessary notice with the competent authorities in respect of this Meeting resolution and/or the amendment to the Company's Articles of Association referred to in this Meeting resolution, as well as taking any and all necessary actions in accordance with the prevailing laws and regulations.

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

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that electronically attended the Meeting to cast their votes through the eASY.KSEI application, and the Chairperson of the Meeting explained that if the shareholders or their proxies that electronically attended the Meeting failed to cast their votes within 2 (two) minutes, then in accordance with the rules and procedure of the Meeting, they would be deemed to abstain on this Meeting agenda item. Furthermore, the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting, except for the proxies representing the shareholders that had cast their votes through the eASY.KSEI application, to raise their hands and submit their ballots to the Meeting helpers if they voted against or otherwise abstained on the proposal;

-Then, voting was conducted in accordance with the rules and procedure of the Meeting.

-The voting outcome is as follows:

-There were 23,063 (twenty-three thousand sixty-three) negative votes;

- The number of abstentions was 2,321,400 (two million three hundred twenty-one thousand four hundred) votes;

- The number of affirmative votes was 21,428,300,688 (twenty-one billion four hundred twenty-eight million three hundred thousand six hundred eighty-eight) votes, and therefore the total number of affirmative votes was 21,430,622,088 (twenty-one billion four hundred thirty million six hundred twenty-two thousand eighty-eight) votes or equal to 99.99989238% (ninety-nine point nine nine nine eight nine two three eight percent).

-Based on the vote count, I, Notary, then reported to the Chairperson of the Meeting that the total number of affirmative votes was more than 2/3 (two thirds) of the total outstanding shares of the Company with valid voting rights present at the Meeting, and therefore the Meeting could proceed with the passing of the resolutions according to the Meeting agenda.

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

-Furthermore, the Chairperson of the Meeting stated that the adoption of the resolution on the Meeting agenda means that the Meeting has finished discussing and passing resolutions on the only Meeting agenda item, and he therefore closed the Meeting at 10:55 (ten fifty-five hours) Western Indonesia Time and expressed his gratitude to all those present at the Meeting.

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

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

#### IN WITNESS WHEREOF

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

1. Mrs. SUDARYATI, born in Kebumen on 17-07-1974 (the seventeenth day of July one thousand nine hundred seventy-four), employee at the Notary's office, Indonesian Citizen, residing at Kota Bekasi, Bintang Metropol Blok C 7 Nomor 8, Rukun Tetangga 008, Rukun Warga 013, Kelurahan Perwira, Kecamatan Bekasi Utara, holder of Resident Identity Card Number 3275036707740057, currently being in Jakarta;
2. Mrs. MERY EFLINA, born in Jakarta on 04-03-1988 (the fourth day of March one thousand nine hundred eighty-eight), employee at the Notary's office, Indonesian Citizen, residing at Jakarta Utara, Jalan Pademangan VIII, Rukun Tetangga 015, Rukun Warga 010, Kelurahan Pademangan Timur, Kecamatan Pademangan, holder of Resident Identity Card Number 3172054403880002.

-Because the appearers had left the Meeting room when these Minutes of Meeting were written up, this deed, having been read out by me, Notary, to the witnesses, was immediately signed by me, Notary, and the witnesses.

-Done without any addition, crossout or replacement.

-The true original (*minuta*) of this deed has been duly signed.

ISSUED AS AN OFFICIAL DUPLICATE COPY WITH THE SAME CONTENTS.

23 SEP 2021

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

**RULES AND PROCEDURE  
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS  
PT BANK CENTRAL ASIA Tbk ("Company")  
JAKARTA, 23 September 2021**

**I. General Provisions**

1. The Extraordinary General Meeting of Shareholders (the "**Meeting**") will be conducted in the Indonesian language.
2. If a shareholder or a shareholder's proxy decides to physically attend the Meeting and arrives at the Meeting after the registration is closed, such shareholder or shareholder's proxy is not allowed to participate in the Meeting, and their votes are not counted and/or they are deprived of the right to ask questions or express opinions at the Meeting.

**II. Provisions concerning the Prevention of COVID-19 Spread**

1. The shareholder or the shareholder's proxy that decides to physically attend the Meeting must follow and pass the strict health protocol established by the Company, as specified below:
  - (i) the shareholder or the shareholder's proxy is required to wear a mask while on the Meeting premises;
  - (ii) the shareholder or the shareholder's proxy is required to practice self-sanitation by using the hand sanitizer provided at the registration desks and at several points in the Meeting venue
  - (iii) the shareholder or the shareholder's proxy is required to practice physical distancing by minimizing physical interaction, among others, by keeping a certain distance away from the other Meeting participants and not shaking hands with direct skin contact, in accordance with the directions given by the Company and the building management.
2. To implement the physical distancing policy, the Company sets a limit on the number of participants in 1 (one) room. The Meeting participants are kindly requested to enter and occupy the designated Meeting rooms and sit with a certain distance away from the other participants in the manner as directed by the Meeting helpers' directions.
3. If during the Meeting a shareholder or a shareholder's proxy is found to show symptoms of an illness, including flu and/or cough (even though their body temperature is not above 37.3°C), the Meeting helper has the right to request or otherwise cause the shareholder or the shareholder's proxy to immediately leave the Meeting venue.

**III. Quorum for Attendance**

Under the provisions of Article 88 paragraph 1 of Law Number 40 of 2007 (the "Company Law"), Article 42 letter a of Regulation of the Financial Services Authority Number 15/POJK.04/2020 on the Planning and Conduct of the General Meeting of Shareholders of Public Limited Companies (the "OJK REG ON GMS") and Article 27 paragraph 1 of the Company's Articles of Association, the Meeting is valid and therefore may be validly conducted and may adopt binding resolutions if the Company's shareholders representing at least 2/3 (two-thirds) of the total outstanding shares of the Company with valid voting rights are present and/or represented at the Meeting.

**IV. Procedure for Asking Questions and/or Expressing Opinions:**

1. The shareholder or the shareholder's proxy that physically attends the Meeting may ask questions and/or express opinions, subject to the following provisions:
  - a) The shareholder or the shareholder's proxy submits the questions and/or opinions in writing by completing a form, which will be provided to all the shareholders or their proxies before they enter the Meeting room, and the shareholder or the shareholder's proxy must complete the form with the shareholder's name, the number of shares owned/represented, the email address, and the questions and/or opinions to be asked or expressed; and

- b) The shareholder or the shareholder's proxy can submit the questions and/or opinions by raising hand and submitting the form to the Meeting helpers, and they can submit the questions and/or opinions only when the Chairperson of the Meeting gives the shareholders or their proxies the opportunity to do so before voting on the relevant agenda item takes place.
2. The shareholder or the shareholder's proxy that electronically attends the Meeting may ask questions and/or express opinions, subject to the following provisions:
  - a) The questions and/or opinions are submitted in writing through the chat feature in the "Electronic Option" column on the E-Meeting Hall screen of the eASY.KSEI application as long as the "General Meeting Flow Text" column is still displaying "Discussion started for agenda item no. [ ]". The Company will disable the "raise hand" and "allow to talk" features in the Zoom webinar on the AKSes facility.
  - b) When asking a question, the shareholder or the shareholder's proxy must provide information on the shareholder's name, the number of shares owned/represented, and the shareholder's email address.
3. Only the shareholders or their legitimate proxies that physically or electronically attend the Meeting are entitled to ask questions and/or express opinions in writing on the Meeting agenda item under discussion.
4. The Company has the right to not answer any question that is raised without the shareholder's name and the number of shares owned/represented.
5. The questions asked and/or opinions expressed must have a direct bearing on the Meeting agenda item under discussion.
6. To give a fair opportunity to all shareholders, each shareholder or the shareholder's proxy that physically or electronically attends the Meeting may only ask and/or express a maximum of 3 (three) questions/opinions.
7. If several questions are related or about the same thing, the questions will be answered together.
8. To ensure the Meeting runs more effectively and efficiently, the Chairperson of the Meeting has the right to sort out the questions that will be answered outright (orally) and those that will be answered in writing.
9. The questions that have not been answered directly (orally) as referred to in Part IV point 8 above will be answered in writing within 3 (three) business days after the date of the Meeting. The Company will send the response to the email address provided by the shareholder or the shareholder's proxy in the form provided for submitting questions or through the chat feature in the "Electronic Option" column on the E-Meeting Hall screen of the eASY.KSEI application. If the shareholder or the shareholder's proxy does not provide an email address, the Company's response will be sent by mail to the shareholder's address as recorded in the Company's Register of Shareholders.

**V. Procedure for Voting and Vote Count:**

1. The vote count will be carried out according to the provisions of the Company Law, the OJK REG ON GMS, and the Company's Articles of Association, namely as follows:
  - a) The Meeting resolutions shall be adopted by means of deliberation for consensus;
  - b) If the Meeting cannot adopt a resolution by deliberation for consensus, the resolution will be adopted by voting. During the voting, the shareholders or their proxies will have the right to cast their votes as AGREE, DISAGREE, or ABSTAIN on each meeting agenda item of the Company;
  - c) Any resolution on a proposal put forward at the Meeting shall be valid if approved by more than 2/3 (two-thirds) of the total votes present at the Meeting;
  - d) Under the provisions of Article 47 of the OJK REG ON GMS, any shareholders that ABSTAIN shall be deemed to cast the same votes as the majority votes cast by the shareholders at the Meeting.
2. Voting by the shareholders or their proxies that physically attend the Meeting shall be done under the following procedure:

- a) The Chairperson of the Meeting will ask the shareholders or their proxies that DISAGREE or ABSTAIN on the relevant proposal to raise their hands and submit their ballots to the Meeting helpers;
  - b) If the shareholder grants power to a proxy but casts votes through eASY.KSEI, the votes that will be counted are those cast by the shareholders through eASY.KSEI, and therefore the shareholder's proxy need not raise his/her hand and submit the ballot to the Meeting helpers;
  - c) The shareholders or the shareholders' proxies that do not raise their hands to submit the ballots containing votes of DISAGREEMENT or ABSTENTION on the relevant proposal shall be deemed to have approved the relevant proposal without the Chairperson of the Meeting having to ask each of the shareholders or the shareholders' proxies to raise their hands to indicate agreement, except for the shareholders' proxies that have been granted the power of attorney through eASY.KSEI, with the votes having been cast through the eASY.KSEI application as described in Part V point 2 letter b) above;
  - d) For the vote count, the Meeting helpers will scan the barcodes on the ballots containing votes of DISAGREEMENT and ABSTENTION, which have been submitted to them;
  - e) The shareholders or the shareholders' proxies that have registered their attendance but leave the Meeting room without reporting to the registration staff before the close of the meeting will be deemed to be present at the Meeting and approve the proposals put forward at the Meeting.
3. Voting by the shareholders or their proxies that electronically attend the Meeting through the eASY.KSEI application shall be done under the following procedure:
    - a) The voting process takes place through the eASY.KSEI application on the E-Meeting Hall menu, Live Broadcasting submenu;
    - b) The shareholders that are present or have granted e-proxy in the Meeting through eASY.KSEI but have not cast their votes will have the opportunity to cast their votes during the voting period determined by the Company through the E-Meeting Hall screen in the eASY.KSEI application;
    - c) During the electronic voting process, the status "Voting for agenda item no [ ] has started" will appear in the 'General Meeting Flow Text' column;
    - d) The time allocated for direct e-voting through the eASY.KSEI application is 2 (two) minutes;
    - e) If the shareholder or the shareholder's proxy fails to cast any vote until the Meeting status shown in the 'General Meeting Flow Text' column changes to "Voting for agenda item no [ ] has ended", the shareholder or the shareholder's proxy will be deemed to ABSTAIN on the relevant Meeting agenda item.
  4. Subsequently, the votes cast by the shareholders or their proxies either physically or electronically will be counted by the Company's Securities Administration Bureau and then verified by a Notary as an independent public official.
  5. The results of the vote count will be displayed on the screens in the Meeting room, eASY.KSEI and GMS Video Streaming.

## **VI. GMS Video Streaming**

1. The shareholder or the shareholder's proxy that has registered attendance in the eASY.KSEI application by no later than 22 September 2021, 12.00 WIB (Western Indonesia Time) can view the ongoing Meeting through a Zoom webinar by accessing eASY.KSEI.
2. The participants' ability to access the GMS Video Streaming will be determined on a first-come, first-served basis since the capacity is limited to only 500 participants.
3. The shareholders or their proxies that cannot view the ongoing Meeting through the GMS Video Streaming will still be considered as validly attending the electronic Meeting and their share ownership and votes will be taken into account in the Meeting as long as they are registered in the eASY.KSEI application.
4. Any shareholders that view the ongoing Meeting through the GMS Video Streaming but fail to declare their attendance in the eASY.KSEI application will not be counted in the attendance quorum for the Meeting.

5. To get the best experience in using the eASY.KSEI application and/or the GMS Video Streaming, the Shareholders or their proxies are advised to use the Mozilla Firefox browser.

**VII. Miscellaneous**

During the Meeting, the shareholder or the shareholder's proxy that physically attends the Meeting is kindly requested to:

- a. switch off their mobile phone and/or any other communication device;
- b. not chat with fellow Meeting participants to avoid distractions in the Meeting;
- c. not cut in on/interrupt others;
- d. sit with a certain distance away from the other Meeting participants in the manner as directed by the Meeting helpers; and
- e. immediately leave the Meeting premises after the close of the Meeting by keeping a certain distance away from the other participants.

**PT Bank Central Asia Tbk**

Board of Directors

## Explanation on the Stock Split

Note: This explanation will become part of the Meeting materials to be read out by Mr. Subur Tan

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Good morning, ladies and gentlemen, valued shareholders, shareholders' proxies and all participants.

Kindly allow me as a Director of the Company to provide an explanation on the Company's stock split plan.

The background of the Stock Split is the Company's commitment to continue its participation in promoting the development of domestic capital markets, where the Stock Split will make it possible for the Company to provide greater opportunities for retail investors to invest in BCA's shares.

Through the Stock Split, we hope that the Company's share price will become more affordable for retail investors, who are currently active in the stock market, including young investors, leading to increased liquidity level of the Company's stock trading in the retail investor segment.

Below are details of the Company's stock split plan:

- The shares that will be affected by the split are common shares.
- The proposed ratio of the Stock Split is 1 : 5
- The share nominal value before the Stock Split is Rp 62.50 (sixty-two rupiah and fifty cents) per share
- The share nominal value after the Stock Split will be Rp 12.50 (twelve rupiah and fifty cents) per share
- The total number of shares before the Stock Split is 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares.
- The number of shares after the Stock Split is 123,275,050,000 (one hundred twenty-three billion two hundred seventy-five million fifty thousand) shares.

The Stock Split to be conducted by the Company will not affect BCA's share fundamentals. Once the Company obtains the EGM's approval for the Stock Split, the Company will apply for listing on the Indonesia Stock Exchange. We anticipate that the Stock Split process of BCA's shares can be completed in October 2021.

Furthermore, as a consequence of the Stock Split described earlier, Article 4 paragraphs 1 and 2 of the Company's Articles of Association will need to be amended according to the Comparative Table of Amendments to the Company's Articles of Association as previously presented in the slides and also distributed to all shareholders that physically attend this Meeting. The table has also been published on the Company's website and can be downloaded from the Company's website.



The Stock Split plan will be the 4th Stock Split conducted by the Company. Previously, the Company had conducted the Stock Split in 2001, 2004, and 2008.

Finally, I do hope the information I just gave you, ladies and gentlemen, the shareholders, shareholders' proxies, and all participants will further clarify this Stock Split plan of the Company.

## **Purpose and Background of Stock Split**

- PT Bank Central Asia Tbk ("BCA") as a listed public company on the IDX is committed to promoting the development of domestic capital markets, so BCA decided to take the Stock Split corporate action to provide greater opportunities for retail investors to invest in BCA's shares.
- Through the Stock Split corporate action, we hope that BCA's share price will be more affordable for retail investors who are currently active in the stock exchange, including young investors.
- The Stock Split plan is also expected to increase BCA's stock trading liquidity, especially from the retail investor segment.

## Split of Nominal Value of Shares

The following are the details of the stock split:

Type of Share	Regular Share
Stock Split Ratio	1 : 5 (one to five)
Share Nominal Value before Stock Split	Rp 62.50 (sixty-two rupiah and fifty cents)
Share Nominal Value after Stock Split	Rp 12.50 (twelve rupiah and fifty cents)
Total Shares before Stock Split	24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand)
Total Shares after Stock Split	123,275,050,000 (one hundred twenty-three billion two hundred seventy-five million fifty thousand)

<b>CURRENT PROVISIONS OF THE ARTICLES OF ASSOCIATION</b>	<b>PROPOSED AMENDMENTS TO THE ARTICLES OF ASSOCIATION</b>
<p style="text-align: center;">Article 4 paragraph 1</p> <p>The authorized share capital of the Company amounts to Rp 5,500,000,000,000 (five trillion five hundred billion Rupiah), divided into 88,000,000,000 (eighty-eight billion) shares of the Company, each with a nominal value of Rp 62.50 (sixty-two Rupiah and fifty cents).</p>	<p style="text-align: center;">Article 4 paragraph 1</p> <p>The authorized share capital of the Company amounts to Rp 5,500,000,000,000 (five trillion five hundred billion Rupiah), divided into 440,000,000,000 (four hundred forty billion) shares of the Company, each with a nominal value of Rp 12.50 (twelve Rupiah and fifty cents).</p>
<p style="text-align: center;">Article 4 paragraph 2</p> <p>From such authorized share capital, 28.02% (twenty-eight point zero two percent) or 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares of the Company with an aggregate nominal value of Rp 1,540,938,125,000 (one trillion five hundred forty billion nine hundred thirty-eight million one hundred twenty-five thousand Rupiah) have been subscribed for by the shareholders of the Company.</p>	<p style="text-align: center;">Article 4 paragraph 2</p> <p>From such authorized share capital, 28.02% (twenty-eight point zero two percent) or 123,275,050,000 (one hundred twenty-three billion two hundred seventy-five million fifty thousand) shares of the Company with an aggregate nominal value Rp 1,540,938,125,000 (one trillion five hundred forty billion nine hundred thirty-eight million one hundred twenty-five thousand Rupiah) have been subscribed for by the shareholders of the Company.</p>

**COMPARATIVE TABLE OF AMENDMENTS TO THE ARTICLES OF ASSOCIATION OF  
 PT BANK CENTRAL ASIA TBK (“COMPANY”)  
 IN RELATION TO THE COMPANY’S STOCK SPLIT**

<b>CURRENT PROVISIONS OF THE ARTICLES OF ASSOCIATION</b>	<b>PROPOSED AMENDMENTS TO THE ARTICLES OF ASSOCIATION</b>
Article 4 paragraph 1	Article 4 paragraph 1
The authorized share capital of the Company amounts to Rp 5,500,000,000,000 (five trillion five hundred billion Rupiah), divided into 88,000,000,000 (eighty-eight billion) shares of the Company, each with a nominal value of Rp 62.50 (sixty-two Rupiah and fifty cents).	The authorized share capital of the Company amounts to Rp 5,500,000,000,000 (five trillion five hundred billion Rupiah), divided into 440,000,000,000 (four hundred forty billion) shares of the Company, each with a nominal value of Rp 12.50 (twelve Rupiah and fifty cents).
Article 4 paragraph 2	Article 4 paragraph 2
From such authorized share capital, 28.02% (twenty-eight point zero two percent) or 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares of the Company with an aggregate nominal value of Rp 1,540,938,125,000 (one trillion five hundred forty billion nine hundred thirty-eight million one hundred twenty-five thousand Rupiah) have been subscribed for by the shareholders of the Company.	From such authorized share capital, 28.02% (twenty-eight point zero two percent) or 123,275,050,000 (one hundred twenty-three billion two hundred seventy-five million fifty thousand) shares of the Company with an aggregate nominal value Rp 1,540,938,125,000 (one trillion five hundred forty billion nine hundred thirty-eight million one hundred twenty-five thousand Rupiah) have been subscribed for by the shareholders of the Company.

**Translator’s Certificate**

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

Jakarta, 04 November 2021

