



**MINUTES OF
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF
THE LIMITED LIABILITY COMPANY
PT BANK CENTRAL ASIA Tbk
Number: 264.**

-On this Thursday, the thirtieth day of July two thousand twenty (30-7-2020).

-I, **CHRISTINA DWI UTAMI, S.H., M.Hum, M.Kn., a Notary of the Municipality of West Jakarta**, in the presence of the witnesses, who are known to me, Notary, and who will be named in the final part of this deed.

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

- Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the twenty-ninth day of November two thousand thirteen (29-11-2013) Number 96, Supplement thereto Number 7583/L;
 - deed drawn up by Dr. IRAWAN SOERODJO, S.H., M.Si., a Notary of Jakarta, dated the twenty-third day of April two thousand fifteen (23-4-2015), Number 171, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entities Administrative System, as evident in the Letter dated the twenty-third day of April two thousand fifteen (23-4-2015), Number AHU-AH.01.03-0926937;
 - deed drawn up by Dr. IRAWAN SOERODJO, S.H., M.Si., a Notary of Jakarta, dated the eighteenth day of April two thousand eighteen (18-4-2018), Number 125, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entities Administrative System, as evident in the Letter dated the eighteenth day of April two thousand eighteen (18-4-2018), Number AHU-AH.01.03-0153848, and having been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated the tenth day of September two thousand eighteen (10-09-2018), Number 73, Supplement thereto Number 2934/L;
- with the latest composition of the Company's Board of Directors and Board of Commisioners as set forth in the deed made before me, Notary, dated the twenty-eighth day of May two thousand twenty (28-5-2020), Number 162, whose Notice of Amendment of Corporate Data has been received and recorded in the Legal Entities Administrative System, as evident in the Letter dated the twenty-ninth day of May two thousand twenty (29-5-2020), Number AHU-

AH.01.03-0231416.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Lama, holder of Resident Identity Card Number 3174052909590008, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;
–According to his statement, in this matter acting as an Independent Director of the Company;
12. Mr. **RUDY SUSANTO**, born in Jakarta, on the twenty-seventh day of March one thousand nine hundred sixty-two (27-3-1962), private individual, Indonesian Citizen, residing at Jakarta Barat, Jalan 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;
13. Ms. **LIANAWATY SUWONO**, born in Medan, on the third day of December one thousand nine hundred sixty-six (3-12-1966), private individual, Indonesian Citizen, residing at Kabupaten Tangerang, Jalan Kintamani Golf 13 P.12-PHG, Rukun Tetangga 003, Rukun Warga 020, Kelurahan Pakulonan Barat, Kecamatan Kelapa Dua, holder of Resident Identity Card Number 3603284312660008, who attended the Meeting via video conference, thus allowing her to see and listen to the Meeting;
–According to her statement, in this matter acting as a Director of the Company;
14. Mr. **SANTOSO**, born in Surakarta, on the twenty-fifth day of January one thousand nine hundred sixty-six (25-1-1966), private individual, Indonesian Citizen, residing at Jakarta Barat, Kepa Duri Blok D.1/90, Rukun Tetangga 002, Rukun Warga 012, Kelurahan Duri Kepa, Kecamatan Kebon Jeruk, holder of Resident Identity Card Number: 3173052501660001, who attended the Meeting via video conference, thus allowing him to see and listen to the Meeting;
–According to his statement, in this matter acting as a Director of the Company;
15. Miss **VERA EVE LIM**, born in Pematang Siantar, on the first day of October one thousand nine hundred sixty-five (1-10-1965), private individual, residing at Jakarta Utara, Jalan Teluk Gong Raya Blok C.4/20, Rukun Tetangga 007, Rukun Warga 017, Kelurahan Pejagalan, Kecamatan Penjaringan, holder of Resident Identity Card Number 3172014110650001;
–According to her statement, in this matter acting as a Director of the Company;
16. Mr. **GREGORY HENDRA LEMBONG**, born in Jakarta, on the twenty-third day of January one thousand nine hundred seventy-two (23-1-1972), 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 and listen to the Meeting;
–According to his statement, in this matter acting as a Director of the Company;
17. Mr. **HARYANTO TIARA BUDIMAN**, born in Jakarta, on the twenty-seventh day of May one thousand nine hundred sixty-eight (27-5-1968), private individual, Indonesian Citizen, residing at tinggal 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 and listen to the Meeting;

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

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

–According to his statement, in this matter acting as the President Director of, and as such representing the Board of Directors of and therefore acting for and on behalf of and duly authorized to represent the Limited Liability Company **PT DWIMURIA INVESTAMA ANDALAN**, domiciled in Kabupaten Kudus and having its head office at Jalan Ahmad Yani Nomor 26, whose articles of association are contained in the deed, made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated the third day of October two thousand sixteen (3-10-2016) Number 1, which has obtained validation and approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the fourth day of October two thousand sixteen (4-10-2016), Number AHU-0043844.AH.01.01.Tahun 2016;

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

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

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

-deed made before LINDAWATI, Sarjana Hukum, a Notary of the District of Kudus, dated the eleventh day of April two thousand seventeen (11-4-2017) number 05, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated the thirteenth day of April two

thousand seventeen (13-04-2017), Number AHU-0008628.AH.01.02.TAHUN 2017, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entities Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in the Letter dated the thirteenth day of April two thousand seventeen (13-04-2017), Number AHU-AH.01.03-0126952;

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

19. The Company's Shareholders and Proxies for the Company's Shareholders whose names, other identities as well as their respective shareholding in the Company are described in a Register duly stamped and attached to and forming an inseparable part of the original (*minuta*) of this deed of Minutes of Meeting, holding 8,624,870,467 (eight billion six hundred twenty-four million eight hundred seventy thousand four hundred sixty-seven) shares in the Company.

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

-Mr. Ir. **DJOHAN EMIR SETIJOSO** as the President Commissioner of the Company, according to the provisions of Article 22 paragraph 1 letter a of the Company's Articles of Association and under the Appointment Letter from the Board of Commissioners dated the first day of July two thousand twenty (1-7-2020), acted as the Chairperson of the Meeting and mentioned to the Meeting as follows.

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

- a. A notice to the Financial Services Authority (OJK) of the plan to hold the Meeting as evident from Letter of the Company's Board of Directors Number 431/DIR/2020 dated the sixteenth day of June two thousand twenty (16-6-2020) on the Notification of the Agenda for the Extraordinary General Meeting of Shareholders of PT Bank Central Asia Tbk (the "Company");
- b. An announcement of the summary of the acquisition plan in relation to the Company's plan to acquire all of the subscribed and paid-up shares of PT Bank Rabobank International Indonesia through publication in Investor Daily daily newspaper, on the website of the Indonesia Stock Exchange and the Company's website on the eighth day of June two thousand twenty (8-6-2020);
- c. A preliminary notice of the Meeting (*pengumuman Rapat*) to the shareholders through publication in Bisnis Indonesia and The Jakarta Post daily newspapers, on the website of the Indonesia Stock Exchange, the website of Indonesia Central Securities Depository (*Kustodian Sentral Efek Indonesia*), and the Company's website on the twenty-third day of June two thousand twenty (23-6-2020); and
- d. A notice of the Meeting (*pemanggilan Rapat*) on the eighth day of July two thousand twenty (8-7-2020), through publication in the same media used for the preliminary notice of the Meeting.

- Further, I, Notary, explained that in respect of the agenda for this Meeting, the following

provisions shall apply:

- a. Attendance quorum for the First Meeting Agenda Item: at least 3/4 (three-quarters) of the total outstanding shares of the Company with valid voting rights are present and/or represented at the Meeting, as regulated in:
- (i) Article 125 paragraph (4) in conjunction with Article 89 paragraph (1) of Law Number 40 of 2007 on Limited Liability Companies (“Law Number 40 of 2007”);
 - (ii) Article 7 paragraph (2) of Government Regulation Number 28 of 1999 on Merger, Consolidation and Acquisition of Banks (“Government Regulation Number 28 of 1998”);
 - (iii) Article 43 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 (“OJK REG ON GMS”);
 - (iv) Article 27 paragraph (1) of the Company’s Articles of Association.
- b. Attendance quorum for the Second Meeting Agenda Item: 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, as regulated in Article 88 paragraph (1) of Law Number 40 of 2007 in conjunction with Article 26 paragraph (1) of the Company’s Articles of Association;

-After checking:

- the Register of Shareholders as at the seventh day of July two thousand twenty (7-7-2020), 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 (*Biro Administrasi Efek*); and
- the validity of all the powers of attorney submitted,

I, Notary, explained that the number of shares present and/or represented in the Meeting was 22,170,860,467 (twenty-two billion one hundred seventy million eight hundred sixty thousand four hundred sixty-seven) shares or representing 89.924% (eighty-nine point nine two four percent) of the total outstanding shares of the Company, being 24,655,010,000 (twenty-four billion six hundred fifty-five million ten thousand) shares, and therefore the quorum as required by Article 125 paragraph (4) in conjunction with Article 89 paragraph (1) of Law Number 40 of 2007, Article 7 paragraph (2) of Government Regulation Number 28 of 1998, Article 43 letter a of OJK REG ON GMS, Article 27 paragraph (1) of the Company’s Articles of Association and Article 88 paragraph (1) of Law Number 40 of 2007 in conjunction with Article 26 paragraph (1) of the Company’s Articles of Association had been met.

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

-Then the Chairperson of the Meeting stated that because all the requirements for holding this Meeting had been fulfilled, the Meeting was valid and entitled to adopt valid and binding

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resolutions. Then the Meeting was called to order at 10:23 WIB (ten twenty-three hours Western Indonesia Time);

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

1. The general condition of the Company;
2. The Meeting agenda; and
3. Several important points of the meeting rules and procedure.

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

-Generally, until the first semester of 2020 (two thousand twenty), amid the COVID-19 pandemic, the Company and its Subsidiaries managed to post fairly good business performance and maintain a solid balance sheet.

-The Company managed to increase third-party funds including CASA (Current Account and Savings Account) core funds, which grew by 12.8% (twelve point eight percent) YoY (Year-on-Year) to Rp576 trillion (five hundred seventy-six trillion Rupiah), which contributed to 75.6% (seventy five point six percent) of the total third-party funds. Safe, convenient and reliable transaction banking networks together with the development of digital products and services contributed to the growth in the number of transactions and the number of customers, thus supporting the CASA core funds. Meanwhile, time deposits grew by 13.6% (thirteen point six percent) YoY (Year-on-Year) to Rp186 trillion (one hundred eighty-six trillion Rupiah). In total, third party funds increased by 13.0% (thirteen point zero percent) year-on-year (YoY) to Rp762 trillion (seven hundred sixty-two trillion Rupiah). The liquidity position was maintained at LDR (Loan to Deposit Ratio) level of 73.3% (seventy-three point three percent) as at the end of June 2020 (two thousand twenty).

-As for lending, in line with the decline in business activities due to the pandemic, the demand for credit dwindled, especially from March to June 2020 (two thousand twenty). The Company's credit portfolio grew by 5.3% (five point three percent) YoY (Year-on-Year) to Rp595 trillion (five hundred ninety five trillion Rupiah) in June 2020 (two thousand twenty), slowing down from the previous year's growth, which accounted for 11.5% (eleven point five percent), due to the negative growth in all credit segments other than corporate. To support the customers in facing the pandemic cycle, the Company focused on providing selective credit restructuring for debtors in quarter II (Second) of 2020 (two thousand twenty).

-Until mid-July 2020 (two thousand twenty), the restructuring applications processed by the Company amounted to Rp116 trillion (one hundred sixteen trillion Rupiah) or around 20% (twenty percent) of the total credit portfolio from around 121,000 (one hundred twenty one thousand) customers. The regulatory relaxation policy on the credit restructuring program supported the business world and mitigated immediate credit risks in the banking sector. The Company's non-performing loan ratio was recorded at 2.1% (two point one percent) compared to 1.4% (one point four percent) in June 2019 (two thousand nineteen), which remained at a tolerable level. The Capital Adequacy Ratio (CAR) remained at a strong level as a buffer against the scenario of worsening credit risk. Until June 2020 (two thousand twenty), the Company's CAR (Capital Adequacy Ratio) stood at 22.9% (twenty-two point nine

percent), which is still relatively high compared to the average banks in the industry for BUKU IV (four) Banks (Classification of Commercial Banks Based on Business Activities).

-For the period of January – June 2020 (two thousand twenty), the Company managed to maintain a fairly good level of profitability. Profit before fees and taxes grew by 15.8% (fifteen point eight percent) YoY (Year-on-Year) to Rp21.5 trillion (twenty one point five trillion Rupiah), supported by the lower cost of fund (CoF) and a strict operating expense management.

-Meanwhile, in line with the increasing risk of the declining credit quality due to the pandemic in semester I of 2020 (two thousand twenty), the assets depreciation reserve also increased quite significantly to Rp6.5 trillion (six point five trillion Rupiah) from Rp2.4 trillion (two point four trillion Rupiah) in the same period of the previous year. Net profit in the first semester of 2020 (two thousand twenty) was recorded at Rp12.2 trillion (twelve point two trillion Rupiah), slightly decreasing from Rp12.9 trillion (twelve point nine trillion Rupiah) in the same period of the previous year.

-Amid the pandemic, the Company has always paid attention to the health of its customers and employees. The Company proactively implements a health protocol, including conducting body temperature checks, implementing physical distancing, work-from-home policy with alternate work schedules, split operation, as well as providing buses for employees, and facilitating employees and visitors to self-assess the risk of COVID-19. To give back to the community, the Company's 'Bakti BCA' program provides social support and donations, including medical aid such as Personal Protective Equipment (PPE) and a number of ventilators for several hospitals.

-With various economic stimuli and proactive policies from the Government and Regulatory Bodies, the Company believes that the banking sector is capable of getting through this pandemic.

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

1. Approval of the Company's plan to acquire the shares in PT Bank Rabobank International Indonesia;
2. Amendment of the Company's Articles of Association;

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

-Then the Chairperson of the Meeting proceeded with the first Meeting agenda item, namely Approval of the Company's plan to acquire the shares in PT Bank Rabobank International Indonesia.

-Then the Chairperson of the Meeting explained that upon considering the provisions of Law Number 40 of 2007 on Limited Liability Companies, Government Regulation Number 28 of 1999 on Merger, Consolidation and Acquisition of Banks as well as Regulation of Financial Services Authority Number 41/POJK.03/2019 on Merger, Consolidation, Acquisition,

Integration and Conversion of Commercial Banks, the Company, whether directly or indirectly through its controlled subsidiary, i.e. PT BCA Finance, plans to acquire all the subscribed and paid-up shares of PT Bank Rabobank International Indonesia (hereinafter referred to as “**Rabobank Indonesia**”) upon the following terms;

- a. The Company will purchase 3,719,069 (three million seven hundred nineteen thousand sixty-nine) shares from the shareholders of Rabobank Indonesia or equal to 99.999973% (ninety-nine point nine nine nine seven three percent) of the total subscribed and paid-up shares of Rabobank Indonesia; and
- b. PT BCA Finance as the Company’s controlled subsidiary will purchase 1 (one) share from a shareholder of Rabobank Indonesia or equal to 0,000027% (zero point zero zero zero zero two seven percent) of the total subscribed and paid-up shares of Rabobank Indonesia, and such action has been approved by the Board of Commissioners of BCA Finance, as evident in the Approval Letter from the Board of Commissioners of BCA Finance dated the tenth day of December two thousand nineteen (10-12-2019) to comply with the provisions of the Articles of Association of BCA Finance

-Furthermore, the Chairperson of the Meeting asked Miss VERA EVE LIM as a Director of the Company to provide a clearer idea of such acquisition plan of all of the subscribed and paid-up shares of Rabobank Indonesia as contained in **Appendix II** attached to the original of this Deed.

-After the explanation on the acquisition plan had been presented by Miss VERA EVE LIM, the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers.

-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 adopt the following resolutions:

1. Approving the Company's action to purchase or acquire 3,719,069 (three million seven hundred nineteen thousand sixty-nine) shares from the shareholders of Rabobank Indonesia or equal to 99.999973% (ninety-nine point nine nine nine seven three percent) of the total subscribed and paid-up shares of Rabobank Indonesia.
2. Approving the relevant acquisition plan (*rancangan akuisisi*) in relation to the acquisition of the shares in Rabobank Indonesia, the summary of which was published in Investor Daily daily newspaper, on the website of the Indonesia Stock Exchange and the Company’s website on the eighth day of June two thousand twenty (8-6-2020), and approving the draft acquisition deed, which has been provided by the Company as the Meeting materials.
3. Granting power and authority to the Board of Directors of the Company, with the right of substitution, to take any and all actions required or deemed necessary in relation to the acquisition by the Company of the subscribed and paid-up shares in Rabobank Indonesia in accordance with the Meeting resolutions, including but not limited to determining the terms and conditions for the acquisition, as well as preparing, drawing up, making,

procuring to be made, and signing the necessary documents including the acquisition deed, filing applications, requesting approvals and/or filing a notice of these Meeting resolutions with the competent authorities, in accordance with the prevailing laws and regulations.

4. Stating that the grant of power and authority under point 3 of this resolution will be effective as of the date on which the proposal in this agenda item is approved by this Meeting

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that were present and had not voted through the easy.KSEI system and that voted against the proposal or otherwise abstained to raise their hands;

- Voting was conducted in the manner as prescribed in the rules and procedure of the Meeting.

-The voting outcome from the shareholders or their proxies present including those who voted through the easy.KSEI system is as follows:

-The number of negative votes was 3,692,397,211 (three billion six hundred ninety-two million three hundred ninety-seven thousand two hundred eleven) votes;

-The number of abstentions was 38,787,015 (thirty-eight million seven hundred eighty-seven thousand fifteen) votes;

-The number of affirmative votes was 18,439,676,241 (eighteen billion four hundred thirty-nine million six hundred seventy-six thousand two hundred forty-one) votes, and therefore the total number of affirmative votes was 18,478,463,256 (eighteen billion four hundred seventy-eight million four hundred sixty-three thousand two hundred fifty-six) votes or equal to 83.346% (eighty-three point three four six percent) or more than 3/4 (three-quarters) of the total outstanding shares of the Company with valid voting rights present at this Meeting.

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

-Then the Chairperson of the Meeting proceeded with the second Meeting agenda item, namely Amendment of the Company's Articles of Association.

-Then, the Chairperson of the Meeting stated that with due observance of the following regulations issued by the Financial Services Authority (OJK), namely:

a. Regulation Number 15/POJK.04/2020 on the Planning and Conduct of the General Meeting of Shareholders of Public Limited Companies, dated the twentieth day of April two thousand twenty (20-4-2020) (hereinafter referred to as "OJK REG ON GMS"); and

b. Regulation Number 16/POJK.04/2020 on the Implementation of Electronic General Meetings of Shareholders of Public Limited Companies, dated the twentieth day of April two thousand twenty (20-4-2020) (hereinafter referred to as "OJK REG ON e-GMS");

The Company intends to propose amending the Company's Articles of Association to comply with the provisions of OJK REG ON GMS and OJK REG ON e-GMS as well as making a few other amendments to ensure that the provisions of the Company's Articles of Association will remain compliant with the prevailing laws and regulations from time to time enacted and modifying certain wording in the Company's Articles of Association.

-In relation to the second Meeting agenda item, the Chairperson of the Meeting asked Mr.

SUBUR TAN as a Director of the Company to further clarify the amendments to the Company's Articles of Association, as contained in **Appendix III** attached to the original of this Deed;

-After the brief explanation of the proposed amendments to the Company's Articles of Association 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 gave the shareholders or their proxies the opportunity to ask questions by submitting the question form to the Meeting helpers.

-Then, I, Notary reported to the Chairperson of the Meeting that no shareholders or their proxies raised their hands to ask questions and/or give opinions;

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

1. Approving the amendment of certain provisions of the Company's Articles of Association and the addition of 1 new article to the Company's Articles of Association as contained in the Proposed Amendment to the Articles of Association, which has been provided for the shareholders or their proxies as the Meeting materials, the highlights of which have been explained and presented using the slides, as well as restating and rewriting the other provisions of the Company's Articles of Association that are not amended and/or deleted as contained in Deed Number 125, dated the eighteenth day of April two thousand eighteen (18-4-2018), made before Notary Dr. Irawan Soerodjo, S.H., M.Si., such deed having been notified to the Minister of Law and Human Rights of the Republic of Indonesia, as evident from Letter of Acknowledgment of Receipt of the Notice of Amendment of the Articles of Association Number AHU-AH.01.03-0153848 dated the eighteenth day of April two thousand eighteen (18-4-2018), and published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia number 73 dated the tenth day of September two thousand eighteen (10-9-2018), Supplement thereto Number 2934/L year 2018.
2. Granting power and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions deemed necessary in relation to the above resolutions, including, without limitation, stating/expressing the resolutions before a Notary in order to be incorporated in a notarial deed, amending and/or restating all the provisions of the Company's Articles of Association in accordance with such resolutions including adjusting the wording of any article and the references to the articles, as may be deemed necessary with due regard for the resolution contained in point 1, making or causing to be made and signing all deeds, letters or documents deemed necessary, and further filing a request for approval and/or the notice of the amendment of these Articles of Association under these Meeting resolutions with the competent authorities and making further amendments and/or additions of any nature as may be required to obtain the approval for such amendment and ensure the acceptance of the notice, and filing and signing any and all applications and other documents, electing a domicile and taking any other actions deemed necessary.
3. Stating that the grant of power and authority under point 2 of this resolution will be

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

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that were present and had not voted through the easy.KSEI system and voted against the proposal or otherwise abstained to raise their hands;

- Voting was conducted in the manner as prescribed in the rules and procedure of the Meeting.

-The voting outcome from the shareholders or their proxies including those who voted through the easy.KSEI is as follows:

-The number of negative votes was 4,134,906,735 (four billion one hundred thirty-four million nine hundred six thousand seven hundred thirty-five) votes;

-The number of abstentions was 206,130,471 (two hundred six million one hundred thirty thousand four hundred seventy-one) votes;

-The number of affirmative votes was 17,829,823,261 (seventeen billion eight hundred twenty-nine million eight hundred twenty-three thousand two hundred sixty-one) votes, and therefore the total number of affirmative votes was 18,035,953,732 (eighteen billion thirty-five million nine hundred fifty-three thousand seven hundred thirty-two) votes or equal to 81.350% (eighty-one point three five zero percent) or more than 2/3 (two-thirds) of the total outstanding shares of the Company with valid voting rights present and/or represented at the Meeting.

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

-Furthermore, the Chairperson of the Meeting stated that the adoption of the resolution on the second Meeting agenda item means that the Meeting has finished discussing and passing resolutions on all the Meeting agenda items, and he therefore closed this Meeting at 11:13 WIB (eleven thirteen hours Western Indonesia Time) and expressed his gratitude to all those present at this Meeting.

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

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

IN WITNESS WHEREOF

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

1. Ms. SUDARYATI, born in Kebumen on the seventeenth day of July one thousand nine hundred seventy-four (17-7-1974), an employee at the Notary's office, Indonesian Citizen, residing at Kota Bekasi, Bintang Metropol Blok C 7 Nomor 8, Rukun Tetangga 008, Rukun Warga 013, Kelurahan Perwira, Kecamatan Bekasi Utara, holder of Resident Identity Card Number 3275036707740057, currently being in Jakarta;
2. Ms. MERY EFLINA, born in Jakarta on the fourth day of March one thousand nine hundred eighty-eight (4-3-1988), an employee at the Notary's office, Indonesian Citizen, residing at Jakarta Utara, Jalan Pademangan VIII, Rukun Tetangga 015, Rukun Warga 010, Kelurahan Pademangan Timur, Kecamatan Pademangan, holder of Resident

Identity Card Number 3172054403880002.

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

ISSUED AS AN OFFICIAL DUPLICATE COPY WITH THE SAME CONTENTS.

Translator's Certificate

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

Jakarta, 24 August 2020



Evandinata Halim