

**ANNOUNCEMENT OF SUMMARY OF MINUTES OF
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
“PT BANK ARTOS INDONESIA Tbk”**

In compliance with the provisions of Article 32 paragraph (1) and Article 34 of the Financial Services Authority (*Otoritas Jasa Keuangan* “**OJK**”) Regulation No. 32/POJK.04/2014 dated 8 December 2014 on Plans and Organizing of General Meeting of Shareholders of a Publicly Listed Companies as amended by OJK Regulation No. 10/POJK.04/2017 dated 14 March 2017 on Amendments to OJK Regulation No. 32/POJK.04/2014 on Plans and Organizing of a General Meeting of Shareholders of a Publicly Listed Companies, the Board of Directors of PT BANK ARTOS INDONESIA Tbk (hereinafter referred to as the "**Company**") notify the shareholders, that the Company has convened an Extraordinary General Meeting of Shareholders (hereinafter referred to as "**Meeting**"), with the followings:

(A). On :

- Day/Date : Friday/15 November 2019
Time : 2.20 PM onwards
Place : Grand Mercure Jakarta Harmoni Hotel, Coral Room, 3rd Floor
Jalan Hayam Wuruk No. 36-37, Central Jakarta;
Meeting Agenda : 1. Approval of changes to the composition of the Board of Directors and the Board of Commissioners of the Company subject to approval from the Financial Services Authority/*Otoritas Jasa Keuangan* (“**OJK**”) (Banking Supervisor);
2. Approval of changes to the provisions of the Company's articles of associations.

(B). Members of the Board of Directors and Board of Commissioners present at the Meeting :

BOARD OF DIRECTORS

- President Director : Deddy Triyana
Compliance Director : Bambang Setiawan
Director : Yovita Fifiningsih Ario

BOARD OF COMMISSIONERS

- Independent Commissioner : Lucia Djatmiko
Independent Commissioner : Susilo Tedjaputera

(C). The meeting was attended by 1,200,745,998 shares with valid voting rights or equivalent to

99.54% of all shares with valid voting rights issued by the Company.

(D). During the Meeting, the shareholders and/or their proxies are given the opportunity to ask questions and/or provide opinions regarding the agenda of the Meeting.

(E). First Agenda : There is an opinion from 1 shareholder that has been responded well by the Board of Directors of the Company

Second Agenda : There are no questions and/or opinions

(F). The decision making mechanism in the Meeting is as follows :

Resolutions of the Meeting are held by deliberation to reach consensus. If a deliberation to reach consensus is not reached, it will be conducted through a vote.

(G). The results of decisions made by voting:

First Agenda :

Agree	Abstain	Disagree
1,200,745,998 votes or equivalent to 100% of all shares with voting rights who attended the Meeting.	-	-

Resolution of the First Agenda:

I. Honourably dismiss members of the following Board of Directors and Board of Commissioners of the Company:

- Mr. Deddy Triyana as the President Director;
- Mrs. Yovita Fifiningsih Ario as the Director;
- Mr. Bambang Setiawan as the Compliance Director;
- Mr. William Arto Hardy as the President Commissioner;
- Mrs. Lucia Djatmiko as the Independent Commissioner;
- Mr. Susilo Tedjaputera as the Independent Commissioner.

and give release and discharge from all of the responsibilities (*acquies et de charge*) for the management and supervisory actions conducted by the Board of Directors and Board of Commissioners of the Company, effective at the end of their terms of office,

provided that such management and supervisory actions are reflected in the Company's Annual Report and recorded in the Company's Financial Statements ending in Financial Year 2019 that have been audited by a Public Accountant and not construed as criminal actions or violations of the prevailing laws and regulations.

II. Approve the appointments of:

- Mr. Kharim Indra Gupta Siregar as the President Director;
- Mr. Arief Harris Tandjung as the Vice President Director;
- Mr. Peterjan Van Nieuwenhuizen as the Director;
- Mr. Deddy Triyana as the Director;
- Mrs. Tjit Siat Fun as the Compliance Director;
- Mr. Jerry Ng as the President Commissioner;
- Mrs. Anika Faisal as the Commissioner;
- Mr. Teguh Dartanto as the Independent Commissioner;
- Mr. Susilo Tedjaputera as the Independent Commissioner.

With the following notes:

- Dismissal and Appointment of the proposed points 1 and 2 above will only be effective after the appointed members of the Board of Directors and Board of Commissioners are declared to have passed the fit and proper test by the OJK;
- The dismissal of Mr. Bambang Setiawan as the Compliance Director will only be effective after Mrs. Tjit Siat Fun who has been appointed as the Compliance Director is declared to have passed the fit and proper test by the OJK, so that there is no vacancy in the position of the Compliance Director of the Company.

III. Granting power of attorney to the Board of Directors of the Company to carry out all necessary actions in connection with the above mentioned resolution either in part or in whole.

Second Agenda :

Agree	Abstain	Disagree
1,200,745,998 votes or equivalent to 100% of all shares with voting rights who attended the Meeting.	-	-

Resolution of the Second Agenda:

- I. Re-approved the amendment of the provisions of the articles of association of the Company.
- II. Approved to grant authority and power of attorney to the Board of Directors of the Company, with the right of substitution, to take all and every action needed in connection with the above mention resolution. For the above purposes, stated the above resolution under the deeds made before the Notary, to change as required by and in accordance with the provisions of the applicable regulation, execute the deeds and letters and documents as necessary, which subsequently is to submit an application for approval and/or submit notification of the resolution of this Meeting, to the relevant authority, and to carry out all and every action required, in accordance with the applicable laws and regulations.

Jakarta, 19 November 2019

PT BANK ARTOS INDONESIA Tbk

the Board of Directors