

5. Provisions of Chapter III number 3.4 adds the provisions in the numbers of 3.4.2.5 and 3.4.2.6 so as to read as follows:

3.4.2. Conflict of Interest

Conflict of Interest is a condition in which the Company's economic interests are in conflict with private economic interests. For that reason, the Board of Directors shall always:

- 3.4.2.1. Prioritize the interests of the Bank without compromising the Bank's profit in the event of a conflict of interest;
- 3.4.2.2. Retain to making decisions in situations and conditions of conflict of interest;
- 3.4.2.3. Disclose family relationships, financial relationships, management relationships, ownership relationships with other Members of the Commissioners and / or members of the Board of Directors and / or controlling shareholders of the Company and / or other parties in the framework of the Bank's business;
- 3.4.2.4. Conduct disclosure in the event that decision making should still be taken on the condition of a conflict of interest.
- 3.4.2.5. In the case of provision of credits to members of the Board of Directors, it shall be arm's length in accordance with the prevailing Bank regulations without distinguishing with other customers (arm's length basis).
- 3.4.2.6. Report share transactions of the company within 3 (three) working days.

6. The provisions of Chapter III number 3.6 amend and reorganize the placement of the sequence numbering in the numbers of 3.6.5 to 3.6.8 and insert the arrangement between the numbers of 3.6.7 and 3.6.8 into number 3.6.7a so that it reads as follows:

3.6 Meetings of the Board of Directors

Meetings of the Board of Directors are meetings held by the Board of Directors with respect to the implementation of their duties and functions. The agenda of the meeting is based on the calendar of events of the Board of Directors and other matters deemed necessary, under the following conditions:

- 3.6.1 All decisions of the Board of Directors are taken in the meeting of the Board of Directors¹³.
- 3.6.2 Meetings of the Board of Directors shall be held periodically at least once in each month. If necessary, a meeting of the Board of Directors may be held at any time at the request of one or more Members of the Board of Directors or upon written request of the Board of Commissioners¹⁴.
- 3.6.3 The Board of Directors may hold meetings with the Board of Commissioners at all times when deemed necessary, provided that the Board of Directors is required to hold a meeting of the Board of Directors with the Board of Commissioners on a periodical basis of at least once in 4 (four) months¹⁵.
- 3.6.4 Meetings of the Board of Directors may be held at the place of domicile of the Company or elsewhere within the territory of the Republic of Indonesia or at the place of business of the Company¹⁶.
- 3.6.5 Meeting summons shall explain the event, date, time and venue of the meeting¹⁷

¹³ Article 13 paragraph 1. Articles of Association

¹⁴ Article 13 paragraph 2. Articles of Association

¹⁵ Article 13 paragraph 3. Articles of Association

¹⁶ Article 13 paragraph 4. Articles of Association

¹⁷ Article 13 paragraph 6. Articles of Association

- 3.6.6 Prior meeting summon shall not be required if all members of the Board of Directors are present at the meeting¹⁸.
- 3.6.7 Scheduled Meeting of the Board of Directors shall be in writing or other means by a member of the Board of Directors entitled to represent the Company and shall be submitted within a period of no later than 5 (five) working days¹⁹ before the meeting is held or in a shorter period if under urgent circumstances by excluding the date of the summon and the date Meeting²⁰.
- 3.6.7a. The meeting material as mentioned in item 3.6.7 shall be submitted to the Corporate Secretary no later than 5 (five) working days²¹ before the meeting is held.
- 3.6.8 In decision making, the Scheduled Meeting of the Board of Directors shall be attended by at least **2/3 (two thirds)** of the total members of the Board of Directors with due regard to the provisions as referred to in items 3.6.5 to 3.6.7, the presence of the Members of the Board of Directors in the meeting as referred to in items 3.6. 2 and 3.6.3 shall be disclosed in the Annual Report of the Company.
- 3.6.9 For other agendas, the Meeting of the Board of Directors shall not be entitled to make a decision unless all members of the Board of Directors or their authorized representative are present and have agreed to the addition of the agenda²².
- 3.6.10 All meetings of the Board of Directors shall be chaired by the President Director²³.
- 3.6.11 If the President Director is absent or unavailable for any reason whatsoever and does not need to be proven to a third party, the Vice President Director shall take precedence of the Meeting of the Board of Directors²⁴.
- 3.6.12 If the Vice President Director is absent or unavailable for any reason whatsoever and does not need to be proven to a third party, the Meeting of the Board of Directors shall be chaired by a Member of the Board of Directors present and shall be elected in the meeting²⁵.
- 3.6.13 To vote in a decision, a member of the Board of Directors may be represented in a meeting only by other members of the Board of Directors in virtue of a written power granted exclusively for such purpose²⁶.
- 3.6.14 A member of the Board of Directors may only be represented by another member of the Board of Directors²⁷.
- 3.6.15 All decisions in the Meeting of the Board of Directors shall be taken by deliberation for consensus²⁸.
- 3.6.16 In the event that a decision can not be made by consensus, the decision shall be taken by affirmative votes of more than ½ (one half) of the number of valid votes cast in the meeting²⁹.
- 3.6.17 Each member of the Board of Directors shall be entitled to cast 1 (one) vote and 1 (one) additional vote for the member of the Board of Directors they represent³⁰.

¹⁸ Article 13 paragraph 7. Articles of Association

¹⁹ ASEAN CG Scorecard Parameter

²⁰ Article 13 paragraph 5. Articles of Association

²¹ ASEAN CG Scorecard Parameter

²² Article 13 paragraph 9. Articles of Association

²³ Article 13 paragraph 10. Articles of Association

²⁴ Article 13 paragraph 11. Articles of Association

²⁵ Article 13 paragraph 12. Articles of Association

²⁶ Article 13 paragraph 13. Articles of Association

²⁷ Article 13 paragraph 14. Articles of Association

²⁸ Article 13 paragraph 15. Articles of Association

²⁹ Article 13 paragraph 16. Articles of Association

³⁰ Article 13 paragraph 17. Articles of Association