

ARTICLE OF ASSOCIATION
PT BANK OCBC NISP Tbk

Deed No. 43 dated May 17, 2018

CAPITAL

Article 4

1. This Company's Authorised Capital is Rp.6,250,000,000,000 (six trillion two hundred fifty billion Rupiah) divided into 50,000,000,000 (fifty billion) shares, each having a nominal value of Rp.125 (one hundred and twenty five Rupiah).
2. From that Authorised Capital, it has been issued and subscribed and paid-up in full in the amount of 22,945,296,972 (twenty two billion nine hundred and forty five million two hundred and ninety six thousand nine hundred and seventy two) shares with the aggregate nominal value of Rp.2,868,162,121,500 (two trillion eight hundred and sixty eight billion one hundred and sixty two million one hundred and twenty one thousand five hundred Rupiah).
3. 100% (one hundred per cent) from the nominal value of each share that has been issued above or in the total of Rp.2,868,162,121,500 (two trillion eight hundred and sixty eight billion one hundred and sixty two million one hundred and twenty one thousand five hundred Rupiah) has been fully subscribed by the relevant shareholders with the following details:
 - a. in the amount of Rp.1,068,614,799,375 (one trillion sixty eight billion six hundred and fourteen million seven hundred and ninety nine thousand three hundred and

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seventy five Rupiah) is the old subscription as set out in the deed Number: 62 dated 20-06-2012 (the twentieth of June two thousand and twelve) made before me, the Notary, which the Company's data amendment notification had been accepted and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia Number: AHU-AH.01.10-28133 dated 31-07-2012 (the thirty first of July two thousand and twelve).

- b. In the amount of Rp.365,466,261,375 (three hundred and sixty five billion four hundred and sixty six million two hundred and sixty one thousand three hundred and seventy five Rupiah) was subscribed with cash through the Limited Public Offering (Rights Issue) VII Year 2013 (two thousand and thirteen), as set out in the deed Number: 33 dated 29-11-2013 (the twenty ninth of November two thousand and thirteen) made before me, the Notary, which the Company's data amendment notification had been accepted and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia Number: AHU-AH.01.10-55134 dated 19-12-2013 (the nineteenth of December two thousand and thirteen) and had been registered in the Company Register Number: AHU-0121885.AH.01.09. Year 2013

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dated 19-12-2013 (the nineteenth of December two thousand and thirteen).

- c. In the amount of Rp. 1,434,081,060,750 (one trillion four hundred and thirty four billion eighty one million sixty thousand seven hundred and fifty Rupiah) was an exercise of the bonus shares distribution that has been paid-up from the capitalisation of the shares agio recorded in the Company's financial report until the 2017 (two thousand and seventeen) financial year.

According to the Company's Shareholders Register dated 04-05-2018 (fourth of May two thousand and eighteen) the total number of shares which have been issued by the Company are in the amount of 22,945,296,972 (twenty two billion nine hundred and forty five million two hundred and ninety six thousand nine hundred and seventy two) shares, with the following composition of shareholders:

1. **OCBC OVERSEAS INVESTMENT PTE.LTD.** in the total of 19,521,391,224 (nineteen billion five hundred and twenty one million three hundred and ninety one thousand two hundred and twenty four) shares with a total nominal value of Rp. 2,440,173,903,000 (two trillion four hundred and forty billion one hundred and seventy three million nine hundred and three thousand Rupiah).

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2. **PUBLIC** in the total of 3,423,905,748 (three billion four hundred and twenty three million nine hundred and five thousand seven hundred and forty eight) shares with a total nominal value of Rp. 427,988,218,500 (four hundred and twenty seven billion nine hundred and eighty eight million two hundred and eighteen thousand five hundred Rupiah)

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