p. undertaking the temporary capital participation activities to overcome the consequences of credit failures or financing failures based on the Sharia Principles provided that they have to withdraw their investments, with provisions stipulated by the competent authority;
q. acting as founder of pension funds and management of pension funds in accordance with the provisions in the legislation;
r. undertaking other activities commonly carried out by the Bank insofar as they do not conflict with the laws and regulations.

(3) In addition to the main business activities as referred to in paragraph (2), the Company may carry out the supporting activities in the context of optimizing the utilization of its resources to support the main business activities insofar as they do not conflict with laws and regulations.

Capital

Article 4

(1) The authorized capital of the Company is Rp. 15,000,000,000,000.00 (fifteen trillion Rupiah), divided into:
a. 1 (one) Series A Dwiwarna share, and
b. 299,999,999,999 (two hundred and ninety nine billion nine hundred and ninety nine million
nine hundred and ninety nine thousand nine hundred and ninety nine) Series B shares, each share having a par value of Rp. 50.00 (fifty Rupiah).

(2) From the said authorized capital, a portion of 41.115% (forty one point one one five percent) or a total of 123,345,810,000 (one hundred and twenty three billion three hundred and forty five million eight hundred and ten thousand) shares with a total par value of Rp. 6,167,290,500,000.00 (six trillion one hundred and sixty seven billion two hundred and ninety million five hundred thousand Rupiah) consisting of:

a. 1 (one) Series A Dwiwarna share and;

b. 123,345,809,999 (one hundred and twenty three billion three hundred and forty five million eight hundred and nine thousand nine hundred and ninety nine) series B shares, with a total par value of Rp. 6,167,290,500,000.00 (six trillion one hundred and sixty seven billion two hundred and ninety million five hundred thousand Rupiah).

(3) 100% (one hundred percent) of the par value of each share subscribed, or a total of Rp. 6,167,290,500,000.00 (six trillion one hundred and sixty seven billion two hundred and ninety million five hundred thousand Rupiah) has been taken part
and fully paid by each of the Company's shareholders.

(4) Keeping in mind the applicable statutory provisions including the regulations in the Capital Market, depositing funds can be made in cash or in other forms. Deposit for shares in other forms other than money in the form of tangible or intangible objects shall meet the following conditions:

a. objects that will be used as the intended capital deposit shall be announced to the public at the time of calling the General Meeting of Shareholders (hereinafter abbreviated as GMS) regarding the deposit;

b. objects that are used as capital deposits shall be assessed by an Appraiser registered with the Financial Services Authority (hereinafter abbreviated as OJK) and not guaranteed in any way;

c. obtaining the approval from the GMS with the quorum as stipulated in Article 25 paragraph (1);

d. in the case of objects which are made as capital deposits in the form of shares of a limited liability company that conducts a Public Offering or a public company listed on a Securities Exchange, the price shall be determined based on fair market value; and
e. in the event that the deposit originates from retained earnings, the aggregate share of the Company's net profit, and/or the element of own capital, then the retained earnings, share premium, net profit of the Company and/or other elements of own capital have been included in the latest Annual Financial Statements checked by an accountant registered with the OJK with unqualified opinions.

(5) Shares that are still in deposits will be issued by the Board of Directors according to the capital requirements of the company at the time and by the way and price and requirements stipulated by the Board of Directors Meeting with the approval of the GMS. GMS can delegate the pricing authority to the Board of Commissioners, heeding the provisions contained in this Articles of Association and statutory regulations and provisions applies in the Capital Market sector in Indonesia, provided that the expenditure is not at a price below the par.

6) Each additional capital through the issuance of Equity Securities (Equity Type Securities is Shares), Securities that can be exchanged for shares or Securities containing the right to obtain the shares from the Company as the issuer), are carried out with the following conditions:
a. Each additional capital through the issuance of Equity Securities is carried out by order, then this shall be made by providing Pre-emptive Rights (hereinafter referred to as Rights) to shareholders whose names are registered in the register of shareholders of the Company on the date determined by the GMS those who approve the issuance of Equity Type Securities in an amount equivalent to the number of shares that have been listed in the Company's shareholders list on behalf of their respective shareholders on that date, and the Company shall announce the information on planned capital increase by providing the Rights to the shareholders in accordance with due adherence to the provisions of the Capital Market.

b. Without prejudice to the validity of the applicable provisions in the Capital Market, the issuance of Equity Securities without providing HMETD to the shareholders can be done in the case of stock issuance:

1) addressed to the Company employees;
2) Aimed at holders of bonds or other securities that can be converted into shares, which have been issued with the approval of GMS;
3) carried out in the context of reorganization and/or restructuring that has been approved by GMS; and/or
4) Specially intended to the State of the Republic of Indonesia as the shareholder of Series A Dwiwarna.

c. HMETD can be transferred and traded within a period of time as stipulated in the laws and regulations and the applicable provisions in the Capital Market sector.

d. Equity securities to be issued by the Company and not taken by the Rights holders shall be allocated to all shareholders who order additional equity Securities, provided that the amount of equity Securities ordered exceeds the amount of equity Securities to be issued, equity Securities that are not taken, it shall be allocated in proportion to the amount of Rights exercised by each of the shareholders who order additional equity Securities.

e. In the event that there are still remaining equity Securities that are not taken part by the shareholders as referred to in paragraph (6) letter d of this paragraph, then if there are standby buyers, the equity Securities shall be allocated to certain Parties acting
as standby buyers at prices and the same conditions.

f. The issuance of shares in a portfolio for Securities holders that can be exchanged for shares or Securities containing the right to acquire shares, can be carried out by the Board of Directors based on the GMS of the previous Company which has approved the issuance of said Securities.

g. The addition of paid-up capital becomes effective after the deposit is made, and the shares issued have the same rights as shares that have the same classification issued by the Company, without reducing the obligation of the Company to take care of notification to the Minister in the field of Law and Human Rights "Minister of Law").

(7) Additions to the Company's authorized capital can only be made based on the resolution of GMS. This amendment to the Articles of Association in the context of changing authorized capital shall be approved by the Minister of Law, provided that:

a. Addition of authorized capital resulting in issued and paid up capital to less than 25% (twenty five percent) of authorized capital, can be done as long as:
1) has obtained the approval from GMS to increase the capital;
2) has obtained the approval from the Minister of Law;
3) addition of issued and paid up capital to become at least 25% (twenty five percent) shall be done in period not later than 6 (six) months after approval from the Minister of Law;
4) In the event that additional paid-in capital as referred to in item a.3 above is not fully fulfilled, the Company shall revise this Articles of Association so that the authorized capital and paid-up capital meet the provisions of the Limited Liability Company Law (UUPT), within 2 (two ) month after the period in point a.3 above not fulfilled;
5) GMS Approval as referred to in item a.1 above includes also the agreement to amend this Articles of Association as referred to in Article 4 paragraph (7) letter b.

b. amendments to this Articles of Association in the framework of adding the authorized capital become effective after the deposit of capital which results in the amount of paid-in capital being at least 25% (twenty five percent) of the
authorized capital and having the same rights as other shares issued by the Company with due regard to the provisions in this Articles of Association, without reducing the Company's obligation to arrange the approval for amendment to this Articles of Association from the Minister of Law above implementation of the additional paid-in capital.

(8) Any additional capital through the issuance of Equity-Type Securities may deviate from the provisions above, if the laws and regulations in particular the Capital Market regulations and the Securities Exchange regulations are in place where the shares are of the Company listed specified otherwise.

(9) The GMS referred to in this article shall be attended by the shareholders of Dwiwarna Series A shares and the Meeting's resolution shall be approved by the Series A Dwiwarna shareholders.

**Shares**

**Article 5**

(1) Shares of the Company are shares on behalf of and issued to the owner registered in the Register of Shareholders consisting of:

a. Series A Dwiwarna shares which only can be owned by the State of the Republic of Indonesia and