

**DISCLOSURE OF INFORMATION TO SHAREHOLDERS OF
PT BANK PERMATA TBK ("COMPANY")**

THIS DISCLOSURE OF INFORMATION TO SHAREHOLDERS IS DELIVERED BY THE COMPANY FOR THE PURPOSE OF FULFILLING THE PROVISIONS UNDER THE FINANCIAL SERVICES AUTHORITY REGULATION NUMBER 17/POJK.04/2020 ON MATERIAL TRANSACTIONS AND CHANGES TO BUSINESS ACTIVITIES ("OJK REGULATION NO. 17/2020").

THIS TRANSACTION IS A MATERIAL TRANSACTION BASED ON OJK REGULATION NO. 17/2020.

THE INFORMATION AS CONTAINED IN THIS DISCLOSURE OF INFORMATION IS IMPORTANT TO BE READ AND OBSERVED BY THE SHAREHOLDERS OF THE COMPANY.

IF YOU HAVE ANY DIFFICULTIES IN UNDERSTANDING THE INFORMATION CONTAINED IN THIS DISCLOSURE OF INFORMATION, WE SUGGEST THAT YOU CONSULT WITH YOUR LEGAL ADVISOR, PUBLIC ACCOUNT, FINANCIAL ADVISOR OR OTHER PROFESSIONALS.



BUSINESS ACTIVITY:

Commercial Bank

Domiciled in Jakarta

WTC II, Floor 1-2; 21-30
Jl. Jenderal Sudirman Kav. 29-31
Jakarta 12920
Indonesia

Telephone: (+62 21) 523 7788

Website: <https://www.permatabank.com/>

Email: Corporate.Secretary@permatabank.co.id

THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS OF THE COMPANY, SEVERALLY AND JOINTLY, ARE FULLY RESPONSIBLE FOR THE CORRECTNESS AND COMPLETENESS OF THE INFORMATION AS CONTAINED IN THIS DISCLOSURE OF INFORMATION. THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS OF THE COMPANY STATE THE COMPLETENESS OF THE INFORMATION AS CONTAINED IN THIS DISCLOSURE OF INFORMATION AND AFTER HAVING THOROUGH EXAMINATION, CONFIRMS THAT THE INFORMATION CONTAINED IN THIS DISCLOSURE OF INFORMATION IS TRUE AND NO OTHER MATERIAL AND RELEVANT FACTS ARE BEING UNDISCLOSED OR OMITTED IN THIS DISCLOSURE OF INFORMATION SUCH THAT THE INFORMATION GIVEN IN THIS DISCLOSURE OF INFORMATION BECOMES UNTRUE AND/OR MISLEADING.

THE BOARD OF DIRECTORS OF THE COMPANY DELIVERS THE INFORMATION AS CONTAINED IN THIS DISCLOSURE OF INFORMATION FOR THE PURPOSE OF PROVIDING MORE COMPLETE INFORMATION OR ILLUSTRATION TO THE SHAREHOLDERS OF THE COMPANY ON THE TRANSACTION AS PART OF THE COMPANY'S COMPLIANCE WITH OJK REGULATION NO. 17/2020.

DEFINITIONS AND ABBREVIATIONS

Integrated Bank	:	PT Bank Permata Tbk. as the integrated bank.
BBI	:	Bangkok Bank Public Company Limited, Jakarta Branch, Medan Sub-Branch and Surabaya Sub-Branch.
BBL	:	Bangkok Bank Public Company Limited.
Director	:	An incumbent member of the Board of Directors of the Company on the date of this Disclosure of Information.
Commissioner	:	An incumbent member of the Board of Commissioners of the Company on the date of this Disclosure of Information.
Fairness Opinion Report	:	Fairness Opinion Report No. 00395/2.0059-02/BS/07/0242/1/XI/2020 dated 5 November 2020 issued by KJPP Suwendho Rinaldy & Rekan, as an independent appraiser.
BBI Equity Valuation Report	:	BBI Equity Valuation Report No. 00276/2.0059-02/BS/07/0242/1/VIII/2020 dated 21 August 2020 issued by KJPP Suwendho Rinaldy & Rekan, as an independent appraiser.
MOLHR	:	The Minister of Law and Human Rights of the Republic of Indonesia (formerly known as the Minister of Justice of the Republic of Indonesia), as may be changed from time to time.
OJK	:	The Financial Services Authority (<i>Otoritas Jasa Keuangan</i>), an independent institution as referred to under Law No. 21 of 2011 on the Financial Services Authority, which tasks and authorities include regulating and supervising financial services activities in the sectors of banking, capital market, insurance, pension funds, financing institutions and other financial institutions.
OJK Regulation No. 11/2016	:	OJK Regulation No. 11/POJK03/2016 on Minimum Capital Adequacy of Commercial Banks, as amended by OJK Regulation No. 34/POJK.03/2016 on Amendment of OJK Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy of Commercial Banks.
OJK Regulation No. 17/2020	:	OJK Regulation No. 17 of 2020 on Material Transactions and Changes to Business Activities.
OJK Regulation No. 41/2020	:	OJK Regulation No. 41 of 2020 on Merger, Consolidation, Acquisition, Integration, and Conversion of Commercial Banks.
OJK Regulation No. 42/2020	:	OJK Regulation No. 42 of 2020 on Affiliated-Party Transactions and Conflict of Interest Transactions.
Company	:	PT Bank Permata Tbk, a limited liability company duly

established under and subject to the laws of the Republic of Indonesia and located at South Jakarta, which engages in commercial banking business activities.

GMS : General Meeting of Shareholders.

I. INTRODUCTION

The information contained in this Disclosure of Information ("**Disclosure of Information**") is being provided by the Company for the purpose of fulfilling the obligation of the Company to announce a disclosure of information on a material transaction that has been conducted by the Company, namely the integration between the Company and BBI that was conducted by way of a transfer of assets in good quality and certain liabilities from BBI to the Company as the bank receiving the integration and followed with the revocation of BBI's business license ("**Integration**") as described in Section III of this Disclosure of Information

The Integration constitutes a material transaction under OJK Regulation No. 17/2020 even though based on the Fairness Opinion Report, the Integration value is IDR 0. Taking into account that the Integration is also categorized as an obtainment of operational segment, the assessment of the total assets constituting the object of the Integration against the Company's total assets is also a calculation method in determining the transaction materiality. Based on the Fairness Opinion Report, the total value of BBI's assets in good quality (which is a part of the object of Integration) exceeds 20% of the total assets of the Company (namely 21.34% of the total assets of the Company).

After a thorough examination as supported by the Fairness Opinion Report, the Board of Directors and Commissioners of the Company hereby state that the Integration is an affiliated-party transaction that does not contain a conflict of interest as referred to under OJK Regulation No. 42/2020. The fulfilment of the obligation to announce and report the Integration as an affiliated-party transaction in accordance with OJK Regulation No. 42/2020 was carried out together with the announcement of the Integration Plan on 7 October 2020. The Integration has received an approval from the Company's GMS on 1 December 2020.

II. DETAILS OF THE PARTIES IN THE TRANSACTION

The following is a brief explanation of the parties involved in the Transaction, namely the Company and BBI.

A. COMPANY

1. **Brief History of the Company**

The Company was established on 17 December 1954, based on Deed No. 228 dated 17 December 1954, made before Eliza Pondaag, as a replacement of Raden Mas Soerojo, Notary in Jakarta. The Deed has been approved by the Minister of Justice of the Republic of Indonesia based on under decree No. J.A.5/2/2 dated 4 January 1955 (as announced in the State Gazette of the Republic of Indonesia under No. 22 dated 18 March 1955, Supplement No. 292).

The articles of association of the Company have been amended several times. The last amendments are provided under Deed No. 23 dated 9 June 2017, made before Aryanti Artisari, S.H., M.Kn., Notary in South Jakarta, which has been notified to the MOLHR as stated under MOLHR Receipt of Notification No. AHU-AH.01.03-0145208 dated 13 June 2017 *jo*. Deed No 30 dated 18 December 2020, made before Aulia Taufani, S.H., Notary in Jakarta, which has been approved by the MOLHR as evident in MOLHR Decree No. AHU-0084780.AH.01.02.TAHUN 2020 dated 21 December 2020 ("**Deed No. 30/2020**").

The Company began to operate commercially on 5 January 1955 and obtained its permit as a commercial bank based on Minister of Finance Decree No. 19371/U.M.II dated 19 February 1957. The Company also obtained its permit to conduct foreign

exchange activities and Sharia principle based activities under the Bank Indonesia Monetary Board Decree No. Sekr/D.M./97 dated 8 May 1956 and Directorate of Sharia Banking Letter No. 6/1082/DPbS dated 5 October 2004, respectively.

2. Capital Structure and Shareholding Composition of the Company

The capital and shareholding composition of the Company is based on Deed No. 30/2020 and the Shareholders Register of the Company issued by PT Raya Saham Registra as the Share Registrar of the Company, as per 30 November 2020.

Authorized capital	: IDR 15,000,000,000,000
Paid-up capital	: IDR 3,837,985,296,375
Nominal value per share	
- Class A Share	: IDR 12,500
- Class B Share	: IDR 125

Shareholder of the Company	Shareholding Details	
	Number of Shares	%
1. BBL	27,681,421,384	98.71
2. Public	361,317,821	1.29
Total Number of Shares	28,042,739,205	100.00

**This share ownership composition reflects the position of the Shareholders Register of the Company as per the closing position of the stock exchange as of 30 November 2020.*

3. Management and Supervision of the Company

Based on Deed of Statement of Meeting Resolutions No. 031 dated 18 December 2020, made before Aulia Taufani, S.H., Notary in Jakarta, the composition of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company are as follows:

Board of Directors

President Director	: Ridha DM Wirakusumah
Director	: Abdy Dharma Salimin
Director	: Lea Setianti Kusumawijaya
Director	: Darwin Wibowo
Compliance Director	: Dhien Tjahajani
Sharia Business Unit Director	: Herwin Bustaman
Director	: Djumariah Tenteram
Director	: Dayan Sadikin
Director	: Suwatchai Songwanich*

**The appointment of Suwatchai Songwanich will become effective once all the requirements for the appointment are met.*

Board of Commissioners

President Commissioner	: Chartsiri Sophonpanich
Commissioner	: Chong Toh
Commissioner	: Chalit Tayjasant
Commissioner	: Niramarn Laisathit
Independent Commissioner	: Haryanto Sahari
Independent Commissioner	: Rahmat Waluyanto
Independent Commissioner	: Goei Siau Hong
Independent Commissioner	: Yap Tjay Soen

Sharia Supervisory Board

Head	: H. Muhamad Faiz
Member	: H. Jaih Mubarok

B. BBL and BBI

1. Brief History of BBL and BBI

BBL is a publicly listed company that is registered in the Kingdom of Thailand and the Stock of Exchange Thailand with its head office located at 333 Silom Road, Bangrak, Bangkok. BBL was established in 1944 in Bangkok, Thailand, and is one of the biggest regional banks in Southeast Asia. BBL operates in the commercial banking sector and conduct its business activities through an extensive international branch network located in 14 economies around the world. As a banking entity domiciled in Thailand, BBL is subject to banking regulations under the authority of the Bank of Thailand.

Bangkok Bank Public Company Limited, Jakarta Branch (BBI) is located at Jl. MH Thamrin No. 3, Jakarta, Indonesia and operates with a business permit granted by the Minister of Finance of Indonesia No. D.15.6.3.26 dated 21 June 1968 and received the permit to operate as a Foreign Exchange Bank on 22 June 1968 based on Bank Indonesia Decree No. 4/12/KEP.DIR. This branch has been conducting business activities since July 1968.

Bangkok Bank Public Company Limited, Surabaya Sub-Branch is located at Jl. Raya Darmo No. 73, Surabaya. This Sub-Branch office opened on 29 March 2012 based on permit No. 14/112/DPIP.

Bangkok Bank Public Company Limited, Medan Sub-Branch is located at B&G Tower Ground Floor, Jl. Putri Hijau No. 10, Medan. This Sub-Branch office opened on 6 November 2013 based on permit No. 15/231/DPIP.

BBI is a branch from BBL and does not have a separate legal status or existence. In accordance with Article 3 of BBL's Articles of Association, the scope of BBI's activities is to run a commercial banking business including other businesses related to banks.

2. Capital Structure and Shareholders

The ownership structure of BBL's top 10 largest shareholders as of 12 June 2020 are as follows:

No.	Top 10 Biggest Shareholders	Number of Ordinary Shares	%
1.	THAI NVDR COMPANY LIMITED	448,535,678	23.50
2.	SOUTH EAST ASIA UK (TYPE C) NOMINEES LIMITED	98,649,920	5.17
3.	SOCIAL SECURITY OFFICE	85,852,300	4.50
4.	UOB KAY HIAN (HONG KONG) LIMITED - Client Account	39,837,220	2.09
5.	STATE STREET EUROPE LIMITED	36,715,127	1.92
6.	BANGKOK INSURANCE PUBLIC COMPANY LIMITED	34,287,030	1.80
7.	THE BANK OF NEW YORK MELLON	32,663,005	1.71
8.	BNY MELLON NOMINEES LIMITED	31,094,020	1.63
9.	MORGAN STANLEY & CO. INTERNATIONAL PLC	25,988,223	1.36
10.	STATE STREET BANK AND TRUST COMPANY	25,690,400	1.35

	Other shareholders	1,049,529,071	54.97
	Total paid-up capital	1,908,842,894	100.00

3. Management

The Management structure of BBI is as follows:

General Manager	: Nithapong Senavongse
Deputy General Manager	: Joko Chahjono
Deputy General Manager	: Udomsab Srirojanakul
Compliance Director	: Anwar Munaf

III. EXPLANATION ON THE TRANSACTION

A. OBJECT OF TRANSACTION

The object of the Integration are certain assets in good quality and liabilities which constitute the object of the Integration that will be transferred from BBI to the Company. The transfer is carried out by law after obtaining regulatory approvals, including the approval of the GMS of the Company which was obtained on 1 December 2020 and the approval from OJK which was obtained on 17 December 2020.

In accordance with OJK Regulation No. 41/2019, only assets in good quality, namely assets with collectability and under special attention, that will be included in the transfer of asset portfolio from BBI to the Company.

All legal documents for the transfer of assets and liabilities have been signed between BBI and the Company, with the necessary acknowledgement and/or consent from BBI's customers and/or counterparties of BBI as required. In the event that such approval from customers and/or counterparties over certain assets of good quality and/or certain liabilities of BBI as required for a legal transfer is not obtained before the effective date of the Integration, such certain assets and/or liabilities will not be transferred to the Company and will continue to be managed by BBI until the revocation of BBI's business license with due observance of the provisions of Article 58 of OJK Regulation No. 41/2019. All land and buildings owned by BBI with the right to use has been transferred to the Company commercially before the effective date of the Integration so that they do not become part of BBI's assets which are transferred on the effective date of Integration.

The transfer of certain liabilities from BBI to the Company includes its declared working capital funds which is the amount of the capital placement from BBL to BBI. Business funds that are declared as part of BBI's liabilities are calculated as bank capital and therefore, the stated operating funds will also be transferred legally to the Company, as part of the transfer of certain liabilities on the effective date of the Integration. The total operating funds stated in the amount of USD 1,465,000,000 will be transferred to the Company as debt to shareholders (namely BBL), where a part of such amount has been transferred in the form of additional core capital (Additional Tier 1) amounting to USD 700,000,000 which is calculated as part of the bank's core capital as regulated under OJK Regulation No. 11/2016. Furthermore, the remaining outstanding debt to the shareholders amounting to USD 765,000,000 has been paid by the Company on the effective date of Integration followed by the placement of funds for paid up capital by BBL in the Company on the same date.

Liabilities that are not and/or cannot be assigned or transferred to the Company will remain with and belong to BBI up until the revocation of BBI's business license with due observance of Article 58 of OJK Regulation No. 41/2019.

B. TRANSACTION VALUE

The Company does not make any payments to BBI or to BBL (the Integration value is IDR 0).

The Integration is categorized as an operating segment acquisition based on OJK Regulation No. 17/2020. Therefore, the assessment of the total assets that is the object of the Integration against the total assets of the Company also forms the calculation method in determining materiality.

The Company will receive assets in good quality that is owned by BBI where, based on the Fairness Opinion Report, the value of BBI's assets that are in good quality (that are a part of the object of the Integration) is IDR 33,709,988,000,000 or 21.34% of the total assets value of the Company, which is IDR 157,961,067,000,000.

C. EXPLANATION, CONSIDERATION, AND REASON FOR THE TRANSACTION AS AND EFFECT OF THE TRANSACTION ON THE FINANCIAL CONDITIONS OF THE COMPANY

1. Explanations, Considerations and Reasons for the Transaction

The Integration that will be carried out in accordance with the Indonesian banking architecture and will help OJK realize the consolidation of Indonesian banking. The Integration of the Company and BBI will further increase the Integrated Bank's ability to raise funds, optimize branch networks, and enhance the range of the quality of banking products and services offered to its clients. With the Integration, the Integrated Bank will receive access to retail and corporate banking as well as wider Rupiah funding to BBL's network both within and outside of the country as well as helping to develop the technical capabilities of the Integrated Bank, particularly with regard to SMEs and supply chain financing.

The Integration will provide several benefits to the Integrated Bank in the following aspects:

- a. The Integration will support OJK's agenda to strengthen the structure of domestic banking, where, post-Integration, the Integrated Bank will have a stronger capital base by achieving a BUKU 4 status.
- b. The Integration will provide contribution to Indonesian economy by enhancing the penetration of the Integrated Bank in the Indonesia SME market and also contribute significantly to the development of Indonesian economy.
- c. With the Integration, the Integrated Bank will provide a stronger customer base, with the expansion of corporate and retail customer base. In addition, the Integrated Bank will also obtain commercial benefits from a wider regional customer based brought forth by BBL as supported by more comprehensive product offerings from the Company to fulfill the customers' needs.
- d. The Integration of will strengthen and enhance the risk management level and good corporate governance of the Company.

2. Effect of the Transaction on the Financial Condition of the Company

The Company's soundness level projections for three assessment periods after the effective date of the Integration, namely the period of December 2020, June 2021 and December 2021 are expected to remain in rank 2 (Low to Moderate) in line with the soundness level of the Company before the Integration. This is based on the assumption that the Company's risk management and good corporate governance framework after the Integration will refer to the risk management and governance framework of the Company prior to the Integration. The transfer of certain assets in good quality and

liabilities which are the Integration object from BBI to the Company will not affect the risk profile of the Company post-Integration considering the value of the assets transferred does not exceed 10% of the total assets of the Company prior to the Integration.

In terms of profitability and capital, the Company's rating after the Integration is expected to strengthen with the transfer of BBI's capital to Bank Permata and the positive impact of the Integration of commercial and corporate businesses on the performance of the Company after the Integration. However, the strengthening of the performance is not expected to be significant in the second semester of 2021 given the impact of COVID-19 which will still affect the slowdown of economic growth in Indonesia.

IV. SUMMARY OF THE APPRAISAL REPORT

Regarding the implementation of the Integration, the Company has appointed SRR as an independent appraiser to provide opinion on the net asset (the difference between assets of good quality and certain liabilities) of BBI which will be integrated to the Company ("BBI Equity") and on the fairness of Integration.

A. SUMMARY OF BBI EQUITY VALUATION REPORT

The following is a summary of BBI Equity Valuation Report No. 00276/2.0059-02/BS/07/0242/1/VIII/2020 dated 21 August 2020 compiled by SRR:

1. Assigning Party

The assigning party is the Company, or PT Bank Permata Tbk.

2. Object of the Valuation

The object of valuation is BBI Equity, or the net asset (the difference between assets of good quality and certain liabilities) of BBI which will be integrated to the Company. Given that BBI is a branch office of BBL, where there is no form of equity as in companies in general, the term equity used in the valuation is a representation of the net asset value (net worth), which in BBI's statement of financial position is stated as head office account.

3. Objective and Purpose of the Valuation

The objective of the valuation of BBI Equity is to provide an opinion regarding the market value of BBI Equity as of 30 June 2020, stated in Rupiah currency. The purpose of the valuation of BBI Equity is to provide an information on the market value of BBI Equity which will be used by the Company as a reference in the implementation of the Integration.

4. Assumptions and Limiting Conditions

- a. BBI Equity Valuation Report is a non-disclaimer opinion report.
- b. SRR has reviewed the documents used in the process of valuation of BBI Equity.
- c. The data and information obtained are from sources with reliable accuracy.
- d. The valuation of BBI Equity is carried out by using financial projections which has been adjusted to reflect the fairness of the financial projections made by BBI's management with its achievement capabilities (fiduciary duty).

- e. SRR is responsible for the implementation of the valuation of BBI Equity and the fairness of financial projections.
- f. BBI Equity Valuation Report is a report that is open to the public except where there are confidential information which may affect the Company's operations.
- g. SRR is responsible for BBI Equity Valuation Report and the conclusion of final value.
- h. SRR has obtained information on the legal status of BBI from the Company.

5. Valuation Approaches and Methods

The approaches used in the valuation of BBI Equity are the income based approach with the discounted cash flow (DCF) method and the market based approach using the guideline publicly traded company method. The values obtained from approach are reconciled by weighting to obtain the conclusion of the value of BBI Equity.

6. Conclusion of Value

Based on the analysis on all data and information provided to SRR and considering all factors relevant to the valuation, SRR is of the opinion that the market value of BBI Equity as of June 30, 2020 is amounting to Rp 0.00.

B. SUMMARY OF FAIRNESS OPINION REPORT ON INTEGRATION

The following is a summary of the Fairness Opinion Report on Integration No. 00395/2.0059-02/BS/07/0242/1/XI/2020 dated 5 November 2020 compiled by SRR:

1. Parties Involved in the Integration

The parties involved in the Integration are the Company and BBI.

2. Object of Fairness Opinion

The object of the fairness opinion is the Integration, which is a legal transfer of assets of good quality and/or certain liabilities which are the object of the Integration from BBI to the Company and the revocation of BBI's business license.

3. Objective and Purpose of the Fairness Opinion

The objective of preparing a fairness opinion is to provide an overview on fairness of the Integration. The purpose of preparing a fairness opinion is to comply with OJK Regulation No. 41/2019, OJK Regulation No. 42/2020, and OJK Regulation No. 17/2020.

4. Assumptions and Limiting Conditions

- a. The Fairness Opinion Report is a non-disclaimer opinion report.
- b. SRR has conducted a review of the documents used in the preparation process of the Fairness Opinion Report.
- c. The data and information obtained are from sources with reliable accuracy.
- d. Analysis in the preparation of the Fairness Opinion Report is carried out by using financial projections which has been adjusted to reflect the fairness of the financial projections made by the Company's management with its achievement capabilities (fiduciary duty).
- e. SRR is responsible for the implementation of preparation of the Fairness Opinion

Report and the fairness of financial projections.

- f. The Fairness Opinion Report is a report that is open to the public except where there are confidential information which may affect the Company's operations.
- g. SRR is responsible for the Fairness Opinion Report and the conclusion of the Fairness Opinion Report.
- h. SRR has obtained information on the terms and conditions stipulated within the agreements related to the Integration from the Company.

5. Approaches and Procedures for the Fairness Opinion

In evaluating the fairness of the Integration, SRR has conducted (a) qualitative analysis, i.e. analysis of the parties involved in the Integration and their relationship, industry analysis, as well as analysis on the benefit and risk of the Integration; and (b) quantitative analysis, in the form of analysis on the Company's historical financial statements, analysis on the Company's financial performance without and with the Integration, and analysis on the impact of the Integration on the Company's financial performance.

6. Conclusion

Based on the analysis of the fairness of the Integration that has been carried out, SRR is of the opinion that the Integration is fair.

V. STATEMENT OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS OF THE COMPANY

- 1. This Disclosure of Information is complete and in accordance with the requirements listed in OJK Regulation No. 17/2020.
- 2. The Integration is also an Affiliated Transaction but does not contain any conflict of interest as referred to in OJK Regulation No. 42/2020. The disclosure of information regarding the Integration as an affiliated-party transaction was announced together with the Integration Plan on 7 October 2020.
- 3. Statements submitted in the Disclosure of Information do not contain statements or information or facts that are untrue or misleading, and contain all material information or facts needed for investors to make decisions in connection with Integration as a material transaction.

VI. ADDITIONAL INFORMATION

To acquire additional information relating to the Integration as a material transaction, the shareholders of the Company may contact the Corporate Secretary of the Company, on any business day during the working hours of the Company at the following address:

PT Bank Permata Tbk
U.p. Corporate Secretary
Gedung WTC II, Floor 30
Jl. Jend. Sudirman Kav. 29-31
Jakarta 12920
Telp. (021) 5237899, 5237899
Fax. (021) 5237244
email: Corporate.Secretary@permatbank.co.id

Jakarta, 23 December 2020

Board of Directors

PT Bank Permata Tbk