

DEED OF INTEGRATION

Number .

On this day,

On WIB (

Western Indonesian Time), appeared before me, AULIA TAUFANI, Bachelor of Law, Notary in Administrative City of South Jakarta, the appearers as mentioned below, by the presence of witnesses whose names will be mentioned at the end of this deed.-----

I. 1. Mr. RIDHA DJUANDA MULIAWIBAWA

WIRAKUSUMAH, born in Bogor, on 26 (twenty six) April 1963 (nineteen sixty three), President Director of the limited liability company that will be mentioned below, domiciled in Jakarta, Jalan Alam Segar VI/12, Rukun Tetangga 005/Rukun Warga 016, Kelurahan Pondok Pinang, Kecamatan Kebayoran Lama, Jakarta Selatan, holder of Identification Card (KTP) with the Citizen Identification Number (NIK) 3174052604630001, Indonesian Citizen;-----

2. Mrs. DHIEN TJAHAJANI, Bachelor of Law, -----

Master of Business Administration, born in Kebumen, on 3 (three) July 1966 (nineteen sixty six), Director of Compliance of the limited liability company that will be mentioned below, domiciled in Jakarta, Aston Rasuna Residence TB-20 H, Rukun Tetangga 002/Rukun Warga 010, Kelurahan Menteng Atas, Kecamatan Setia Budi,

Jakarta Selatan, holder of Identification Card (KTP) with the Citizen Identification Number (NIK) 3174024307660001, Indonesian Citizen; -----

- according to their statement in this matter acting based on their position as aforementioned and therefore legally represent the Directors of and as such for and on behalf of PT Bank Permata Tbk, a limited liability company established according to and under the Law of the Republic of Indonesia, domiciled in South Jakarta having its address in Gedung World Trade Center II Lantai 1, 2, 21-30, Jalan Jenderal Sudirman Kaveling 29-31, Jakarta Selatan, which articles of association is contained in the deed dated 17 (seventeen) December 1954 (nineteen fifty four) Number 228, made before ELIZA PONDAAG, at that time the substitute of RADEN MAS SOEROJO, at that time Notary in Jakarta, which had obtained the approval from the Minister of Justice of the Republic of Indonesia in accordance with Decree dated 4 (four) January 1955 (nineteen fifty five) Number J.A.5/2/2 and had been announced in the State Gazette of the Republic of Indonesia dated 18 (eighteen) March 1955 (nineteen fifty five) Number 22, Supplement Number 292; -----

- The articles of association have been amended several times and then amended entirely in accordance with Law Number 40 of 2007 (two thousand

and seven) concerning Limited-Liability Companies as contained in the deed dated 9 (nine) May 2008 (two thousand and eight) Number 12, made before the Doctor AMRUL PARTOMUAN POHAN, —Bachelor of Law, Lex Legibus Master, at that time Notary in Jakarta, which had obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 21 (twenty one) May 2008 (two thousand and eight) Number AHU-26973.AH.01.02.Tahun 2008 and has been announced in the State Gazette of the Republic of Indonesia dated 2 (two) January 2009 (two thousand and nine) Number 1, Supplement Number 172;—

- subsequent amendments to the articles of association as contained in :

- deed dated 22 (twenty two) May 2009 (two thousand and nine) Number 41, made before BENNY KRISTIANTO, Bachelor of Law, Notary in Jakarta, -which notification of amendment to the articles of association has been received and recorded in the Legal Entity Administration System database of the Legal Department and Human Rights of the Republic of Indonesia in accordance with their letter dated 15 (fifteen) June 2009 (two thousand and nine) Number AHU-AH.01.10-07950 and has been announced in the State Gazette of the Republic of Indonesia on 18 (eighteen) August 2009 (two thousand nine) Number 66, Supplement Number 676; —————

- deed dated 1 (one) December 2010 (two thousand

and ten) Number 3, made before FATHIAH-HELMI, Bachelor of Law, Notary in Jakarta, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evidenced in the Decree dated 6th (six) December 2010 (two thousand and ten) Number AHU-57094.AH.01.02.Tahun 2010 and has been announced in the State Gazette of the Republic of Indonesia on 10 (ten) April 2012 (two thousand and twelve) Number 29, Additional Number 16261; -----

- deed dated 22 (twenty two) November 2012 (two thousand and twelve) Number 71, made before ARYANTI ARTISARI, Bachelor of Law, Master of Notary, Notary in the Administrative City of South Jakarta, which notification of amendment to its articles of association has been received and recorded in the Legal Entity Administration System database of Ministry of Law and Human Rights of the Republic of Indonesia in accordance with its letter dated 4 (four) December 2012 (two thousand and twelve) Number AHU-AH.01.10-43109 and has been announced in the Official Gazette of the Republic of Indonesia dated 13 (thirteen) December 2013 (two thousand and thirteen) Number 100, Supplement Number 10120 / L; - -----

- deed dated 21 (twenty one) December 2012 (two thousand and twelve) Number 87, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of

Law, Master of Notary, which notification of amendment to the articles of association has been received and recorded in the the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with its letter dated 4 (four) January 2013 (two thousand and thirteen) Number AHU-AH.01.10-00540 and has been announced in the State Gazette of the Republic Indonesia on the 25th (twenty fifth) of March 2014 (two thousand and fourteen) Number 24, Supplement Number -67 / Li---

- deed dated 17 (seventeen) January 2014 (two thousand and fourteen) Number 52, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which receipt of notice of amendment to the articles of association has been received and recorded in the the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with its letter dated 6 (six) February 2014 (two thousand and fourteen) Number AHU-AH.01.10-03503;

- deed dated 23 (twenty three) April 2014 (two thousand and fourteen) Number 70, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evidenced in the

Decree dated 13 (thirteen) May 2014 (two thousand fourteen) Number AHU-02603.40.20.2014, and has been announced in the State Gazette of the Republic of Indonesia on 30 (thirty) December 2014 (two thousand fourteen) Number 104, Supplement Number 76652; -----

- deed dated 27 (twenty seven) November 2014 (two thousand fourteen) Number 123, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which notification of amendment to the articles of association has been received and recorded in the database of the Legal Entity Administration System database of the Ministry Law and Human Rights of the Republic of Indonesia in accordance with its letter dated 2 (two) December 2014 (two thousand fourteen) Number AHU-09124.40.21.2014 and has been announced in the State Gazette of the Republic of Indonesia on 24 (twenty four) February 2015 (two thousand and five twelve) Number 16, Supplement Number 57 / L; -----

- deed dated 24 (twenty four) April 2015 (two thousand and fifteen) Number 80, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which notification of amendment to the articles of association has been received and recorded in the the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia

in accordance with its letter dated 4 (four) May 2015 (two thousand and fifteen) Number AHU-AH.01.03-0929311; -----

- deed dated 15 (fifteen) June 2016 (two thousand and sixteen) Number 37, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which notification of amendment to the articles of association has been received and recorded in the database of the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with their letter dated 24 (twenty four) June 2016 (two thousand and sixteen) Number AHU-AH.01.03-0060673; -----

- deed dated 29 (twenty nine) March 2017 (two thousand seventeen) Number 78, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia as evidenced in the Letter Decree of 3 (three) April 2017 (two thousand seventeen) Number AHU-0007712.AH.01.02 TAHUN 2017; -----

- the latest amendment to the articles of association as contained in the deed dated 9 (nine) June 2017 (two thousand seventeen) Number 23, made before the mentioned Notary ARYANTI ARTISARI, Bachelor of Law, Master of Notary, which notification of amendment to the articles of

association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with its letter dated 13 (thirteen) June 2017 (two thousand seventeen) Number AHU-AH.01.03-0145208;-----

- the latest changes in the composition of Shareholders as contained in my deed, Notary dated 20 (twenty) May 2020 (two thousand and twenty) Number 20;-----

- the latest changes in the composition of the Board of Directors, Board of Commissioners and the Sharia Supervisory Board of the Company as stated in my deed, Notary dated 14 (fourteen) July 2020 (two thousand and twenty) Number 30; -----

- hereinafter referred to as "Bank Permata"---

II. Mr. NITHAPONG SENAVONGSE, born in

Bangkok, on 6 (six) March 1968 (nineteen sixty eight), Businessman, having his address in Apartment Pavilion Tower 4, unit 1105, Tanah Abang Kota Administrasi Jakarta Pusat, Jakarta,, Kingdom of Thailand Passport Holder number AB3780180, Thai Citizen, temporarily residing in Jakarta;

- According to his statement in this matter acting as the proxy and therefore for and on behalf of BANGKOK BANK PUBLIC COMPANY LIMITED, a company established under Thai Law, domiciled and based at 333 Silom Road, Bangrak, Bangkok 10500

(hereinafter referred to as "BBL"), representing BANGKOK BANK PUBLIC COMPANY LIMITED, JAKARTA BRANCH, BANGKOK BANK PUBLIC COMPANY LIMITED, SURABAYA SUB-BRANCH, and BANGKOK BANK PUBLIC COMPANY LIMITED, MEDAN SUB-BRANCH

- BANGKOK BANK PUBLIC COMPANY LIMITED, JAKARTA BRANCH, SURABAYA SUB-BRANCH AND MEDAN SUB-BRANCH, are branch offices of foreign banks (KCBLN), being the branch offices of BBL;-----

- hereinafter Bangkok Bank Jakarta Branch, Surabaya Sub-Branch, and Medan Sub-Branch are referred to as "BBI" --

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The appearers each act in their respective capacity as aforementioned hereby firstly declare that to fulfill the provisions of the legislation, specifically the Financial Services Authority Regulation Number 41 / POJK.03 / 2019 concerning Merger, Consolidation, Acquisition, Integration, and Conversion of Commercial Banks ("POJK 41/2019), the following have been conducted:-----

a. Directors of "Bank Permata" and Branch Management of "BBI" --

(hereinafter referred to as "Integration Participants") jointly have made an Integration Draft (as defined below) which have been signed by each of the Directors of Bank Permata and Branch Management of BBI, and the Bank Permata Board of Commissioners, and Directors from BBL on the date of

.
consecutively stated accordingly in:--

all made privately, the original is attached to
this deed and shall be part of this Deed.-----

The Integration Draft has been used as a basis for
the preparation of this deed.-----

b. BBI has obtained integration approval from the head
office (i.e. BBL) which also includes approval
regarding the revocation of BBI's business license
as an impact of the integration as stated in [●]

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c. Bank Permata and BBI has submitted the preparatory
documents for Integration implementation to OJK
with their letter dated Number

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d. Bank Permata and BBI has announced a summary of
the Integration Draft that has not been approved
by the GMS of Bank Permata in 1 (one) daily
newspaper with Indonesian language of national
circulation, namely [.] on the day [.] , date [.]
and the original of the newspaper was submitted to
me, Notary, to be attached to the this deed; and
on the website of the Bank Permata and BBI, the
copy of which is attached to this deed; --

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e. Announcing the Integration plan -----
(as defined below) in writing to Bank Permata and

BBI employees, all of which are dated

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and a copy of each of these announcements is attached to this deed; –

f. Whereas up to the time limit for creditors to submit objections, i.e. 14 (fourteen) days upon the announcement of the summary of the Integration Draft, no creditors submitted their objections towards the Integration plan.

g. That the General Meeting of Shareholders of Bank Permata has given approval to the Integration, Integration Draft, the draft of the Deed of Integration, and the Draft Amendments to the Articles of Association of Bank Permata as contained in my deed, Notary dated . number .

h. Whereas up to the time limit for shareholders to submit their objections, i.e. 7 (seven) calendar days upon the General Meeting of Shareholders Bank Permata, Bank Permata did not accept objections from the shareholders of Bank Permata to sell their shares to Bank Permata.

i. That the Financial Services Authority ("OJK") has given approval for Integration permit based on the letter dated Number

j. Whereas for the implementation of Integration, this Integration Deed ("Integration Deed") has been drawn up, as an implementing action in regards

of the Integration Plan in accordance with the provisions of Article 55 paragraph (1) POJK 41/2019.

Based on the aforementioned, Bank Permata and BBI have agreed to conduct and carry out the Integration based on the terms and conditions in this Deed of Integration as follows:-----

-----Article 1 -----

-----DEFINITION-----

Unless specified otherwise or affirmed ----- in this deed, the words below have the meanings as follows:

a. "Deed of Integration" means a deed ----- which was made before a notary in Indonesian language and the draft of this deed has been approved by the GMS of Bank Permata.-

b. "Integration" means legal action ----- conducted by Branch Offices of Foreign Banks ("KCBLN") and Banks by transferring KCBLN assets and / or liabilities legally to the Bank, and subsequently revoking KCBLN business licenses.-----

In this deed, that shall be regarded as KCBLN is BBI, and the Bank is Bank Permata.

c. "Integration Draft" means integration draft made jointly - and has been signed respectively by the Board of Directors, Bank Permata and Branch Management of BBI, and has been approved by the Board of Commissioners of Bank Permata and Board of Directors from BBL dated

d. "Effective Date" is the date on which Integration becomes effective, namely the date upon receipt of approval to amendments to the articles of association from the Minister of Law and Human Rights of the Republic of Indonesia.-----

-----Article 2 -----

-----INTEGRATION AGREEMENT-----

BBI hereby approves and agrees, in accordance with Article 43 paragraph (1) of POJK 41/2019 to transfer BBI's assets with good quality and / or BBI's certain liabilities which are Integration objects legally to Bank Permata and Bank Permata hereby approves and agrees to accept the transfer of Integration objects, namely BBI's assets with good quality and / or BBI's certain liabilities legally, upon Effective Date of Integration and subsequently settlement to the revocation of BBI's business license will be conducted. -----

-----Article 3 -----

-----TRANSFER OF ASSETS-----

1. On the Effective Date of Integration, all -----
good quality assets owned by BBI which are Integration objects shall be legally transferred to and become the property of Bank Permata, including certain land, buildings and movable and immovable properties, as well as certain rights including but not limited to privileges rights and options, as

well as BBI payables, arising from the enactment of a legal provision or on the basis of a contract or agreement, to any party, including but not limited to the government of the Republic of Indonesia (both central and regional), debtors, and other parties. Bank Permata hereby agrees to accept the transfer of all the assets with good quality aforementioned from BBI-.

2. In the event that according to the applicable laws, the assets, rights and claims of BBI as referred to in paragraph 1 of this article are not perfectly assigned or transferred to Bank Permata upon Effective Date of Integration, the parties agree to take all necessary actions, based on the provisions and applicable laws in Indonesia, to perfect the assignment or transfer of such assets, rights and / or claims, without exception including but not limited to the making and signing of agreements, deeds and documents and other required letters.-----

BBI hereby grants full power and authority to Bank Permata, with the substitution and irrevocable rights, to take all necessary actions to perfect the assignment or transfer of such assets, rights and / or claims as referred to in paragraph 1 of this article to Bank Permata, including but not limited to the making and signing of agreements, deeds, documents, letters and other actions in accordance with the prevailing laws.

3. Assets that are not assigned or transferred to Bank Permata will still stay with and belong to BBI up until the revocation of BBI's business license, with due observance of Article 58 of POJK 41/2019.

-----Article 4-----

-----TRANSFER OF LIABILITIES-----

1. Since the Effective Date of Integration, except in respect of settlement of obligations that are not transferred to Bank Permata, certain liabilities that becomes the objects of Integration, whether legal or economic obligations, all liabilities of BBI to any party, shall be legally transferred to Bank Permata, including but not limited to the declared operating funds in certain amount, which represent the amount of placement from BBL to BBI which is part of BBI's core capital, obligations to the government of the Republic of Indonesia (both central and regional), creditors or other financial institutions, and other parties.---

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Bank Permata hereby agrees to accept the transfer of all the aforementioned liabilities from BBI. ----

2. In the event that according to the applicable laws, the liability as referred to in paragraph 1 do not perfectly assign or transfer to Bank Permata, the parties agree to take all necessary actions, based on the provisions and applicable laws in

Indonesia , to perfect the assignment or transfer of such liability, without exception including but not limited to the making and signing of agreements, deeds and documents and other required letters.---

BBI hereby grants full power and authority to Bank Permata, with substitution and irrevocable rights, to take all necessary measures to perfect the assignment or transfer of such liabilities as referred in paragraph 1 of this Article to Bank Permata, including but not limited to making and signing agreements, deeds, documents and letters and other actions in accordance with the prevailing laws.

3. Liabilities that are not and/or cannot be assigned or transferred to Bank Permata will still stay with and belong to BBI up until the revocation of BBI's business license, with due observance of Article 58 of POJK 41/2019.

-----Article 5-----

-----SETTLEMENT TOWARDS THE CREDITORS HAVING
OBJECTION TOWARDS THE INTEGRATION PLAN-----

1. All settlement of creditors having objection of Bank Permata and BBI towards the Integration will be settled in accordance to the mechanisms regulated under POJK 41/2019 and the Integration Draft.

-----EMPLOYEES-----

1. In relation to implementation of the Integration, all BBI employees, both employees with permanent status and fixed term employees, will be given the opportunity to move and become Bank Permata's employees, provided that such employees agree to the movement. -----

Bank Permata hereby agrees to accept the movement of any of the above BBI's employees who agreed to such movement. For the avoidance of doubt, all such employees that will be moved to become employees of Bank Permata in relation to the Integration shall exclude those employees who will remain and are the employees of BBI for the purpose of, among others, settling any of BBI's rights and obligations that are not transferred to Bank Permata on the Effective Date of the Integration.-----

2. The parties agree to take all necessary measures, based on the prevailing laws and regulations in Indonesia, to complete such movement of employees, without exception including but not limited to the preparing and signing of agreements, deeds and other documents and documents required.

3. BBI hereby agrees to settle any and all rights of its employees in accordance with the applicable

manpower laws and regulations as well as any existing employment arrangements with BBI, arising in relation to the employment relation of such employees with BBI.

-----Article 7-----

-----SETTLEMENT OF BANK PERMATA SHAREHOLDERS

RIGHTS -----

1. Pursuant to Article 52 paragraph (1) POJK 41/2019, the shareholders of Bank Permata are given the option to sell their shares to Bank Permata or to remain as shareholders of Bank Permata after the Integration.
2. Shares that can be sold to Bank Permata are those that have been issued for more than 5 (five) years
3. Bank Permata shareholders who are entitled to exercise the rights referred to in paragraph (1) above are shareholders who:
 - a. registered in the register of shareholders of Bank Permata dated 22 October 2020, which is one day before the date of summons for the General Meeting of Shareholders of Bank Permata; and

b. conveyed the intention to sell their shares to Bank Permata within the period specified in, and in accordance with the procedures set forth in the Integration Plan and/or as may be further stipulated by Bank Permata.

4. The price for shares' buy-back of Bank Permata as referred to in this Article, shall be Rp [●] ([●] Rupiah) which constitutes the fair price based on the valuation report of KJPP Suwendho Rinaldy & Rekan, an independent valuator, as set out in report no. [●] dated [●].
5. The procedures related to shares buy-back as referred to in paragraph (1) will be implemented in accordance with the mechanism set forth in the Integration Plan and will be implemented in compliance with the provisions of the prevailing laws and regulations.

-----Article 8-----

-----CAPITAL OF BANK PERMATA -----

1. The Parties hereby declare that ---- ----
the capital structure of Bank Permata after the integration will be as follows:-

-
Authorized Capital -----

Rp15,000,000,000,000.00 (fifteen trillion Rupiah), which are divided into:

- a. 26,880,234 (twenty-six million eight hundred eighty thousand two hundred thirty four) Class A shares, each having a nominal value of Rp.

12,500.00 (twelve thousand five hundred Rupiah) per share or all with a total nominal value of Rp.336,002,925,000.00 (three hundred thirty six billion two million nine hundred twenty-five thousand Rupiah);

b. 117,311,976,600 (one hundred seventeen billion three hundred eleven million nine hundred seventy six thousand six hundred) Class B shares, each having a nominal value of IDR 125.00 (one hundred and twenty five Rupiah) per share or all with a total nominal value of Rp. Rp14,663,997,075,000.00 (fourteen trillion six hundred sixty-three billion nine hundred ninety-seven million seventy-five thousand Rupiah) .-----

Issued and Paid-up Capital -----

28,042,739,205 (twenty eight billion forty two million seven hundred thirty nine thousand two hundred five) shares, consisting of:-----

a. Class A shares in the amount of 26,880,234 (two thirty six million eight hundred eighty thousand two hundred thirty four) shares, with a total nominal value of Rp.336,002,925,000.00 (three hundred thirty six billion two million nine hundred twenty five thousand Rupiah); and-----

b. Class B shares in the amount of 28,015,858,971 (twenty eight billion fifteen million eight hundred fifty eight thousand nine hundred seventy one) shares, with a total nominal value of

Rp3,501,982,371,375.00(three trillion five hundred one billion nine hundred eighty two million three hundred seventy one thousand three hundred seventy five Rupiah); ---- ----
with a total nominal value of Rp3,837,985,296,375.00(three trillion eight hundred thirty seven billion nine hundred eighty-five million two hundred ninety six thousand three hundred seventy-five Rupiah).-----

----Article 9-----

COMPOSITION OF THE BOARD OF COMMISSIONERS AND
THE BOARD OF DIRECTORS OF BANK PERMATA -----

The Parties agree that the composition of the Board of Directors and Board of Commissioners of Bank Permata upon the Effective Date of Integration are as follow:

BOARD OF DIRECTORS:-----

President Director	: Mr. RIDHA DJUANDA ---- MULIAWIBAWA WIRAKUSUMAH;-
Director	: Mr. ABDY DHARMA SALIMIN;-----
Director	: Mrs. LEA SETIANTI KUSUMAWIJAYA;-----
Director	: Mr. DARWIN WIBOWO-----
Compliance Director	: Mrs. DHIEN TJAHAJANI; --
Director of Sharia Business Unit	----- : Mr. HERWIN BUSTAMAN;-
Director	: Mrs. DJUMARIAH TENTERAM;----

Director : Mr. DAYAN SADIKIN;---

BOARD OF COMMISSIONERS-----

President Commissioner : Mr. CHARTSIRI
SOPHONPANICH;-

Commissioner : Mr. CHONG TOH;-----

Commissioner : Mr. CHALIT TAYJASANANT;-

Commissioner : Ms. NIRAMARN LAISATHIT;-

Independent Commissioner : Mr. HARYANTO SAHARI--

Independent Commissioner : Mr. RAHMAT -----
WALUYANTO;-----

Independent Commissioner : Mr. GOEI SIAUW HONG;-

Independent Commissioner : Mr. YAP TJAY SOEN;---

SHARIA SUPERVISORY BOARD-----

Chairperson : Mr. Haji MUHAMAD ----
FAIZ;-----

Member : Mr. Profesor Doktor--
Haji JAIH, Bachelor of Economy,
Master of Law, Master of
Religion.---

-----Article 10-----

-----HEADQUARTERS-----

The parties agreed that after the Integration, the head office is domiciled in South Jakarta, having its address at Gedung World Trade Center II Lantai 1,2, 21-30, Jalan Jenderal Sudirman Kaveling 29-31, Jakarta Selatan.

-----Article 11-----

-----EFFECTIVENESS OF INTEGRATION-----

1. BBI Integration to Bank Permata as described in this Deed of Integration will be effective upon and since the Effective Date of Integration. Within a maximum period of 2 (two) years from the Effective Date of Integration, BBI will complete the process of revoking the BBI KCBLN business license in accordance with the provisions of the applicable laws and regulations.-----

2. Upon and since the Effective Date of--
Integration, the items as stipulated in Articles 3, 4, and 6 will be valid in accordance with prevailing laws and regulations.-----

-----Article 12-----

-----SUBSEQUENT ACTIONS AFTER THE -----

-----EFFECTIVE DATE OF INTEGRATION-----

1. As from the Effective Date of Integration, BBI will take the following actions:

a. shall immediately transfer all assets and/or liabilities with good qualities to the Bank resulting from Integration, which is contained in the minutes of the transfer of assets and/or liabilities from KCBLN to the Bank resulting from Integration made before a notary in the Indonesian language;

b. prohibited from conducting any banking business activities, except for settlement of rights and obligations that are not transferred to the Bank resulting from Integration, including settlement

of objections from the creditor within the period as prescribed by the relevant regulations, namely 2 (two) years from the effectiveness of the Integration approval; and

c. shall prepare a statement of closing financial position of BBI.

2. The Board of Directors of Bank Permata is obliged to the following actions:-

a. prepare reports on the closing financial position of the Bank which carries out the Integration;

b. prepare reports on the opening financial position of the Bank resulting from Integration;

c. announce the effective date of Integration no later than 5 (five) working days upon the Effective Date of Integration, through:

i. 1 (one) daily Indonesia language newspaper with national circulation; and

ii. Bank Permata Website;

d. submit a report on the implementation of Integration to OJK no later than 5 (five) working days after the Effective Date of Integration, along with:

i. copy of deed of amendment to the articles of association of the Bank which has been approved or notified to the Minister, in the event that the Integration is followed by amendments to the articles of association;

ii. copy of receipt on submission of such copy of

the Deed of Integration to the Minister, in the event that the Integration followed by changes to the articles of association;

- iii. copy of the Deed of Integration; and
- iv. proof of announcement as referred to in paragraph 2 letter c.

-----Article 13-----

-----EXPENDITURES AND TAX-----

1. Each Party shall bear their own costs, expenses, taxes, duties and fees and other charges incurred according to the provisions of the applicable laws shall be paid by the parties in connection with the Integration, except as otherwise agreed by the Parties in writing.-
2. Each Party shall bear their own costs, expenses, taxes, duties and fees and other charges incurred in connection with the Integration whether before and/or after the Effective Date of Integration, except as otherwise agreed by the Parties in writing.--- ----

-----Article 14-----

-----REPRESENTATIONS AND WARRANTIES-----

1. The parties represents and warrants to each party that the parties have the authority to sign this Deed of Integration and the provisions under this Deed of Integration shall apply and bind the parties upon the signing of this Deed of Integration.-----

2. Bank Permata represents and warrants to BBI that:

a. As of the date of this Deed of Integration, the information concerning Bank Permata as stated in the Integration Draft as attached to this Deed of Integration is in accordance to the actual situation.-----

b. All actions required by -- the Articles of Association of Bank Permata and the applicable laws and regulations to enter into, signing and implementing this Deed of Integration have been and will be fulfilled or carried out by Bank Permata.--

c. This Deed of Integration is valid, ---- applicable and binding upon Bank Permata and creates legal obligations upon Bank Permata, in accordance with the terms and conditions under this Deed of Integration.-

d. That up to the deadline determined in the applicable laws and regulations, namely 14 (fourteen) days after the announcement of the summary of the Integration Draft by the parties, there were no objections raised by the creditors of Bank Permata.-----

e. To conduct and carry out the Integration, Bank Permata has obtained a permit or approval from the authorities in accordance with applicable laws and regulations. -----

3. BBI represents and warrants to Bank Permata

that:

a. On the date of this Deed of Integration, --

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The information regarding BBI as stated in the Integration Draft is in accordance with the actual situation.-----

b. All actions required by the --

Articles of Association of the BANGKOK BANK PUBLIC COMPANY LIMITED as well as the applicable laws and regulations to enter into, signing and implementing the Deed of Integration have been fulfilled and carried out by the BANGKOK BANK PUBLIC COMPANY LIMITED.

c. This Deed of Integration is valid, ----

applicable and binding upon BBI as well as creates legal obligations upon BBI, in accordance with the terms and conditions under this Deed of Integration.-

d. To conduct and carry out -----

the Integration with Bank Permata, BBI has obtained a permit or approval from the authorities in accordance with applicable laws and regulations.-----

-----Article 15-----

-----MISCELLANEOUS-----

1. This Deed of Integration and the Integration Draft is the only agreement that regulates Integration between the Parties, which is valid

and binding between the parties in this Deed of Integration.-----

2. Severability of a Provision-----

a. If a term or condition in this Deed of Integration, based on the applicable laws and regulations or by judiciary decision, is declared inapplicable, invalid or unenforceable, such provision will not howsoever affect or reduce the validity, legality and enforceability of the remaining provisions or other conditions under this Deed of Integration, the other terms and provisions shall continue to be valid and binding upon the parties to this Deed of Integration.-----

b. As soon as one party is aware that any provision in this Deed of Integration that becomes inapplicable, invalid or unenforceable, the parties in this Deed of Integration shall then be obliged to replace such provision with other provisions that are valid and substantively are the closest to the purpose and objective of the replaced provisions.--

3. Delay in Implementing Rights -----

Any delay or negligence by one party for or in carrying out any or partly of the rights and authority stated under this Deed of Integration, shall not be considered or does not constitute a

waiver of such rights and authorities, or other rights and authorities stated under this Deed of Integration.-----

4. Power of Attorney to Notify -----

Register the Transfer of Rights upon the Effective Date of Integration. -----

a. BBI hereby grants full power and authority to the Bank Permata, with the right to transfer this such power and authority to another party, or to appoint a substitution / substitute:-----

i. to fulfill and conduct actions of any kind to notify, or obtain acknowledgement from, any party that can be determined by Bank Permata, regarding the transfer of rights according to laws on assets and liabilities of BBI based on the Integration agreement contained in this Deed of Integration;-----

ii. to represent and act for and on behalf of BBI wherever and-before anyone, or an official, body or agency, in entering into, signing and submitting/delivering all deeds, agreements or documents of any kind for and in the terms of registering the transfer of rights to the goods in any form owned or registered under the name of BBI including the assets and liabilities of BBI to the name of Bank

Permata;

iii. fully conduct all mandatory actions or deemed-necessary actions by Bank Permata to be carried out, (a) for and in the terms of carrying out or exercising the rights, authorities and obligations of BBI in the form and with any name which is entitled or required to be carried out by BBI under or based on any agreement or event, or (b) in general for and in the terms of carrying out the Integration agreed in this Deed of Integration;-----

iv. to submit all required applications - or take all necessary actions so that Bank Permata can immediately and substantively conduct and carry out all the activities, business activities, business operations, claims, assets and liabilities carried out by BBI (as relevant), in terms of transfer of such activities, business activities, business operations, claims, assets and liabilities of BBI.

v. for the matters aforementioned, has the right to appear before any instance, official, agency, person or party, anyone and anywhere, make, sign and submit all deeds, documents, forms or letters of any kind, negotiate, enter into and sign

agreements regarding or relating to all matters described under this Article 16 paragraph 5 point (a), including giving information, briefly, to conduct and carry out any action or action deemed necessary to carried out for and in terms of conducting and carrying out actions that are authorized to be conducted and carried out under this Article 16 paragraph 5 point (a), for nothing is exempted.

b. In connection with the granting of power of attorney aforescribed, BBI hereby also frees Bank Permata from the obligation to provide the responsibility as an attorney as referred to in Article 1802 of the Civil Code.-

c. The granting of power and authority under Article 16 paragraph 5 of this Deed of Integration shall come into force as from the Effective Date of Integration.-----

5. Irrevocable Power of Attorney -----

All power and authority granted by one party in this Deed of Integration to other parties, including (but not limited to) the power of attorney under Article 16 paragraph 5 of this Deed of Integration, is the most important part and inseperable from this Deed of Integration, which would not have been made without such power and

authorization, and therefore such power and authorization cannot be withdrawn or irrevocable by the party granting such power and authorization and will not be end or terminated by the occurrence or emergence of any event or situation and the parties to this Deed of Integration, hereby waive and declare not applicable to this Deed of Integration, Articles 1813, 1814 and 1816 of the Civil Code.-----

6. Governing Laws -----

This Deed of Integration is subject to and shall be interpreted according to the applicable laws and regulations of the Republic of Indonesia.

7. Official Language of the Agreement

This Deed of Integration is made in the Indonesian language. The privately drawn-up English version of this Deed of Integration has been prepared as attachment to, and constitute an inseparable and integral part of this Deed of Integration. which original is attached to this Deed of Integration. Both versions, being the privately drawn-up English and this Deed if Integration are valid. In the event of any inconsistencies between the privately drawn-up English version and this Deed of Integration, then this Deed of Integration will prevail over the privately drawn-up English version. -----

8. Integration Draft -----

a. This Deed of Integration is an integral to the Integration Draft that has been approved by each of the Board Directors, and the Board of Commissioners of Bank Permata, Branch Management of BBI and the Board of Directors of BBL as mentioned in the recital section a and b of this Deed of Integration.-----

b. In connection with every matter regarding or pertaining to the Integration of the parties which or not sufficiently regulated in this Deed of Integration, the provisions contained under the Integration Draft shall prevail. In such case, the parties shall comply and implement the provisions stipulated under the Integration Draft.-----

9. Dispute Settlement-----

Any discrepancies on opinion or disputes that may occur between the parties relating to this Deed of Integration, will be resolved through deliberation to reach consent, however if such issues are unabel to be resolved by deliberation to reach consent, the parties hereby choose legal domicile in the South Jakarta District Court.-----

The appearers known to me, Notary.-----

-----IN WITNESS WHEREOF -----

Drafted as a minute and executed in Jakarta, on the day and date stated in the beginning of this deed, in the presence of: ----

1. Mr. MUHAMAD AKIL FARIABI, Bachelor of Law,
born in Cianjur, on 09 (nine) August 1995 (nineteen
ninety five), Notary Assistant, residing in
Cianjur, Kampung Jembar, Rukun Tetangga 001 / Rukun
Warga 004, Gadog Village, Pacet District, Cianjur
Regency, holder of Identity Card(KTP) with the
Citizen Identification Number(NIK)
3203100908950008, temporarily in Jakarta; -----

2. Ms. IRMA YULIA, Bachelor of Law, born in
Padang, on 29 (twenty nine) June 1992 (nineteen
ninety two), Assistant Notary, residing in Padang,
Pasir Putih Blok M Number -09, Rukun Tetangga 004
/ Rukun Warga 005, Kelurahan Bungoidal District Koto
Tengah, Padang City, holder of (KTP) with the
Citizen Identification Number(NIK)
1371116906920003, temporarily in Jakarta; --

- both known to me, Notary, as witnesses.----

This Deed having been duly read out by me, Notary, to
the appearers and witnesses, and accordingly executed by
the appearers, witnesses and me, Notary.

Executed.

