

**POWER OF ATTORNEY TO ATTEND
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK TABUNGAN PENSIUNAN NASIONAL TBK
DATED 16TH OF APRIL 2020**

The undersigned:

Name of Shareholder : [to be completed]

Complete Address : [to be completed]

ID Card/ KITAS Number : [to be completed]

As an authentic and lawful owner/holder of [to be completed] shares in PT BANK TABUNGAN PENSIUNAN NASIONAL SYARIAH TBK ("**Company**") whose name is registered in the Register of Shareholders of the Company on Monday, 23rd of March 2020 at 16.15 WIB and / or the shareholders registered in the securities sub account at PT Kustodian Sentral Efek Indonesia at the closing of trading of shares on the Indonesia Stock Exchange on 23rd of March 2020, hereinafter referred to as "**PRINCIPAL**";

Hereby grant a power of attorney with substitution rights to:

- | | |
|---|---|
| 1. KUKUH K. HADIWIDJOJO, S.H. M.Kn. | 4. PUNIA NATHANIA SITINJAK, S.H. |
| 2. AHMAD HIDAYAT, S.H., M.H. | 5. ASTRID FAUZIA ZAHRA, S.H. |
| 3. KRISDIANTO CAHYO NUGROHO, S.H., LL.M. | 6. ANASTASIA HERMA DESFIRA, S.H. |

Advocates and Legal Consultants at the law office of HWMA LAW FIRM, having their address at ITS Tower 8th and 9th Floor, Niffaro Park, Jl. Raya Pasar Minggu Km 18, South Jakarta, 12150, which in this case may act both jointly and severally (hereinafter referred to as "**ATTORNEY**").

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To represent and as such to act for and on behalf of the PRINCIPAL in its capacity as Shareholder of the Company to perform the following:

- a. To attend the Annual General Meeting of Shareholders of the Company which will be convened at Menara BTPN, 27th floor, CBD Mega Kuningan, Jl. DR. Ide Anak Agung Gde Agung Kav. 5.5 – 5.6, Jakarta 12950 on Thursday, April 16, 2020 or on other dates as determined by the Company's Directors (hereinafter referred to as "**Meeting**");
- b. To request or provide information/clarification, submit questions relating to the agenda of the Meeting, discuss matters being conferred at the Meeting, cast votes and make decisions relating to the issues discussed at the Meeting as stated in the Summons of the Meeting, sign letters/deed relating to the Meeting and to take other actions in accordance with their rights and obligations as a Shareholder of the Company with no exception.

The PRINCIPAL instructs the ATTORNEY to vote as follows:

Agenda of the Meeting

NO.	AGENDA	AGREE	ABSTAIN	REFUSE
1.	Approval of the Annual Report that has been reviewed by the Board of Commissioners, including approval of the Board of Commissioners' Supervisory Report and the Sharia Supervisory Board and Ratification of the Company's Financial Statements for the year ending December 31 st , 2019 and the granting of full redemption and release of discharge (<i>volledig acquit et decharge</i>) to the members of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company for the management and supervision actions that have been carried out in and during the financial year ending December 31 st , 2019;			
2.	Determination of the use of the Company's Net Profit for the fiscal year ending December 31 st , 2019;			
3.	Determination of remuneration for the members of the Directors, Board of Commissioners, and Sharia Supervisory Board of the Company in 2020;			
4.	Appointment of a Public Accountant and/or a Public Accountant firm to examine the Company's books for the year ending in December 31 st , 2020 and the determination of the amount of honorarium and other conditions relating to the appointment;			
5.	<p>Amendment to the Company's Articles of Association in connection with:</p> <p>a. Article 1 concerning the Name and Location, to change the name from PT Bank Tabungan Pensiunan Nasional Syariah Tbk into PT Bank BTPN Syariah Tbk;</p> <p>b. Article 13 concerning Merger, Consolidation, Acquisition and Separation to improve the Articles of Association by making adjustments to Article 13 through the regulation on "Dissolution" in a separated article;</p>			

	<p>c. Article 14 concerning the Board of Directors to provide space for a more flexible/dynamic composition of the Board of Directors; and the addition of the clause "declared bankrupt or subordinate based on a court decision" regarding matters that caused the expiry term of Directors;</p> <p>d. Article 17 concerning the Board of Commissioners to follow severe provisions relating to the number of Independent Commissioners in banks and various fulfillment of Good Corporate Governance (GCG) requirements;</p> <p>e. Article 26 concerning Dissolution and Liquidation to add new articles governing "Liquidation" and articles governing "Dissolution" in Article 13 will be moved and merged to complete the Article about "Liquidation" so that the new article will become Article 26 in the Articles of Association; and</p> <p>f. Other articles to adjust the editorial in order to comply with the applicable laws and regulations.</p>			
6.	Appointment of Management of the Company.			

This Power of Attorney is granted under the following terms and conditions:

- a. Whereas, upon signing of this Power of Attorney or thereafter of the PRINCIPAL declares to accept and ratify all lawful actions taken by the ATTORNEY on behalf of the PRINCIPAL by virtue of this Power of Attorney;
- b. This Power of Attorney shall be effective from the date of this Power of Attorney is executed until being revoked and/or canceled by the PRINCIPAL, provided that the notification regarding the revocation and/or cancellation of the Power of Attorney must be received by the Securities Administration Bureau (SAB) of the Company on 13 April 2020 at the latest.

Thus, this Power of Attorney was made and signed on the date as referred to below so that it can be used properly.

Jakarta, [to be completed with date] 2020

PRINCIPAL

Stamp Duty IDR6.000,00
Company Signature and Stamp

[Full Name]

Holder of [to be completed with the amount of shares] shares

ATTORNEY

KUKUH K. HADIWIDJOJO, S.H., M.Kn.

PUNIA NATHANIA SITINJAK, S.H.

AHMAD HIDAYAT, S.H., M.H.

ASTRID FAUZIA ZAHRA, S.H.

KRISDIANTO CAHYO NUGROHO, S.H., LL.M.

ANASTASIA HERMA DESFIRA, S.H.

Notes:

1. The Power of Attorney which is signed in the territory of the Republic of Indonesia shall be signed above an IDR6,000.00 Indonesian stamp duty.
2. In the event that a Power of Attorney is signed outside the territory of the Republic of Indonesia, the Power of Attorney must be legalized by the local public notary and the Republic of Indonesia's Government Official Representative Office.
3. The Power of Attorney shall be submitted to the Securities Administration Bureau (SAB) of the Company at the latest on 13 April 2020.
4. The Power of Attorney that has been submitted to the SAB of the Company cannot be changed, cancelled and/or withdrawn without written notice to and must be received by the SAB of the Company on 13 April 2020 at the latest. In the event that the SAB of the Company does not receive written notice regarding the amendment, cancellation and/or withdrawal of the Power of Attorney, the Power of Attorney that has been previously submitted to the SAB of the Company is considered valid at the time the Meeting is held.
5. Shareholders having the status of a Legal Entity/Business Entity can be represented at the Meeting by one or several persons who have the authority in accordance with the Articles of Association of the Legal Entity/Business Entity to act as such.
Please bring a photocopy of the Authorization's Articles of Association and the amendments which currently in force and the latest deed of the composition of the Directors and Board of Commissioners/Management and Supervisors to be submitted to the organizer before entering the Meeting room.
6. The Chairperson of the Meeting has the right to request the Power of Attorney to represent the Company's shareholders to be shown to him before the Meeting is held (Article 11 paragraph (3) of the Company's Articles of Association).
7. Members of the Board of Directors, the Board of Commissioners and employees of the Company may act as power of attorney in the Meeting, but the votes they cast as power of attorney in the Meeting will not be counted in the vote (Article 11 paragraph (5) of the Company's Articles of Association).
8. Shareholders with voting rights who attend the Meeting, but do not cast votes (abstained/blank) are considered to cast the same votes as the majority votes of the shareholders who vote (Article 11 paragraph (9) of the Company's Articles of Association).