DEFINITION SUMMARY OF ACQUISITION PLAN

: Deed of sale and purchase made and entered into by and between IFC and BNI (as defined below) in accordance **MEBNI** Deed of Acquisition entered into by and between Bank Mayora and BNI (as defined below) before a Notary in

In this Summary of Acquisition Plan, unless provided otherwise, the terms and expression

with the Company Law.

Services Authority

by IFC by BNI;

I. INFORMATION ON THE ACQUIRED PARTY

PT Bank Mayora ("Bank Mayora"), domiciled in West Jakarta and with its registered address at Jl. Tomang Raya No. 21 - 23, West Jakarta, is a limited liability company

established pursuant to and based on the prevailing laws and regulations of the Republic

of Indonesia. Bank Mayora was established with the name PT Bank Mayora pursuant to Deed of Establishment of Limited Liability Company No. 14 dated 25 February 1993, made before Dr. Widgjojo Wilami, S.H., Notary in Jakarta and has obtained the legalization from the Ministry of Justice by virtue of Decree No. C2-2108.HT.01.01.TH.93 dated 10 April 1993

including the amendments thereof from time to time, the last amendment of which was by

virtue of Deed No. 50 dated 28 May 2021, made before Yansen Dicky Suseno, S.H., Notan in Jakarta, which was notified to and acknowledged by the Ministry of Law and Human Rights by virtue of Ministry of Law and Human Rights Letter No. AHU-AH., 0.1.03-0340590

dated 31 May 2021, and registered in the Company Register No. AHU-0095816.AH.01.11 YEAR 2021 dated 31 May 2021 ("Articles of Association of Bank Mayora").

The purpose and objective of the establishment of Bank Mayora is to carry out commercial

banking businesses in the broadest sense with due observance of the applicable regulations. Bank Mayora started commercial operations on 28 July 1993. In accordance with Bank Indonesia Decree No.10/476/DPIP/Prz dated 9 May 2008, Bank Mayora

obtained a business license as a foreign exchange trader. In accordance with the Decree of Bank Indonesia No.15/5/KEP.DpG/2013 dated 7 May 2013, Bank Mayora received an

upgrade to become a Foreign Exchange Bank. Bank Mayora is part of the Mayora business (Company) group. PT Mayora Inti Utama is the parent entity of Bank Mayora.

Buying, selling, or guaranteeing, at its own risk or for the benefit of and at a customer's order (such as bills of exchange accepted by the Bank whose validity period are not longer than what is customary in the trading of the said documents; debt acknowledgment letters and other commercial papers whose validity period are not longer than what is customary in the trading of such securities; State treasury papers and government guarantees; Bank Indonesia Certificates (SBI); bonds; commercial papers with maturity of up to 1 (one) year, and other securities instruments with

Transferring money either for its own interests or for the customer's interests Placing funds in, lending funds from, or lending funds to other banks, either by using letters, telecommunication facilities or by money orders, checks, or other means Receiving payments from claims on securities and performing calculations with or

Carrying out safekeeping activities for the benefit of other parties based on contracts Placing customers' funds with other customers in the form of securities that are not

Purchasing, through auction of collateral rights both in whole or in part in the event a debtor fails to meet its obligations to the Bank, provided that the purchased collateral

Engaging in factoring activities, credit card business and trustee activities.

: Ricky Budiono

: Tjahojo Bengawan

: Julius Lontoh Pranata

: Dharmawan Atmadia

: Rp1,250,000,000,000.-

Number of Shares Nominal Value (Rp) %

845,391,440 845,391,440,000 100.00

676,313,152,000

Rp845,391,440,000.-

II. INFORMATION ON THE ACQUIRING PARTY

BNI was initially established in Indonesia as a central bank with the name "Bank Negara

Indonesia" based on Government Regulation in Lieu of Law No. 2 of 1946 on 5 July 946

Thereafter, based on Law No. 17 of 1968, BNI was designated as "Bank Negara Indonesia

1946", and its status became a State-Owned Commercial Bank, BNI is domiciled in Central Jakarta and has a registered address at Grha BNI, Jl. General Sudirman Kav. 1, Centra

Under Government Regulation No. 19 of 1992 dated 29 April 1992, the legal form of BNI

was adjusted to become a perseroan company (Persero). The adjustment of the legal form

to become a Persero was set out in Deed No. 131 dated 31 July 1992, made before Muhani Salim SH Notary in Jakarta, which was announced in the State Gazette of the Republic of

To comply with the provisions of the Company Law, the Articles of Association of BNI have

been adjusted. The adjustments are stated in Deed No. 46 dated 13 June 2008 made

before Fathiah Helmi, SH, Notary in Jakarta, based on the resolution of the Extraordinary General Meeting of Shareholders dated 28 May 2008 and has obtained the approval of

the MOLHR by virtue of Decree No. AHU-AH.01.02-50609 dated 12 August 2008 and has been announced in the State Gazette of the Republic of Indonesia No. 103 dated 23

December 2008 Supplement No. 29015. The latest amendments to the current Articles of Association of BNI are as contained in Deed Number 23 dated 20 April 2021, made before Fathiah Helmi, SH, Notary in Jakarta, which has been received and recorded by MOLHR

virtue of his letter Number AHU- AH.01.03-0264697 dated 26 April 2021 ("BNI's Articles

Based on article 3 of BNI's Articles of Association, the scope of activities of BNI is to engage

Based on BNI's Articles of Association, BNI is established with the purposes and objectives of carrying out banking business activities. In order to achieve the purposes and objectives, BNI may carry out the following main and supporting business activities: Collecting funds from the public in the form of deposits in the form of current accounts time deposits, savings, and/or other equivalent forms.

Buying, selling, or guaranteeing at its own risk or for the benefit of and at the customers

order: 1) bills of exchange including money orders accepted by BNI as a bank whose

validity periods are not longer than what is customary in the trading of such letters, 2) letter of debt acknowledgment and other commercial papers whose validity periods are not longer than what is customary in the trading of such letters, 3) state treasury papers and government guarantees, 4) Bank Indonesia certificates, 5) bonds, 6) term commercial papers in accordance with the laws and regulations, and 7) other securities

Receiving payments from claims on securities and perform calculations with or between

Carrying out safekeeping activities for the benefit of other parties based on contracts.

Placing customers' funds with other customers in the form of securities that are not

Performing financing and/or carrying out other activities including conducting activities

sharia principles, in accordance with the provisions stipulated by the

instruments with maturities in accordance with the laws and regulations) Transferring money either for its own interests or for the customer's interests Placing funds in. lending funds from, or lending funds to other banks, either by using nunication facilities or by money orders, checks, or other me

Indonesia No. 73 dated 11 September 1992 Supplement No. 1A.

Rp1.000.-

The current shareholding composition of Bank Mayora is as follows

: Tiolina Indira Tumanggor Siahaan

Mayora are to carry out banking activities, among other things:

time deposits, savings, and/or other equivalent forms.

Providing a place to keep goods and securities.

Board of Directors and Board of Commissioners

Independent Commissioner : Jovs Diaianto

Independent Commissioner : Taryadi Supangkat

The current capital structure of Bank Mayora is as follows:

Issuing debt acknowledgment letters

naturities of up to 1 year).

between third parties.

Bank Mayora are as follows

Board of Directors

Credit Director

Capital Structure

Authorized Capital

Issued and Paid-up Capital

Shareholding Composition

Shareholders

PT Bank Negara Indonesia (Persero) Tbk

in the business of commercial banking.

Issuing debt acknowledgment letters.

Providing a place to keep goods and securities.

listed on the Stock Exchange.

Business activities

Extending credits.

PT Mayora Inti Utama

International Finance

Nominal Value per Share

President Director

Business Director

Board of Commissioners

President Commissioner

Compliance Director

listed on the Stock Exchange.

must be immediately disbursed.

Based on the Articles of Association of Bank Mayora, the purposes and objectives of Bank - Series B

comprising:

accordance with the Company Law.

under the laws of Indonesia having its domicile in Jakarta

International Finance Corporation, an international organization established based on an article of association between its member states including Republic of Indonesia having its headquarter in Washington DC, United States of America.

Acquisition Approval issued by the Financial Services Authority based on the Financial Services Authority Regulation Number 41/POJK.03/2019 (POJK 41/2019).

Ministry of Law and Human Rights of Republic of

Financial Services Authority of the Republic of Indonesia established based on Law No. 21 of 2011 on Financia

The plan for the acquisition of up to 1,198,229,838 shares

of Bank Mayora, which represent up to 63.92% of the

total issued and paid-up shares in Bank Mayora, by BNI

(a) issuance of up to 1,029,151,550 new shares by Bank

Mayora which will be fully subscribed by BNI; (b) followed by the purchase of 169,078,288 shares held

which will result in a change of control in Bank Mayora.

Financial Services Authority Regulation No. 41/

POJK.03/2019 on Merger, Consolidation, Acquisition, Integration and Conversion of Commercial Banks.

Government Regulation Number 28 of 1999 on Merger,

Acquisition Plan as defined in the cover page of this Acquisition Plan, which is proposed to obtain approval from the shareholders of Bank Mayora and BNI at a General Meeting of Shareholders (GMS).

Law Number 13 of 2003 on Manpower as amended by

Law Number 40 of 2007 on Limited Liability Companies

as amended by Law Number 11 of 2020 on Job Creation

Deed of Sale and Purchase

Deed of Acquisition

MOLHR

Acquisition

POJK 41/2019

Company Law

OJK

Jl. Jenderal Sudirman Kav 1 Central Jakarta Phone: +6221 2511946



Gedung Mayora
Jl. Tomang Raya Kav 21-23
West Jakarta Phone: +6221 5655288 Email: corporate.secretary@bankmayora.co.id

Head Office:

THIS SUMMARY OF ACQUISITION PLAN ("**SUMMARY OF ACQUISITION PLAN**") HAS BEEN PREPARED JOINTLY BY PT BANK MAYORA ("**BANK MAYORA**") AND PT BANK NEGARA INDONESIA (PERSERO) TBK ("**BNI**") IN CONNECTION WITH THE ACQUISITION PLAN BY BNI OF BANK MAYORA BY WAY OF ISSUANCE OF UP TO 1,029,151,550 NEW SHARES REPRESENTING 54,90% OF THE ENTIRE ISSUED AND PAID-UP CAPITAL OF BANK MAYORA, AND ACQUISITION OF 169,078,288 EXISTING SHARES, WHICH WILL RESULT IN BNI HOLDING 1,198,229,838 SHARES THAT REPRESENT 63,92% OF THE TOTAL ISSUED AND PAID-UP SHARES OF BANK MAYORA.

The Acquisition Plan is prepared to comply with the provisions of Law No. 40 of 2007 on Limited Liability Companies, Government Regulation No. 28 of 1999 on Merger, Consolidation, Adultsition of Banks, and the Financial Services Authority Regulation No. 41/POJK.04/2019 on Merger, Consolidation, Acquisition, Integration and Conversion of Commercia

Statement of objection to the Acquisition may be submitted by creditors of Bank Mayora (the "Creditor") in writing at the latest by 5 February 2022.

The Acquisition Plan was signed on [12 January 2022] by the Board of Directors of BNI and Bank Mayora respectively and has been approved by the Board of Commissioners of BNI and Bank Mayora respectively on 13 January 2022 ("Acquisition Plan"). The Acquisition Plan has not obtained the approvals from the GMS of BNI and Bank Mayora.

The Summary of Acquisition Plan is published on 22 January 2022.

stipulated by the competent authority

- Acting as founder of pension fund and administrator of pension fund in accordance with the provisions of the legislation.
- Conducting financial services, commercial banking, and other investment banking activities.
- Carrying out other activities that are commonly carried out by banks as long as these are not in contravention with the laws and regulations.
- Carrying out supporting business activities for the purpose of optimizing the utilization of owned resources to support the main business activities provided that they do not conflict with the laws and regulations.

Board of Directors and Board of Commissioners

The current compositions of the Board of Directors and the Board of Commissioners of

BNI are as follows:	
Board of Directors	
President Director	: Royke Tumilaar
Vice President Director	: Adi Sulistyowati
Finance Director	: Novita Widya Anggraini
Risk Management Director	: David Pirzada
Treasury and International Director	: Henry Panjaitan
Consumer Business Director	: Corina Leyla Karnalies
MSME Business Director	: Muhammad Iqbal
Information Technology and Operational Director	: Y.B. Hariantono
Human Capital and Compliance Director	: Bob Tyasika Ananta
Institutional Relations Director	· Sis Anik Wijayanto

Corporate Banking Director

Independent Commissioner

Services and Network Director

mad Igbal asika Ananta sis Apik Wijavanto Silvano Winston Rumantir Ronny Venir

Septian Hario Seto

President Commissioner/ : Agus Dermawan Wintarto Martowardoio Independent Commissioner Vice President Commissioner : Pradjoto Independent Commissioner Independent Commissioner : Erwin Rijanto Slamet Sigit Widyawar Commissioner Askolani : Ratih Nurdiati Commissioner Independent Commissione Asmawi Syam Commissioner : Susyanto : Iman Sugema Independent Commissioner

The current capital structure of BNI is as follows

Authorized Capital : Rp15.000.000.000.000 Issued and Paid-up Capital : Rp9,054,806,974,125.-Nominal Value per Share - Series A Dwiwarna : Rp7.500. : Rp7,500,

Collecting funds from the public in the form of deposits in the form of current accounts,

Shareholding Composit

The current shareholding composition of	of BNI	is as follows:
	Mana	land Males and F

Descriptions	Shares and per	Rp7.500 per Series A Series B Shares, R eries C Shares	
	Number of Shares (Share)	Nominal Value (Rupiah)	Percentage (%)
Series A Dwiwarna Shares			
Republic of Indonesia	1	7,500	0.00
Series B Shares			
Republic of Indonesia	217,006,399	1,627, 547,992,500	1.16
Public (respective shareholding below 5% for each party)	72,335,467	542,516,002,500	0.39
Total of Series B Shares	289,341,866	2,170,063,995,000	1.55
Series C Shares			
Republic of Indonesia	10,972,187,475	4,114,570,303,125	58.84
Public (respective shareholding below 5% for each party)	7,387,127,116	2,770,172,668,500	39.61

III. BACKGROUND AND REASONS FOR THE ACQUISITION

The emergence of digital products in Indonesia which was developed through organic The current compositions of the Board of Directors and the Board of Commissioners of development by banks in Indonesia as well as the presence of digital banks carried out through inorganic strategies (acquisitions and/or followed by transformation into digital banks) offers various conveniences for the public in carrying out financial transactions.

BNI is currently carrying out a transformation program, in which one of the initiatives is to strengthen digital capabilities to meet customer needs and expectations, so that BNI will become a provider of digital-based integrated financial solution with international advantages. To be able to support the public's digital transactions and in line with BNI's transformation, BNI will form a digital bank through an inorganic strategy, i.e., acquisition of Bank Mayora which will then be transformed into a digital bank.

MSMEs who hold important role in Indonesian economy are currently underserved b banks. This makes the MSME segment a great and attractive potential to be develope by Bank Mayora with a synergistic approach to utilizing the BNI ecosystem and sellers.

Bank Mayora will present an ecosystem-based digital solution, especially to assist SME in accommodating the needs of banking services and SME businesses. Through the implementation of the acquisition plan and synergies with BNI by way of optimization of tworks spread throughout Indonesia, it is hoped that Bank Mayora's digital service n reach more customers. Bank Mayora has the potential to grow and operate efficien ers. Bank Mayora has the potential to grow and operat through the support of the strength and important role of shareholders

Reasons of the Acquired Party

The acquisition

a. to subscrib

To strengthen the capital structure of Bank Mayora as mandated by POJK Number 12 POJK.03/2020 on Consolidation of Commercial Banks, and to support efforts to improv Bank Mayora's competitiveness in the banking industry by transforming into a digital bank

IV. ACQUISITION PLAN

plan carried out by BNI is as follows:
e in full the issuance of up to 1,029,151,550 new Shares by Bank Mayora;
169,078,288 Shares held by IFC.

b. to acquire 1 The pro forma sh

1. PT Mayora Inti Utama 676.313.152 676.313.152.000 2. PT Bank Negara Indonesia 1.198.229.838 1.198.229.838.000 63.92 (Persero) Tbk 1,874,542,990 1,874,542,990,000 100.00 Total

V. FUNDING READINESS

The plan for the acquisition of Bank Mayora by BNI will be funded by internal funding of BN from funds kept as retained earnings or BNI's assets.

BNI hereby represent and warrant that the funding does not: originate from a loan or financing facility in any form whatsoever from any bank and or

originate from and for the purpose of money laundering as set out in Law No. 8 of 2010 on Prevention of the Crime of Money Laundering; or

c. originate from banking crimes or any other crimes.

VI. SETTLEMENT OF MINORITY SHAREHOLDERS' RIGHTS According to GR 28/1999, if the minority shareholders of Bank Mayora do not file any

objections to the Acquisition within seven days before the notice of the GMS, the minority shareholders will be deemed to have approved the Acquisition, Further, pursuant to Article shareholders will be deemed to have approved the Acquisition. If their, pixelant of vinctions of the GMS in connection with the Acquisition, can only use their rights to demand that their shares be bought at fair value by the bank (in this case Bank Mayora). Every objection by the minority shareholder will be resolved in accordance with the prevailing laws and regulations. Both BNI and Bank Mayora will try to settle the rights of the minority

VII. SETTLEMENT OF THE STATUS OF MANAGEMENT AND EMPLOYEES

There are no changes to the status, rights and obligations of the Board of Directors and the Board of Commissioners of Bank Mayora until the Acquisition transaction is completed. vever, at any time after the completion of the Acquisition transaction, there may be nges to the compositions of the Board of Directors and the Board of Commissioners of Bank Mayora. Such changes (if any) will be carried out in accordance with the prevailing laws and regulations.

The terms and conditions of employment of the employees of Bank Mayora will not be affected by the Acquisition and Bank Mayora will honour the rights of the employees in accordance with and pursuant to the prevailing laws and regulations. All rights and obligations of the employees will be settled and carried out in accordance with the prevailing laws and regulations, including the Manpower Law.

VIII. DRAFT AMENDMENTS TO ARTICLES OF ASSOCIATION

Following the Acquisition, Article 3, 4, 7, 9, 10, 11, 12, 13, 14 and 16 of the Articles of Association of Bank Mayora will be amended. The amendments are amendments to Articles of Association that must be approved by the shareholders of Bank Mayora, and thereafter approved by and notified to the MOLHR

IX. AUDITED FINANCIAL STATEMENTS OF BANK MAYORA AND BNI

Description	2018	2019	2020	2021
(in million rupiah)	3	1 December		30 June
ASSETS				
Cash	79,301	76,486	76,957	64,734
Current accounts with Bank Indonesia	304,932	389,672	266,638	507,608
Current accounts with other banks	104,051	51,035	48,986	121,305
Placements with Bank Indonesia and other banks	849,454	1,056,346	1,069,760	1,767,155
Securities purchased under agreements to resell	50,183	314,104	1,289,061	1,281,655
Securities (Net)	515,112	514,158	758,373	813,272
Credits Granted (Net)	3,960,777	4,215,282	4,226,600	3,658,51
Description	2018	2019	2020	2021
(in million rupiah)	3	1 December		30 June
Acceptance Receivables	2,870	10,686	21,584	63,25
Accrued Interest Income	23,277	22,366	22,166	19,582
Prepaid Expenses	26,572	22,314	11,283	16,605
Fixed Assets (Net)	35,200	42,992	102,145	94,80
Other Assets (Net)	122,225	164,418	120,073	145,062
TOTAL ASSETS	6,073,954	6,879,859	8,013,626	8,553,54
LIABILITIES				
Obligations due immediately	10,902	12,356	36,378	61,114
Deposits (Third Party Funds)	4,651,169	5,378,746	6,399,223	6,861,189
Deposits from other banks	129,099	173,819	178,111	172,650
Borrowings	3,715	3,493	3,267	3,064
Taxes Payable	13,715	6,293	8,712	7,04
Acceptance Payables	287	10,686	21,692	63,534
Accrued Interest Expenses	10,316	13,408	11,429	10,272
Employee Benefits Liabilities - Long Term	60,634	74,062	57,242	58,797
Deferred Tax Liabilities	190	2,303	5,514	7,217
Other Liabilities	6,887	3,831	67,168	68,789
TOTAL LIABILITIES	4,889,497	5,678,998	6,788,736	7,313,667
EQUITY				
Share Capital	845,391	845,391	845,391	845,391
Additional paid-in capital	121,281	121,281	121,281	121,28
Retained earnings	217,785	234,189	258,218	273,202
TOTAL EQUITY	1,184,457	1,200,861	1,224,890	1,239,874
TOTAL LIABILITIES & EQUITY	6,073,954	6,879,859	8,013,626	8,553,54

DESCRIPTION	2018	2019	2020	2020	2021
(in million rupiah)	3	1 December		30 Ju	ine
Interest Income	503,124	525,984	541,992	270,151	249,827
Interest Expense	(226,262)	(262,025)	(276,684)	(138,192)	(126,366)
Interest Income (Net)	276,862	263,959	265,308	131,959	123,461
Other Income	21,879	25,412	24,735	12,332	12,253
Other Expenses	(254,636)	(273,723)	(273,942)	(141,598)	(115,535)
Profit before Income Tax	44,105	15,648	16,101	2,693	20,179
Income Tax Expense	(12,153)	(4,983)	(4,434)	(592)	(4,706)
Profit for the Year	31,952	10,665	11,667	2,101	15,473
Other Comprehensive Profit (Loss) before Tax	(2,531)	5,739	31,342	4,350	(489)
Total Comprehensive Profit for the Year	29,421	16,404	43,009	6,451	14,984

Summary of BNI's financial statements for the period ending 31 December 2018, 2019, 2020 based on the Company's financial statements which have been audited by the Purwantono, Sungkoro & Surja Public Accounting Firm (a member firm of Ernst & Young Global Limited) and for the six month period ending 30 June 2021 which have been audited by the Accounting Firm Public Tanudiredja, Wibisana, Rintis & Partners (member firm of PricewaterhouseCoopers International Limited).

Statement of Financial Position DESCRIPTION 2018 2019 2020

(in million rupian)		31 December		30 June
Assets				
Cash	14,043,846	15,361,703	17,324,047	11,647,604
Current accounts with Bank Indonesia	35,591,243	37,104,091	35,065,701	24,729,090
Current accounts and Placements with other banks	13,133,828	14,962,793	16,107,788	25,536,042
Placements with Bank Indonesia and other banks	39,324,445	47,776,809	61,329,259	70,274,257
Marketable Securities	32,044,270	27,161,751	29,686,597	20,276,114
Securities purchased under agreements to resell	-	411,442	8,666,091	5,999,773
Bills and other receivables	24,586,862	19,207,603	17,893,534	15,056,431
Acceptance Receivables	20,295,277	18,558,276	20,575,666	19,571,853
Derivatives Receivables	605,248	312,266	1,460,614	212,706
Loans	497,886,888	539,862,076	541,978,801	521,345,967
Government Bonds adjusted for amortization of discount and premium	86,791,402	81,029,020	90,659,318	102,374,527
Prepaid taxes	1,624,418	1,049,979	1,049,787	1,054,912
Prepaid expenses	2,337,403	2,609,259	2,807,092	3,040,542
Investment in associates	-	-	-	8,297,692
Equity investments	603,923	523,103	813,087	790,219
Other assets (net)	11,900,084	11,800,935	13,757,811	13,605,136
Fixed assets	34,008,656	35,661,850	38,958,245	37,990,834
Accumulated depreciation	(7,882,148)	(9,137,091)	(11,595,845)	(12,138,998
Deferred tax assets - net	1,676,366	1,349,343	4,799,832	5,473,577

Accumulated depreciation	(7,882,148)	(9,137,091)	(11,595,845)	(12,138,998)
Deferred tax assets - net	1,676,366	1,349,343	4,799,832	5,473,577
Total Assets	808,572,011	845,605,208	891,337,425	875,138,278
Equity and Liabilities				
Liabilities				
Obligations due immediately	4,160,295	5,272,805	5,560,702	4,958,129
Deposits from Customers	552,172,202	582,540,625	647,571,744	646,573,616
Deposits from other banks	13,874,495	11,584,276	9,023,031	16,101,461
Derivative payables	322,028	203,054	414,280	345,939
Securities sold under agreements to repurchase	21,524,329	2,183,403	2,590,268	2,329,454
Acceptance payables	4,416,613	5,341,440	5,500,360	5,149,592
Accrued expenses	876,347	997,259	1,181,534	1,012,297
Taxes payable	481,064	567,811	1,147,777	988,028
Employee benefits	3,512,266	4,392,277	6,344,268	5,637,739
Provisions	177,519	185,019	1,421,914	1,093,824
Other liabilities	14,608,465	14,900,956	18,280,485	19,439,332
Securities Issued	2,987,464	2,985,052	2,985,011	2,985,237
Borrowings	52,024,506	57,235,500	44,114,314	42,135,935
Subordinated securities	99,953	99,965	99,975	7,345,209
Total Liabilties	671,237,546	688,489,442	746,235,663	756,095,792
Temporary Syirkah Funds				
Deposits from customers				
Mudharabah Current Accounts	1,166,739	4,808,318	2,812,156	-

Mudharabah Saving Deposits	109,717	151,422	185,479	-
Mudharabah Time Deposits	224,073	178,665	151,387	-
Issued Sukuk Mudharabah	-	-	-	-
Total Temporary Syirkah Funds	26,960,676	32,111,818	32,229,563	
Equity				
Issued and fully paid capital	9,054,807	9,054,807	9,054,807	9,054,807
Additional paid in capital	14,568,468	14,568,468	14,568,468	17,010,254
Transaction with non-controlling interests	2,256,999	2,256,999	2,256,999	2,256,999

24.314

9,802,867 10,875,899 13,010,275

15.632.966 16.086.130 16.058.270

11.384

11.996

Mudharabah Saving Deposits

Mudharabah Current Accounts

Mudharabah Time Deposits

14,978,731	14,946,879	14,962,961	14,513,088
(3,913,839)	(822,278)	2,424,779	1,483,273
04.000	47.400	00.054	19.383
84,886	47,199	23,254	19,383
2,778,412	2,778,412	2,778,412	2,778,412
-	-	-	-
68,268,420	79,685,093	64,202,289	69,339,804
71,046,832	82,463,505	66,980,701	72,118,216
-	-	(79,449)	(79,449)
108,076,884	122,515,579	110,192,520	116,376,571
2,296,905	2,488,369	2,679,679	2,665,915
110,373,789	125,003,948	112,872,199	119,042,486
	(3,913,839) 84,886 2,778,412 - 68,268,420 71,046,832 - 108,076,884 2,296,905	(3,913,839) (822,278) 84,886 47,199 2,778,412 2,778,412 68,268,420 79,685,093 71,046,832 82,463,505 108,076,884 122,515,579 2,296,905 2,488,369	(3,913,839) (822,278) 2,424,779 84,886 47,199 23,254 2,778,412 2,778,412 2,778,412 68,268,420 79,685,093 64,202,289 71,046,832 82,463,505 66,980,701 (79,449) 108,076,884 122,515,579 110,192,520 2,296,905 2,488,369 2,679,679

DECODIBEION	2018	2019	2020	2020	2021
DESCRIPTION (in million rupiah)		31 December		30 Jı	
Interest Income and		or December		30 30	4116
Sharia Income - Net	35,446,315	36,602,374	37,151,966	17,797,041	19,321,827
Premium Income and Investments Return - Net	1,711,857	1,696,928	1,471,088	647,660	621,506
Other Operating Income					
Other fee and	7 001 054	9 950 022	9 200 050	4 011 615	4 220 245
commission Income from investment	7,801,854	8,850,923	8,309,050	4,011,615	4,339,315
in associates Recovery of assets	-	-	-	-	312,833
written off	1,997,152	2,354,214	1,548,562	615,792	1,053,528
Unrealized gain/(loss) on changes in fair value of financial assets at fair value		450			
through profit or loss	11,956	150	10,756	(179)	23,708
Gain on sale of financial assets at fair value through other comprehensive income and fair value through profit or loss	508,516	971,584	1,423,890	482,137	1,004,557
Foreign exchange gains - net	493,590	632,762	1,109,425	660,391	708,259
Others	799,531	902,765	1,010,898	395,169	413,454
Total Other Operating Income	11,612,599	13,712,398	13,412,581	6,164,925	7,855,654
Allowance For Impairment Losses	(7,388,411)	(8,838,178)	(22,590,435)	(7,466,864)	(9,786,069)
Other Operating Expenses					
Salaries and employees' benefits	(9,518,738)	(10,186,127)	(9,750,781)	(4,694,853)	(5,388,016
General and administrative	(7,667,065)	(8,258,709)	(9,062,677)	(4,044,585)	(4,060,390)
Deposit guarantee premium	(1,290,553)	(1,312,056)	(1,030,410)	(569,700)	(677,600)
Promotion expense	(970,733)	(1,110,996)	(1,188,620)	(480,123)	(333,252)
Others	(2,335,872)	(2,819,011)	(3,181,268)	(1,448,963)	(1,201,108)
Total Other Operating Expenses	(21,782,961)	(23,686,899)	(24,213,756)	(11,238,224)	(11,660,366)
Operating Income	19,599,399	19,486,623	5,231,444	5,904,538	6,352,552
Non-Operating Income - Net	221,316	(117,517)	(119,291)	(62,212)	(67,659)
Income Before Tax Expenses	19,820,715	19,369,106	5,112,153	5,842,326	6,284,893
Tax Expenses	(4,728,952)	(3,860,523)		(1,384,688)	(1,246,318)
Net Income	15,091,763	15,508,583	3,321,442	4,457,638	5,038,575
Other Comprehensive Income					
Items that will not be reclassified to profit or loss					
Gain on changes in value of financial assets at fair value through other comprehensive income	2,815,509	_	126,201	-	
Re-measurement of post-employment benefit	601,440	(310,171)	(2,394,394)	(404,868)	198,993
Related income tax	(235,860)	62,034	387,352	89,017	(33,829)
Items that will be reclassified to profit or loss					

Other Comprehensive Income For The Year After Taxes	(855,511)	2,875,356	871,280	(236,079)	(763,359)
Total Comprehensive Income For The					
Year	14,236,252	18,383,939	4,192,722	4,221,559	4,275,216
Basic earnings per					
share attributable to equity holders of the					
parent entity (in full rupiah amount)	805	825	176	239	270

(8,269)

(37,687)

(23,945)

(5,035,413) 3,951,475 3,312,177 110,530 (1,114,038)

1,007,082 (790,295) (536,111) (22,107)

(8,651)

(3,871)

financial stateme

Gain (loss) on changes

Related income tax

Assets 875,138,278 883,961,430

The pro forma Statement of Financial Positions of BNI based on the Financial Statements as of 30 June 2021 with several adjustment assumptions and eliminations carried out and reviewed by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan ("PwC").

Equity	Party's Funds	646,573,616	653,434,805
		119,042,486	120,573,660
Interes	st Income	25,295,959	25,545,786
Interest Expenses		(5,974,132)	(6,100,498)
Operating Income		6,352,552	6,372,731
Profit E	Before Tax	6,284,893	6,305,072
Profit After Tax		5,038,575	5,054,048
Owner of Parent Company		5,026,603	5,036,494

X. ESTIMATED ACQUISITION SCHEDULE			
No.	Activity	Estimated Consummation	
1.	Announcement of the Summary of Acquisition Plan in 2 Indonesian daily newspapers with national circulation	22 January 2022	
2.	Announcement of the Summary of Acquisition Plan in the website	22 January 2022	
3.	Announcement of the Summary of Acquisition Plan to the employees	22 January 2022	
4.	GMS Announcement of BNI	4 February 2022	
5.	Last day for the Creditors to file objections to the acquisition	5 February 2022	
6.	GMS Invitation of BNI	21 February 2022	
7.	GMS of BNI to approve the Acquisition	15 March 2022	
8.	GMS of Bank Mayora via circular resolutions to approve the Acquisition	15 March 2022	
9.	Submission of application to obtain acquisition approval to OJK	18 March 2022	
10.	Submission of application to OJK on the fit and proper test of BNI as the potential controlling shareholder of Bank Mayora	18 March 2022	
11.	Anticipated date of receipt of approval from OJK on the acquisition, capital participation and plan to form a Bank Business Group (KUB)	April 2022	
12.	Anticipated date of receipt of approval from OJK on the ability and propriety of BNI	April 2022	
13.	Signing of the Deed of Acquisition of Bank Mayora and Deed of Sale and Purchase	April 2022	
14.	Effective date of the acquisition	May 2022	

XI. ADDITIONAL INFORMATION

For shareholders and/or third parties who require additional information related to the Summary of the Acquisition Plan, please contact

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Grha BNI Central Jakarta Phone: +6221 2511946 Email: bni@bni.co.id

BANK MAYORA Head Office: Gedung Mayora JI. Tomang Raya Kav 21-23 West Jakarta Phone: +6221 5655288 Email: corporate.secretary@bankmayora.co.id

Performing factoring activities, credit card business and trustee activities

Carrying out activities in foreign exchange by complying with the provisions stipulated

Conducting temporary equity participation activities to overcome the consequences of credit failure, including financing failure activities based on sharia principles on

by the competent authority. Conducting equity participation in banks or other companies in the financial sector.

condition that they must withdraw their participation in accordance with the provisions

The summary of the financial statements of Bank Mayora for the period ending on 31 December 2018, 2019 and 2020 and for the six month period ending on 30 June 2021 based on the financial statements of Bank Mayora as audited by the Public Accounting Firm of Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners