

if signed overseas signature must be legalized by the Notary Public and Indonesian Consulate!

POWER OF ATTORNEY.-

-We, (*name of company*), a company established and organized under the laws of,
having its principal office at

.
in this matter represented by its duly authorized officer, do hereby authorize and grant full
power and authorization to :

-Mr.
businessman, residing in (*)

.
holder of Passport/Kartu Tanda Penduduk issued by (*) number (*) dated (*)
(hereinafter shall be referred to as the "Attorney"),
granting the Attorney the right to appoint a substitute,

----- SPECIFICALLY -----

-to represent us and act in our name and behalf in our capacity as a shareholder of PT BANK
TABUNGAN PENSIUNAN NASIONAL Tbk, abbreviated PT BANK BTPN Tbk, a limited
liability company and a banking corporation established and existing under the laws of the
Republic of Indonesia, having its place of domicile in South Jakarta (the "**Company**"), in the
Annual General Meeting of Shareholders (the "**Meeting**") of the Company which will be
convened in Jakarta, Indonesia, on 15 February 2019 or any other date as may be determined
by the Company, with agenda, as shall be determined by the Board of Directors of the
Company, among others, as follows :

1. To approve the Annual Report and to ratify the Financial Statements of the Company for
the financial year ended on 31 December 2018 and to grant a full release and discharge
(*volledig acquit et decharge*) to the members of the Board of Directors and the Board of
Commissioners of the Company for the management and supervisory actions performed in
and for the financial year ended on 31 December 2018.
2. The appropriation of the Company's net profit acquired in financial year ended on 31
December 2018.
3. Changes of the member of the Board of Directors and the Board of Commissioners of the
Company.
4. Approval on the amount of remunerations and the type and amount of allowances to the
Board of Directors and the amount of honorarium and the type and amount of allowances
of the Board of Commissioners for financial year ending on 31 December 2019 and to
determine the amount of bonus to the members of the Board of Directors and the Board of
Commissioners for services rendered to the Company in financial year ended on 31
December 2018, which shall be paid in book year 2019.
5. To appoint the Public Accountant to audit the books of the Company for book year ending
on 31 December 2019 and to determine the amount of fees and other conditions of
appointment of such Public Accountant.
6. To re-confirm the resolution on the Management and Employee Stock Option Program
(MESOP) of the Company resolved in the Extra-Ordinary General Meeting Of
Shareholders of the Company convened on the 26-th day of March 2015, as reconfirmed in
the Extra-Ordinary General Meeting Of Shareholders of the Company convened on the
29-th day of April 2016, the Annual General Meeting of Shareholders of the Company
convened on the 24-th day of March 2017, and the Annual General Meeting of Shareholders
of the Company convened on the 29-th day of March 2018 and to grant power and
authorization to the Board of Commissioners to perform all acts or deeds of any kind for or
in connection with the MESOP Program, inter alia (however not limited to) from time to
time to increase the amount of the issued and paid up capital of the Company in accordance
with the resolution of aforesaid Extra-Ordinary General Meeting of Shareholders.
7. To re-confirm the resolution on the Employee Stock Option Program to the Employee of
the Company (ESOP) resolved in the Extra-Ordinary General Meeting Of Shareholders of

the Company convened on the 29-th day of April 2016, as reconfirmed in the Annual General Meeting of Shareholders of the Company convened on the 24-th day of March 2017, and the Annual General Meeting of Shareholders of the Company convened on the 29-th day of March 2018 and to grant power and authorization to the Board of Commissioners to perform all acts or deeds of any kind for or in connection with the ESOP Program, inter alia (however not limited to) from time to time to increase the amount of the issued and paid up capital of the Company in accordance with the resolution of aforesaid Extra-Ordinary General Meeting of Shareholders.

-For above mentioned purposes, to appear wherever necessary, to draw up, sign and deliver all acts, deeds, documents and other instruments, to attend said Meeting, to speak and cast vote in such Meeting as the Attorney may deem best and proper, to sign the minutes of meeting and other documents related thereto, In GENERAL to do and perform whatever acts, deeds and things in said Meeting which we as a shareholder of the Company are entitled to do and to perform, and we hereby RATIFY all acts, deeds or things which shall be made or performed by the Attorney under and by virtue of this Power of Attorney.-

-The authorization and power in this Power of Attorney is granted under the following terms and conditions :

- (1) this grant of power and authorization shall take effect as of the date of execution of this Power of Attorney and shall remain in full force and effect, provided that any revocation (i) shall be informed in writing to the Attorney (with copy to the Company), and (ii) shall not in any way or manner invalidate, impair or affect the validity, legality and effectiveness of all acts, deeds or things made or performed by the Attorney under or pursuant to this Power of Attorney prior to its revocation ;
- (2) this Power of Attorney shall be governed by, and be construed in accordance with, the laws of the Republic of Indonesia.-

-This Power of Attorney is executed on the date hereunder written.

..... 2019
(name of company)
represented by

Name :
Title :