

**ANNOUNCEMENT
TO THE CREDITORS OF
PT BANK TABUNGAN PENSIUNAN NASIONAL TBK AND
PT BANK SUMITOMO MITSUI INDONESIA**

In relation to the proposed merger between PT Bank Tabungan Pensiunan Nasional Tbk (“**BTPN**”) and PT Bank Sumitomo Mitsui Indonesia (“**SMBCI**”) that is announced in Bisnis Indonesia and Jakarta Post on August 2, 2018 (hereinafter referred to as “**Merger**”), and in compliance with the provisions of Article 127 of Law No. 40 of 2007 on Limited Liability Company jo. Article 37 of the Government Regulation of the Republic of Indonesia Number 28 of 1999 on Merger, Consolidation and Acquisition of Bank, the Board of Directors of each of BTPN and SMBCI hereby conveys to the creditors that each BTPN creditor may submit an objection on Merger to the Board of Directors of BTPN, and each SMBCI creditor may also submit an objection on Merger to the Board of Directors of SMBCI, by no later than August 29, 2018.

If no creditor submits any objection by August 29, 2018, then the creditors shall be deemed to have agreed to the Merger.

For correspondence and further information please address to:

PT Bank Tabungan Pensiunan Nasional Tbk

Menara BTPN, 29th Floor
CBD Mega Kuningan
Jl. Dr. Ide Anak Agung Gde Agung, Kav 5.5 - 5.6
South Jakarta 12950
U.p. : Ibu Anika Faisal
Director Supervising Compliance Function
Telephone : +62 21 30026200
Fax : +62 21 30026101
E-mail : corporate.communications@btpn.com

PT Bank Sumitomo Mitsui Indonesia

Menara BTPN, 35th Floor
CBD Mega Kuningan
Jl. Dr. Ide Anak Agung Gde Agung, Kav 5.5 - 5.6
South Jakarta 12950
U.p. : Ibu Dini Herdini
Director Supervising Compliance Function
Telephone : +62 21 80862500
Fax : +62 21 80862501
E-mail : ask_smbci@id.smbc.co.jp

Jakarta, August 2, 2018