

Deed of
The Composition of
Board of Directors
and
Board of Commissioners
PT Bank SMBC Indonesia Tbk

Notarial Deed Number 25 Dated April 22, 2025, following the Letter of the Ministry of Law of the Republic of Indonesia Number AHU-AH.01.09-0210284 dated April 28, 2025, regarding Acceptance of Notification on the Change of Company Data of PT Bank SMBC Indonesia Tbk.

(NATIONAL EMBLEM OF INDONESIA: GARUDA PANCASILA)

ASHOYA RATAM, SH, MKn

NOTARY & PPAT

IN

ADMINISTRATIVE CITY OF SOUTH JAKARTA

Jalan Suryo Number 54 Kebayoran Baru Jakarta Selatan 12180

Phone: (021) 2923 6060, Facsimile: (021) 2923 6070

Email: notaris@ashoyaratam.com

Deed of : STATEMENT OF RESOLUTIONS OF THE ANNUAL
GENERAL MEETING OF SHAREHOLDERS OF "PT
BANK SMBC INDONESIA Tbk"

Date : 22 April 2025

Number : 25

Grosse Duplicate :



STATEMENT OF RESOLUTIONS OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
"PT BANK SMBC INDONESIA Tbk"

Number: 25

On this day, Tuesday, dated 22-4-2025 (the twenty-second day of April two thousand twenty-five).

At 11.30 WIB (thirty minutes past eleven of Western Indonesian Time).

Appears before me, ASHOYA RATAM, Sarjana Hukum, Master of Notary, Notary in the Administrative City of South Jakarta, in the presence of witnesses known to me, Notary, and whose names will be mentioned at the end of this deed:

1. Mister **HENOCH MUNANDAR**,

which its copy

is attached in this original of deed;

2. Madam **DINI HERDINI**,



which its copy is attached in this
original of deed;

-according to their information in this matter
acting severally in their capacities as
mentioned above and pursuant to authority from
the Annual General Meeting of Shareholders of
PT Bank SMBC Indonesia Tbk, thus the appearers
represent the Board of Directors from and
therefore acting for and under name and
authorized to represent the limited liability
company of "**PT Bank SMBC Indonesia Tbk**",
domiciled and having its principal office in
South Jakarta, having its address at Menara
SMBC, 11th, 18th, 19th, 20th, 21st, 22nd, 23rd,
25th, 26th, 27th, 28th, 29th, 30th, 33rd ABC, 35th,
36th, 37th Floor, Jalan Doktor Ide Anak Agung
Gde Agung Kavling 5.5-5.6, Kawasan Mega
Kuningan, Kuningan Timur, Setia Budi, whose
articles of association of such limited
liability company has been fully amended in
accordance with Law No. 40 Year 2007 (two
thousand seven) regarding Limited Liability



Company (hereinafter referred to as "UUPT") with regards to the change of status to become a Public Company as specified in Deed dated 24-1-2008 (the twenty-fourth day of January two thousand eight) number 123, whose original deed was drawn up before AULIA TAUFANI, Sarjana Hukum, at that time as the substitute for SUTJIPTO, Sarjana Hukum, formerly notary in Jakarta and has obtained the approval from Minister of Law and Human Rights of the Republic of Indonesia with the Decision Letter dated 29-1-2008 (the twenty-ninth day of January two thousand eight) number AHU-04685.AH.01.02.Year 2008, such Articles of Association of the limited liability company has been reamended as specified in:

-deed dated 9-7-2008 (the ninth day of July two thousand eight) number 70, whose original deed was drawn up before Notary SUTJIPTO, Sarjana Hukum and whose notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 24-7-2008 (the twenty-fourth day of July two thousand eight) number AHU-AH.01.10-18520.



-deed dated 2-6-2009 (the second day of June two thousand nine) number 3, whose original deed was drawn up before SINTA DEWI SUDARSANA, Sarjana Hukum, Notary in Jakarta and has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia with the Decision Letter dated 19-6-2009 (the nineteenth day of June two thousand nine) number AHU-27276.AH.01.02.Year 2009;

-deed dated 17-1-2011 (the seventeenth day of January two thousand eleven) number 116, and whose notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 21-2-2011 (the twenty-first day of February two thousand eleven) number AHU-AH.01.10-05152;

-deed dated 25-2-2011 (the twenty-fifth day of February two thousand eleven) number 166, and whose notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 8-3-2011 (the eight day of March two thousand eleven) number AHU-AH.01.10-



07239;

Both of original deeds as specified above drawn up before AULIA TAUFANI, Sarjana Hukum, at that time as the substitute of Notary SUTJIPTO, Sarjana Hukum as such:

-deed dated 22-2-2012 (the twenty-second day of February two thousand twelve) number 10, whose original deed was drawn up before Notary SINTA DEWI SUDARSANA, Sarjana Hukum, and whose notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 9-3-2012 (the ninth day of March two thousand twelve) number AHU-AH.01.10-08497;

-deed dated 8-4-2013 (the eighth day of April two thousand thirteen) number 11, and its notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 10-5-2013 (the tenth day of May two thousand thirteen) number AHU-AH.01.10-18068;

-deed dated 10-2-2014 (the tenth day of February two thousand fourteen) number 08, and has obtained the approval from the Minister of Law and Human Rights of the Republic of



Indonesia with the Decision Letter dated 8-7-2014 (the eight day of July two thousand fourteen) number AHU-17103.AH.01.02.Year 2014 and its notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 15-7-2014 (the fifteenth day of July two thousand fourteen) number AHU-AH.01.10-19857;

-deed dated 2-2-2015 (the second day of February two thousand fifteen) number 01, and has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia with the Decision Letter dated 13-2-2015 (the thirteenth day of February two thousand fifteen) number AHU-0002400.AH.01.02.Year 2015;

-such Articles of Association of the limited liability company have been reamended in relation to the adjustment with the Regulation of Financial Services Authority (*Peraturan Otoritas Jasa Keuangan*) (hereinafter referred to as "POJK") number 32/POJK.04/2014 regarding Planning and Holding of General Meeting of Shareholders of Public Companies including its amendment and POJK



number 33/POJK.04/2014 regarding Board of Directors and Board of Commissioners of the Issuer or Public Company, as already stated in deed dated 14-4-2015 (the fourteenth day of April two thousand fifteen) number 21, and its notification for such amendment of the Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 17-4-2015 (the seventeenth day of April two thousand fifteen) number AHU-AH.01.03-0925357;

Those four original deeds as specified above drawn up before Notary HADIJAH, Sarjana Hukum, Master of Notary;

The Articles of Association of the limited liability company have been reamended in:

- deed dated 2-7-2018 (the second day of July two thousand eighteen) number 01, has obtained the approval from the Minister of Law and Human Rights of the Republic of Indonesia with the Decision Letter dated 10-7-2018 (the tenth day of July two thousand eighteen) number AHU-0013945.AH.01.02.YEAR 2018;

-deed dated 24-8-2018 (the twenty-fourth day of August two thousand eighteen) number 29, and the notification for such amendment of the



Articles of Association has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to the letter dated 29-8-2018 (the twenty-ninth day of August two thousand eighteen) number AHU-AH.01.03-0236807;

-that both original deeds latest specified were drawn up before SHASA ADISA PUTRIANTI, Sarjana Hukum, Master of Notary, at that time was acting as the substitute for me, Notary;

-then reamended as announced/contained in:



- The State Gazette of the Republic of Indonesia dated 2-4-2019 (the second day of April two thousand nineteen) number 27, Supplement number 10716/2019;
- The State Gazette of the Republic of Indonesia dated 26-4-2019 (the twenty-sixth day of April two thousand nineteen) number 34, Supplement number 14171/2019;
- The State Gazette of the Republic of Indonesia dated 1-11-2019 (the first day of November two thousand nineteen) number 88, Supplement number 40953/2019;
- The State Gazette of the Republic of Indonesia dated 13-10-2020 (the thirteenth day of October two thousand twenty) number 82, Supplement number 39120/2020;
- The State Gazette of the Republic of Indonesia dated 23-10-2020 (the twenty-third day of October two thousand twenty) number 85, Supplement number 40646/2020;
- The State Gazette of the Republic of Indonesia dated 15-1-2021 (the fifteenth day of January two thousand twenty-one) number 5, Supplement number 2385/2021;
- The State Gazette of the Republic of Indonesia dated 19-3-2021 (the nineteenth day of March two thousand twenty-one) number 23, Supplement number 10619/2021;
- The State Gazette of the Republic of Indonesia dated 16-8-2022 (the sixteenth day of August two thousand twenty-two) number 65, Supplement number 27085/2022;
- The State Gazette of the Republic of Indonesia dated 25-7-2023 (the twenty-fifth day of July



two thousand twenty-three) number 59,
Supplement number 21608/2023;

-The State Gazette of the Republic of Indonesia dated 23-2-2024 (the twenty-third day of February two thousand twenty-four) number 16, Supplement number 5869/2024;

-The State Gazette of the Republic of Indonesia dated 5-4-2024 (the fifth day of April two thousand twenty-four) number 28, Supplement number 11262/2024;

-The State Gazette of the Republic of Indonesia dated 5-4-2024 (the fifth day of April two thousand twenty-four) number 28, Supplement number 11262/2024;

-The State Gazette of the Republic of Indonesia dated 3-12-2024 (the third day of December two thousand twenty-four) number 97, Supplement number 38245/2024;

-the latest composition of the members of the Board of Directors of the Company as contained in deed dated 27-7-2023 (the twenty-seventh day of July two thousand twenty-three) number 58, whose original deed was drawn up before YUMNA SHABRINA, Sarjana Hukum, Master of Notary, at that time as the substitute for me, Notary and the latest composition of the members of the Board of Commissioners of the Company as contained in deed dated 3-9-2024 (the third day of September two thousand twenty-four) number 02, whose original deed was drawn up before me, Notary;



(further the limited liability company of "PT Bank SMBC Indonesia Tbk" hereinafter sufficiently referred to as the "Company" or "SMBC Indonesia");

-The appearers known by me, Notary.

-The appearers acting as mentioned above herewith declare as follows:

-that today, located at Menara SMBC 27th Floor, Central Business District Mega Kuningan, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5-5.6, the Annual General Meeting of Shareholders of the Company was convened (hereinafter referred to as the "**Meeting**").

-that the Notification, the Announcement and the Invitation for the Meeting have been conducted in accordance with Article 13, Article 14 and Article 17 of POJK Number 15/POJK.04/2020 regarding the Planning and the Holding of the General Meeting of Shareholders of the Public Company ("**POJK 15/2020**") in conjunction with Article 10 paragraph (2) and paragraph (4) of the Articles of Association of the Company, which are as follows:



-The **Notification** to Financial Services Authority (hereinafter referred to as "**OJK**") and Indonesia Stock Exchange (hereinafter referred to as "**BEI**") concerning the planning to convene the Meeting has been submitted on 11-2-2025 (the eleventh day of February two thousand twenty-five);

-The **Announcement** of the Meeting to the shareholders which was uploaded in the website of the Company, the website of BEI and the website of PT Kustodian Sentral Efek Indonesia (hereinafter referred to as "**KSEI**") on 19-2-2025 (the nineteenth day of February two thousand twenty-five).

-The **Invitation** of the Meeting to the shareholders which was uploaded in the website of the Company, the website of BEI and KSEI on 27-3-2025 (the twenty-seventh day of March two thousand twenty-five), including the Revision of the **Invitation** of the Meeting on 16-4-2025 (the sixteenth day of April two thousand twenty-five).

-that such Meeting was attended or representend by the shareholders of total 9,815,096,755 (nine billion eight hundred fifteen million ninety-six thousand seven hundred fifty-five) shares or 92,1956300% (ninety-two point one nine five six three zero zero percent) from all numbers of shares with voting rights issued by the Company as stipulated in Article 42 letter a and in Article 41 paragraph 1 letter a POJK 15/2020 in conjunction with



Article 11 paragraph (1) letter a of the Articles of Association of the Company;

-that such Meeting was held with the agenda among others concerning:

"The Changes of the Composition of the members of Board of Directors and Board of Commissioners of the Company."

-that in such Meeting, the Board of Directors of the Company also has been granted the power and full authority with substitution rights to restate the resolutions of the Third and the Fourth Agenda in the Meeting into a Notarial deed and also to submit all related documents to the authorized institutions including but not limited to Ministry of Law of the Republic of Indonesia, and for the above purpose to do all necessary conducts according to the Articles of Association of the Company, the Regulations of Bank Indonesia and OJK;

-that such matters stipulated in the deed of "the Minutes of the Annual General Meeting of Shareholders of PT Bank SMBC Indonesia Tbk", dated 22-4-2025 (the twenty-second day of April two thousand twenty-five) number 24 whose its original deed was drawn up by me, Notary (hereinafter referred to as "**the Minutes of Meeting**");

-that according to POJK dated 22-7-2016 (the twenty-second day of July two thousand sixteen) number 27/POJK.03/2016 regarding Fit and Proper Test for Key Parties of Financial



Services Institutions and with regard to Circular Letter of Otoritas Jasa Keuangan number 39/SEOJK.03/2016 regarding Fit and Proper Test on Prospective Controlling Shareholders, Candidates for Members of Board of Directors and Board of Commissioners, each member of Board of Commissioners and Board of Directors of the Company shall comply with the requirement to pass Fit and Proper Test held by OJK;

-that the appointment of madam **KUSUMANINGTUTI SANDRIHARMY SOETIONO** (whose identity will be specified below) as the Independent Commissioner of the Company has obtained the approval to become the member of the Board of Commissioners of the Company as specified on the Copy of Decision of the Board of Commissioners of OJK dated 31-12-2024 (the thirty-first day of December two thousand twenty-four) number KEPR-185/D.03/2024 regarding "the Assessment Results of the Fit and Proper Test of **MRS. KUSUMANINGTUTI SANDRIHARMY SOETIONO** as Independent Commissioner Candidate of PT Bank SMBC Indonesia Tbk"

-Now therefore the appearers by always acting as stated above, herewith to restate the resolutions taken in the Meeting particularly on Third and Fourth Agenda of the Meeting as contained in the Minutes of Meeting, as follows:

The Third Agenda of the Meeting:

"The Meeting with the majority vote of 9,814,961,270 (nine billion eight hundred fourteen million nine hundred sixty-one thousand two hundred seventy) shares or 99,9986196%



(ninety-nine point nine nine nine eight six one nine six percent)
of the total votes issued in the Meeting resolved:

1. Reappointment

- (1) Reappoint mister HENOCH MUNANDAR as the President Director of the Company
- (2) Reappoint madam DINI HERDINI as the Compliance Director of the Company
- (3) Reappoint mister ATSUSHI HINO as the Director of the Company
- (4) Reappoint madam MERISA DARWIS as the Director of the Company
- (5) Reappoint madam HANNA TANTANI as the Director of the Company

(whose identities of those three will be specified below)

Each with the term of office started as of the closing of the Annual General Meeting of the Shareholders (hereinafter referred to as "AGMS") in year 2025 (two thousand twenty-five) and it will expire at the closing of the Annual GMS of the Company that will be convened in year 2028 (two thousand twenty-eight), without prejudice to the rights of GMS or prevailing laws and regulations to dismiss each of them at any time before such term of office expires.

2. Not Reappointed

- (1) Receiving the statement from mister KAORU FURUYA,



not to be reappointed as Deputy President
Director of the Company;

(2) Receiving the statement from mister DARMADI
SUTANTO,

not to be
reappointed as Deputy President Director of the
Company; and

(3) Receiving the statement from mister KEISHI KOBATA,



not to be reappointed as Director of the Company;

Each will be effective as of the closing of Annual GMS in year 2025 (two thousand twenty-five), therefore the Company expressed huge gratitude for dedication, contribution, and leadership that have been granted by each of them during their services in the Company.

3. New Appointment:

- (1) Appoint mister JUN SAITO as Deputy President Director of the Company effective after obtaining the complete Working Permit and Limited Stay Permit;
- (2) Appoint madam MICHELLINA LAKSMI TRIWARDHANY as Deputy President Director of the Company effective after obtaining OJK Approval; and
- (3) Appoint mister YUKI TERAYAMA as Director of the Company effective after obtaining the complete Working Permit and Limited Stay Permit;

(whose identities of those three will be specified below)

Each with the term of office that will expire at the closing of the Annual GMS of the Company that will be convened in year 2028 (two thousand twenty-eight)



without prejudice to the rights of GMS or prevailing laws and regulations to dismiss each of them at any time before such term of office expires.

Therefore, the composition of the members of Board of Directors of the Company as of the closing of the Meeting will be as follows:

BOARD OF DIRECTORS:

President Director : mister HENOCH MUNANDAR as such;

Deputy President Director: mister JUN SAITO,

Deputy President Director: madam MICHELLINA LAKSMI

TRIWARDHANY,



Compliance Director

:madam **DINI HERDINI**, Sarjana

Hukum as such;

Director

:mister **ATSUSHI HINO**,



Director

:mister **YUKI TERAYAMA**,

Director

:madam **MERISA DARWIS**,



Director

:madam **HANNA TANTANI**,

4. To give power and authority to Board of Directors of the Company to determining the effective date of mister JUN SAITO, madam MICHELLINA LAKSMI TRIWARDHANY and mister YUKI TERAYAMA, after all requirements complied and without the requirement to obtain resolution of GMS.



The Fourth Agenda in the Meeting:

"The Meeting with the majority vote of 9,814,961,270 (nine billion eight hundred fourteen million nine hundred sixty-one thousand two hundred seventy) shares or 99,9986196% (ninety-nine point nine nine eight six one nine six percent) of the total votes issued in the Meeting resolved:

1. Reappointment:

- (1) To reappoint mister CHOW YING HOONG as the President Commissioner of the Company;
- (2) To reappoint mister TAKESHI KIMOTO as the Commissioner of the Company;
- (3) To reappoint madam NINIK HERLANI MASLI RIDHWAN as the Independent Commissioner of the Company;
- (4) To reappoint mister ONNY WIDJANARKO as the Independent Commissioner of the Company;
- (5) To reappoint madam MARITA ALISJAHBANA as the Independent Commissioner of the Company;

(whose identities of those five will be specified below)

Each with the term of office that will be started as of the closing of the Annual GMS of the Company in year 2025 (two thousand twenty-five) and will expire at the closing of Annual GMS of the Company that will be convened in year 2028 (two thousand twenty-eight) without prejudice to the rights of GMS or prevailing laws and regulations to dismiss each of them at any time before such term of office expires.



2. Not Reappointed:

- (1) Receiving the statement from mister EDMUND
TONDOBALA,

not to be reappointed as Independent Commissioner
of the Company; and

- (2) Receiving the statement from mister ONGKI WANADJATI
DANA,

not to be reappointed as Commissioner of the
Company;

Each will be effective as of the closing of Annual GMS
in year 2025 (two thousand twenty-five), therefore the
Company expressed huge gratitude for dedication,
contribution, and leadership that have been granted by
each of them during their services in the Company.



3. New Appointment:

Appoint madam **KUSUMANINGTUTI SANDRIHARMY SOETIONO** (whose identity will be specified below) as the **Independent Commissioner of the Company**.

Effective as of the closing of the Annual GMS in year 2025 and will expire at the closing of the Annual GMS of the Company that will be convened in year 2028 (two thousand twenty-eight), without prejudice to the rights of GMS or prevailing laws and regulations to dismiss her at any time before such term of office expires.

Therefore, the composition of the members of the Board of Commissioners of the Company as of the closing of the Meeting shall be as follows:

BOARD OF COMMISSIONERS:

President Commissioner : mister CHOW YING HOONG,



Commissioner

: mister TAKESHI KIMOTO,

Independent Commissioner : madam NINIK HERLANI MASLI
RIDHWAN,



Independent Commissioner : mister ONNY WIDJANARKO,

Independent Commissioner : madam KUSUMANINGTUTI SANDRIHARMY

SOETIONO,



Independent Commissioner : madam MARITA ALISJAHBANA

-with the term of office of all members of Board of Directors and Board of Commissioners of the Company until the closing of the Annual GMS of the Company that will be convened in year 2028 (two thousand twenty-eight).

-Further the appearers herewith grant the authority to madam INDAH SETIOWATI, Sarjana Hukum, Master of Notary (whose identity will be specified below) and

either collectively or severally with the rights of substitution, to submit the notification for the reappointment



and appointment of Board of Directors and of Board of Commissioners as stipulated in this deed, to the Minister of Law of the Republic of Indonesia, and to make amendment and adjustment in any nature required by Minister of Law of the Republic of Indonesia, to register it in the Company Registry and to perform all necessary conducts considered accurate and proper without any exceptions, according to the laws and regulations prevailing in the Republic of Indonesia.

-This deed is concluded at 11.40 WIB (forty minutes past eleven of Western Indonesian Time).

-From all matters stipulated above.

IN WITNESS WHEREOFF:

-Made and concluded in Jakarta, on the day, date and time as specified at the beginning of this deed by taking place outside the Notary's office, Menara SMBC 27th floor, Central Business District Mega Kuningan, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5-5.6, with the presence of:

- Madam INDAH SETIOWATI,

; and

- Mister RAIHAN RAHMAWAN SYAPUTRA, _____,



-both are the employees of Notary's office, as the witnesses.

-Immediately, after this deed read by me, Notary to the appearers and the witnesses, thus this original deed is duly signed by the appearers, the witnesses and me, Notary while the specimen of right thumb print of the appearers which are affixed on separate sheet attached to this original deed.

-Made with three alterations without strikeouts or addition.

-This original deed has been duly signed.

-PROVIDED AS COPY WITH SAME CONTENT.

Notary in the Administrative City

of South Jakarta

(signed, stamped with Rp10,000 stamp duty

and affixed with Notary's seal)

ASHOYA RATAM, SH., MKn.

AFFIDAVIT

I, SOESILO, a Sworn Translator in the Republic of Indonesia, pursuant to the prevailing laws and regulations in the Republic of Indonesia, hereby certify and declare, in accordance with my oath of office, that this document is a true, faithful, and complete translation from Indonesian to English.

Jakarta, Mei 07, 2022.





**MINISTRY OF LAW OF
THE REPUBLIC OF INDONESIA
DIRECTORATE GENERAL OF
GENERAL LAW ADMINISTRATION**

Jl. H.R. Rasuna Said Kav. 6-7 Kuningan, Jakarta Selatan
Phone. (021) 5202387 - Hunting

Number :AHU-AH.01.09-0210284

To:

Attachment: -

Notary ASHOYA RATAM, SH., M.KN .

Re :Acceptance of
Notification on the
Change of the Company
Data of **PT BANK**
SMBC INDONESIA
Tbk

JL. SURYO NO.54
JAKARTA SELATAN

With regards to the data in Amendment Filling Form kept in the Legal Entity Administration System in accordance with Notarial Deed Number 25 Dated 22 April 2025 drawn up by Notary ASHOYA RATAM, SH., M.KN, having domiciled in SOUTH JAKARTA, regarding the change of Board of Directors and Board of Commissioners, Reappointment of, **PT BANK SMBC INDONESIA Tbk**, having domiciled in SOUTH JAKARTA, has been accepted and recorded in the Legal Entity Administration System.

Issued in Jakarta, on 28 April 2025.



On behalf of MINISTER OF LAW OF
THE REPUBLIC OF INDONESIA
DIRECTOR GENERAL OF GENERAL LAW ADMINISTRATION,

(signed)

Widodo

PRINTED ON 28 April 2025

REGISTRATION OF LIMITED LIABILITY COMPANY NUMBER AHU-0091653.AH.01.11.YEAR 2025 DATED 28 April 2025

This notification is only an information, not a product of State Administrative.

