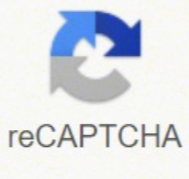


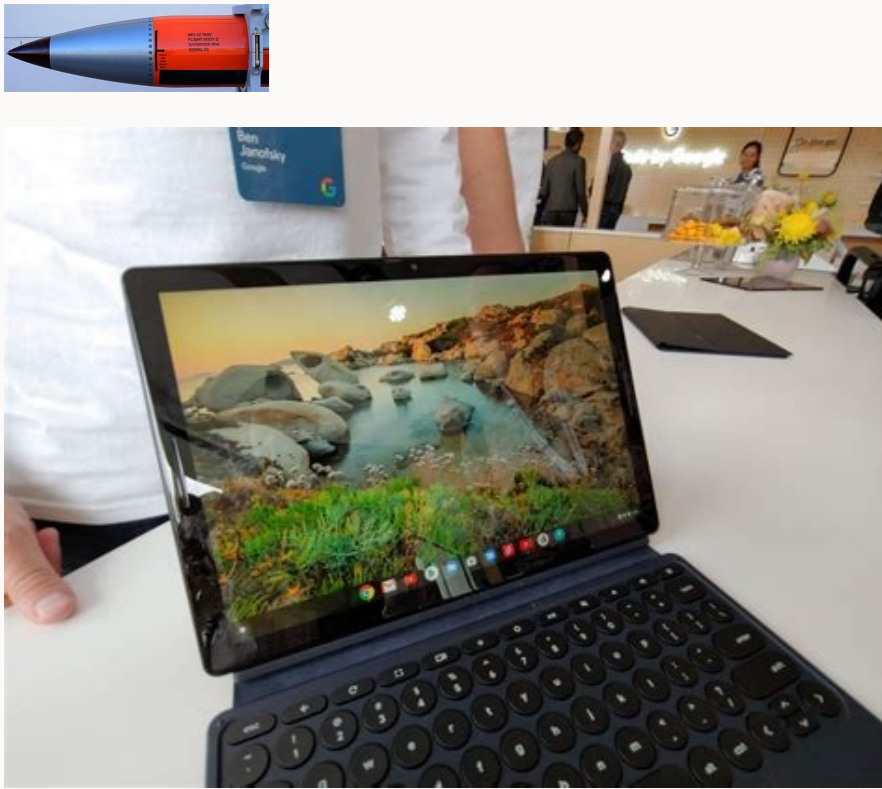


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**THE ANNUAL REPORT
ON THE IMPLEMENTATION OF INTEGRATED
GOVERNANCE FOR THE FINANCIAL
CONGLOMERATE OF SUMITOMO MITSUI
BANKING GROUP 2019**

As of December 31, 2019

Lead Entity: PT BANK BTPN Tbk

Our analysts have selected this fund for the Wealth Shortlist. 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