

4. The obligatory reserve in paragraph (1) of this Article-- which has not yet reached the amount as referred to in--- paragraph (3) may only be used to cover losses of the---- Company which cannot be fulfilled by other reserves.-----
5. If the obligatory reserve fund in paragraph (1) of this-- Article has exceeded the 20% (twenty percent) threshold-- aforesaid, then, the GMS may stipulate in order that the- exceeding amount of the reserve fund aforesaid be used--- for the needs of the Company.-----
6. The Board of Directors must manage the reserve fund in--- order that the reserve fund aforesaid bears profit, in--- the manner considered good by the Board of Directors and- with due observance of the statutory regulations.-----
7. The profit obtained from the reserve fund aforesaid will- be entered into the profit and loss statement.-----

----- AMENDMENT TO THE ARTICLES OF ASSOCIATION -----

----- Article 28 -----

1. The amendment to this Articles of Association must----- observe the Company Law and/or the statutory regulations- in the Capital Market sector.-----
2. The amendment to this Articles of Association will be---- stipulated by the GMS with the conditions as stated in--- Article 25 paragraph (5) of this Articles of Association.
3. The agenda regarding the amendment to the Articles of---- Association must be clearly stated in the summons for the GMS.-----