

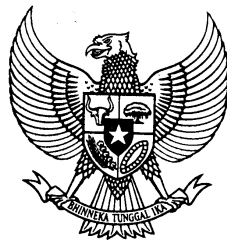


**PENERJEMAH TERSUMPAH  
DRS MANIMBUL LUHUT ASI SITORUS**

BAHASA INDONESIA KE BAHASA INGGRIS DAN BAHASA INGGRIS KE BAHASA INDONESIA  
Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor: AHU-17 AH.03.07.2023 tanggal 19 Mei 2023

LOMS & ASSOCIATES (Certified & Sworn Translators)  
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**OFFICIAL TRANSLATION**



*Ashoya Ratam, S.H., M.Kn*

**NOTARY PUBLIC AND LAND DEED OFFICIAL**

**IN**

**SOUTH JAKARTA ADMINISTRATIVE CITY**

**Jalan Suryo Number 54 Kebayoran Baru South Jakarta 12180**

**Phone: (021) 2923 6060, Fax.: (021) 2923 6070**

**Email: notaris@ashoyaratam.com**

Deed

**MINUTES OF**

**ANNUAL GENERAL MEETING OF SHAREHOLDERS**

**"PERUSAHAAN PERSEROAN (PERSERO)**

**PT BANK NEGARA INDONESIA Tbk"**

**or abbreviated as "PT BANK NEGARA INDONESIA (PERSERO) Tbk"**

Date

**March 26, 2025**

Number

**36**

Duplicate Grosse



**MINUTES OF**  
**ANNUAL GENERAL MEETING OF SHAREHOLDERS OF**  
**"PERUSAHAAN PERSEROAN (PERSERO)**  
**PT BANK NEGARA INDONESIA Tbk"**

or abbreviated as

**"PT BANK NEGARA INDONESIA (PERSERO) Tbk"**

Number: 36

-On this day, Wednesday, the twenty-sixth of March, two thousand and twenty-five (26-3-2025).-----

-At 10.26 WIB (twenty-six minutes past ten Western-----Indonesia Time).-----

-I, ASHOYA RATAM, Sarjana Hukum, Magister Kenotariatan, a Notary Public in South Jakarta Administrative City,--in the presence of witnesses who are known to me, the--Notary Public and whose names will be mentioned at the closing part of this deed:-----

-at the request of the Board of Directors of-----

**"PERUSAHAAN PERSEROAN (PERSERO) PT BANK NEGARA-----**  
**INDONESIA Tbk"** or abbreviated as **"PT BANK NEGARA---**  
**INDONESIA (PERSERO) Tbk"**, a limited liability-----company duly incorporated and existing under the---laws of the Republic of Indonesia, domiciled and---having its head office in Central Jakarta, with the address at Grha BNI, Jalan Jenderal Sudirman-----Kaveling 1, the Articles of Association of which---

official seal of  
ASHOYA RATAM,  
S.H., M.Kn., a  
Notary Public in  
South Jakarta  
Administrative  
City



had been amended in its entirety within the-----  
framework of adjustment to the Law number 40 of----  
2007 (two thousand and seven) concerning Limited---  
Liability Company (hereinafter referred to as the--  
"UUPT") and the Regulation of the Capital Market---  
and Financial Institutions Supervisory Agency-----  
Number IX.J.1 concerning Main Substances of-----  
Articles of Association of Company Performing a----  
Public Offering of Equity Securities and Public----  
Company, as the said amendments to the Articles of  
Association are contained in the deed dated the----  
thirteenth of June, two thousand and eight-----  
(13-6-2008) number 46, drawn up before FATHIAH-----  
HELMY, Sarjana Hukum, a Notary Public in Jakarta---  
and the same had obtained approval and official----  
recognition from the Minister of Law and Human-----  
Rights of the Republic of Indonesia by means of the  
Decree dated the twelfth of August, two thousand---  
and eight (12-8-2008) number AHU-50609.AH.01.02----  
Tahun 2008; The Articles of Association of the said  
limited liability company had been re-amended as---  
contained/promulgated in the following deeds:-----

- the deed dated the twelfth of May, two-----  
thousand and ten (12-5-2010) number 13, the  
master of original copy of which was drawn--  
up before FATHIAH HELMY, Sarjana Hukum, the



Notary Public mentioned above, and the-----  
notification of the amendments to the Articles  
of Association of which had been received---  
and recorded by the Minister of Law and-----  
Human Rights of the Republic of Indonesia in  
accordance with the letter dated the seventh  
of July, two thousand and ten (7-7-2010),---  
number AHU-AH.01.10-13852 and the same had--  
been promulgated in the State Gazette of the  
Republic of Indonesia dated the thirteenth--  
of July, two thousand and twelve (13-7-2012)  
number 56, Supplement number 1263/L/2012;---  
- the deed dated the twenty-fifth of November,  
two thousand and ten (25-11-2010) number 48,  
the master of original copy of which was----  
drawn up before FATHIAH HELMI, Sarjana-----  
Hukum, the Notary Public mentioned above, and  
such deed had obtained approval and official  
recognition from the Minister of Law and----  
Human Rights of the Republic of Indonesia by  
means of the Decree dated the twentieth of--  
December, two thousand and ten (20-12-2010),  
number AHU-59135.AH.01.02.Tahun 2010 and the  
same had been promulgated in the State-----  
Gazette of the Republic of Indonesia dated--  
the seventeenth of April, two thousand and--



- twelve (17-4-2012) number 31, Supplement-----  
number 18354/2012;-----
- the deed dated the thirtieth of December, two  
thousand and ten (30-12-2010) number 71, and  
the notification of the amendments to the---  
Articles of Association of which had been---  
received and recorded by the Minister of Law  
and Human Rights of the Republic of Indonesia  
in accordance with the letter dated the-----  
eighteenth of January, two thousand and-----  
eleven (18-1-2011), number AHU-AH.01.10-----  
01728;-----
  - the deed dated the eighteenth of May, two---  
thousand and eleven (18-5-2011) number 46,---  
and the notification of the amendments to---  
the Articles of Association of which had been  
received and recorded by the Minister of Law  
and Human Rights of the Republic of Indonesia  
in accordance with the letter dated the-----  
sixth of July, two thousand and eleven-----  
(6-7-2011), number AHU-AH.01.10-21192;-----
  - the master of original copy of both deeds-----  
mentioned above were drawn up before FATHIAH---  
HELMY, Sarjana Hukum, the Notary Public-----  
mentioned above;-----
  - the deed dated the twenty-eighth of March,--



two thousand and thirteen (28-3-2013) number 48, drawn up before FATHIAH HELMI, Sarjana-- Hukum, the Notary Public mentioned above,--- and the notification of the amendments to--- the Articles of Association of which had---- been received and recorded by the Minister-- of Law and Human Rights of the Republic of-- Indonesia in accordance with the letter----- dated the twenty-first of May, two thousand and thirteen (21-5-2013), number----- AHU-AH.01.10-19549 and the same had been---- promulgated in the State Gazette of the----- Republic of Indonesia dated the twenty----- eighth of March, two thousand and fourteen-- (28-3-2014) number 25, Supplement number---- 2102/L/2014;-----

-The Articles of Association of the said limited liability company had been re-amended within--- the framework of adjustment to the Regulation-- of the Financial Services Authority (hereinafter shall be referred to as the "**POJK**") number----- 32/POJK.04/2014 concerning Planning and Holding of General Meetings of Shareholders of Public-- Companies and POJK number 33/POJK.04/2014----- concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies,



as contained in the deed dated the seventeenth--  
of March, two thousand and fifteen (17-3-2015)  
number 35, and the notification of the-----  
amendments to the Articles of Association of---  
which had been received and recorded by the----  
Minister of Law and Human Rights of the Republic  
of Indonesia in accordance with the letter dated  
the fourteenth of April, two thousand and-----  
fifteen (14-4-2015), number-----  
AHU-AH.01.03.0776526;-----  
-and the same had been amended within the-----  
framework of standardization by the Ministry of  
State-Owned Enterprises (hereinafter shall be--  
referred to as the "**SOEs**") of the SOEs' Articles  
of Association as contained in the deed dated--  
the twenty-fifth of April, two thousand and----  
seventeen (25-4-2017) number 45, and the same--  
had obtained approval and official recognition  
from the Minister of Law and Human Rights of---  
the Republic of Indonesia by means of the-----  
Decree dated the seventeenth of May, two-----  
thousand and seventeen (17-5-2017) number-----  
AHU-0010821.AH.01.02.TAHUN 2017 and the-----  
notification of the amendments to the Articles  
of Association of which had been received and--  
recorded by the Minister of Law and Human-----



Rights of the Republic of Indonesia in-----  
accordance with the letter dated the-----  
seventeenth of May, two thousand and seventeen  
(17-5-2017), number AHU-AH.01.03.0136845;-----  
furthermore the said articles of association---  
had been amended in:-----

- the deed dated the twenty-second of May, two  
thousand and eighteen (22-5-2018), number---  
52, and the same had obtained approval and--  
official recognition from the Minister of---  
Law and Human Rights of the Republic of-----  
Indonesia by means of the Decree dated the---  
twenty-fifth of June, two thousand and-----  
eighteen (25-6-2018) number-----  
AHU-0012962.AH.01.02.TAHUN 2018 and the-----  
notification of the amendments to the-----  
Articles of Association of which had been---  
received and recorded by the Minister of Law  
and Human Rights of the Republic of Indonesia  
in accordance with the letter dated the-----  
twenty-fifth of June, two thousand and-----  
eighteen (25-6-2018), number-----  
AHU-AH.01.03-0215738;-----

-and the same had been amended within the-----  
framework of adjustment to the POJK number-----  
15/POJK.04/2020 concerning Planning and Holding





of General Meetings of Shareholders of Public--  
Companies and the POJK number 16/POJK.04/2020--  
concerning Implementation of Electronic General  
Meeting of Shareholders of Public Companies as  
contained in:-----

- the deed dated the twentieth of April, two--  
thousand and twenty-one (20-4-2021) number--  
23, and the notification of the amendments--  
to the Articles of Association of which had  
been received and recorded by the Minister--  
of Law and Human Rights of the Republic of--  
Indonesia in accordance with the letter-----  
dated the twenty-sixth of April, two thousand  
and twenty-one (26-4-2021), number-----  
AHU-AH.01.03-0264697;-----

-the master of original copy of the last four--  
mentioned deeds were drawn up before FATHIAH--  
HELMY, Sarjana Hukum, the Notary Public-----  
mentioned above;-----

and the same had been re-amended by means of--  
the deed dated the nineteenth of September, two  
thousand and twenty-three (19-9-2023) number--  
18, the master of original copy of such deed--  
was drawn up before me, the Notary Public and--  
the notification of the amendments to the-----  
Articles of Association of which had been-----



received and recorded by the Minister of Law--  
and Human Rights of the Republic of Indonesia--  
in accordance with the letter dated the-----  
nineteenth of September, two thousand and-----  
twenty-three (19-9-2023), number AHU-AH.01.03-  
0119983 and the same had been promulgated in--  
the State Gazette of the Republic of Indonesia  
dated the third of October, two thousand and----  
twenty-three (3-10-2023) number 79, Supplement  
number 30218/2023;-----

- the deed dated the fourth of March, two-----  
thousand and twenty-four (4-3-2024) number--  
5, and the notification of the amendments to  
the Articles of Association of which had----  
been received and recorded by the Minister--  
of Law and Human Rights of the Republic of--  
Indonesia in accordance with the letter-----  
dated the first of April, two thousand and--  
twenty-four (1-4-2024), number AHU-AH.01.03-  
0079037 and the same had been promulgated in  
the State Gazette of the Republic of Indonesia  
dated the twenty-third of April, two thousand  
and twenty-four (23-4-2024) number 33,-----  
Supplement number 11932/2024;-----

-the most recent composition of the members of  
the Board of Directors and the members of the--



Board of Commissioners of the said limited-----  
liability company is contained in the deed dated  
the twenty-eighth of November, two thousand and  
twenty-four (28-11-2024), number 43, the master  
of original copy of such deed was drawn up before  
me, the Notary Public;-----

(hereinafter **PT BANK NEGARA INDONESIA (PERSERO) Tbk**----  
mentioned above shall be referred to as the "**Company**"--  
or "**BNI**" or "**Bank**").-----

-present at the 6<sup>th</sup> Floor BNI Tower Ballroom, Jalan----  
Pejompongan Raya number 7, Bendungan Hilir, Jakarta;---

-in order to draw up minutes of meeting regarding all--  
matters to be discussed and resolved/decided in an-----  
Annual General Meeting of Shareholders of the Company--  
mentioned above (hereinafter referred to as the-----  
"**Meeting**"), which was held on the day, the date, at the  
time and the place as mentioned at the beginning of----  
this deed.-----

-Present in the Meeting and therefore appearing before  
me, the Notary Public; the members of the Board of-----  
Commissioners and the members of the Board of Directors  
as well as the Shareholders of the Company whose name--  
will be mentioned below, in the presence of the same---  
witnesses, namely:-----

1. Mr. **PRADJOTO**, Sarjana Hukum, Master of Art, born in



Bandung, on the seventh day of March, nineteen-----  
hundred and fifty-three (7-3-1953), an Indonesian--  
citizen, residing in Jakarta, Jalan Sekolah Duta VI  
number 45, Neighborhood Association (*Rukun-----*  
*Tetangga*) 004, Community Association (*Rukun Warga*)  
014, Pondok Pinang Village/Suburb, Kebayoran Lama--  
Sub-District, South Jakarta, the holder of-----  
Resident's Identity Card number: 3674050703530004,  
the photocopy of which is attached to the master of  
original copy of this deed;-----

-according to his statement in this matter-----  
present in the Meeting as the President-----  
Commissioner/Independent Commissioner of the---  
Company;-----

2. Mr. **PAHALA NUGRAHA MANSURY** (on the Resident's-----  
Identity Card his name is written as PAHALA-----  
NUGRAHA), born in Bogor, on the eighth day of-----  
April, nineteen hundred and seventy-one (8-4-1971),  
an Indonesian citizen, residing in Jakarta, Jalan--  
Empu Sendok number 23, Neighborhood Association----  
(*Rukun Tetangga*) 008, Community Association (*Rukun*  
*Warga*) 003, Selong Village/Suburb, Kebayoran Baru--  
Sub-District, South Jakarta, the holder of-----  
Resident's Identity Card number: 3174070804710004;-

-according to his statement in this matter-----  
present in the Meeting as the Vice President---



Commissioner of the Company;-----

3. Mr. **SIGIT WIDYAWAN**, Sarjana Ekonomi, born in-----  
Wonogiri, on the fourteenth day of July, nineteen--  
hundred and sixty-five (14-7-1965), an Indonesian--  
citizen, residing in Karanganyar, Jayan,-----  
Neighborhood Association (*Rukun Tetangga*) 003,-----  
Community Association (*Rukun Warga*) 009, Blulukan--  
Village/Suburb, Colomadu Sub-District, Karanganyar  
Regency, the holder of Resident's Identity Card---  
number 3313121407650004, the photocopy of which is  
attached to the master of original copy of this----  
deed, temporarily being present in Jakarta;-----

-according to his statement in this matter-----

present in the Meeting as an Independent-----

Commissioner of the Company;-----

4. Mr. **ASKOLANI**, born in Palembang, on the eleventh---  
day of June, nineteen hundred and sixty-six-----  
(11-6-1966), an Indonesian citizen, residing in---  
Jakarta, Jalan Anggrek Rosliana I number H/10-C,---  
Neighborhood Association (*Rukun Tetangga*) 001,-----  
Community Association (*Rukun Warga*) 005,-----  
Kemanggisan Village/Suburb, Palmerah Sub-District,  
West Jakarta, the holder of Resident's Identity---  
Card number 3173071106660008, the photocopy of-----  
which is attached to the master of original copy of



this deed;-----

-according to his statement in this matter-----  
present in the Meeting as a Commissioner of the  
Company;-----

5. Mr. Doctorandus **ASMAWI SYAM**, born in Ujung Pandang,  
on the sixteenth day of August, nineteen hundred---  
and fifty-five (16-8-1955), an Indonesian citizen,  
residing in Jakarta, Jalan Cilandak Dalam Raya-----  
number 4 E, Neighborhood Association (*Rukun-----*  
*Tetangga*) 008, Community Association (*Rukun Warga*)-  
001, Cilandak Barat Village/Suburb, Cilandak-----  
Sub-District, South Jakarta, the holder of-----  
Resident's Identity Card number 3174071608550002,--  
the photocopy of which is attached to the master of  
original copy of this deed;-----

-according to his statement in this matter-----  
present in the Meeting as an Independent-----  
Commissioner of the Company;-----

6. Mr. **IMAN SUGEMA**, born in Kuningan, on the second---  
day of May, nineteen hundred and sixty-four-----  
(2-5-1964), an Indonesian citizen, residing in-----  
Bogor, Jalan Taman Seruni Raya number 1,-----  
Neighborhood Association (*Rukun Tetangga*) 008,-----  
Community Association (*Rukun Warga*) 004, Tanah Baru  
Village/Suburb, Kota Bogor Utara Sub-District,-----



Bogor Municipality, the holder of Resident's-----  
Identity Card number 3201290205640003, the-----  
photocopy of which is attached to the master of----  
original copy of this deed, temporarily being-----  
present in Jakarta;-----

-according to his statement in this matter-----  
present in the Meeting as an Independent-----  
Commissioner of the Company;-----

7. Mr. **SEPTIAN HARIO SETO**, born in Jakarta, on the----  
seventeenth day of September, nineteen hundred and  
eighty-four (17-9-1984), an Indonesian citizen,----  
residing in Jakarta, Jalan TI number 10,-----  
Neighborhood Association (*Rukun Tetangga*) 006,-----  
Community Association (*Rukun Warga*) 011, Kebon Baru  
Village/Suburb, Tebet Sub-District, South Jakarta,  
the holder of Resident's Identity Card number-----  
3521031709840001, the photocopy of which is-----  
attached to the master of original copy of this----  
deed;-----

-according to his statement in this matter-----  
present in the Meeting as an Independent-----  
Commissioner of the Company;-----

8. Mr. **ERWIN RIJANTO SLAMET**, born in Yogyakarta, on---  
the eighteenth day of August, nineteen hundred and  
fifty-eight (18-8-1958), an Indonesian citizen,----



residing in Jakarta, Maya Garden II A, Jalan Bendi  
Raya, Neighborhood Association (*Rukun Tetangga*)----  
016, Community Association (*Rukun Warga*) 008,-----  
Kebayoran Lama Utara Village/Suburb, Kebayoran Lama  
Sub-District, South Jakarta, the holder of-----  
Resident's Identity Card number 3674051808580008,--  
the photocopy of which is attached to the master of  
original copy of this deed;-----

-according to his statement in this matter-----  
present in the Meeting as an Independent-----  
Commissioner of the Company;-----

9. Mr. **FADLANSYAH LUBIS**, born in Jakarta, on the-----  
thirteenth day of April, nineteen hundred and sixty-  
seven (13-4-1967), an Indonesian citizen, residing  
in Jakarta, Jalan Pulo Macan V/77, Neighborhood----  
Association (*Rukun Tetangga*) 008, Community-----  
Association (*Rukun Warga*) 005, Tomang Village/-----  
Suburb, Grogol Petamburan Sub-District, West-----  
Jakarta, the holder of Resident's Identity Card----  
number 3173021304670008, the photocopy of which is  
attached to the master of original copy of this----  
deed;-----

-according to his statement in this matter-----  
present in the Meeting as a Commissioner of the  
Company;-----





10. Mr. **ROBERTUS BILLITEA**, born in Flores, on the-----  
fourth day of August, nineteen hundred and sixty---  
six (4-8-1966), an Indonesian citizen, Privately---  
Employed Person, residing in Depok, Jalan Tiga-----  
Putra number 28, Neighborhood Association (*Rukun---*  
*Tetangga*) 001, Community Association (*Rukun Warga*)  
011, Meruyung Village/Suburb, Limo Sub-District,---  
Depok Municipality, the holder of Resident's-----  
Identity Card number 3276040408660001, the-----  
photocopy of which is attached to the master of----  
original copy of this deed, temporarily being-----  
present in Jakarta;-----

-according to his statement in this matter-----  
present in the Meeting as a Commissioner of the  
Company;-----

11. Mr. **MOHAMAD YUSUF PERMANA**, born in Jakarta, on the  
twenty-fourth day of September, nineteen hundred---  
and seventy-five (24-9-1975), an Indonesian-----  
citizen, privately employed person, residing in----  
Jakarta, Jalan Kemang Timur IX number 56 C,-----  
Neighborhood Association (*Rukun Tetangga*) 009,-----  
Community Association (*Rukun Warga*) 003, Bangka----  
Village/Suburb, Mampang Prapatan Sub-District,-----  
South Jakarta, the holder of Resident's Identity---  
Card number: 3172022409750004, the photocopy of----  
which is attached to the master of original copy of



this deed;-----

-according to his statement in this matter-----  
present in the Meeting as a Commissioner of the  
Company;-----

12. Mr. **ROYKE TUMILAAAR**, born in Manado, on the twenty--  
first day of March, nineteen hundred and sixty-four  
(21-3-1964), an Indonesian citizen, residing in----  
Jakarta, Komplek Billy & Moon Blok L5/10,-----  
Neighborhood Association (*Rukun Tetangga*) 007,-----  
Community Association (*Rukun Warga*) 010, Pondok----  
Kelapa Village/Suburb, Duren Sawit Sub-District,---  
East Jakarta, the holder of Resident's Identity----  
Card number 3175072103640004, the photocopy of-----  
which is attached to the master of original copy of  
this deed;-----

-according to his statement in this matter-----  
present in the Meeting as the President-----  
Director of the Company;-----

13. Mr. Insinyur **PUTRAMA WAHJU SETYAWAN**, Magister-----  
Manajemen, born in Yogyakarta, on the twenty-eighth  
day of November, nineteen hundred and sixty-nine---  
(28-11-1969), an Indonesian citizen, residing in---  
Bekasi, Taman Century 2 Blok M number 32,-----  
Neighborhood Association (*Rukun Tetangga*) 003,-----  
Community Association (*Rukun Warga*) 023, Pekayon---



Jaya Village/Suburb, Bekasi Selatan Sub-District,--  
Bekasi Municipality, the holder of Resident's-----  
Identity Card number 3275042811690015, the-----  
photocopy of which is attached to the master of----  
original copy of this deed, temporarily being-----  
present in Jakarta;-----

-according to his statement in this matter-----  
present in the Meeting as the Vice President---  
Director of the Company;-----

14. Mrs. **CORINA LEYLA KARNALIES**, born in Padang-----  
Panjang, on the eleventh day of October, nineteen--  
hundred and sixty-eight (11-10-1968), an Indonesian  
citizen, residing in Tangerang, Puri Bintaro, Jalan  
Puri Pelangi PB 33A number 17, Neighborhood-----  
Association (*Rukun Tetangga*) 009, Community-----  
Association (*Rukun Warga*) 009, Sawah Baru Village/  
Suburb, Ciputat Sub-District, Tangerang Selatan---  
Municipality, the holder of Resident's Identity---  
Card number 3674045110680002, the photocopy of-----  
which is attached to the master of original copy of  
this deed, temporarily being present in Jakarta;---

-according to her statement in this matter-----  
present in the Meeting as the Retail Director--  
of the Company;-----

15. Mr. **DAVID PIRZADA**, born in Palembang, on the third



day of March, nineteen hundred and sixty-eight-----  
(3-3-1968), an Indonesian citizen, residing in-----  
Jakarta, Jalan Durian number 33, Neighborhood-----  
Association (*Rukun Tetangga*) 004, Community-----  
Association (*Rukun Warga*) 004, Jagakarsa Village/--  
Suburb, Jagakarsa Sub-District, South Jakarta, the  
holder of Resident's Identity Card number-----  
3174090303680002, the photocopy of which is-----  
attached to the master of original copy of this----  
deed;-----

-according to his statement in this matter-----  
present in the Meeting as the Risk Management--  
Director of the Company;-----

16. Mr. **RONNY VENIR**, born in Padang, on the fourth day  
of April, nineteen hundred and sixty-seven-----  
(4-4-1967), an Indonesian citizen, residing in-----  
Bekasi, Taman Galaxi Indah Blok M5/19, Neighborhood  
Association (*Rukun Tetangga*) 006, Community-----  
Association (*Rukun Warga*) 014, Jaka Setia Village/  
Suburb, Bekasi Selatan Sub-District, Bekasi-----  
Municipality, the holder of Resident's Identity---  
Card number 3275040404670026, the photocopy of-----  
which is attached to the master of original copy of  
this deed, temporarily being present in Jakarta;---

-according to his statement in this matter-----  
present in the Meeting as the Network and-----



Services Director of the Company;-----

17. Mr. **TOTO PRASETIO**, born in Jakarta, on the-----  
seventeenth day of February, nineteen hundred and--  
sixty-six (17-2-1966), an Indonesian citizen,-----  
residing in Jakarta, Jalan Pelepah Indah QB.3-----  
number 2, Neighborhood Association (*Rukun Tetangga*)  
005, Community Association (*Rukun Warga*) 006,-----  
Kelapa Gading Barat Village/Suburb, Kelapa Gading--  
Sub-District, North Jakarta, the holder of-----  
Resident's Identity Card number 3172061702660001,--  
the photocopy of which is attached to the master of  
original copy of this deed;-----

-according to his statement in this matter-----  
present in the Meeting as the Technology and---  
Operations Director of the Company;-----

18. Mr. **I MADE SUKAYA**, born in Karadan, on the eleventh  
day of March, nineteen hundred and sixty-eight-----  
(11-3-1968), an Indonesian citizen, Civil Servant,  
residing in Bekasi, Jalan Bougenville number 15,---  
Jatibening Satu, Neighborhood Association (*Rukun---*  
*Tetangga*) 007, Community Association (*Rukun Warga*)  
005, Jatibening Baru Village/Suburb, Pondok Gede---  
Sub-District, Bekasi Municipality, the holder of---  
Resident's Identity Card number 3275081103680020,--  
the photocopy of which is attached to the master of



original copy of this deed, temporarily being-----  
present in Jakarta;-----

-according to his statement in this matter-----  
present in the Meeting as the Enterprise and---  
Commercial Banking Director of the Company;----

19. Mr. **HUSSEIN PAOLO KARTADJOEMENA**, born in the-----  
Philippines, on the twentieth day of June, nineteen  
hundred and seventy-nine (20-6-1979), an Indonesian  
citizen, privately employed person, residing in----  
Jakarta, Kaveling Polisi Republik Indonesia number  
D/24, Neighborhood Association (*Rukun Tetangga*)----  
011, Community Association (*Rukun Warga*) 007,-----  
Ragunan Village/Suburb, Pasar Minggu Sub-District,  
South Jakarta, the holder of Resident's Identity---  
Card number: 3174042006790013, the photocopy of----  
which is attached to the master of original copy of  
this deed;-----

-according to his statement in this matter-----  
present in the Meeting as the Digital and-----  
Integrated Transaction Banking Director of the  
Company;-----

20. Mr. **AGUNG PRABOWO**, born in Jakarta, on the third---  
day of December, nineteen hundred and seventy-----  
(3-12-1970), an Indonesian citizen, privately-----  
employed person, residing in Jakarta, Jalan Sekolah



Duta Raya PC-1, Neighborhood Association (*Rukun---  
Tetangga*) 002, Community Association (*Rukun Warga*)  
014, Pondok Pinang Village/Suburb, Kebayoran Lama--  
Sub-District, South Jakarta, the holder of-----  
Resident's Identity Card number: 3174050312700004,  
the photocopy of which is attached to the master of  
original copy of this deed;-----

-according to his statement in this matter-----  
present in the Meeting as the Wholesale and----  
International Banking Director of the Company;-

21. Mr. **MUNADI HERLAMBA**NG, born in Surabaya, on the----  
twenty-sixth day of August, nineteen hundred and---  
seventy-nine (26-8-1979), an Indonesian citizen,---  
Businessman, residing in Jakarta, Jalan Teratai----  
XXII Blok Z number 6, Neighborhood Association-----  
(*Rukun Tetangga*) 003, Community Association (*Rukun  
Warga*) 002, Tanjung Barat Village/Suburb, Jagakarsa  
Sub-District, South Jakarta, the holder of-----  
Resident's Identity Card number: 3174092608790004,  
the photocopy of which is attached to the master of  
original copy of this deed;-----

-according to his statement in this matter-----  
present in the Meeting as the Institutional----  
Banking Director of the Company;-----

22. Mr. **BIN NAHADI**, Akuntan, Master of Business-----



Administration, Doctor of Philosophy, born in-----  
Boyolali, on the twelfth day of February, nineteen  
hundred and seventy-six (12-2-1976), an Indonesian  
citizen, an Assistant Deputy for Financial Services  
of the Ministry of State-Owned Enterprises (SOEs),  
residing in Tangerang, Kampung Pondok Jati,-----  
Neighborhood Association (*Rukun Tetangga*) 007,-----  
Community Association (*Rukun Warga*) 013, Jurangmangu  
Barat Village/Suburb, Pondok Aren Sub-District,----  
Tangerang Selatan Municipality, the holder of-----  
Resident's Identity Card number 3674031202760005,--  
the photocopy of which is attached to the master of  
original copy of this deed, temporarily being-----  
present in Jakarta;-----

-according to his statement in this matter-----  
present in the Meeting by virtue of the "Power  
of Attorney" dated the twenty-fourth of March,  
two thousand and twenty-five (24-3-2025) number  
SKU-37/MBU/03/2025, drawn up in private form---  
and the original of which is attached to the---  
master of original copy of this deed; as the---  
proxy of:-----

- Mr. **ERICK THOHIR**, born in Jakarta, on the---  
thirtieth day of May, nineteen hundred and--  
seventy (30-5-1970), an Indonesian citizen,  
the Minister of State-Owned Enterprises of--





the Republic of Indonesia, residing in-----  
 Jakarta, Gudang Peluru Blok A/25,-----  
 Neighborhood Association (*Rukun Tetangga*)---  
 001, Community Association (*Rukun Warga*)----  
 003, Kebon Baru Village/Suburb, Tebet-----  
 Sub-District, South Jakarta, the holder of--  
 Resident's Identity Card number-----  
 3174013005700004;-----  
 in this matter represented by him in his-----  
 capacity as mentioned above, therefore the-----  
 person appearing before me acting for and on---  
 behalf of as well as lawfully representing the  
**State of the Republic of Indonesia**, as the-----  
 holder/owner of 1 (one) Dwiwarna A Series-----  
 share, 434,012,799 (four hundred thirty-four---  
 million twelve thousand seven hundred ninety---  
 nine) B Series shares, and 21,944,374,950-----  
 (twenty-one billion nine hundred forty-four---  
 million three hundred seventy-four thousand---  
 nine hundred fifty) C Series shares or-----  
 constituting 68.4% (sixty-eight point four----  
 percent) of the total shares which have been---  
 issued in the Company;-----

23. **General Public** as the holder/owner of 10,341,170,516  
 (ten billion three hundred forty-one million one---  
 hundred seventy thousand five hundred sixteen) B---



Series and C Series shares or constituting 31.6%---  
(thirty-one point six percent) of the total shares  
which have been issued in the Company, whose names  
are listed in a register which after having been---  
affixed with a sufficient stamp duty constitutes an  
integral and inseparable part of the master of-----  
original copy of this deed.-----

-I, the Notary Public have been introduced to those----  
persons appearing before me.-----

-The person appearing before me, Mr. PRADJOTO, Sarjana  
Hukum, Master of Art, in his capacity as the President  
Commissioner/Independent Commissioner of the Company---  
acting as the Chairperson of the Meeting in accordance  
with the provisions of Article 24 paragraph 1 letter a  
of the Company's Articles of Association in conjunction  
with Article 37 paragraph 1 of the POJK Number-----  
15/POJK.04/2020 concerning Planning and Holding of-----  
General Meetings of Shareholders of Public Companies---  
(hereinafter referred to as the "**POJK RUPS**") and letter  
of the Board of Commissioners of the Company dated the  
thirteenth of March, two thousand and twenty-five-----  
(13-3-2025) number DK/30 referring to the Board of-----  
Commissioners Meeting held/convened on the thirteenth--  
day of March, two thousand and twenty-five (13-3-2025)  
and furthermore he informed those present in the Meeting  
of the following matters in the first instance:-----



-that a notification of the plan for holding the---  
Meeting had been served to the Financial Services--  
Authority (hereinafter referred to as the "**OJK**") by  
means of the letter of the Company dated the twenty-  
third of January, two thousand and twenty-five-----  
(23-1-2025) number CSE/7/0525 regarding notification  
of Annual GMS for the 2024 (two thousand and twenty-  
four) Financial Year and Temporary Items on the----  
Agenda of the Meeting of PT Bank Negara Indonesia--  
(Persero) Tbk and the Letter dated the tenth of----  
February, two thousand and twenty-five (10-2-2025)  
number CSE/7/0881 regarding Notification of Change  
to the Schedule of the Annual GMS for the 2024 (two  
thousand and twenty- four) Financial Year and-----  
Temporary Items on the Agenda of the Meeting of----  
PT Bank Negara Indonesia (Persero) Tbk.-----  
  
-that an Announcement of the Meeting had been made  
to the Shareholders and the regulators through the  
websites of PT Kustodian Sentral Efek Indonesia----  
(hereinafter referred to as the "**KSEI**"), Indonesia  
Stock Exchange (hereinafter referred to as the-----  
"**IDX**") and the Company on the fourth day of February,  
two thousand and twenty-five (4-2-2025) number-----  
CSE/7/0717 regarding Announcement of Annual GMS for  
the 2024 (two thousand and twenty-four) Financial--  
Year and Announcement of Change to the Schedule of



the Annual General Meeting of Shareholders of the--  
Company on the seventeenth day of February, two----  
thousand and twenty-five (17-2-2025) number-----  
CSE/7/1070 regarding Announcement of Change to the  
Schedule of the Annual GMS for the 2024 (two-----  
thousand and twenty-four) Financial Year;-----  
-that Notices of the Meeting had been served/sent--  
to the Shareholders and the regulators through the  
websites of KSEI, IDX, and the Company on the fourth  
day of March, two thousand and twenty-five-----  
(4-3-2025) number CSE/7/1503 regarding Notice and--  
Items on the Agenda of the Annual GMS for the 2024  
(two thousand and twenty-four) Financial Year.-----  
-that the Meeting was attended and/or represented--  
by the Dwiwarna A Series shareholder, B Series and  
C Series shareholders who are jointly representing  
a total of 32,719,558,266 (thirty-two billion seven  
hundred nineteen million five hundred fifty-eight--  
thousand two hundred sixty-six) shares, including--  
Dwiwarna A Series share, or constituting 87.7263151%  
(eighty-seven point seven two six three one five---  
one percent) of all shares with lawful voting right  
which had been issued by the Company until the day  
of the Meeting, i.e. a total of 37,297,312,916-----  
(thirty-seven billion two hundred ninety-seven-----  
million three hundred twelve thousand nine hundred



sixteen) shares, which consist of:-----

- 1 (one) Dwiwarna A Series share;-----

- 578,683,733 (five hundred seventy-eight million six hundred eighty-three thousand seven hundred thirty-three) B Series shares;-----

- 36,718,629,182 (thirty-six billion seven hundred eighteen million six hundred twenty-nine thousand one hundred eighty-two) C Series shares;-----

-as such with due observance of the Company's-----

Register of Shareholders as of the third day of----

March, two thousand and twenty-five (3-3-2025) up--

to 16:00 WIB (sixteen O'clock Western Indonesia----

Time); so therefore the Meeting has achieved the---

quorum (quorum was present) as required in the-----

provisions of Article 41 paragraph (1) letter a and

Article 42 letter a of the POJK RUPS in conjunction

with Article 25 paragraph (1) letter (a), paragraph

(4) letter a, and paragraph (5) letter a of the----

Company's Articles of Association;-----

-that in order to comply with the provisions of Article

39 paragraph (3) of the POJK RUPS, the Chairperson of--

the Meeting set forth the general conditions of the----

Company briefly, namely as follows:-----

"Since 2021 (two thousand and twenty-one), the-----

Company has been undergoing constant transformation



journey. This commitment stems from the Company's--  
Vision of being a leading financial institution----  
with sustainable services and performance.-----  
The transformation efforts have now resulted a-----  
positive impact on the Company's fundamentals,-----  
providing the Company a strong foundation for-----  
future growth.-----  
In 2024 (two thousand and twenty-four), even in the  
face of changing domestic and global economic-----  
conditions, the Company was able to continue growing  
in a healthy and high-quality manner. This is-----  
reflected in the Company's performance, which showed  
positive outcomes."-----

-that as those announced through the notices of the----  
Meeting, the Items on the Agenda of the Meeting are as  
follows:-----

1. Approval to the Annual Report and Adoption of--  
the Consolidated Financial Statements of the--  
Company, Approval to the Supervisory Duties----  
Report of the Board of Commissioners, as well--  
as Adoption of the Financial Statements of the  
Micro and Small Business Funding ("PUMK")-----  
Program for the 2024 (two thousand and twenty-  
four) Financial Year, and at the same time-----  
granting full release and discharge (volledig--



*acquitt et de charge*) to the Board of Directors from the Company management actions and the Board of Commissioners from the Company supervisory actions they had taken during the 2024 (two thousand and twenty-four) Financial Year;

2. Approval to the Use of the Company's Net Profits for the 2024 (two thousand and twenty-four) Financial Year;
3. Fixation of Salary/Honorarium along with the Facilities and Allowances for the 2025 (two thousand and twenty-five) Financial Year, as well as Bonus/Performance Incentives/Special Incentives for the Performance in the 2024 (two thousand and twenty-four) Financial Year and/or Long-Term Incentives for the Period of 2025- 2027 (two thousand and twenty-five up to two thousand and twenty-seven), for the Board of Directors and the Board of Commissioners of the Company;
4. Designation of a Registered Public Accountants and/or Registered Public Accounting Firm to Audit the Company's Consolidated Financial Statements and the Financial Statement of the Micro and Small Business Funding (PUMK) Program for the 2025 (two thousand and twenty-five)---



Financial Year;-----

5. Approval to the Company's Shares Buyback Plan--  
and Transfer of Shares Resulting from the-----  
Buyback which are held as Treasury Stock;-----
6. Amendments to the Company's Articles of-----  
Association.-----
7. Changes to the Composition of the Company's----  
Management.-----

-In addition to the matters mentioned above, the-----  
Chairperson of the Meeting also conveyed the decision--  
making mechanisms and procedures for exercising the----  
right of the Shareholders and Proxy of the Shareholders  
to raise questions and/or give opinions in the Meeting  
and afterwards the Chairperson of the Meeting officially  
opened the Meeting at 10:26 WIB (twenty-six minutes----  
past ten Western Indonesia Time).-----

- I. Entering **the First Item on the Agenda of the-----  
Meeting, namely:-----**

**"Approval to the Annual Report and Adoption of  
the Consolidated Financial Statements of the---  
Company, Approval to the Supervisory Duties---  
Report of the Board of Commissioners, as well--  
as Adoption of the Financial Statements of the  
Micro and Small Business Funding ("PUMK")-----**





Program for the 2024 (two thousand and twenty-four) Financial Year, and at the same time ---- granting full release and discharge (*volledig--acquit et de charge*) to the Board of Directors from the Company management actions and the---- Board of Commissioners from the Company----- supervisory actions they had taken during the-- 2024 (two thousand and twenty-four) Financial-- Year."-----

-The Chairperson of the Meeting invited Mr. ROYKE TUMILAAAR mentioned above in his capacity as the--- President Director of the Company to tell the First Item on the Agenda of the Meeting.-----

-afterwards Mr. ROYKE TUMILAAAR in his capacity as mentioned above conveyed his explanation which in principle is as follows:-----

"During 2024 (two thousand and twenty-four),--- the global market experienced moderate economic growth and declining inflation, which resulted in a decrease in the average interest rates of major economies. On the other hand, the United States' economic growth actually accelerated,-- and as a result, the United States dollar----- appreciated last year despite geopolitical risks and new leadership. Domestically, economic-----



growth remains resilient within the range of 5% (five percent) supported by government----- expenditure and construction investment.-----

However, in line with the quite high volatility of the Rupiah exchange rate, Bank Indonesia---- only cut the benchmark rate once and closed it at 6% (six percent) at the end of 2024 (two---- thousand and twenty-four). From the banking---- side, credit growth remained healthy at 10.4%-- (ten point four percent) which exceeded the---- growth of the Third Party Funds (hereinafter--- referred to as the "**DPK**") at 4.5% (four point-- five percent). Therefore, the banking loan-to-deposit ratio increased from 84% (eighty-four-- percent) in 2023 (two thousand and twenty- ---- three) to 89% (eighty-nine percent) in 2024---- (two thousand and twenty-four).-----

In the midst of the dynamic macroeconomic----- conditions that affect the banking business---- environment, the Company always keeps an eye on various developments that take place and----- mitigates the impact on the realization of----- strategic policies, business achievements, and the continuity of business achievements with--- the Company's long-term plans. According to the Corporate Plan 2024-2028 (two thousand and-----



twenty-four to two thousand and twenty-eight), the Company's focus for 2024 (two thousand and twenty-four) is to keep increasing productivity through capability development, role design, office networks and analytics optimization, as well as building and improving platforms to improve services and client experience.

Despite the financial market's volatility accompanied by difficult liquidity conditions in 2024 (two thousand and twenty-four), the Company continuously recorded positive and sustainable development in its financial performance. Margin stabilization started to take shape along with the strengthening of the Company's liquidity management strategy in the face of financial market upheaval.

Throughout 2024 (two thousand and twenty-four), the Company adopted various strategic policies, including selectively adjusting loan interest rates, diversifying funding sources, optimizing the Loan-to-Deposit Ratio (hereinafter referred to as the "**LDR**") at a safe level, particularly with the positive catalyst from the Bank Indonesia Minimum Statutory Reserve ("**GWM-BI**") incentive, as well as shifting the loan mix focused on the Rupiah denomination.



The Company recognizes that foreign exchange---  
funding puts the most strain on the Cost-of-  
Fund, therefore since the beginning of 2024----  
(two thousand and twenty-four) the Company has  
made strategic measures to limit expansion of--  
foreign exchange credit and focus on Rupiah----  
loans.-----

In terms of funding, the Company has transformed  
its funding structure in order to create a-----  
healthy and sustainable DPK. The Company's-----  
savings achievement recorded the highest growth  
in history, i.e. 11% (eleven percent). In-----  
addition, one of the strategies carried out by  
the Company is optimizing the Current Account--  
Saving Account (hereinafter referred to as the  
**"CASA"**) franchise, particularly in the long----  
term, by utilizing a new mobile banking channel,  
namely "wondr by BNI" which was launched on the  
fifth day of July, two thousand and twenty-four  
(5-7-2024). "wondr by BNI" was developed with--  
in-depth research and in accordance with the---  
highest standards of excellence in the both----  
domestic and global industries, so that it is--  
projected to be a game changer for the Company  
and the banking industry in Indonesia. Through  
"wondr by BNI", we continue to expand our-----



services by leveraging the Company's ecosystem to satisfy a range of customer needs in the current era of modern digital banking.

Furthermore, in October 2024 (two thousand and twenty-four), the Company also presented the transformation of "BNIdirect", a digital platform specifically designed for Wholesale customers, which has contributed significantly to the current account funds acquisition from companies and institutions that are Wholesale customers of the Company. The Company also maintained the credit growth acceleration during 2024 (two thousand and twenty-four). The credit acceleration in 2024 (two thousand and twenty-four) was supported by financing to debtors in the Corporate segment which recorded a growth of 17.6% (seventeen point six percent) on Year-on-Year (hereinafter referred to as the "**YoY**") basis in 2024 (two thousand and twenty-four) to IDR 441 trillion (four hundred forty-one trillion Rupiahs) originating from blue chip corporations, both private and SOEs.

The Consumer segment grew by 14.5% (fourteen point five percent) on a YoY basis to IDR 142.5 trillion (one hundred forty-two point five trillion Rupiahs), which was mainly contributed



by growth in personal loans and mortgages.-----  
Another segment that recorded growth was the---  
Commercial segment which grew by 5.7% (five----  
point seven percent). Meanwhile, the small-----  
scale segment is still focused on fundamental--  
improvements, namely improving assets quality.  
Credit and financing distributed by subsidiaries  
reached IDR 16.2 trillion (sixteen point two---  
trillion Rupiahs) or increased by 79.7%-----  
(seventy-nine point seven percent) on a YoY----  
basis.-----

And in terms of assets quality, in line with---  
prudent credit acceleration, the assets quality  
is continuously improved as reflected in the---  
decline in the Non-Performing Loan ratio-----  
(hereinafter referred to as the "**NPL**") which---  
fell to 2% (two percent) and Loan at Risk and--  
credit cost fell to 10.3% (ten point three----  
percent) and 1.1% (one point one percent)-----  
respectively.-----

The Company continues to strengthen its role as  
an orchestrator of Indonesian business to the--  
global market through network expansion and---  
international business capabilities-----  
strengthening. In September 2024 (two thousand  
and twenty-four), the Company inaugurated a new



office in Sydney, Australia. In addition, the establishment of Multinational Corporation and International Desk at the Head Office which is connected to all Overseas Offices is one of the Company's competitive advantages in attracting and facilitating foreign investment to Indonesia. The Company also continues its transformation agenda as part of its commitment to ongoing growth and adaptation to changes at both the national and global levels.

The implementation of the main strategies and transformations that have been carried out have positive implications for the Company's performance growth. Until the end of 2024 (two thousand and twenty-four), the Company was able to record solid and sustainable financial performance growth. The Company's business acceleration resulted in Net Interest Income (hereinafter referred to as the **"NII"**) which grew on a quarter-to-quarter basis so that the Company managed to record a total NII of IDR 40.5 trillion (forty point five trillion Rupiahs) in 2024 (two thousand and twenty-four). Good top line performance was also supported by an increase in non-interest income by 11.9% (eleven point nine percent) on a YoY basis to IDR 24---



trillion (twenty-four trillion Rupiahs) in line with the increase in transactions from BNI's---digital platform.-----

The combination of accelerated credit growth,--increased Fee Based Income, and consistent-----improvement in assets quality, have driven the Company to achieve a profit of IDR 21.5 trillion (twenty-one point five trillion Rupiahs) in----2024 (two thousand and twenty-four), or an-----increase of 2.7% (two point seven percent)-----compared to that of the previous year of IDR 20.9 trillion (twenty point nine trillion Rupiahs). This profit achievement is relatively in line--with market expectations. The fundamental ratio is also well maintained, indicating the-----effectiveness of the Company's strategic-----strategies and policies. The loan to deposit---ratio or LDR in 2024 (two thousand and twenty-four) increased to the level of 96.1% (ninety-six point one percent) compared to 85.8%----- (eighty-five point eight percent) in the-----previous year.-----

This shows the intermediation role that is-----running well within the corridor regulated by--the regulator. The Return on Equity (hereinafter referred to as the "**RoE**") ratio increased by--





11.6% (eleven point six percent) from 2.6% (two point six percent) in 2020 (two thousand and---twenty) to 14.2% (fourteen point two percent)--in 2024 (two thousand and twenty-four). This---achievement was obtained amidst the Company's--capital or equity value which continues to-----increase. This illustrates that the increase in the Company's profitability level was obtained from sustainable business.-----

In connection with the enactment of Government Regulation of the Republic of Indonesia Number 47 of 2024 (two thousand and twenty-four)-----concerning the Write-off of Bad Debts for Micro, Small, and Medium Enterprises (hereinafter-----referred to as the "**PP Number 47 of 2024**"),----please allow us to present a progress report on the implementation of the Company's Bad Debts--Write-Off.-----

The Company's Annual GMS dated the twenty-eighth of March, two thousand and thirteen (28-3-2013) has approved the Company's Write-Off limit of--IDR 4.6 Trillion (four point six trillion-----Rupiahs). It is hereby reported that up to the date of Notice of the Meeting, on the fourth---day of March, two thousand and twenty-five----- (4-3-2025), the Company has utilized the Write-



Off limit of IDR 4.2 Billion (four point two--- billion Rupiahs). The Write-Off was carried out in accordance with the criteria as stipulated-- in the PP Number 47 of 2024 (two thousand and-- twenty-four) with due observance of the----- Company's internal policies.-----

To deal with the year of 2025 (two thousand and twenty-five), the Company has conducted the---- macroeconomic conditions assessment as displayed on the screen.-----

With due observance of the business prospects-- and potentials as well as macro and micro----- conditions that are generally positive for----- business growth, the Company has prepared the-- Bank Business Plan (hereinafter referred to as the "**RBB**") of the Company for 2025 (two thousand and twenty-five) with performance indicators--- and achievement projections as displayed on the screen.-----

In order to achieve its projections, the Company has established a strategic policy for 2025 (two thousand and twenty-five) as part of its ongoing efforts to grow in line with market demand.----

Furthermore, in line with the Company's----- commitment to the principle of sustainability,



the Company has prepared a Sustainable Finance Action Plan (hereinafter referred to as the----  
**"RAKB"**) for the 2025 (two thousand and twenty--  
five) which focuses on strengthening the-----  
Company's position in facing climate change----  
risks, which is carried out, among others,-----  
through the implementation of climate risk-----  
stress tests, strengthening the Company's-----  
infrastructure and decarbonization strategies--  
in accordance with market best practices and---  
increasing employees capabilities so that they  
can become the debtors' partners towards-----  
sustainable business implementation.-----

The Company's performance report for 2024 (two  
thousand and twenty-four), including the Micro  
and Small Business Funding (hereinafter referred  
to as the **"PUMK"**) Report, the Environmental and  
Social Responsibility Program (hereinafter-----  
referred to as the **"TJSL"**) Report, as well as--  
the Company's RBB and the Company's RKAB for---  
2025 (two thousand and twenty-five), had been--  
described in the Annual Report, Sustainability  
Report, and Financial Statement of the Company  
for the 2024 (two thousand and twenty-four)----  
Financial Year which are available on the-----  
Company's website.-----



Information of opinion on the Company's-----  
Consolidated Financial Statement and PUMK-----  
Program Financial Statement for the 2024 (two--  
thousand and twenty-four) Financial Year by the  
Registered Public Accounting Firm RINTIS,-----  
JUMADI, RIAN TO & REKAN (member firm of-----  
PricewaterhouseCoopers network) is as presented  
on the screen.-----

Thus, that was all about the accountability---  
report on the implementation of the Board of---  
Directors' duties for the 2024 (two thousand---  
and twenty-four), as well as the Company's RBB  
and the Company's RKAB for the 2025 (two-----  
thousand and twenty-five) we could present."---

-After the aforementioned Mr. ROYKE TUMIL AAR-----  
gave his explanation regarding the First Item on--  
the Agenda of the Meeting, then Mr. ROYKE TUMIL AAR  
gave the floor to the Chairperson of the Meeting--  
to proceed with discussion on the First Item on---  
the Agenda of the Meeting.-----

"With due observance of the provisions of-----  
Article 116 letter c, Article 66 paragraph (2)  
letter e, and Article 69 paragraph (1) of Law--  
Number 40 of 2007 (two thousand and seven)-----  
concerning Limited Liability Companies as already  
amended by means of Law Number 6 of 2023 (two--



thousand and twenty-three) concerning Enactment of the Government Regulation in Lieu of Law---- Number 2 of 2022 (two thousand and twenty-two) concerning Job Creation into Law ("**UU PT**") and Article 14 paragraph (10) *in conjunction with*-- Article 17 of the Regulation of the Minister of SOEs number PER-2/MBU/03/2023 concerning----- Guidelines for Governance and Significant----- Corporate Activities of State-Owned Enterprises ("**SOEs**"), the Board of Commissioners hereby---- presents report of the supervisory duties that had been exercised during the 2024 (two thousand and twenty-four) financial year and annual----- evaluation report of the Board of Commissioners. The Board of Commissioners shall be responsible for exercising supervisory duties over the----- policy and performance of the Company's----- management, as well as providing advices and--- recommendations to the Board of Directors. The supervisory function and provision of advices-- and recommendations shall be exercised by the-- Board of Commissioners in the interest of the-- Company with due observance of the purposes,--- objectives, Vision, and Mission of the Company. The supervisory duties of the Board of----- Commissioners was exercised under the mechanism



of providing advices and recommendation to the Board of Directors through Board of Commissioners Meetings, active role of the committees under-- the Board of Commissioners, or written decisions/ resolutions of the Board of Commissioners to--- the Board of Directors, as well as carrying out working visits by the Board of Commissioners to the Company's working units which are followed up by providing advices and recommendations to the Board of Directors on the basis of results of the relevant working visits.-----

Throughout the 2024 (two thousand and twenty-four), the Board of Commissioners has exercised the following supervisory function duties:-----

1. Performing the evaluation, review, approval, and supervisory functions of the Company's RBB achievement efforts.-----
2. Evaluating the Company's consolidated----- financial performance, including reviewing financial information to be published by--- the Company.-----
3. Evaluating the implementation of the annual financial statement audit conducted by----- Registered Public Accountants and/or----- Registered Public Accounting Firm.-----



4. Proposing the appointment and determination of Registered Public Accountants and/or---- Registered Public Accounting Firms who will conduct an audit of the Company's----- consolidated financial statement and other reports for the year ended on the thirty-first day of December, two thousand and---- twenty-four (31-12-2024).-----
5. Supervising the implementation of the----- prudential principles in the provision of-- credit facilities by the Board of Directors, as well as providing consultation on the--- provision of credit and write-offs in----- accordance with the applicable provisions.-
6. Supervising, monitoring, and evaluating the results of the Company's Bank Health Level assessment, and supporting the Board of---- Directors in taking the necessary steps---- within the framework of maintaining and/or improving the Company's Bank Health Level-- assessment.-----
7. Carrying out supervisory functions on the-- implementation of internal control, risk--- management, governance of the Company and-- the Company's group in an integrated manner.
8. Carrying out supervisory functions on the--



implementation of compliance, Anti-Bribery Management System ("SMAP"), Anti-Fraud----- Strategy, Whistle Blowing System ("WBS"),-- Significant Fraud Reports of the Company to the OJK, implementation of Anti-Money----- Laundering, Counter-Terrorism Financing,--- and Counter-Proliferation Financing of----- Weapons of Mass Destruction Program in the Company.-----

9. Evaluating, providing direction, and----- monitoring the implementation of Information Technology (hereinafter referred to as the "**IT**") of the Company, including the----- realization of the 2024 (two thousand and-- twenty-four) IT Program Strategic Plan, the 2024 (two thousand and twenty-four) IT----- Development Plan, and the development of--- digital channel implementation in the----- Company.-----
10. Monitoring and evaluating the progress of-- Human Resources development and management, specifically in supporting the achievement of the Company's performance.-----

The Board of Commissioners, with the main role of supervising the Company's management by the Board of Directors, employed the shareholders'





perspective to identify to what extent the Board of Directors is able to optimize all of its----resources. This perspective is a fundamental---factor for the Board of Commissioners to monitor the overall, accountable, and prudent-----achievements of the Company's performance.-----

In general, the Board of Commissioners-----appreciates the Company's performance-----achievements in 2024 (two thousand and twenty--four). The success of the Company's management amid dynamic economic conditions provides a----strong foundation for the Company's continued--growth and development in the future.-----

As part of the implementation of Good Corporate Governance in line with the Regulation of the--Minister of State-Owned Enterprises number-----PER-2/MBU/03/2023 concerning Guidelines for the Governance and Significant Corporate Activities of State-Owned Enterprises, at the beginning of the year, the Board of Commissioners has-----prepared an annual work plan for the Board of--Commissioners which is part of the Company's---Work Plan and Budget ("RKAP"). Subsequently,---within the framework of evaluating the-----implementation of the work plan, the Board of--Commissioners conducted a collegial performance



assessment of the Board of Commissioners. This assessment aimed at ensuring how the performance of the Board of Commissioners during the 2024-- (two thousand and twenty-four) Financial Year. The Collegial Performance Assessment of the---- Board of Commissioners was independently----- conducted through a self-assessment, as proposed by the Nomination and Remuneration Committee,-- and approved by the Board of Commissioners.----

The collegial performance assessment was----- conducted by measuring the achievement of the-- Annual Collegial Key Performance Indicators---- (hereinafter referred to as the "KPIs") of the Board of Commissioners, which were prepared and determined at the beginning of the year. The--- 2024 (two thousand and twenty-four) performance assessment of the Board of Commissioners, which was prepared and determined at the beginning of the year by the Board of Commissioners, employs several aspects as follows:-----

1. Planning Aspect, with a 10% (ten percent)-- weighting;-----
2. Supervision and Advisory Aspect, with a 55% (fifty-five percent) weighting;-----
3. Reporting Aspect, with a 17% (seventeen---- percent) weighting; and-----



4. Dynamic Aspect, with a 18% (eighteen-----  
percent) weighting.-----

5. The performance assessment results of the--  
Board of Commissioners in 2024 (two thousand  
and twenty-four) indicate that the Board of  
Commissioners has carried out its-----  
supervisory duties effectively through work  
programs as set forth in the Board of-----  
Commissioners' work plan for 2024 (two-----  
thousand and twenty-four).-----

The KPIs achievement results of the Board--  
of Commissioners in 2024 (two thousand and  
twenty-four), which serve as the Board of--  
Commissioners' performance assessment, are  
displayed on the screen.-----

Furthermore, in order to support the-----  
effective implementation of supervisory---  
duties and responsibilities, the Company's  
Board of Commissioners is supported by the  
Audit Committee, the Risk Monitoring-----  
Committee, the Nomination and Remuneration  
Committee, and the Integrated Governance---  
Committee.-----

The Board of Commissioners acknowledges the  
valuable support given by the four-----  
committees in improving the effective-----



implementation of the Board of Commissioners' duties and functions. Throughout 2024 (two thousand and twenty-four), the Audit----- Committee, the Risk Monitoring Committee,-- the Nomination and Remuneration Committee, and the Integrated Governance Committee---- demonstrated good performance by maintaining high competency and quality standards. This assessment considers several factors,----- including, realization of each committee's fulfillment of duties in accordance with--- their respective Committee Charter,----- demonstrated competencies and skills,----- performance achievements during 2024 (two-- thousand and twenty-four), and the----- attendance levels at the relevant committee members' meetings.-----

The Audit Committee has monitored and----- evaluated internal controls and effectively assisted the Board of Commissioners in----- supervising the implementation of internal and external audit functions, including--- reviewing financial information prior to--- its release by the Company to the general-- public and/or the relevant authorities. In carrying out its duties, the Audit Committee



has conducted meetings with the Board of---  
Commissioners and meetings by inviting the  
Sector Director, Internal Audit, External--  
Audit, and other related divisions and in--  
collaboration with other committees.-----

The Risk Monitoring Committee has performed  
its duties, including monitoring and-----  
evaluating the alignment between risk-----  
management policies and their implementation  
across BNI (incorporating integrated risk--  
management), as well as providing reviews--  
and recommendations to the Board of-----  
Commissioners to enhance the effectiveness  
of BNI's risk management implementation.---

The Nomination and Remuneration Committee--  
has performed its duties, including-----  
supervising the implementation of nomination  
and remuneration policies at every level of  
the organization, starting from the Board--  
of Commissioners, the Board of Directors,--  
and the employees in accordance with-----  
applicable provisions.-----

Furthermore, the Integrated Governance-----  
Committee has provided input on the-----  
supervision that has been carried out on---  
the performance and implementation of-----



Integrated Governance in the Company's-----  
Financial Conglomeration. The supervision--  
is carried out on, among others:-----

- a. Implementation of Integrated Governance  
Guidelines.-----
- b. Quality of Integrated Governance-----  
implementation.-----
- c. Quality of integrated compliance-----  
functions implementation.-----
- d. Implementation of integrated risk-----  
management.-----
- e. Effective results of Integrated-----  
Governance by monitoring the integrated  
financial performance, and synergy-----  
plans with subsidiaries and synergies--  
between subsidiaries.-----

The Board of Commissioners remains confident  
that the Company will continue to improve--  
its performance through the implementation  
of appropriate strategic policies and-----  
consistently implementing the Governance--  
pillars.-----

Further explanation of the annual report of  
supervisory and evaluation duties of the--  
Board of Commissioners has been stated in--  
the Company's Annual Report for the 2024---



(two thousand and twenty-four) Financial---  
Year which is available on the Company's---  
website.-----

Within the framework of complying with the  
Regulation of the Minister of SOEs number--  
PER-3/MBU/03/2023 concerning Organs and----  
Human Resources of the State-Owned-----  
Enterprises, which stipulates that the-----  
appointment and dismissal of the members of  
committees under the Board of Commissioners  
shall be reported to a GMS, so please allow  
me to inform that throughout 2024 (two-----  
thousand and twenty-four), the Board of----  
Commissioners has made changes to the-----  
composition of the members of the committees  
under the Board of Commissioners, namely the  
Risk Monitoring Committee, the Integrated--  
Governance Committee, and the Nomination---  
and Remuneration Committee.-----

Upon the changes, the composition of members  
of the committees under the Board of-----  
Commissioners as of the end of December----  
2023 (two thousand and twenty-four) shall--  
become as presented on the presentation----  
screen.-----

Thus, that was all about the report of-----



supervisory duties carried out by the Board of Commissioners throughout the 2024----- financial year and the annual evaluation--- report of the Board of Commissioners of the 2024 (two thousand and twenty-four). "-----

-Afterwards, the Chairperson of the Meeting gave-- an opportunity to the Shareholders and/or Proxies of the Shareholders to raise questions and/or to-- give opinions in writing or through the facilities available in eASY.KSEI regarding the explanation-- of the First Item on the Agenda of the Meeting--- that had been presented earlier.-----

At the first opportunity, Mr. **BIN NAHADI** as the--- proxy of Mr. **ERICK THOHIR**, as the holder/owner of 1 (one) Dwiwarna A Series share, 434,012,799 (four hundred thirty-four million twelve thousand seven hundred ninety-nine) B Series shares, and----- 21,944,374,950 (twenty-one billion nine hundred--- forty-four million three hundred seventy-four----- thousand nine hundred fifty) C Series shares, was kindly requested by the Chairperson of the Meeting to give responses orally, which in principle is as follows:-----

"Letter number S-82/MBU/Wk.D/03/2025, issued in Jakarta, on the twenty-first day of March, two thousand and twenty-five (21-3-2025), with an--





Ordinary nature, without attachment, regarding Responses to the Report on the Performance----- Achievements of PT BANK NEGARA INDONESIA----- (Persero) Tbk for 2024 (two thousand and twenty-four) Financial Year.-----

The Honorable Chairperson of the Annual GMS for the 2024 (two thousand and twenty-four)----- Financial Year of PT BANK NEGARA INDONESIA----- (Persero) Tbk, Jalan Jenderal Sudirman Kaveling 1, Jakarta 10220.-----

"Within the framework of implementing the----- development of PT Bank Negara Indonesia----- (Persero) Tbk/"BNI" to improve the Company's--- performance, we hereby inform you of the----- following matters:-----

1. We would like to express our gratitude and appreciation to all levels of BNI's Board-- of Commissioners, Board of Directors, and-- Employees for their success in improving the Company's performance, which is reflected in the following:-----

a. The net profits attributable to the---- parent entity grew by 2.6% (two point-- six percent) on a YoY basis to IDR 21.46 trillion (twenty-one point four six---- trillion Rupiahs).-----



- b. Credit distribution (lending) grew by--  
11.6% (eleven point six percent) on a--  
YoY basis to IDR 775.87 trillion (seven  
hundred seventy-five point eight seven  
trillion Rupiahs).-----
- c. Realization of Fee Based Income grew by  
10.2% (ten point two percent) on a YoY  
basis to IDR 16.29 (sixteen point two--  
nine trillion Rupiahs).-----
- d. NPL Gross Ratio decreased from 2.1% (two  
point one percent) to 2.0% (two percent)  
and LAR decreased from 12.9% (twelve---  
point nine percent) to 10.3% (ten point  
three percent).-----

We expect that these performance achievements  
will continue to be improved in the future  
so that the Company can contribute more----  
optimally not only to the shareholders'----  
returns but also to the state and the-----  
general public.-----

- 2. Matters that need to be considered by the--  
BNI's Board of Commissioners and Board of--  
Directors for performance improvement in the  
future are as follows:-----
- a. In anticipating global economic-----



conditions in 2025 (two thousand and---  
twenty-five) which have the potential--  
for inflationary pressure and tightening  
of global monetary policy with-----  
increasingly limited fiscal room, the--  
Company must determine a more selective  
credit distribution strategy, implement  
sustainable credit risk management, and  
manage optimal liquidity;-----

- b. The Company should make efforts to-----  
increase interest income, including---  
optimizing credit distribution in the--  
top-tier corporate segment that shows--  
good performance, while maintaining---  
prudent risk management in accordance--  
with the Company's focus on the low-risk  
segment. In addition, the Company is---  
expected to evaluate its pricing-----  
strategy in order to respond to the----  
decline in blended loan yield on a year-  
on-year basis, as well as strengthening  
the risk mitigation strategy in the----  
small credit segment to support-----  
sustainable growth;-----

- c. The Company must strengthen the Cost of  
Fund ("CoF") management strategy through



a gradual reduction in the special rate of current account and time deposit---- products, specifically for institutional and corporate funds. In addition, the-- Company is expected to increase the---- proportion of low-cost retail funds,--- including by optimizing the Wondr by--- BNI application which is expected to--- strengthen the CASA proportion and----- support sustainable cost of fund----- efficiency.-----

- d. The Company needs to improve credit---- quality continuously, strengthening---- operating expense efficiency strategies, and optimize other operating income from fee-based income, loan recovery, and--- others in order to reduce the impact of increasing interest expenses on the---- Company's profitability;-----
- e. The Company needs to encourage its----- subsidiaries performance improvement--- measures by increasing revenue in order to optimize net profit contributions--- and the role of the subsidiaries as---- revenue contributors;-----
- f. The Company must utilize opportunities



in the banking industry properly through superior quality financial products and services so that it is expected to be-- able to become a one-stop digital----- platform solution for customers and---- maintain financial transactions of the customers in each segment within the--- BNI financial ecosystem;-----

- g. With respect to the decreasing reserve as reflected in the decreasing NPL----- Coverage and LaR Coverage, the Company must maintain the Company's ability to handle non-performing loans and ensure the adequacy of the Company's reserve-- to ensure the bank's ability to deal--- with credit risk;-----
- h. In connection with the ever-increasing role of information technology in the-- banking industry and the increasingly-- massive hacking efforts and cyber----- security disruptions that have a very-- massive impact on operations, finances, and reputation, the Company is expected to strengthen its cyber security whether in the aspect of policy, infrastructure, operating systems, and risk mitigation;



- i. Within the framework of promoting the-- principles of sustainable finance, the Company must maintain its commitment to developing ESG initiatives, among others through the Company's work program,---- credit distribution and issuance of---- debt securities based on the principles of green financing. In addition, the--- implementation of ESG initiatives must be aligned with the direction of the--- government's program focus in the context of national economic recovery and----- development;-----
- j. The Company must continue its commitment to making improvements in the----- implementation of its Anti-Fraud----- Strategy in each of its pillars and---- have a zero tolerance for any form of-- fraud, both internal and external;-----
- k. As an effort to improve the quality,--- efficiency, and reliability of financial management, the Company must accelerate the implementation of all management--- information systems that support the--- financial reporting process;-----
- l. The Company must follow up on internal



and external audit findings (including management letter), optimizing the risk management and implementation of three lines of defence, and always prioritizing the principles of good corporate----- governance and paying attention to the provisions of Anti-Money Laundering,--- Counter-Financing of Terrorism, and---- Counter-Proliferation Financing of----- Weapons of Mass Destruction ("APU PPT-- and PPSPM")."-----

-At the second opportunity, Mr. **PANJI SUDARMAJI** as the holder/owner of 3,600 (three thousand six----- hundred) shares in the Company raised question---- related to the Item on the Agenda of the Meeting, which in principle is as follows:-----

"What is Danantara's impact on BNI?"-----

-In response to the question, upon invitation by-- the Chairperson of the Meeting, Mr. **ROYKE TUMILAAAR** in his capacity as the President Director gave a-- response. The key points of his remarks were as--- follows:-----

"The Government ensures that Danantara is----- managed professionally and has established a-- Supervisory Board comprising representatives--



from the Ministry of SOEs, the Ministry of Finance, and one appointed Government official. Additionally, an Advisory Board had been formed, which includes two former Presidents of the Republic of Indonesia. Danantara's primary focus is on increasing the profitability of SOEs, including BNI, which falls under its oversight. Danantara will reinvest dividends received into profitable investments aligned with the national economic development agenda, utilizing instruments, such as shares, public bonds, and private bonds. BNI will actively collaborate with the Danantara team, safeguarding the interests of public shareholders and bondholders. Danantara holds the authority to undertake capital participation in SOEs and execute other corporate actions."

-At the third opportunity, Mr. **TOMMY INDRA WINATA** as the holder/owner of 11,000 (eleven thousand) shares in the Company raised question related to the Item on the Agenda of the Meeting, which in principle is as follows:

"Has the Bank Mayora acquisition delivered measurable performance improvements for the Company?"

-In response to the question, upon invitation by





the Chairperson of the Meeting, Mr. **HUSSEIN PAOLO KARTADJOEMENA** in his capacity as the Digital and-- Integrated Transaction Banking Director gave a---- response. The key points of his remarks were as--- follows:-----

"We are pleased to report that Bank Mayora,--- now rebranded as Hibank, has demonstrated----- excellent performance. Loan growth has exceeded 70% (seventy percent) on a YoY basis, while--- profits have surpassed IDR 10 trillion (ten--- trillion Rupiahs). Additionally, the KPI has-- reached over IDR 12 trillion (twelve trillion Rupiahs), reflecting growth of more than 33%-- (thirty-three percent), with sustained----- financial health, as evidenced by a performance ratio below 1% (one percent). Capital adequacy remains robust, with a ratio above 50% (fifty percent) and Hibank has allocated nearly 55%-- (fifty-five percent) of its loan distribution to the MSMEs segment, aligning with its strategic focus at the time of acquisition."-----

-Since there were no more questions raised and/or opinions given by the Shareholders and/or Proxies of the Shareholders, the Chairperson of the Meeting proceeded to present the proposed resolutions under the First Item on Agenda of the Meeting, namely in



order that the Meeting could:-----

1. Approve the Company's Annual Report,-----  
including the Supervisory Duties Report of  
the Company's Board of Commissioners for--  
the 2024 (two thousand and twenty-four)---  
Financial Year ended on the thirty-first--  
day of December, two thousand and twenty-  
four (31-12-2024).-----

2. Adopt:-----

a. The Consolidated Financial Statements  
of the Company for the 2024 (two-----  
thousand and twenty-four) Financial---  
Year ended on the thirty-first day of  
December, two thousand and twenty-four  
(31-12-2024), which has been audited--  
by the Registered Public Accounting---  
Firm RINTIS, JUMADI, RIAN TO & REKAN---  
(Member firm of Pricewaterhouse Coopers  
network) in accordance with the Report  
Number 00014/2.1457/AU.1/07/1124-1/1/  
I/2025 dated the twenty-second of-----  
January, two thousand and twenty-five  
(22-1-2025) with unqualified opinion--  
in all material respects; and-----

b. The Financial Statements of the Micro  
and Small Businesses Funding (PUMK)---



Program for the 2024 (two thousand and twenty-four) Financial Year ended on-- the thirty-first day of December, two thousand and twenty-four (31-12-2024), which has been audited by the Registered Public Accounting Firm RINTIS, JUMADI, RIAN TO & REKAN (Member firm of----- Pricewaterhouse Coopers network) in--- accordance with the Report Number----- 00030/2.1457/AU.2/07/1124-1/0/II/2025- dated the fifth of February, two----- thousand and twenty-five (5-2-2025)--- with unqualified opinion in all----- material respects.-----

3. Upon the approval to the Company's Annual Report, including the Supervisory Duties-- Report of the Board of Commissioners, and adoption of the Consolidated Financial---- Statements of the Company, as well as the Financial Statements of the Micro and----- Small Businesses Funding (PUMK) Program,-- all of them for the 2024 (two thousand and twenty-four) Financial Year ended on the-- thirty-first day of December, two thousand and twenty-four (31-12-2024), the Meeting grants full release and discharge (*volledig*



*acquit et de charge*) to all members of the Board of Directors from the management---- actions of the Company and to all members of the Board of Commissioners from the---- supervisory action of the Company they---- carried out during the 2024 (two thousand and twenty-four) Financial Year ended on-- the thirty-first day of December, two----- thousand and twenty-four (31-12-2024), to the extent that such action is not a----- criminal act and dealt with in the reports mentioned above.-----

-Afterwards, entering the decision/resolution----- making in the First Item on the Agenda of the----- Meeting, the Chairperson of the Meeting asked----- whether there were any Shareholders or Proxies of the Shareholders of the Company who cast dissenting votes or abstention votes (blank votes) with respect to the proposals submitted in the First Item on-- the Agenda of the Meeting.-----

-The Chairperson of the Meeting also asked the---- Shareholders or Proxies of the Shareholders who-- attended the meeting electronically to cast votes via eASY.KSEI.-----

-Since there were Shareholders or Proxies of the-- Shareholders of the Company who did not agree to--



and abstained from the proposed resolutions in the First Item on the Agenda of the Meeting, the----- Chairperson of the Meeting asked me, the Notary--- Public to count the votes cast and upon the----- completion of the votes counting, the results of-- voting were as follows:-----

In the **First Item on the Agenda** of the Meeting:---

Based on the results of voting which has been cast or taken in the Meeting and also through eASY.KSEI:

- a. The Shareholders or Proxies of the Shareholders who own/possess a total of 11,544,012 (eleven million five hundred forty-four thousand----- twelve) shares or constituting 0.0352817%----- (zero point zero three five two eight one seven percent) cast Dissenting votes;-----
- b. The Shareholders or Proxies of the Shareholders who own/possess a total of 325,148,606 (three hundred twenty-five million one hundred forty-eight thousand six hundred six) shares or----- constituting 0.9937439% (zero point nine nine three seven four three nine percent) cast----- Abstention votes;-----
- c. The Shareholders or Proxies of the Shareholders who own/possess a total of 32,382,865,648----- (thirty-two billion three hundred eighty-two--



million eight hundred sixty-five thousand six  
hundred forty-eight) shares or constituting---  
98.9709744% (ninety-eight point nine seven---  
zero nine seven four four percent) cast-----  
Assenting votes;-----

-Based on the results of the votes counting, the--  
Chairperson of the Meeting concluded that in the--  
First Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes of---  
32,708,014,254 (thirty-two billion seven-----  
hundred eight million fourteen thousand two---  
hundred fifty-four) shares or constituting---  
99.964718% (ninety-nine point nine six four---  
seven one eight percent) of the total votes---  
cast in the Meeting decided/resolved as follows:**

**1. To approve the Company's Annual Report,--  
including the Supervisory Duties Report--  
of the Company's Board of Commissioners--  
for the 2024 (two thousand and twenty---  
four) Financial Year ended on the thirty-  
first day of December, two thousand and--  
twenty-four (31-12-2024) .-----**

**2. To adopt:-----**

**a. The Consolidated Financial Statements**



of the Company for the 2024 (two-----  
thousand and twenty-four) Financial---  
Year ended on the thirty-first day of  
December, two thousand and twenty-four  
(31-12-2024), which has been audited--  
by the Registered Public Accounting---  
Firm RINTIS, JUMADI, RIANTO & REKAN---  
(Member firm of Pricewaterhouse Coopers  
network) in accordance with the Report  
Number 00014/2.1457/AU.1/07/1124-1/1/  
I/2025 dated the twenty-second of-----  
January, two thousand and twenty-five  
(22-1-2025) with unqualified opinion--  
in all material respects; and-----

- b. The Financial Statements of the Micro  
and Small Businesses Funding (PUMK)---  
Program for the 2024 (two thousand and  
twenty-four) Financial Year ended on--  
the thirty-first day of December, two  
thousand and twenty-four (31-12-2024),  
which has been audited by the Registered  
Public Accounting Firm RINTIS, JUMADI,  
RIANTO & REKAN (Member firm of-----  
Pricewaterhouse Coopers network) in---



accordance with the Report Number-----  
00030/2.1457/AU.2/07/1124-1/0/II/2025-  
dated the fifth of February, two-----  
thousand and twenty-five (5-2-2025)---  
with unqualified opinion in all material  
respects.-----

3. Upon the approval to the Company's Annual  
Report, including the Supervisory Duties  
Report of the Board of Commissioners, and  
adoption of the Consolidated Financial---  
Statements of the Company, as well as the  
Financial Statements of the Micro and----  
Small Businesses Funding (PUMK) Program,  
all of them for the 2024 (two thousand---  
and twenty-four) Financial Year ended on  
the thirty-first day of December, two----  
thousand and twenty-four (31-12-2024),---  
the Meeting grants full release and-----  
discharge (*volledig acquit et de charge*)  
to all members of the Board of Directors  
from the management actions of the Company  
and to all members of the Board of-----  
Commissioners from the supervisory action  
of the Company they carried out during---





the 2024 (two thousand and twenty-four)--  
Financial Year ended on the thirty-first  
day of December, two thousand and twenty-  
four (31-12-2024), to the extent that such  
action is not a criminal act and dealt---  
with in the reports mentioned above."----

II. Entering the **Second Item on the Agenda of the-----**  
**Meeting, namely:-----**

**"Approval to the Use of the Company's Net-----**  
**Profits for the 2024 (two thousand and twenty-**  
**four) Financial Year."-----**

-The Chairperson of the Meeting invited Mr. DAVID  
PIRZADA mentioned above in his capacity as the----  
Risk Management Director to convey an explanation  
and proposal for decision/resolution in the Second  
Item on the Agenda of the Meeting.-----

-Furthermore, Mr. DAVID PIRZADA in his capacity as  
mentioned above gave his explanation and proposals  
which in principle are as follows:-----

"Legal foundations used as the basis for this--  
Item on the Agenda of the Meeting are as presented  
on the screen.-----

"The Company's net profits for the 2024 (two---  
thousand and twenty-four) Financial Year was---



recorded at IDR 21,463,598,519,413.70 (twenty--  
one trillion four hundred sixty-three billion--  
five hundred ninety-eight million five hundred  
nineteen thousand four hundred thirteen-----  
Rupiahs). With due observance of the above-----  
matters, we propose to the Meeting as follows:-

"To approve and prescribe the use of the-----  
Company's Consolidated Net Profits-----  
attributable to the owner of parent entity  
for the 2024 (two thousand and twenty-four)  
Financial Year amounting to IDR-----  
21,463,598,519,413.70 (twenty-one trillion  
four hundred sixty-three billion five-----  
hundred ninety-eight million five hundred--  
nineteen thousand four hundred thirteen----  
Rupiahs and seventy cent) as follows:-----

1. A total of 65% (sixty-five percent) or--  
amounting to IDR 13,951,339,037,618.90--  
(thirteen trillion nine hundred fifty--  
one billion three hundred thirty-nine----  
million thirty-seven thousand six hundred  
eighteen Rupiahs and ninety cent) or----  
amounting to IDR 374.05748422250 (three  
hundred seventy-four point zero five----  
seven four eight four two two two five--  
zero Rupiahs) per share shall be decided



as Cash Dividends. The payment shall be made under the following provisions:----

a. Dividends of the State of the Republic of Indonesia's portion amounting to--  
IDR 8,370,803,422,720.61 (eight-----  
trillion three hundred seventy billion  
eight hundred three million four-----  
hundred twenty-two thousand seven----  
hundred twenty Rupiahs and sixty-one  
cent) shall be paid/ deposited into an  
account designated by the Minister of  
SOEs.-----

b. Dividends for the 2024 (two thousand  
and twenty-four) Financial Year shall  
be paid proportionally to each-----  
Shareholder whose name is registered/  
recorded in the Register of-----  
Shareholders on the recording date.--

c. The Board of Directors is granted----  
power and authority with substitution  
right to:-----

i. Set down the schedule of and the--  
procedures for distribution-----  
related to the Dividends Payment  
for the 2024 (two thousand and--  
twenty-four) Financial Year in--



accordance with the provisions--  
of the laws and regulations.----

ii. Withhold tax on the Dividends in--  
accordance with the applicable--  
Taxation Regulations.-----

iii. Carry out other technical matters  
in accordance with the provisions  
of the laws and regulations.----

2. A total of 35% (thirty-five percent) or---  
amounting to IDR 7,512,259,481,794.79----  
(seven trillion five hundred twelve-----  
billion two hundred fifty-nine million---  
four hundred eighty-one thousand seven--  
hundred ninety-four Rupiahs and seventy-  
nine cent) shall be used as Retained-----  
Earnings."-----

-Afterwards, the Chairperson of the Meeting gave--  
an opportunity to the Shareholders or Proxies of--  
the Shareholders to raise questions and/or to give  
opinions in writing or through the facilities-----  
available in eASY.KSEI regarding the explanation--  
of the Second Item on the Agenda of the Meeting---  
that had been presented earlier.-----

-At that very opportunity, Mr. **PANJI SUDARMAJI** as  
the holder/owner of 3,600 (three thousand six-----



hundred) shares in the Company raised question----  
related to the Item on the Agenda of the Meeting,  
which in principle is as follows:-----

"What is management's vision for the Dividend  
Payout Ratio, particularly after Danantara's--  
introduction?"-----

-In response to the question, upon invitation by--  
the Chairperson of the Meeting, Mr. ROYKE TUMILAAAR  
in his capacity as the President Director gave a--  
response. The key points of his remarks were as---  
follows:-----

"The management is primarily focused on-----  
ensuring the Company's long-term sustainability.  
Regarding dividend distribution, the management  
also consults with shareholders to determine--  
the appropriate dividend payout ratio, as this  
decision will also directly impact the-----  
Company's future plans, capital growth, and---  
expansion capabilities in the future, while---  
also considering shareholders expectation."---

-Since there were no more questions raised and/or  
opinions given by the Shareholders or Proxies of--  
the Shareholders for the Second Item on the Agenda  
of the Meeting, furthermore the Chairperson of the  
Meeting proposed in order that the Meeting could--  
approve the proposed resolutions as those conveyed



by Mr. DAVID PIRZADA mentioned above.-----

-Afterwards, entering the decision/resolution-----  
making in the Second Item on the Agenda of the----  
Meeting, the Chairperson of the Meeting asked-----  
whether there were any shareholders or Proxies of  
the Shareholders of the Company who cast dissenting  
votes or abstention votes (blank votes) with respect  
to the proposals submitted in the Second Item on--  
the Agenda of the Meeting.-----

-The Chairperson of the Meeting also asked the----  
Shareholders or Proxies of the Shareholders who---  
attended the meeting electronically to cast votes  
via eASY.KSEI.-----

-Since there were Shareholders or Proxies of the--  
Shareholders of the Company who did not agree to--  
and abstained from the proposed resolutions in the  
Second Item on the Agenda of the Meeting, the-----  
Chairperson of the Meeting asked me, the Notary---  
Public to count the votes cast and upon the-----  
completion of the votes counting, the results of--  
voting were as follows:-----

In the **Second Item on the Agenda** of the Meeting:--

Based on the results of voting which has been cast  
or taken in the Meeting and also through eASY.KSEI:

a. The Shareholders or Proxies of the Shareholders



who own/possess a total of 99,683,021 (ninety-nine million six hundred eighty-three thousand twenty-one) shares or constituting 0.3046588% (zero point three zero four six five eight---eight percent) cast Dissenting votes;-----

b. The Shareholders or Proxies of the Shareholders who own/possess a total of 312,227,024 (three hundred twelve million two hundred twenty---seven thousand twenty-four) shares or-----constituting 0.9542520% (zero point nine five four two five two zero percent) cast Abstention votes;-----

c. The Shareholders or Proxies of the Shareholders who own/possess a total of 32,307,648,221----- (thirty-two billion three hundred seven-----million six hundred forty-eight thousand two--hundred twenty-one) shares or constituting---98.7410892% (ninety-eight point seven four one zero eight nine two percent), including 1----- (one) Dwiwarna A series share cast Assenting--votes;-----

-Based on the results of the votes counting, the--Chairperson of the Meeting concluded that in the--Second Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes,-----**



including A Series Shareholder, of-----  
32,619,875,245 (thirty-two billion six hundred  
nineteen million eight hundred seventy-five---  
thousand two hundred forty-five) shares or----  
constituting 99.6953412% (ninety-nine point---  
six nine five three four one two percent) of--  
the total votes cast in the Meeting decided/--  
resolved as follows:-----

The Company's net profits for the 2024 (two  
thousand and twenty-four) Financial Year---  
was recorded at IDR 21,463,598,519,413.70--  
(twenty-one trillion four hundred sixty---  
three billion five hundred ninety-eight---  
million five hundred nineteen thousand four  
hundred thirteen Rupiahs). With due-----  
observance of the above matters, we propose  
to the Meeting as follows:-----

1. A total of 65% (sixty-five percent) or--  
amounting to IDR 13,951,339,037,618.90--  
(thirteen trillion nine hundred fifty--  
one billion three hundred thirty-nine---  
million thirty-seven thousand six hundred  
eighteen Rupiahs and ninety cent) or----  
amounting to IDR 374.05748422250 (three





hundred seventy-four point zero five----  
seven four eight four two two two five--  
zero Rupiahs) per share shall be decided  
as Cash Dividends. The payment shall be  
made under the following provisions:----

a. Dividends of the State of the Republic  
of Indonesia's portion amounting to--  
IDR 8,370,803,422,720.61 (eight-----  
trillion three hundred seventy billion  
eight hundred three million four-----  
hundred twenty-two thousand seven----  
hundred twenty Rupiahs and sixty-one  
cent) shall be paid/ deposited into--  
an account designated by the Minister  
of SOEs.-----

b. Dividends for the 2024 (two thousand  
and twenty-four) Financial Year shall  
be paid proportionally to each-----  
Shareholder whose name is registered/  
recorded in the Register of-----  
Shareholders on the recording date.--

c. The Board of Directors is granted----  
power and authority with substitution  
right to:-----



- i. Set down the schedule of and the--  
procedures for distribution-----  
related to the Dividends Payment  
for the 2024 (two thousand and--  
twenty-four) Financial Year in--  
accordance with the provisions--  
of the laws and regulations.----
- ii. Withhold tax on the Dividends in--  
accordance with the applicable--  
Taxation Regulations.-----
- iii. Carry out other technical matters  
in accordance with the provisions  
of the laws and regulations.----

2. A total of 35% (thirty-five percent) or---  
amounting to IDR 7,512,259,481,794.79----  
(seven trillion five hundred twelve-----  
billion two hundred fifty-nine million---  
four hundred eighty-one thousand seven--  
hundred ninety-four Rupiahs and seventy-  
nine cent) shall be used as Retained-----  
Earnings."-----

III. Entering the Third Item on the Agenda of the-----  
Meeting, namely:-----

"Fixation of Salary/Honorarium along with the--



Facilities and Allowances for the 2025 (two---  
thousand and twenty-five) Financial Year, as---  
well as Bonus/Performance Incentives/Special---  
Incentives for the Performance in the 2024 (two  
thousand and twenty-four) Financial Year and/or  
Long-Term Incentives for the Period of 2025-  
2027 (two thousand and twenty-five up to two---  
thousand and twenty-seven), for the Board of---  
Directors and the Board of Commissioners of the  
Company."-----

-The Chairperson of the Meeting invited Mr. **PUTRAMA  
WAHJU SETYAWAN** in his capacity as mentioned above  
to give an explanation and proposal for decision/  
resolution in the Third Item on the Agenda of the  
Meeting.-----

-Furthermore Mr. **PUTRAMA WAHJU SETYAWAN** in his---  
capacity as mentioned above gave his explanation--  
and proposals which in principle are as follows:--

"Legal foundations used as the basis for this--  
Item on the Agenda of the Meeting are as-----  
presented on the screen.-----

With due observance of the said provisions, we  
propose to the Meeting as follows:-----

1. To approve the granting of power and-----  
authority to the Dwiwarna A Series-----



Shareholder to fix:-----

- a. Bonus/Performance Incentives/Special---  
Incentives for the 2024 (two thousand--  
and twenty-four) Financial Year and/or  
Long-Term Incentives for the 2025-2027  
(two thousand and twenty-five up to two  
thousand and twenty-seven) Financial---  
Years Period, in accordance with the---  
applicable provisions; and-----
- b. Honorarium along with the Facilities---  
and Allowances for the 2025 (two-----  
thousand and twenty-five) Financial----  
Year.-----

for the members of the Board of-----  
Commissioners.-----

- 2. To approve the granting of power and-----  
authority to the Board of Commissioners with  
prior written approval from the Dwiwarna A  
Series Shareholder to fix:-----

- a. Bonus/Performance Incentives/Special---  
Incentives for the 2024 (two thousand--  
and twenty-four) Financial Year and/or  
Long-Term Incentives for the 2025-2027  
(two thousand and twenty-five up to two  
thousand and twenty-seven) Financial---



Years Period, in accordance with the---  
applicable provisions; and-----

- b. Salaries along with the Facilities and  
Allowances for the 2025 (two thousand--  
and twenty-five) Financial Year;-----

for the members of the Board of Directors."

-Afterwards, the Chairperson of the Meeting gave--  
an opportunity to the Shareholders or Proxies of--  
the Shareholders to raise questions and/or to give  
opinions in writing or through the facilities-----  
available in eASY.KSEI regarding the explanation--  
of the Third Item on the Agenda of the Meeting----  
that had been presented earlier.-----

-Since there were no more questions raised and/or  
opinions given by the Shareholders or Proxies of--  
the Shareholders for the Third Item on the Agenda  
of the Meeting, furthermore the Chairperson of the  
Meeting proposed in order that the Meeting could--  
approve the proposed resolutions as those conveyed  
by Mr. **PUTRAMA WAHJU SETYAWAN** mentioned above.----

-Afterwards, entering the decision/resolution-----  
making in the Third Item on the Agenda of the-----  
Meeting, the Chairperson of the Meeting asked-----  
whether there were any Shareholders or Proxies of  
the Shareholders of the Company who cast dissenting



votes or abstention votes (blank votes) with respect to the proposals submitted in the Third Item on the Agenda of the Meeting.-----

-The Chairperson of the Meeting also asked the Shareholders or Proxies of the Shareholders who attended the Meeting electronically to cast votes via eASY.KSEI.-----

-Since there were Shareholders or Proxies of the Shareholders of the Company who did not agree to and abstained from the proposed resolutions in the Third Item on the Agenda of the Meeting, the Chairperson of the Meeting asked me, the Notary Public to count the votes cast and upon the completion of the votes counting, the results of voting were as follows:-----

In the **Third Item on the Agenda** of the Meeting:---

Based on the results of voting which has been cast or taken in the Meeting and also through eASY.KSEI:

- a. The Shareholders or Proxies of the Shareholders who own/possess a total of 1,707,490,047 (one billion seven hundred seven million four hundred ninety thousand forty-seven) shares or constituting 5.2185608% (five point two one eight five six zero eight percent) cast Dissenting votes;-----



b. The Shareholders or Proxies of the Shareholders who own/possess a total of 333,682,774 (three hundred thirty-three million six hundred----- eighty-two thousand seven hundred seventy----- four) shares or constituting 1.0198266% (one-- point zero one nine eight two six six percent) cast Abstention votes;-----

c. The Shareholders or Proxies of the Shareholders who own/possess a total of 30,678,385,445----- (thirty-billion six hundred seventy-eight----- million three hundred eighty-five thousand---- four hundred forty-five) shares or constituting 93.7616125% (ninety-three point seven six one six one two five percent) including 1 (one)--- Dwiwarna A Series share cast Assenting votes;-

-Based on the results of the votes counting, the-- Chairperson of the Meeting concluded that in the-- Third Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes,----- including A Series Shareholder, of----- 31,012,068,219 (thirty-one billion twelve----- million sixty-eight thousand two hundred----- nineteen) shares or constituting 94.7814392%-- (ninety-four point seven eight one four three nine two percent) of the total votes cast in--**



the Meeting decided/resolved as follows:-----

1. To approve the granting of power and-----  
authority to the Dwiwarna A Series-----  
Shareholder to fix:-----

- a. Bonus/Performance Incentives/Special--  
Incentives for the 2024 (two thousand  
and twenty-four) Financial Year and/or  
Long-Term Incentives for the 2025-2027  
(two thousand and twenty-five up to---  
two thousand and twenty-seven)-----  
Financial Years Period, in accordance  
with the applicable provisions; and---
- b. Honorarium along with the Facilities--  
and Allowances for the 2025 (two-----  
thousand and twenty-five) Financial---  
Year.-----

for the members of the Board of-----  
Commissioners.-----

2. To approve the granting of power and-----  
authority to the Board of Commissioners---  
with prior written approval from the-----  
Dwiwarna A Series Shareholder to fix:-----

- a. Bonus/Performance Incentives/Special--  
Incentives for the 2024 (two thousand





and twenty-four) Financial Year and/or Long-Term Incentives for the 2025-2027 (two thousand and twenty-five up to two thousand and twenty-seven) Financial-- Years Period, in accordance with the-- applicable provisions; and-----

b. Salaries along with the Facilities and Allowances for the 2025 (two thousand and twenty-five) Financial Year;-----

for the members of the Board of Directors."

IV. Entering the Fourth Item on the Agenda of the----- Meeting, namely:-----

"Designation of a Registered Public Accountants and/or Registered Public Accounting Firm to--- Audit the Company's Consolidated Financial---- Statements and the Financial Statement of the Micro and Small Business Funding (PUMK)----- Program for the 2025 (two thousand and twenty-five) Financial Year."-----

-The Chairperson of the Meeting invited Mr. SIGIT WIDYAWAN mentioned above in his capacity as an---- Independent Commissioner and as the Chairperson of the Audit Committee of the Company to convey an--- explanation and proposal for decision/resolution--



in the Fourth Item on the Agenda of the Meeting.--  
-Furthermore Mr. SIGIT WIDYAWAN in his capacity as  
mentioned above gave his explanation and proposals  
which in principle are as follows:-----

"Legal foundations used as the basis for this  
Item on the Agenda of the Meeting are as-----  
presented on the screen.-----

With reference to the above provisions and----  
with due observance of recommendation from the  
Audit Committee of the Company dated the-----  
eleventh of March, two thousand and twenty-  
five (11-3-2025) and the Resolution/Decision--  
of the Board of Commissioners dated the-----  
thirteenth of March, two thousand and twenty-  
five (13-3-2025), then from the results of----  
evaluation which has been made, we propose to  
the Meeting as follows:-----

1. To approve the designation of a Public----  
Accountants with the Public Accounting----  
Firm RINTIS, JUMADI, RIAN TO & REKAN (Member  
firm of PricewaterhouseCoopers network)---  
who will audit the Company's Consolidated  
Financial Statements, the Financial-----  
Statement of the Micro and Small Businesses  
Funding (PUMK) Program, and other Reports  
for the 2025 (two thousand and twenty-----



five) Financial Year.-----

2. To approve the granting of power and-----  
authority to the Company's Board of-----  
Commissioners to:-----

a. Designate a Registered Public-----  
Accountants and/or a Registered Public  
Accounting Firm to audit the Company's  
Consolidated Financial Statements for  
other periods in the 2025 (two thousand  
and twenty-five) Financial Year for---  
the purpose and in the interests of---  
the Company; and-----

b. Fix the amount of audit service fee---  
and to establish other requirements---  
for the Public Accountants and/or-----  
Registered Public Accounting Firm, as  
well as designating a Substitute Public  
Accountants and/or Registered Public--  
Accounting Firm in case the Public----  
Accountants and/or the Registered-----  
Public Accounting Firm RINTIS, JUMADI,  
RIANTO & REKAN (Member firm of-----  
PricewaterhouseCoopers network) for---  
any reasons whatsoever is unable to---  
complete the audit services of the----  
Company's Consolidated Financial-----



Statements, and/or other periods in---  
the 2025 (two thousand and twenty-----  
five) Financial Year, as well as the--  
Financial Statements of the Micro and  
Small Businesses Funding (PUMK) Program  
for the 2025 (two thousand and twenty-  
five) Financial Year, including fixing  
the amount of audit service fee and---  
establishing other requirements for---  
the said Substitute Public Accountants  
and/or Registered Public Accounting---  
Firm."-----

-Afterwards, the Chairperson of the Meeting gave--  
an opportunity to the Shareholders or Proxies of--  
the Shareholders to raise questions and/or to give  
opinions in writing or through the facilities-----  
available in eASY.KSEI regarding the explanation--  
of the Fourth Item on the Agenda of the Meeting---  
that had been presented earlier.-----

-Since there were no more questions raised and/or  
opinions given by the Shareholders or Proxies of--  
the Shareholders for the Fourth Item on the Agenda  
of the Meeting, furthermore the Chairperson of the  
Meeting proposed in order that the Meeting could--  
approve the proposed resolutions as those conveyed  
by Mr. SIGIT WIDYAWAN mentioned above.-----



-Afterwards, entering the decision/resolution-----  
making in the Fourth Item on the Agenda of the----  
Meeting, the Chairperson of the Meeting asked-----  
whether there were any Shareholders or Proxies of  
the Shareholders of the Company who cast dissenting  
votes or abstention votes (blank votes) with respect  
to the proposals submitted in the Fourth Item on--  
the Agenda of the Meeting.-----

-The Chairperson of the Meeting also asked the----  
Shareholders or Proxies of the Shareholders who---  
attended the Meeting electronically to cast votes  
via eASY.KSEI.-----

-Since there were Shareholders or Proxies of the--  
Shareholders of the Company who did not agree to--  
and abstained from the proposed resolutions in the  
Fourth Item on the Agenda of the Meeting, the-----  
Chairperson of the Meeting asked me, the Notary--  
Public to count the votes cast and upon the-----  
completion of the votes counting, the results of--  
voting were as follows:-----

In the **Fourth Item on the Agenda** of the Meeting:--

Based on the results of voting which has been cast  
or taken in the Meeting and also through eASY.KSEI:

a. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 263,328,039 (two---



hundred sixty-three million three hundred-----  
twenty-eight thousand thirty-nine) shares or--  
constituting 0.8048032% (zero point eight zero  
four eight zero three two percent) cast-----  
Dissenting votes;-----

b. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 310,021,224 (three  
hundred ten million twenty-one thousand two---  
hundred twenty-four) shares or constituting---  
0.9475104% (zero point nine four seven five---  
one zero four percent) cast Abstention votes;-

c. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 32,146,209,003-----  
(thirty-two billion one hundred forty-six-----  
million two hundred nine thousand three)-----  
shares or constituting 98.2476864% (ninety---  
eight point two four seven six eight six four  
percent) cast Assenting votes;-----

-Based on the results of the votes counting, the--  
Chairperson of the Meeting concluded that in the--  
Fourth Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes of---  
32,456,230,227 (thirty-two billion four hundred  
fifty-six million two hundred thirty thousand  
two hundred twenty-seven) shares or constituting**



99.1951968% (ninety-nine point one nine five--  
one nine six eight percent) of the total votes  
cast in the Meeting decided/resolved as follows:

1. To approve the designation of a Public  
Accountants with the Public Accounting  
Firm RINTIS, JUMADI, RIANTO & REKAN---  
(Member firm of PricewaterhouseCoopers  
network) who will audit the Company's  
Consolidated Financial Statements, the  
Financial Statement of the Micro and--  
Small Businesses Funding (PUMK) Program,  
and other Reports for the 2025 (two---  
thousand and twenty-five) Financial---  
Year.-----
2. To approve the granting of power and--  
authority to the Company's Board of---  
Commissioners to:-----
  - a. Designate a Registered Public-----  
Accountants and/or a Registered----  
Public Accounting Firm to audit the  
Company's Consolidated Financial---  
Statements for other periods in the  
2025 (two thousand and twenty-five)  
Financial Year for the purpose and



in the interests of the Company; and

- b. Fix the amount of audit service fee and to establish other requirements for the Public Accountants and/or-- Registered Public Accounting Firm, as well as designating a Substitute Public Accountants and/or Registered Public Accounting Firm in case the Public Accountants and/or the----- Registered Public Accounting Firm-- RINTIS, JUMADI, RIAN TO & REKAN----- (Member firm of Pricewaterhouse---- Coopers network) for any reasons--- whatsoever is unable to complete--- the audit services of the Company's Consolidated Financial Statements, and/or other periods in the 2025--- (two thousand and twenty-five)----- Financial Year, as well as the----- Financial Statements of the Micro-- and Small Businesses Funding (PUMK) Program for the 2025 (two thousand and twenty-five) Financial Year,--- including fixing the amount of audit





service fee and establishing other requirements for the said Substitute Public Accountants and/or Registered Public Accounting Firm."-----

V. Entering the **Fifth Item on the Agenda of the----- Meeting**, namely:-----

"Approval to the Company's Shares Buyback Plan and Transfer of Shares Resulting from the----- Buyback which are held as Treasury Stock."----

-The Chairperson of the Meeting invited Mr. **DAVID PIRZADA** in his capacity as the Risk Management---- Director to give an explanation and proposal for-- decision/resolution in the Fifth Item on the----- Agenda of the Meeting.-----

-Furthermore Mr. **DAVID PIRZADA** in his capacity as mentioned above gave his explanation and proposals which in principle are as follows:-----

"Legal foundations used as the basis for this Item on the Agenda of the Meeting are as----- presented on the screen.-----

Before discussing the proposed Item on the---- Agenda of this Meeting, we would like to----- present a report on the implementation of the Company's shares buyback agreement, including



the transfer of shares produced from the-----  
Buyback based on the Resolution of the-----  
Company's Annual GMS for the 2022 (two thousand  
and twenty-two) Financial Year, dated the-----  
fifteenth of March, two thousand and twenty-  
three (15-3-2023).-----  
The Company has repurchased 40,514,600 (forty  
million five hundred fourteen thousand six---  
hundred) shares through a share buyback. All--  
repurchased shares have been transferred-----  
entirely through the Employee Stock Ownership  
Program and Stock Ownership Program for the---  
Board of Directors and the Board of-----  
Commissioners. This action demonstrates the---  
Company's compliance with the OJK Regulation--  
number 45/POJK.03/2015 concerning-----  
Implementation of Governance for Commercial---  
Banks in the Provision of Remunerations.-----  
In accordance with the Information Disclosure  
published by the Company on the seventeenth---  
day of February, two thousand and twenty-five  
(17-2-2025), the Company has submitted a plan  
to repurchase the Company's issued shares-----  
(hereinafter referred to as the "**Buyback**"),---  
including a plan for the transfer of shares---  
produced from the Buyback.-----



The Buyback was conducted to give a signal to investors that the Company believes its current share price does not reflect the Company's fundamental value. Additionally, the Buyback was conducted within the framework of implementing the OJK Regulation number 45/POJK.03/2015 concerning Implementation of Governance for Commercial Banks in the Provision of Remunerations, which stipulates, among others, that variable remuneration by a bank with public company status can be provided in cash and in the form shares issued by the relevant bank, amounting to a certain percentage of the variable remuneration. Based on the considerations as referred to above, we propose in order that the Meeting could:---

1. Approve the repurchase (buyback) of the Company's shares which have been issued and listed on the Indonesia Stock Exchange with a maximum amount of IDR 1,500,000,000,000.- (one trillion five hundred billion Rupiahs), including all costs related to the shares buyback with due observance of the licenses and provisions of the laws and regulations.
2. Approve the transfer of shares produced---



from the buyback held as treasury stock---  
for the implementation of Stock Ownership  
Program for the Employee and/or the Board  
of Directors and the Board of Commissioners  
who meet the requirements to own shares of  
the Company and/or for other transfers in  
accordance with the approval of the OJK---  
and the provisions of the laws and-----  
regulations.-----

3. Approve the granting of power and authority  
to the Board of Directors of the Company--  
to implement the buyback of the Company's  
shares including the termination of its---  
implementation, always with due observance  
of the provisions of the laws and-----  
regulations.-----
4. Approve the granting of power and authority  
to implement the transfer of shares-----  
produced from the Buyback held as treasury  
stock to:-----
  - i. The Board of Directors of the Company  
for the Employee Stock Ownership-----  
Program and/or other transfers in-----  
accordance with the approval of the---  
OJK;-----
  - ii. The Board of Directors of the Company



with due observance of the approval---  
from the Dwiwarna A Series Shareholder  
for the Stock Ownership Program for---  
the Board of Directors and/or the Board  
of Commissioners;-----

always with due observance of the provisions  
of the laws and regulations."-----

-Afterwards, the Chairperson of the Meeting gave--  
an opportunity to the Shareholders or Proxies of--  
the Shareholders to raise questions and/or to give  
opinions in writing or through the facilities-----  
available in eASY.KSEI regarding the explanation--  
of the Fifth Item on the Agenda of the Meeting---  
that had been presented earlier.-----

-At that very opportunity, Mr. **TOMMY INDRA WINATA**  
as the holder/owner of 11,000 (eleven thousand)---  
shares in the Company raised question related to--  
the Item on the Agenda of the Meeting, which in---  
principle is as follows:-----

"Could you please provide information regarding  
the implementation price for the share buyback?"

-In response to the question, upon invitation by--  
the Chairperson of the Meeting, Mr. **DAVID PIRZADA**  
in his capacity as the Risk Management Director---  
gave a response. The key points of his remarks----



were as follows:-----

"The buyback will be conducted based on the---  
future market conditions. We are unable to----  
specify an implementation price at this time,  
as the execution of the buyback falls under---  
the management's discretion."-----

-Since there were no more questions raised and/or  
opinions given by the Shareholders or Proxies of--  
the Shareholders for the Fifth Item on the Agenda  
of the Meeting, furthermore the Chairperson of the  
Meeting proposed in order that the Meeting could--  
approve the proposed resolutions as those conveyed  
by Mr. **DAVID PIRZADA** mentioned above.-----

-Afterwards, entering the decision/resolution-----  
making in the Fifth Item on the Agenda of the-----  
Meeting, the Chairperson of the Meeting asked-----  
whether there were any Shareholders or Proxies of  
the Shareholders of the Company who cast dissenting  
votes or abstention votes (blank votes) with respect  
to the proposals submitted in the Fifth Item on---  
the Agenda of the Meeting.-----

-The Chairperson of the Meeting also asked the----  
Shareholders or Proxies of the Shareholders who---  
attended the Meeting electronically to cast votes  
via eASY.KSEI.-----



-Since there were Shareholders or Proxies of the--  
Shareholders of the Company who did not agree to--  
and abstained from the proposed resolutions in the  
Fifth Item on the Agenda of the Meeting, the-----  
Chairperson of the Meeting asked me, the Notary---  
Public to count the votes cast and upon the-----  
completion of the votes counting, the results of--  
voting were as follows:-----

In the **Fifth Item on the Agenda** of the Meeting:---

Based on the results of voting which has been cast  
or taken in the Meeting and also through eASY.KSEI:

- a. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 3,069,887,880 (three  
billion sixty-nine million eight hundred-----  
eighty-seven thousand eight hundred eighty)---  
shares or constituting 9.3824246% (nine point  
three eight two four two four six percent)----  
cast Dissenting votes;-----
- b. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 310,645,140 (three  
hundred ten million six hundred forty-five----  
thousand one hundred forty) shares or-----  
constituting 0.9494173% (zero point nine four  
nine four one seven three percent) cast-----  
Abstention votes;-----



c. The Shareholders or Proxies of the Shareholders who own/possess a total of 29,339,025,246----- (twenty-nine billion three hundred thirty-nine million twenty-five thousand two hundred----- forty-six) shares or constituting 89.6681581% (eighty-nine point six six eight one five----- eight one percent) cast Assenting votes;-----

-Based on the results of the votes counting, the-- Chairperson of the Meeting concluded that in the-- Fifth Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes,----- including A Series Shareholder, of----- 29,649,670,386 (twenty-nine billion six----- hundred forty-nine million six hundred seventy thousand three hundred eighty-six) shares or-- constituting 90.6175754% (ninety point six one seven five seven five four percent) of the---- total votes cast in the Meeting decided/----- resolved as follows:-----**

- 1. To approve the repurchase (buyback) of the Company's shares which have been--- issued and listed on the Indonesia----- Stock Exchange with a maximum amount of IDR 1,500,000,000,000.- (one trillion-- five hundred billion Rupiahs), including**





all costs related to the shares buyback with due observance of the licenses and provisions of the laws and regulations.

2. To approve the transfer of shares-----  
produced from the buyback held as-----  
treasury stock for the implementation--  
of Stock Ownership Program for the-----  
Employee and/or the Board of Directors  
and the Board of Commissioners who meet  
the requirements to own shares of the--  
Company and/or for other transfers in--  
accordance with the approval of the OJK  
and the provisions of the laws and-----  
regulations.-----
3. To grant power and authority to the----  
Board of Directors of the Company to---  
implement the buyback of the Company's  
shares including the termination of its  
implementation, always with due-----  
observance of the provisions of the----  
laws and regulations.-----
4. To approve the granting of power and---  
authority to implement the transfer of  
shares produced from the Buyback held--



as treasury stock to:-----

i. The Board of Directors of the-----  
Company for the Employee Stock-----  
Ownership Program and/or other-----  
transfers in accordance with the---  
approval of the OJK;-----

ii. The Board of Directors of the-----  
Company with due observance of the  
approval from the Dwiwarna A Series  
Shareholder for the Stock Ownership  
Program for the Board of Directors  
and/or the Board of Commissioners;-

always with due observance of the provisions  
of the laws and regulations."-----

VI. Entering the **Sixth Item on the Agenda of the-----**  
**Meeting, namely:**-----

**"Amendments to the Company's Articles of-----**  
**Association."**-----

-The Chairperson of the Meeting invited Mr.-----  
**HUSSEIN PAOLO KARTADJOEMENA** mentioned above in his  
capacity as the Digital and Integrated Transaction  
Banking Director to convey an explanation and-----  
proposal for decision/resolution in the Sixth Item  
on the Agenda of the Meeting.-----



-Furthermore Mr. **HUSSEIN PAOLO KARTADJOEMENA** in---  
his capacity as mentioned above gave his explanation  
and proposals which in principle are as follows:--

"Legal foundations used as the basis for this  
Item on the Agenda of the Meeting are as-----  
presented on the screen.-----

Based on the considerations as referred to----  
above, the Company had made amendments to the  
Articles of Association in order to make-----  
adjustment to the provisions as set forth in--  
the OJK Regulation Number 17 of 2023 (two-----  
thousand and twenty-three) concerning-----  
Application of Governance for Commercial Banks,  
with the draft of amendments as presented on--  
the screen.-----

We have published the Materials of Proposed---  
Amendments to the Company's Articles of-----  
Association through the Company's website.----  
Furthermore the Company's Articles of-----  
Association will be contained or stated in a--  
Notarial Deed.-----

Related to the matters mentioned above, we----  
hereby propose as follows:-----

1. To approve the amendments to the Company's  
Articles of Association within the-----



framework of making adjustment to the OJK Regulation Number 17 of 2023 (two thousand and twenty-three) dated the fourteenth of September, two thousand and twenty-three-- (14-9-2023) concerning the Application of Governance for Commercial Banks and other relevant regulations.-----

2. To approve the re-arrangement of all----- provisions of the Company's Articles of--- Association in connection with the----- amendments as referred to in point 1 (one) mentioned above, the attachment to the---- entire articles of association of which is as that attached to the master of original copy of the notarial deed.-----
3. To grant power and authority to the Board of Directors with the substitution right-- to take all necessary actions related to-- the resolution of the Meeting, including-- but not limited to arranging and restating the Company's Articles of Association in-- its entirety in a Notarial Deed, adjusting amendments to the Company's Articles of--- Association if it is required by the----- relevant authorities and submitting the--- same to the relevant authorities to obtain



approval and receipt of notification of---  
amendments to the Company's Articles of---  
Association, as well as doing everything--  
deemed necessary and expedient to achieve  
the purpose mentioned above without any---  
exception whatsoever."-----

-Afterwards, the Chairperson of the Meeting gave--  
an opportunity to the Shareholders or Proxies of--  
the Shareholders to raise questions and/or to give  
opinions in writing or through the facilities-----  
available in eASY.KSEI regarding the explanation--  
of the Sixth Item on the Agenda of the Meeting----  
that had been presented earlier.-----

-At that very opportunity, Mr. **PANJI SUDARMAJI** as  
the holder/owner of 3,600 (three thousand six-----  
hundred) shares in the Company raised question----  
related to the Item on the Agenda of the Meeting,  
which in principle is as follows:-----

"What is the urgency behind amending the-----  
Articles of Association?"-----

-In response to the question, upon invitation by--  
the Chairperson of the Meeting, Mr. **HUSSEIN PAOLO  
KARTADJOEMENA** in his capacity as the Digital and--  
Integrated Transaction Banking Director gave a----  
response. The key points of his remarks were as---



follows:-----

"The POJK number 17 of 2023 (two thousand and twenty-three) stipulates that the term of----- office of members of the Board of Directors--- and the Board of Commissioners of the Company shall be limited to a maximum of 5 (five)----- years, which must be read as 5 (five) years in calendar year. This amendment was made to----- accommodate if it is required to extend the--- term of office beyond 5 (five) years, but this exception is only limited to the President---- Director, Compliance Director, President----- Commissioner, and Independent Commissioner,--- under the same or special authority, as in a-- bank these positions are critical to ensuring the Company's ability to make strategic----- decisions, and maintain operational continuity until the date of implementation of the next-- GMS."-----

-Since there were no more questions raised and/or opinions given by the Shareholders or Proxies of-- the Shareholders for the Sixth Item on the Agenda of the Meeting, furthermore the Chairperson of the Meeting proposed in order that the Meeting could-- approve the proposed resolutions as those conveyed by Mr. **HUSSEIN PAOLO KARTADJOEMENA** mentioned above.



-Afterwards, entering the decision/resolution-----  
making in the Sixth Item on the Agenda of the-----  
Meeting, the Chairperson of the Meeting asked-----  
whether there were any Shareholders or Proxies of  
the Shareholders of the Company who cast dissenting  
votes or abstention votes (blank votes) with respect  
to the proposals submitted in the Sixth Item on---  
the Agenda of the Meeting.-----

-The Chairperson of the Meeting also asked the----  
Shareholders or Proxies of the Shareholders who---  
attended the Meeting electronically to cast votes  
via eASY.KSEI.-----

-Since there were Shareholders or Proxies of the--  
Shareholders of the Company who did not agree to--  
and abstained from the proposed resolutions in the  
Sixth Item on the Agenda of the Meeting, the-----  
Chairperson of the Meeting asked me, the Notary--  
Public to count the votes cast and upon the-----  
completion of the votes counting, the results of--  
voting were as follows:-----

In the **Sixth Item on the Agenda** of the Meeting:---

Based on the results of voting which has been cast  
or taken in the Meeting and also through eASY.KSEI:

a. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 6,780,832,793 (six--



billion seven hundred eighty million eight---  
hundred thirty-two thousand seven hundred-----  
ninety-three) shares or constituting-----  
20.7240964% (twenty point seven two four zero  
nine six four percent) cast Dissenting votes;-

b. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 317,122,959 (three  
hundred seventeen million one hundred twenty-  
two thousand nine hundred fifty-nine) shares--  
or constituting 0.9692153% (zero point nine---  
six nine two one five three percent) cast-----  
Abstention votes;-----

c. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 25,621,602,514-----  
(twenty-five billion six hundred twenty-one---  
million six hundred two thousand five hundred  
fourteen) shares or constituting 78.3066883%--  
(seventy-eight point three zero six six eight  
eight three percent) cast Assenting votes;----

-Based on the results of the votes counting, the--  
Chairperson of the Meeting concluded that in the--  
Sixth Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes,-----  
including A Series Shareholder, of-----  
25,938,725,473 (twenty-five billion nine-----**





hundred thirty-eight million seven hundred----  
twenty-five thousand four hundred seventy-----  
three) shares or constituting 79.2759036%-----  
(seventy-nine point two seven five nine zero--  
three six percent) of the total votes cast in  
the Meeting decided/resolved as follows:-----

1. To approve amendments to the Company's  
Articles of Association within the-----  
framework of making adjustment to the--  
OJK Regulation Number 17 of 2023 (two--  
thousand and twenty-three) dated the---  
fourteenth of September, two thousand--  
and twenty-three (14-9-2023) concerning  
the Application of Governance for-----  
Commercial Banks and other relevant----  
regulations.-----
2. To approve the re-arrangement of all---  
provisions of the Company's Articles of  
Association in connection with the-----  
amendments as referred to in point 1---  
(one) mentioned above, the attachment--  
to the entire articles of association--  
of which is as that attached to the---  
master of original copy of the notarial



deed.-----

3. To grant power and authority to the----  
Board of Directors with the substitution  
right to take all necessary actions----  
related to the resolution of the-----  
Meeting, including but not limited to--  
arranging and restating the Company's--  
Articles of Association in its entirety  
in a Notarial Deed, adjusting amendments  
to the Company's Articles of Association  
if it is required by the relevant-----  
authorities and submitting the same to  
the relevant authorities to obtain-----  
approval and receipt of notification of  
amendments to the Company's Articles of  
Association, as well as doing everything  
deemed necessary and expedient to-----  
achieve the purpose mentioned above----  
without any exception whatsoever."-----

VII. Entering the **Seventh Item on the Agenda of the----**  
**Meeting, namely:-----**

**"Changes to the Composition of the Company's--**  
**Management."-----**

-The Chairperson of the Meeting gave his explanation



and proposals which in principle are as follows:--

"Legal foundations used as the basis for-----  
proposing this Item on the Agenda of the-----  
Meeting are as follows:-----

1. Article 94 paragraph (1) and paragraph (5)  
as well as Article 111 paragraph (1) and--  
paragraph (5) of the UUPT as most recently  
amended by virtue of Law Number 6 of 2023  
(two thousand and twenty-three) concerning  
Enactment of the Government Regulation in  
Lieu of Law Number 2 of 2022 (two thousand  
and twenty-two) concerning Job Creation---  
into Law.-----
2. Article 5 paragraph (4) letter c.2 and----  
c.3, Article 11 paragraph (10), Article 14  
paragraph (12), and Article 25 paragraph--  
(4) of the Company's Articles of Association  
which provide for that the Dwiwarna A-----  
Series Shareholder has a privilege to-----  
propose Item(s) on the Agenda of a GMS and  
to propose the Candidate(s) for the Members  
of the Board of Directors and the Members  
of the Board of Commissioners as well as--  
the Members of the Board of Commissioners  
and the Members of the Board of Directors  
shall be appointed and dismissed/discharged



by a GMS attended by the Dwiwarna A Series Shareholder, and such Resolution of the Meeting shall be approved by the Dwiwarna A Series Shareholder.-----

Based on the matters described above, with due observance of the Articles of Association, we invited the representative of the Dwiwarna A Series Shareholder to present his proposal."--

-Furthermore, the Chairperson of the Meeting----- invited the Dwiwarna A Series Shareholder or its-- proxy-holder to present his proposal regarding the changes to the composition of the Company's----- Management.-----

-Mr. **BIN NAHADI** mentioned above as the proxy of--- the Dwiwarna A Series Shareholder submitted a----- Letter of the Minister of SOEs of the Republic of-- Indonesia to the Chairperson of the Meeting;-----

-Afterwards the Chairperson of the Meeting read--- out the Letter of the Minister of SOEs of the----- Republic of Indonesia dated the twenty-sixth of--- March, two thousand and twenty-five (26-3-2025)--- number SR-259/MBU/03/2025 regarding Proposal for-- Change to the Management of PT BANK NEGARA INDONESIA (PERSERO) Tbk (hereinafter referred to as the-----

**"Letter of the Minister of SOEs")**, 1 (one) photocopy



of which is attached to the master of original copy  
of this deed.-----

-After the Chairperson of the Meeting read out the  
Letter of the Minister of SOEs, then the Chairperson  
of the Meeting informed those present in the Meeting  
that the presentation screen displayed the-----  
Curriculum Vitae of the candidate of the members--  
of the Company's Management as proposed by the----  
Dwiwarna A Series Shareholder and asked the Master  
of Ceremony to read it out.-----

-Afterwards, the Chairperson of the Meeting gave--  
an opportunity to the Shareholders or Proxies of--  
the Shareholders to raise questions and/or to give  
opinions in writing or through the facilities-----  
available in eASY.KSEI regarding the explanation--  
of the Seventh Item on the Agenda of the Meeting--  
that had been presented earlier.-----

-At that very opportunity, Mr. **PANJI SUDARMAJI** as  
the holder/owner of 3,600 (three thousand six-----  
hundred) shares in the Company raised question----  
related to the Item on the Agenda of the Meeting,  
which in principle is as follows:-----

"Could you please provide information regarding  
the new management members' track record in---  
the banking sector?".-----



-In response to the question, the Chairperson of--  
the Meeting gave a response. The key points of his  
remarks were as follows:-----

"We invite shareholders to visit the Company's  
website to review the professional experience  
and track record of each candidate for the-----  
Management member."-----

-Since there were no more questions raised and/or  
opinions given by the Shareholders or Proxies of--  
the Shareholders, furthermore with due observance  
of the proposal of the Dwiwarna A Series Shareholder,  
the Chairperson of the Meeting conveyed the-----  
proposed resolutions in the Seventh Item on the---  
Agenda of the Meeting, namely in order that the---  
Meeting could approve:-----

1. a. The honorable dismissal/discharge of those--  
persons whose names are mentioned below from  
their respective capacity as a member of the--  
Company's management:-----

1) Mrs. **CORINA LEYLA KARNALIES** mentioned---  
above from her position as Retail Banking  
Director;-----

2) Mr. **PRADJOTO** mentioned above from his-----  
position as the President Commissioner/--  
Independent Commissioner;-----



3) Mr. **SEPTIAN HARIO SETO** mentioned above---  
 from his position as an Independent-----  
 Commissioner;-----

4) Mr. **IMAN SUGEMA** mentioned above from his  
 position as an Independent Commissioner;-

5) Mr. **ASMAWI SYAM** mentioned above from his  
 position as an Independent Commissioner;-

who have been appointed respectively based--  
 on the Resolution of the Annual GMS for the  
 2019 (two thousand and nineteen) Financial--  
 Year dated the twentieth of February, two---  
 thousand and twenty (20-2-2020) in-----  
 conjunction with the EGMS for the 2022 (two  
 thousand and twenty-two) Financial Year dated  
 the thirty-first of August, two thousand and  
 twenty-two (31-8-2022) in conjunction with--  
 the Resolution of the EGMS for the 2022 (two  
 thousand and twenty-two) Financial Year-----  
 dated the fifteenth of March, two thousand--  
 and twenty-three (15-3-2023) in conjunction  
 with the Resolution of the Annual GMS for---  
 the 2023 (two thousand and twenty-three)----  
 Financial Year dated the fourth of March,---  
 two thousand and twenty-four (4-3-2024), and  
 Resolution of the EGMS for the 2023 (two----  
 thousand and twenty-three) Financial Year---



dated the nineteenth of September, two-----  
thousand and twenty-three (19-9-2023), with  
an expression of gratitude for their-----  
contribution and services rendered to the---  
Company during their term of office as a----  
member of the Company's Management.-----

b. All actions of the members of the Board of--  
Directors and the members of the Board of---  
Commissioners as referred to in point 1-----  
letter a of this Letter, in their respective  
position as such from the expiry date of---  
their term of office until the closing date  
of the GMS are declared valid as long as----  
such actions are dealt with in the annual----  
report and annual accounts with due-----  
observance of the applicable provisions.----

2. Confirm the honorable dismissal/discharge of--  
those persons whose names are mentioned below--  
from their respective capacity as a member of--  
the Company's Board of Directors:-----

1) Mr. **MUCHAROM**, Sarjana Ekonomi, Magister-----  
Manajemen, born in Kulon Progo, on the-----  
eleventh day of July, nineteen hundred and--  
sixty-nine (11-7-1969), an Indonesian-----  
citizen, residing in Jakarta, Jalan Haji Ali  
number 37, Neighborhood Association (*Rukun--*





*Tetangga*) 004, Community Association (*Rukun Warga*) 004, Tengah Village/Suburb, Kramat---  
 Jati Sub-District, East Jakarta, the holder  
 of Resident's Identity Card number-----  
 3175041107690008; from his position as the--  
 Human Capital and Compliance Director;-----

2) Mrs. **NOVITA WIDYA ANGGRAINI**, born in Klaten,  
 on the sixteenth day of November, nineteen--  
 hundred and seventy-six (16-11-1976), an----  
 Indonesian citizen, residing in Tangerang,--  
 GRBJ Fedora Blok J-20/10, Neighborhood-----  
 Association (*Rukun Tetangga*) 006, Community  
 Association (*Rukun Warga*) 015, Paku Jaya----  
 Village/Suburb, Serpong Utara Sub-District,  
 Tangerang Selatan Municipality, the holder--  
 of Resident's Identity Card number-----  
 3674025611760001; from her position as the--  
 Finance Director;-----

who have been appointed respectively based on--  
 the Resolution of the EGMS for the 2022 (two---  
 thousand and twenty-two) Financial Year dated--  
 the thirty-first of August, two thousand and---  
 twenty-two (31-8-2022) and the Resolution of---  
 the EGMS for the 2020 (two thousand and twenty)  
 Financial Year dated the second of September,--  
 two thousand and twenty (2-9-2020) in-----



conjunction with the Resolution of the EGMS for the 2022 (two thousand and twenty-two) Financial Year dated the thirty-first of August, two----- thousand and twenty-two (31-8-2022),----- respectively commencing from the twenty-fourth day of March, two thousand and twenty-five----- (24-3-2025), and the twenty-fifth day of March, two thousand and twenty-five (25-3-2025), with an expression of gratitude for their----- contribution and services rendered to the----- Company during their term of office as a member of the Company's Board of Directors.-----

3. The honorable dismissal/discharge those persons whose names are mentioned below from their----- respective capacity as a member of the Company's Management:-----

- 1) Mr. **ROYKE TUMILAAH** mentioned above from his position as the President Director;-----
- 2) Mr. **I MADE SUKAJAYA** mentioned above from--- his position as the Enterprise and Commercial Banking Director;-----
- 3) Mr. **RONNY VENIR** mentioned above from his--- position as the Network and Service Director;
- 4) Mr. **DAVID PIRZADA** mentioned above from his position as the Risk Management Director;--
- 5) Mr. **PAHALA NUGRAHA MANSURY** mentioned above



from his position as the Vice President----  
 Commissioner;-----

6) Mr. **ROBERTUS BILITEA** mentioned above from--  
 his position as a Commissioner;-----

7) Mr. **SIGIT WIDYAWAN** mentioned above from his  
 position as an Independent Commissioner;---

8) Mr. **ERWIN RIJANTO SLAMET** mentioned above---  
 from his position as an Independent-----  
 Commissioner;-----

9) Mr. **FADLANSYAH LUBIS** mentioned above from--  
 his position as a Commissioner;-----

10) Mr. **MOHAMAD YUSUF PERMANA** mentioned above--  
 from his position as a Commissioner;-----

11) Mr. **ASKOLANI** mentioned above from his-----  
 position as a Commissioner;-----

who have been appointed respectively based on--  
 the Resolution of the EGMS for the 2020 (two---  
 thousand and twenty) Financial Year dated the--  
 second of September, two thousand and twenty---  
 (2-9-2020), Resolution of the Annual GMS for---  
 the 2023 (two thousand and twenty-three)-----  
 Financial Year dated the fourth of March, two--  
 thousand and twenty-four (4-3-2024), Resolution  
 of the EGMS for the 2022 (two thousand and----  
 twenty-two) Financial Year dated thirty-first--  
 of August, two thousand and twenty-two-----



(31-8-2022), Resolution of the EGMS for the----  
 2023 (two thousand and twenty-three) Financial  
 Year dated the nineteenth of September, two----  
 thousand and twenty-three (19-9-2023),-----  
 Resolution of the Annual GMS for the 2022 (two  
 thousand and twenty-two) Financial Year dated--  
 the fifteenth of March, two thousand and-----  
 twenty-three (15-3-2023), Resolution of the----  
 Annual GMS for the 2020 (two thousand and-----  
 twenty) Financial Year dated the twenty-ninth--  
 of March, two thousand and twenty-one-----  
 (29-3-2021), respectively commencing from the--  
 closing of this GMS, with an expression of-----  
 gratitude for their contribution and services---  
 rendered to the Company during their term of---  
 office as a member of the Company's Management.

4. The change of nomenclature of position of the--  
 members of the Company's Board of Directors as  
 follows:-----

- 1) Formerly/previously Wholesale and-----  
 International Banking Director, it shall---  
 now be changed into Treasury & International  
 Banking Director;-----
- 2) Formerly/previously Digital and Integrated  
 Transaction Banking Director, it shall now  
 be changed into Commercial Banking Director;



- 3) Formerly/previously Retail Banking Director,  
it shall now be changed into Consumer Banking  
Director;-----
  - 4) Formerly/previously Finance Director, it---  
shall now be changed into Finance & Strategy  
Director;-----
  - 5) Formerly/previously Enterprise and-----  
Commercial Banking Director, it shall now--  
be changed into Corporate Banking Director;
  - 6) Formerly/previously Institutional Banking--  
Director, it shall now be changed into-----  
Institutional Director;-----
  - 7) Formerly/previously Technology and Operation  
Director, it shall now be changed into-----  
Information Technology Director;-----
  - 8) Formerly/previously Network and Services----  
Director, it shall now be changed into-----  
Network & Retail Funding Director;-----
  - 9) Formerly/previously - (none), it shall now--  
be changed into Operations Director;-----
5. The change of the assignment of those persons--  
whose names are mentioned below as the members  
of the Company's Board of Directors as follows:
- 1) Mr. **PUTRAMA WAHJU SETYAWAN** mentioned above  
formerly/previously as the Vice President--



Director, it shall now be changed into the President Director;-----

2) Mr. **HUSSEIN PAOLO KARTADJOEMENA** mentioned--  
above formerly/previously as the Digital---  
and Integrated Transaction Banking Director,  
it shall now be changed into the Finance &  
Strategy Director;-----

3) Mr. **MUNADI HERLAMBAH** mentioned above-----  
formerly/previously as the Institutional---  
Banking Director, it shall now be changed--  
into the Human Capital and Compliance-----  
Director;-----

4) Mr. **AGUNG PRABOWO** mentioned above formerly/  
previously as the Wholesale and International  
Banking Director, it shall now be changed--  
into the Corporate Banking Director;-----

5) Mr. **TOTO PRASETIO** mentioned above formerly/  
previously as the Technology and Operations  
Director, it shall now be changed into the  
Information Technology Director;-----

who have been appointed respectively based on--  
the Resolution of Annual GMS for the 2022 (two  
thousand and twenty-two) Financial Year dated--  
the fifteenth of March, two thousand and twenty-  
three (15-3-2023) in conjunction with the-----



Resolution of the Annual GMS for the 2023 (two thousand and twenty-three) Financial Year dated the fourth of April, two thousand and twenty-four (4-4-2024), Resolution of the EGMS for the 2022 (two thousand and twenty-two) Financial Year dated the thirty-first of August, two thousand and twenty-two (31-8-2022), and the Resolution of the Annual GMS for the 2023 (two thousand and twenty-three) Financial Year dated the fourth of March, two thousand and twenty-four (4-3-2024), with a term of office continuing their respective remaining term of office in accordance with the relevant Resolution of the GMS who appoints them.

6. The appointment of those persons whose names are mentioned below as the members of the Company's Management:

- 1) Mrs. **ALEXANDRA ASKANDAR** (on the Resident's Identity Card her name is written as **ALEXANDRA**) as the Vice President Director;
- 2) Mr. **DAVID PIRZADA** mentioned above as the Risk Management Director;
- 3) Mrs. **CORINA LEYLA KARNALIES** mentioned above as the Consumer Banking Director;
- 4) Mr. **RONNY VENIR** mentioned above as the Operations Director;



- 5) Mr. **AGUNG PRABOWO** mentioned above as the---  
Corporate Banking Director;-----
  - 6) Mrs. **RIAN KASLAN** (on the Resident's Identity  
Card her name is written as **RIAN ERIANA----**  
**KASLAN**) as the Network & Retail Funding----  
Director;-----
  - 7) Mr. **ABU SANTOSA SUDRADJAT** as the Treasury &  
International Banking Director;-----
  - 8) Mr. **MUHAMMAD IQBAL** as the Commercial Banking  
Director;-----
  - 9) Mr. **EKO SETYO NUGROHO** as the Institutional  
Director;-----
  - 10) Mr. **OMAR SJAWALDY ANWAR** as the President---  
Commissioner/Independent Commissioner;-----
  - 11) Mr. **TEDI BHARATA** as the Vice President-----  
Commissioner;-----
  - 12) Mr. **SUMINTO** as a Commissioner;-----
  - 13) Mr. **DONNY HUTABARAT** as a Commissioner;-----
  - 14) Mrs. **VERA FEBYANTHY** as an Independent-----  
Commissioner;-----
  - 15) Mr. **DIDIK JUNAEDI RACHBINI** as an Independent  
Commissioner.-----
- whose identity will be described below.-----

7. The term of office of the newly appointed-----  
members of the Board of Directors and the newly





appointed members of the Board of Commissioners as referred to in point 6 shall be in accordance with the provisions of the Company's Articles-- of Association, with due observance of the laws and regulations in the field of Capital Market and without prejudice to the right of a GMS to dismiss/discharge them at any time.-----

8. Upon the confirmation of the dismissal, the---- dismissal, the change of nomenclature of----- position, the transfer of assignment, and the-- appointment of the members of the Company's---- Management as referred to in point 1, point 2, point 3, point 4, point 5, and point 6, the---- composition of the members of the Company's---- Management shall become as follows:-----

#### THE BOARD OF DIRECTORS

- President Director : Mr. **PUTRAMA WAHJU**-----  
**SETYAWAN** mentioned above;---
- Vice President Director : Mrs. **ALEXANDRA ASKANDAR**  
 (on the Resident's Identity Card her name is written as **ALEXANDRA**)  
 whose identity will be described ---  
 below;-----
- Risk Management : Mr. **DAVID PIRZADA** mentioned  
 Director above;-----



-Treasury & International Banking Director : Mr. **ABU SANTOSA**-----  
**SUDRADJAT** (whose identity will be described below);-----

-Commercial Banking Director : Mr. **MUHAMMAD IQBAL**-----  
(whose identity will be described below);-----

-Human Capital & Compliance Director : Mr. **MUNADI HERLAMBA**-----  
mentioned above;-----

-Consumer Banking Director : Mrs. **CORINA LEYLA**-----  
**KARNALIES** mentioned above;---

-Finance & Strategy Director : Mr. **HUSSEIN PAOLO**-----  
**KARTADJOEMENA** mentioned above;-----

-Operations Director : Mr. **RONNY VENIR** mentioned above;-----

-Corporate Banking Director : Mr. **AGUNG PRABOWO**-----  
mentioned above;-----

-Institutional Director : Mr. **EKO SETYO NUGROHO**-----  
mentioned above;-----

-Information Technology Director : Mr. **TOTO PRASETIO**-----  
mentioned above;-----

-Network & Retail Banking Director : Mrs. **RIAN KASLAN** (on the-----  
Resident's Identity Card her name--  
is written as **RIAN ERIANA**-----  
**KASLAN**) - whose identity will be described below;-----



THE BOARD OF COMMISSIONERS-----

-President Commissioner/ : Mr. **OMAR SJAWALDY**-----  
Independent **ANWAR** (whose identity will be---  
Commissioner described below);-----  
-Vice President : Mr. **TEDI BHARATA** (whose----  
Commissioner identity will be described below);---  
-Commissioner : Mr. **SUMINTO** (whose identity---  
will be described below);-----  
-Commissioner : Mr. **DONNY HUTABARAT**-----  
(whose identity will be described---  
below);-----  
-Independent : Mrs. **VERA FEBYANTHY**-----  
Commissioner (whose identity will be described---  
below);-----  
-Independent : Mr. **DIDIK JUNAEDI**-----  
Commissioner **RACHBINI** (whose identity will---  
be described below).-----

9. To ask the Board of Directors to submit a-----  
written application to the Financial Services--  
Authority to carry out Fit and Proper Test to--  
the members of the Board of Directors and the--  
members of the Board of Commissioners who are--  
appointed as referred to in point 6 with due---  
observance of the applicable provisions.-----

10. The members of the Board of Directors and the--



members of the Board of Commissioners who are--  
appointed as referred to in point 6 who is-----  
still holding other positions which are-----  
prohibited by the prevailing laws and-----  
regulations to be held concurrently by a member  
of the Board of Directors and a member of the--  
Board of Commissioners of a State-Owned-----  
Enterprise, the person concerned shall resign--  
or be dismissed from his/her said position.----

11. The granting of power and authority with-----  
substitution right to the Company's Board of---  
Directors to state or declare all matters-----  
resolved/decided in this GMS in the form of a--  
Notarial Deed and also to appear before a-----  
Notary Public or the authorized official, and--  
to make necessary adjustments or revisions if--  
it is required by the relevant authorities for  
the purpose of implementing the contents of----  
resolutions of the meeting.-----

-Afterwards, entering the decision/resolution-----  
making in the Seventh Item on the Agenda of the---  
Meeting, the Chairperson of the Meeting proposed--  
in order that the Shareholders or Proxies of the--  
Shareholders could approve the proposed resolutions  
as those proposed in the Seventh Item on the Agenda  
of the Meeting as mentioned above.-----



-Afterwards, the Chairperson of the Meeting asked whether there were any Shareholders or Proxies of the Shareholders of the Company who cast dissenting votes or abstention votes (blank votes) with respect to the proposals submitted in the Seventh Item on the Agenda of the Meeting as mentioned above.-----

-The Chairperson of the Meeting also asked the---- Shareholders or Proxies of the Shareholders who--- attended the Meeting electronically to cast votes via eASY.KSEI.-----

-Since there were Shareholders or Proxies of the-- Shareholders of the Company who did not agree to-- and abstained from the proposed resolutions in the Seventh Item on the Agenda of the Meeting, the---- Chairperson of the Meeting asked me, the Notary--- Public to count the votes cast and upon the----- completion of the votes counting, the results of-- voting were as follows:-----

In the **Seventh Item on the Agenda** of the Meeting:-

Based on the results of voting which has been cast or taken in the Meeting and also through eASY.KSEI:

a. The Shareholders or Proxies of the Shareholders who own/possess a total of 7,586,600,205----- (seven billion five hundred eighty-six million six hundred thousand two hundred five) shares



or constituting 23.1867440% (twenty-three-----  
point one eight six seven four four zero-----  
percent) cast Dissenting votes;-----

b. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 446,881,491 (four--  
hundred forty-six million eight hundred-----  
eighty-one thousand four hundred ninety-one)--  
shares or constituting 1.3657932% (one point--  
three six five seven nine three two percent)--  
cast Abstention votes;-----

c. The Shareholders or Proxies of the Shareholders  
who own/possess a total of 24,686,076,570-----  
(twenty-four billion six hundred eighty-six---  
million seventy-six thousand five hundred-----  
seventy) shares or constituting 75,4474629%---  
(seventy-five point four four seven four six--  
two nine percent) cast Assenting votes;-----

-Based on the results of the votes counting, the--  
Chairperson of the Meeting concluded that in the--  
Seventh Item on the Agenda of the Meeting:-----

**"The Meeting based on the majority votes,-----  
including A Series Shareholder, of-----  
25,132,958,061 (twenty-five billion one hundred  
thirty-two million nine hundred fifty-eight---  
thousand sixty-one) shares or constituting-----**



76,8132560% (seventy-six point eight one three two five six zero percent) of the total votes-- cast in the Meeting decided/resolved as follows:

1. a. To honorably dismiss/discharge those--- persons whose names are mentioned below from their respective capacity as a----- member of the Company's management:-----

1) Mrs. CORINA LEYLA KARNALIES mentioned above from her position as the Retail Banking Director;-----

2) Mr. PRADJOTO mentioned above from his position as the President----- Commissioner/Independent----- Commissioner;-----

3) Mr. SEPTIAN HARIO SETO mentioned above from his position as an Independent Commissioner;-----

4) Mr. IMAN SUGEMA mentioned above from his position as an Independent----- Commissioner;-----

5) Mr. ASMAWI SYAM mentioned above from his position as an Independent----- Commissioner;-----

who have been appointed respectively---



based on the Resolution of the Annual--  
GMS for the 2019 (two thousand and-----  
nineteen) Financial Year dated the-----  
twentieth of February, two thousand and  
twenty (20-2-2020) in conjunction with  
the EGMS for the 2022 (two thousand and  
twenty-two) Financial Year dated the----  
thirty-first of August, two thousand---  
and twenty-two (31-8-2022) in-----  
conjunction with the Resolution of the  
EGMS for the 2022 (two thousand and----  
twenty-two) Financial Year dated the---  
fifteenth of March, two thousand and---  
twenty-three (15-3-2023) in conjunction  
with the Resolution of the Annual GMS--  
for the 2023 (two thousand and twenty--  
three) Financial Year dated the fourth  
of March, two thousand and twenty-four  
(4-3-2024), and Resolution of the EGMS  
for the 2023 (two thousand and twenty--  
three) Financial Year dated the-----  
nineteenth of September, two thousand--  
and twenty-three (19-9-2023), with an--  
expression of gratitude for their-----  
contribution and services rendered to--





the Company during their term of office  
as a member of the Company's Management.

b. All actions of the members of the Board  
of Directors and the members of the----  
Board of Commissioners as referred to--  
in point 1 letter a of this Letter, in  
their respective position as such from  
the expiry date of their term of office  
until the closing date of the GMS are--  
declared valid as long as such actions  
are dealt with in the annual report and--  
annual accounts with due observance of  
the applicable provisions.-----

2. To confirm the honorable dismissal/-----  
discharge of those persons whose names are  
mentioned below from their respective-----  
capacity as a member of the Company's-----  
Board of Directors:-----

1) Mr. MUCHAROM, Sarjana Ekonomi, Magister  
Manajemen from his position as the-----  
Human Capital and Compliance Director;-

2) Mrs. NOVITA WIDYA ANGGRAINI from her---  
position as the Finance Director;-----

who have been appointed respectively based



on the Resolution of the EGMS for the 2022  
 (two thousand and twenty-two) Financial---  
 Year dated the thirty-first of August, two  
 thousand and twenty-two (31-8-2022) and---  
 the Resolution of the EGMS for the 2020---  
 (two thousand and twenty) Financial Year--  
 dated the second of September, two thousand  
 and twenty (2-9-2020) in conjunction with  
 the Resolution of the EGMS for the 2022---  
 (two thousand and twenty-two) Financial----  
 Year dated the thirty-first of August, two  
 thousand and twenty-two (31-8-2022),-----  
 respectively commencing from the twenty---  
 fourth day of March, two thousand and-----  
 twenty-five (24-3-2025), and the twenty---  
 fifth day of March, two thousand and-----  
 twenty-five (25-3-2025), with an expression  
 of gratitude for their contribution and---  
 services rendered to the Company during---  
 their term of office as a member of the---  
 Company's Board of Directors.-----

3. To honorably dismiss/discharge those persons  
 whose names are mentioned below from their  
 respective capacity as a member of the-----



Company' s Management:-----

- 1) Mr. ROYKE TUMILAAAR mentioned above----  
from his position as the President----  
Director;-----
- 2) Mr. I MADE SUKAJAYA mentioned above---  
from his position as the Enterprise---  
and Commercial Banking Director;-----
- 3) Mr. RONNY VENIR mentioned above from--  
his position as the Network and-----  
Service Director;-----
- 4) Mr. DAVID PIRZADA mentioned above from  
his position as the Risk Management--  
Director;-----
- 5) Mr. PAHALA NUGRAHA MANSURY mentioned--  
above from his position as the Vice---  
President Commissioner;-----
- 6) Mr. ROBERTUS BILITEA mentioned above--  
from his position as a Commissioner;--
- 7) Mr. SIGIT WIDYAWAN mentioned above----  
from his position as an Independent---  
Commissioner;-----
- 8) Mr. ERWIN RIJANTO SLAMET mentioned----  
above from his position as an-----  
Independent Commissioner;-----
- 9) Mr. FADLANSYAH LUBIS mentioned above--



from his position as a Commissioner;--

10) Mr. MOHAMAD YUSUF PERMANA mentioned---  
 above from his position as a-----  
 Commissioner;-----

11) Mr. ASKOLANI mentioned above from his  
 position as a Commissioner;-----

who have been appointed respectively based  
 on the Resolution of the EGMS for the 2020  
 (two thousand and twenty) Financial Year--  
 dated the second of September, two thousand  
 and twenty (2-9-2020), Resolution of the--  
 Annual GMS for the 2023 (two thousand and  
 twenty-three) Financial Year dated the----  
 fourth of March, two thousand and twenty--  
 four (4-3-2024), Resolution of the EGMS---  
 for the 2022 (two thousand and twenty-two)  
 Financial Year dated thirty-first of-----  
 August, two thousand and twenty-two-----  
 (31-8-2022), Resolution of the EGMS for---  
 the 2023 (two thousand and twenty-three)--  
 Financial Year dated the nineteenth of----  
 September, two thousand and twenty-three--  
 (19-9-2023), Resolution of the Annual GMS  
 for the 2022 (two thousand and twenty-two)



Financial Year dated the fifteenth of-----  
 March, two thousand and twenty-three-----  
 (15-3-2023), Resolution of the Annual GMS  
 for the 2020 (two thousand and twenty)----  
 Financial Year dated the twenty-ninth of--  
 March, two thousand and twenty-one-----  
 (29-3-2021), respectively commencing from  
 the closing of this GMS, with an expression  
 of gratitude for their contribution and----  
 services rendered to the Company during---  
 their term of office as a member of the---  
 Company's Management.-----

4. To change nomenclature of position of the  
 members of the Company's Board of Directors  
 as follows:-----

1) Formerly/previously Wholesale and-----  
 International Banking Director, it-----  
 shall now be changed into Treasury &----  
 International Banking Director;-----

2) Formerly/previously Digital and-----  
 Integrated Transaction Banking Director,  
 it shall now be changed into Commercial  
 Banking Director;-----

3) Formerly/previously Retail Banking-----



Director, it shall now be changed into---

Consumer Banking Director;-----

4) Formerly/previously Finance Director,--

it shall now be changed into Finance &---

Strategy Director;-----

5) Formerly/previously Enterprise and-----

Commercial Banking Director, it shall--

now be changed into Corporate Banking--

Director;-----

6) Formerly/previously Institutional-----

Banking Director, it shall now be-----

changed into Institutional Director;---

7) Formerly/previously Technology and-----

Operation Director, it shall now be-----

changed into Information Technology----

Director;-----

8) Formerly/previously Network and Services

Director, it shall now be changed into

Network & Retail Funding Director;-----

9) Formerly/previously - (none), it shall--

now be changed into Operations Director;

5. To change the assignment of those persons

whose names are mentioned below as the----

members of the Company's Board of Directors



as follows:-----

- 1) Mr. PUTRAMA WAHJU SETYAWAN mentioned---  
above formerly/previouslY as the Vice--  
President Director, it shall now be----  
changed into the President Director;---
- 2) Mr. HUSSEIN PAOLO KARTADJOEMENA-----  
mentioned above formerly/previouslY as  
the Digital and Integrated Transaction  
Banking Director, it shall now be-----  
changed into the Finance & Strategy----  
Director;-----
- 3) Mr. MUNADI HERLAMBANG mentioned above--  
formerly/previouslY as the Institutional  
Banking Director, it shall now be-----  
changed into the Human Capital and-----  
Compliance Director;-----
- 4) Mr. AGUNG PRABOWO mentioned above-----  
formerly/previouslY as the Wholesale--  
and International Banking Director, it  
shall now be changed into the Corporate  
Banking Director;-----
- 5) Mr. TOTO PRASETIO mentioned above-----  
formerly/previouslY as the Technology--  
and Operations Director, it shall now--



be changed into the Information-----  
Technology Director;-----  
who have been appointed respectively based  
on the Resolution of Annual GMS for the---  
2022 (two thousand and twenty-two)-----  
Financial Year dated the fifteenth of-----  
March, two thousand and twenty-three-----  
(15-3-2023) in conjunction with the-----  
Resolution of the Annual GMS for the 2023  
(two thousand and twenty-three) Financial  
Year dated the fourth of April, two-----  
thousand and twenty-four (4-4-2024),-----  
Resolution of the EGMS for the 2022 (two--  
thousand and twenty-two) Financial Year---  
dated the thirty-first of August, two-----  
thousand and twenty-two (31-8-2022), and--  
the Resolution of the Annual GMS for the--  
2023 (two thousand and twenty-three)-----  
Financial Year dated the fourth of March,  
two thousand and twenty-four (4-3-2024),--  
with a term of office continuing their----  
respective remaining term of office in----  
accordance with the relevant Resolution of  
the GMS who appoints them.-----





6. To appoint those persons whose names are--  
mentioned below as the members of the-----  
Company's Management:-----

- 1) Mrs. ALEXANDRA ASKANDAR (on the-----  
Resident's Identity Card her name is--  
written as ALEXANDRA) as the Vice-----  
President Director;-----
- 2) Mr. DAVID PIRZADA mentioned above as--  
the Risk Management Director;-----
- 3) Mrs. CORINA LEYLA KARNALIES mentioned  
above as the Consumer Banking Director;
- 4) Mr. RONNY VENIR mentioned above as the  
Operations Director;-----
- 5) Mr. AGUNG PRABOWO mentioned above as--  
the Corporate Banking Director;-----
- 6) Mrs. RIAN KASLAN (on the Resident's----  
Identity Card her name is written as--  
RIAN ERIANA KASLAN) as the Network &--  
Retail Funding Director;-----
- 7) Mr. ABU SANTOSA SUDRADJAT as the-----  
Treasury & International Banking-----  
Director;-----
- 8) Mr. MUHAMMAD IQBAL as the Commercial---  
Banking Director;-----
- 9) Mr. EKO SETYO NUGROHO as the-----



Institutional Director;-----

10) Mr. OMAR SJAWALDY ANWAR as the-----  
 President Commissioner/Independent----  
 Commissioner;-----

11) Mr. TEDI BHARATA as the Vice President  
 Commissioner;-----

12) Mr. SUMINTO as a Commissioner;-----

13) Mr. DONNY HUTABARAT as a Commissioner;

14) Mrs. VERA FEBYANTHY as an Independent  
 Commissioner;-----

15) Mr. DIDIK JUNAEDI RACHBINI as an-----  
 Independent Commissioner.-----

-whose identity will be described below.--

7. The term of office of the newly appointed  
 members of the Board of Directors and the  
 newly appointed members of the Board of---  
 Commissioners as referred to in point 6---  
 shall be in accordance with the provisions  
 of the Company's Articles of Association,  
 with due observance of the laws and-----  
 regulations in the field of Capital Market  
 and without prejudice to the right of a---  
 GMS to dismiss/discharge them at any time.

8. Upon the confirmation of the dismissal,---



the dismissal, the change of nomenclature of position, the transfer of assignment,-- and the appointment of the members of the Company's Management as referred to in---- point 1, point 2, point 3, point 4, point 5, and point 6, the composition of the---- members of the Company's Management shall become as follows:-----

**THE BOARD OF DIRECTORS**-----

-President Director : Mr. PUTRAMA WAHJU-----  
SETYAWAN mentioned above;-

-Vice President : Mrs. ALEXANDRA-----  
Director ASKANDAR (on the Resident's Identity Card her name is written as ALEXANDRA), born in----- Medan, on the ninth day of----- January, nineteen hundred and---- seventy-two (9-1-1972), an----- Indonesian citizen, Employee of-- SOE, residing in Jakarta, Jalan---- Lamandau II number 3-5,----- Neighborhood Association----- (Rukun Tetangga) 002,----- Community Association (Rukun--



Warga) 007, Kramat Pela-----  
 Village/Suburb, Kebayoran Baru  
 Sub-District, South Jakarta, the---  
 holder of Resident's Identity Card  
 number 3174044901720007;-----

**-Risk Management** : Mr. **DAVID PIRZADA**-----  
**Director** mentioned above;-----

**-Treasury &** : Mr. **ABU SANTOSA**-----  
**International** **SUDRADJAT**, born in-----  
**Banking Director** Sukabumi, on the fourteenth day--  
 of December, nineteen hundred---  
 and sixty-nine (14-12-1969), an---  
 Indonesian citizen, Privately-----  
 Employed Person, residing in----  
 Jakarta, Komplek PQT Jalan-----  
 Musdalifah Blok A number 16 B,  
 Neighborhood Association-----  
 (*Rukun Tetangga*) 001,-----  
 Community Association (*Rukun--*  
*Warga*) 001, Srengseng Village/--  
 Suburb, Kembangan Sub-District,  
 West Jakarta, the holder of-----  
 Resident's Identity Card number--  
 3173081412690002;-----



**-Commercial Banking Director** : Mr. **MUHAMMAD IQBAL**,-----  
born in Pekanbaru, on the twelfth  
day of September, nineteen-----  
hundred and seventy-three-----  
(12-9-1973), an Indonesian-----  
citizen, Privately Employed-----  
Person, residing in Jakarta, Jalan  
Kebon Besar number 29,-----  
Neighborhood Association-----  
(*Rukun Tetangga*) 004,-----  
Community Association (*Rukun--*  
*Warga*) 005, Gandaria Selatan----  
Village/Suburb, Cilandak Sub-----  
District, South Jakarta, the holder  
of Resident's Identity Card-----  
number 3174081209730004;-----

**-Human Capital & Compliance Director** : Mr. **MUNADI HERLAMBA**  
mentioned above;-----

**-Consumer Banking Director** : Mrs. **CORINA LEYLA**-----  
**KARNALIES** mentioned above;-

**-Finance & Strategy Director** : Mr. **HUSSEIN PAOLO**-----  
**KARTADJOEMENA**-----  
mentioned above;-----

**-Operations Director** : Mr. **RONNY VENIR** mentioned



above;-----

**-Corporate Banking** : Mr. **AGUNG PRABOWO**-----

**Director** mentioned above;-----

**-Institutional** : Mr. **EKO SETYO NUGROHO**

**Director** mentioned above;-----

**-Information** : Mr. **TOTO PRASETIO**-----

**Technology Director** mentioned above;-----

**-Network & Retail** : Mrs. **RIAN KASLAN** (on the----

**Banking Director** Resident's Identity Card her name

is written as **RIAN ERIANA**-----

**KASLAN**), born in Jakarta, on----

the sixteenth day of April,-----

nineteen hundred and seventy-six

(16-4-1976), an Indonesian-----

citizen, Privately Employed-----

Person, residing in Jakarta, Jalan

Bunga Mawar number 50,-----

Neighborhood Association-----

(*Rukun Tetangga*) 002,-----

Community Association (*Rukun--*

*Warga*) 002, Cipete Selatan-----

Village/Suburb, Cilandak Sub-----

District, South Jakarta, the holder

of Resident's Identity Card-----



number 3173055604760014;-----

**THE BOARD OF COMMISSIONERS**-----

**-President** : Mr. **OMAR SJAWALDY**-----

**Commissioner/** **ANWAR**, born in Jakarta, on the

**Independent** thirtieth day of March, nineteen---

**Commissioner** hundred and sixty (30-3-1960), an

Indonesian citizen, Privately-----

Employed Person, residing in-----

Jakarta, Jalan Pejaten Barat II/10,

Neighborhood Association-----

(*Rukun Tetangga*) 002,-----

Community Association (*Rukun--*

*Warga*) 008, Pejaten Barat-----

Village/Suburb, Pasar Minggu----

Sub-District, South Jakarta, the---

holder of Resident's Identity Card

number 3174043003600004;-----

**-Vice President** : Mr. **TEDI BHARATA**, born in--

**Commissioner** Magelang, on the thirty-first day--

of May, nineteen hundred and-----

eighty-three (31-5-1983), an-----

Indonesian citizen, Civil Servant--

(PNS), residing in Jakarta,-----

Perumahan Tanjung Mas Raya,---



Jalan Garuda Mas I Kaveling 19,  
 Neighborhood Association-----  
 (*Rukun Tetangga*) 007,-----  
 Community Association (*Rukun--*  
*Warga*) 001, Tanjung Barat-----  
 Village/Suburb, Jagakarsa Sub----  
 District, South Jakarta, the holder  
 of Resident's Identity Card-----  
 number 3174023105830004;-----

**-Commissioner**

: Mr. **SUMINTO**, born in Sragen,  
 on the seventh day of July,-----  
 nineteen hundred and seventy-two  
 (7-7-1972), an Indonesian citizen,  
 Civil Servant (PNS), residing in--  
 Jakarta, Jalan Caringin Selatan/---  
 36-A, Neighborhood Association  
 (*Rukun Tetangga*) 015,-----  
 Community Association (*Rukun--*  
*Warga*) 010, Cilandak Barat-----  
 Village/Suburb, Cilandak Sub-----  
 District, South Jakarta, the holder  
 of Resident's Identity Card-----  
 number 3174060707720006;-----

**-Commissioner**

: Mr. **DONNY HUTABARAT**,----





born in Medan, on the first day of  
 October, nineteen hundred and----  
 sixty-seven (1-10-1967), an-----  
 Indonesian citizen, Employee of--  
 SOE, residing in Jakarta, Jalan----  
 Daksa I number 2, Neighborhood  
 Association (*Rukun Tetangga*)----  
 008, Community Association-----  
 (*Rukun Warga*) 001, Selong-----  
 Village/Suburb, Kebayoran Baru  
 Sub-District, South Jakarta, the---  
 holder of Resident's Identity Card  
 number 3174070110670007;-----

**-Independent  
 Commissioner**

: Mrs. **VERA FEBYANTHY**,-----  
 born in Jakarta, on the second day  
 of February, nineteen hundred and  
 seventy-one (2-2-1971), an-----  
 Indonesian citizen, a Member of--  
 the People's Representative-----  
 Assembly of the Republic of-----  
 Indonesia, residing in Jakarta,----  
 Jalan Arco Raya number 37,-----  
 Neighborhood Association-----  
 (*Rukun Tetangga*) 004,-----



Community Association (*Rukun--  
Warga*) 001, Cipete Selatan-----  
Village/Suburb, Cilandak Sub-----  
District, South Jakarta, the holder  
of Resident's Identity Card-----  
number 3171054202710001;-----

**-Independent** : Mr. **DIDIK JUNAEDI**-----  
**Commissioner** **RACHBINI**, born in Pamekasan,  
on the second day of September,--  
nineteen hundred and sixty-----  
(2-9-1960), an Indonesian citizen,  
a Lecturer, residing in Depok,-----  
Peson Depok II Blok AS number  
4, Neighborhood Association-----  
(*Rukun Tetangga*) 002,-----  
Community Association (*Rukun--  
Warga*) 026, Mekarjaya-----  
Village/Suburb, Sukmajaya Sub--  
District, Depok Municipality, the  
holder of Resident's Identity Card  
number 3276050209600005;-----

9. To ask the Board of Directors to submit a  
written application to the Financial-----  
Services Authority to carry out Fit and---  
Proper Test to the members of the Board of



Directors and the members of the Board of Commissioners who are appointed as----- referred to in point 6 with due observance of the applicable provisions.-----

10. The members of the Board of Directors and the members of the Board of Commissioners who are appointed as referred to in point 6 who is still holding other positions---- which are prohibited by the prevailing---- laws and regulations to be held concurrently by a member of the Board of Directors and a member of the Board of Commissioners of a State-Owned Enterprise, the person----- concerned shall resign or be dismissed---- from his/her said position.-----
11. To grant power and authority with----- substitution right to the Company's Board of Directors to state or declare all----- matters resolved/decided in this GMS in--- the form of a Notarial Deed and also to--- appear before a Notary Public or the----- authorized official, and to make necessary adjustments or revisions if it is required by the relevant authorities for the purpose



**of implementing the contents of resolutions  
of the Meeting.-----**

-Furthermore, since resolutions/decisions for all Items on the Agenda of the Meeting have been adopted and----- there were no other matters related to the Items on the Agenda of the Meeting to be discussed by the Shareholders, the Chairperson of the Meeting officially closed the--- Meeting at 12.22 WIB (twenty-two minutes past twelve--- Western Indonesia Time);-----

----- **IN WITNESS WHEREOF** -----

-**THIS DEED** was made or drawn up and executed in Jakarta, on the day, the date, at the time, and the place as---- mentioned in the preamble of this deed, in the presence of:-----

- Mr. BARA INDRA ARDIYASHA, Sarjana Hukum, born in--- Jakarta, on the second day of August, nineteen----- hundred and eighty-one (2-8-1981), an Indonesian--- citizen, residing in Jakarta, Blok Duku,----- Neighborhood Association (*Rukun Tetangga*) 007,----- Community Association (*Rukun Warga*) 010, Cibubur--- Village/Suburb, Ciracas Sub-District, East Jakarta, the holder of Resident's Identity Card number----- 3173040208810012; and-----
- Mr. RAIHAN RAHMAWAN SYAPUTRA, Sarjana Hukum, born-- in Jakarta, on the fourth day of October, nineteen



hundred and ninety-six (4-10-1996), an Indonesian--  
citizen, residing in Jakarta, Jalan Haji Saabun----  
number 19, Neighborhood Association (*Rukun Tetangga*)  
010, Community Association (*Rukun Warga*) 005, Jati  
Padang Village/Suburb, Pasar Minggu Sub-District,--  
South Jakarta, the holder of Resident's Identity--  
Card number 3275030410960019; and-----  
-both of whom are employees of the Notary Public, as---  
witnesses.-----  
-After I, the Notary Public having completed the-----  
preparation of this deed, and then it was read out by--  
me, the Notary Public, to the witnesses, this deed was  
immediately signed by the witnesses and by me, the-----  
Notary Public, whereas those persons who were appearing  
before me had left the Meeting room before the-----  
preparation of this deed having been completed.-----  
-Made or drawn up without any amendments.-----  
-The master of original copy of this deed has been duly  
signed.-----  
-ISSUED AS A DUPLICATE.-----

Notary Public in South Jakarta

Administrative City,

*officially stamped*      *stamp*      *APRIL 15, 2025*  
*by the Notary Public*      *duty*      *signed*

**ASHOYA RATAM, SH, MKn.**



## **CERTIFICATE OF TRANSLATION**

I, **DRS MANIMBUL LUHUT ASI SITORUS**, a duly certified and sworn translator in the Republic of Indonesia in accordance with the laws of the Republic of Indonesia, do hereby certify and declare under my oath of office that this document is a true, faithful, and correct translation from Indonesian into English of the source document presented to me.

Jakarta, April 29, 2025



### **DRS MANIMBUL LUHUT ASI SITORUS**

Sworn Translator Indonesian into English and English into Indonesian

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