

Materials for the Agenda of The Annual GMS for the 2024 Financial Year

PT Bank Negara Indonesia (Persero) Tbk

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The Agenda of the Annual GMS 2024 Financial Year PT Bank Negara Indonesia (Persero) Tbk



Day/Date

Wednesday, March 26, 2025



Time of the Meeting

At 10.00 WIB - Finished

The registration of physical attendance opens at 08.30 WIB



Location

Ballroom Menara BNI – 6th Floor
Jalan Pejompong Raya No. 7, Bendungan Hilir, Jakarta Pusat

The Agenda of the Annual GMS 2024 Financial Year PT Bank Negara Indonesia (Persero) Tbk

First Meeting Agenda

Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Board of Commissioners Supervisory Task Report, and Ratification of the Financial Statements of the Micro and Small Business Funding Program ("PUMK") for the 2024 Financial Year, as well as granting of full release and discharge (volledig acquit et de charge) to the Board of Directors for the management of the Company and the Board of Commissioners for the supervisory actions of the Company that have been carried out during the 2024 Financial Year.

Second Meeting Agenda

Approval for the allocation of the Company's Net Profit for the 2024 Financial Year.

Third Meeting Agenda

Determination of Salary/Honorarium and Facilities and Benefits for the 2025 Financial Year, and Tantieme/Performance Incentive/Special Incentive for the 2024 Financial Year and/or Long-Term Incentive for the 2025-2027 Period, for the Board of Directors and Board of Commissioners of the Company.

Fourth Meeting Agenda

Appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements and Financial Statements of PUMK Program for the 2025 Financial Year.

Fifth Meeting Agenda

Approval of the Company's Share Buyback Plan and the Transfer of Buyback Shares are held as Treasury Stock).

Sixth Meeting Agenda

Amendment to the Company's Articles of Association.

Seventh Meeting Agenda

Changes in the Composition of the Company's Board of Management.

Mechanism for Organizing GMS Electronically and Physical Attendance

Attend the meeting electronically

1. The Shareholders must first be registered and have an account in the KSEI Securities Ownership Reference Facility ("AKSes KSEI"). If not yet registered, Shareholders are requested to register through the website <https://akses.ksei.co.id>.
2. The Shareholders submit confirmation of participation prior to the GMS through the KSEI Electronic General Meeting System application (hereinafter referred to as "eASY.KSEI application") through the website web <https://easy.ksei.co.id>.
3. In the eASY.KSEI application: Shareholders can choose to attend themselves electronically or be authorized, submit votes before or during the GMS, download GMS agenda materials, follow the GMS, and submit questions/opinions in a written form.
4. The Shareholders can access the GMS broadcast through Zoom Webinar provided by AKSes.KSEI.
5. Guidelines for enrollment, registration, use, and further explanation of the eASY.KSEI and AKSes.KSEI applications can be found on the websites https://easy.ksei.co.id/egken/Education_global.jsp and <https://akses.ksei.co.id/panduan>

Attend the meeting physically

The Shareholders who will be attend in person, must comply with the provisions below

1. The Shareholders are recommended to attend by being represented by their proxy under the following conditions:
 - a. The Shareholders authorize the Independent Representative.
 - b. The Power of Attorney form can be downloaded on the Company's website. The completed Power of Attorney is submitted to the Company's Securities Administration Bureau ("BAE"), namely PT Datindo Entrycom, Jl. Hayam Wuruk No. 28, Jakarta 10210, Telp. (021) 3508077.
2. The Shareholders (or the Proxy) who will attend are requested to bring and submit a copy of their IDE to the registration officer before entering the Meeting room.
3. The Shareholders in the form of Legal Entities are requested to bring a complete copy of their Articles of Association, as well as the Deed of the latest composition of the Board of Directors and Board of Commissioners
4. The Shareholders in the collective custody of KSEI must submit a Written Confirmation for the Meeting ("KTUR"), which can be obtained during business hours at the Securities Company or at the Custodian Bank where the Shareholders open their securities account.
5. The Shareholder or the Proxy and other parties who will attend in person to the Meeting, must comply with the Meeting Rules. The Company may take certain actions necessary for the order and smooth running of the Meeting

Rules of Procedure for the Annual GMS can be downloaded through the following link

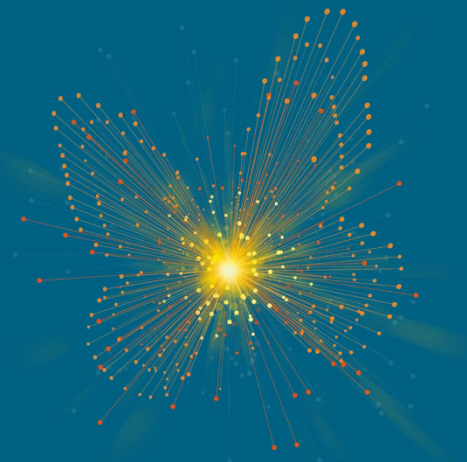
<https://www.bni.co.id/en-us/company/corporate-governance/gms>

Electronic Power of Attorney can be downloaded through the following link:

<https://tinyurl.com/KuasaElektronikRUPST2024>

EXPLANATION OF THE FIRST MEETING AGENDA

Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Board of Commissioners Supervisory Task Report, and Ratification of the Financial Statements of the Micro and Small Business Funding Program ("PUMK") for the 2024 Financial Year, as well as granting of full release and discharge (*volledig acquit et de charge*) to the Board of Directors for the management of the Company and the Board of Commissioners for the supervisory actions of the Company that have been carried out during the 2024 Financial Year.



First Meeting Agenda

Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Board of Commissioners Supervisory Task Report, and Ratification of the Financial Statements of the Micro and Small Business Funding Program ("PUMK") for the 2024 Financial Year, as well as granting of full release and discharge (*volledig acquit et de charge*) to the Board of Directors for the management of the Company and the Board of Commissioners for the supervisory actions of the Company that have been carried out during the 2024 Financial Year.

LEGAL BASIS

- Article 18 Juncto Article 21 paragraph (3) of the Company's Articles of Association
- Article 69 of the Limited Liability Company Law
- Article 15H of Law No. 1 of 2025 on the Third Amendment to Law No. 19 of 2003 on State-Owned Enterprises
- Article 33 paragraph (3) Regulation of the Minister of SOE No. PER-1/MBU/03/2023

EXPLANATION OF THE RULES

- Approval of the Annual Report, including the ratification of the Financial Statements and the Board of Commissioners' Supervisory Report is conducted by the General Meeting of Shareholders ("GMS").
- The Annual Financial Statements of the Micro and Small Business Funding Program (PUMK) must be audited by a Public Accounting Firm separately from the audit of the SOE Financial Statements prepared following financial accounting standards to be approved by the GMS/Minister.
- The GMS grants full release and discharge (*volledig acquit et de charge*) to the members of the Board of Directors for the management of the Company and Board of Commissioners for the supervisory action during the past fiscal year, to the extent that such actions are reflected in the Annual Report and Financial Statements except for embezzlement, fraud, and other criminal offenses.

EXPLANATION OF THE AGENDA

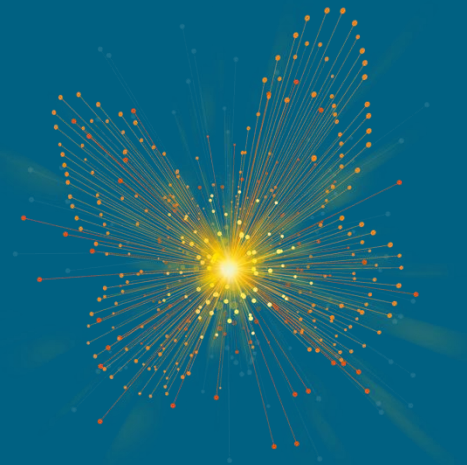
The Company will present and ask for approval / ratification from the Shareholders as follows:

1. The Company's Annual Report including the Board of Commissioners' Supervisory Report for the 2024 Financial Year ending on December 31, 2024.
2. Ratification:
 - a. The Company's Consolidated Financial Statements for the 2024 Financial Year ending on December 31, 2024 have been audited by the Public Accounting Firm Rintis, Jumadi, Rianto & Rekan (a member firm of the PricewaterhouseCoopers Global network) in accordance with Report Number 00014/2.1457/AU.1/07/1124-1/1/II/2025 dated January 22, 2025 with a fair opinion in all material respects; and
 - b. Financial Statements of the PUMK Program for the 2024 Financial Year ending on December 31, 2024 have been audited by the Public Accounting Firm Rintis, Jumadi, Rianto & Rekan (a member firm of the PricewaterhouseCoopers Global network) in accordance with Report Number 00030/2.1457/AU.2/07/1124-1/0/II/2025 dated February 05, 2025 with a fair opinion in all material respects.
3. Granting full release and discharge (*volledig acquit et de charge*) to all members of the Board of Directors for the management of the Company and members of the Board of Commissioners for the supervisory actions of the Company that have been carried out during the 2024 Financial Year ended on December 31, 2024, as long as the action is not a criminal offense and is reflected in the report mentioned above

The Company's Annual Report which includes the Company's Consolidated Annual Financial Statements, and the Company's Board of Commissioners Supervisory Duties Report can be accessed on the Company's website through <https://www.bni.co.id/en-us/investors/financial-reports> or website of PT Bursa Efek Indonesia.

EXPLANATION OF THE SECOND MEETING AGENDA

Approval for the allocation of the Company's Net Profit for the 2024 Financial Year.



Second Meeting Agenda

Approval for the allocation of the Company's Net Profit for the 2024 Financial Year.

LEGAL BASIS

- Article 21 paragraph (2) juncto Article 26 of the Company's Articles of Association
- Article 70 and Article 71 of the Limited Liability Company Law

EXPLANATION OF THE RULES

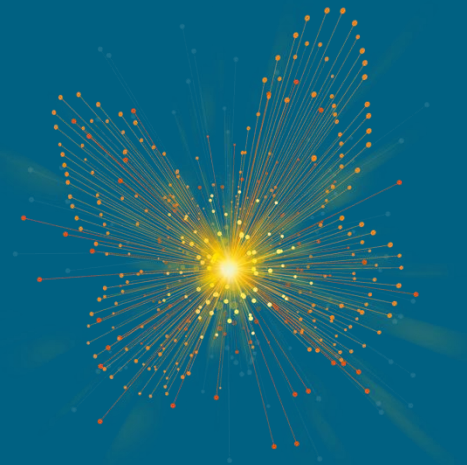
- The allocation of the Company's Net Profit to be decided by the GMS.

EXPLANATION OF THE AGENDA

- The Company's Consolidated Profit for the Year attributable to owners of the parent entity for the financial year ended December 31, 2024 is IDR21,463,598,519,413.70.
- Further details regarding the Company's net profit for the Financial Year 2024 can be seen in the Financial Statements in the Company's Annual Report 2024 which can be downloaded through the link <https://www.bni.co.id/en-us/investors/financial-reports>
- The Company will propose to the GMS the use of the Company's net profit for the 2024 Financial Year with the following details:
 - a. 65% (sixty-five percent) or in the amount of IDR13,951,339,037,618.90 (thirteen trillion nine hundred fifty-one billion three hundred thirty nine million thirty seven thousand six hundred eighteen point nine zero Rupiah) or in the amount of IDR374.05748422250 (three hundred seventy four point zero five seven eight four two two five zero Rupiah) per share shall be determined as Cash Dividend.
 - b. 35% (thirty five percent) or in the amount of IDR7,512,259,481,794.79 (seven trillion five hundred twelve billion two hundred fifty nine million four hundred eighty one thousand seven hundred ninety four point seven nine Rupiah) is used as Retained Earnings.

EXPLANATION OF THE THIRD MEETING AGENDA

Determination of Salary/Honorarium and Facilities and Benefits for the 2025 Financial Year, and Tantieme/Performance Incentive/Special Incentive for the 2024 Financial Year and/or Long-Term Incentive for the 2025-2027 Period, for the Board of Directors and Board of Commissioners of the Company.



Third Meeting Agenda

Determination of Salary/Honorarium and Facilities and Benefits for the 2025 Financial Year, and Tantieme/Performance Incentive/Special Incentive for the 2024 Financial Year and/or Long-Term Incentive for the 2025-2027 Period, for the Board of Directors and Board of Commissioners of the Company

LEGAL BASIS

- Article 11 Paragraph (19) and Article 14 Paragraph (30) of the Company's Articles of Association
- Article 96 and Article 113 of the Limited Liability Company Law
- Regulation of the Minister of SOE No. PER-3/MBU/03/2023 Concerning Organs and Human Resources of State-Owned Enterprises

EXPLANATIONS OF THE RULES

- The amount of Salary/Honorarium including Facilities and Benefits, and Tantieme/Performance Incentive/Special Incentive for the member of the Board of Directors and member of the Board of Commissioners is to be determined by the GMS.

EXPLANATIONS OF THE AGENDA

The Company will propose to the Annual GMS to approve:

1. Granting authority and power to Series A Dwiwama Shareholders to determine for members of the Board of Commissioners:
 - a. Tantieme/Performance Incentive/Special Incentive for/on the performance of the 2024 Financial Year and/or Long -erm Incentive for the 2025-2027 Financial Year, in accordance with the prevailing regulations; and
 - b. Honorarium along with the Facilities and Allowances for the 2025 Financial Year.
2. Granting authority and power to the Board of Commissioners with prior written approval from the Series A Dwiwama Shareholders to determine for Members of the Board of Directors:
 - a. Tantieme/Performance Incentive/Special Incentive for/on the performance of the 2024 Financial Year and/or Long-Term Incentive for the 2025-2027 Financial Year, in accordance with applicable regulations; and
 - b. Salary along with the Facilities and Allowances for the 2025 Financial Year.

Third Meeting Agenda

EXPLANATION OF THE AGENDA

Details of Salary/Honorarium and Facilities and Allowances, as well as Tantieme/Performance Incentive/Special Incentive for members of the Board of Directors and Board of Commissioners following the Regulation of the Minister of SOEs No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.

Board of Directors	Board of Commissioners
Salary <ul style="list-style-type: none"> President Director at 100%; Deputy President Director at 90% of President Director's Salary; Other Directors at 85% of President Director's Salary. 	Honorarium <ul style="list-style-type: none"> President Commissioner at 45% of the President Director's salary; Deputy President Commissioner at 42,5% of the President Director's salary; Other Commissioner at 90% of the President Commissioner's salary.
Allowances	Allowances
Religious Holiday Allowance Member of the Board of Directors are given Religious Holiday Allowance of 1 (one) times their salary each year	Religious Holiday Allowance The Board of Commissioners is given a Religious Holiday Allowance of 1 (one) times their Honorarium.
Retirement Insurance <ul style="list-style-type: none"> Retirement Insurance, including the insurance program organized by the Employment Social Security Agency, is provided during the term of office; Premium borne by the Company is 25% (twenty- five percent) of salary in one year; The selection of the program for retirement insurance is determined by the Board of Directors and the Board of Commissioners coordinated by the unit that manages the facilities and benefits of member of the Board of Directors and the Board of Commissioners; Provision of premiums, dues or other relevant terms for retirement insurance includes premiums for accident and life insurance. 	Retirement Insurance <ul style="list-style-type: none"> Retirement Insurance, including the insurance program organized by the Employment Social Security Agency, is provided during the term of office; Premium borne by the Company is 25% (twenty- five percent) of honorarium in one year; The selection of the program for retirement insurance is determined by the Board of Directors and the Board of Commissioners coordinated by the unit that manages the facilities and benefits of member of the Board of Directors and the Board of Commissioners; Provision of premiums, dues or other relevant terms for retirement insurance includes premiums for accident and life insurance.

Third Meeting Agenda

EXPLANATION OF THE AGENDA

Details of Salary/Honorarium and Facilities and Allowances, as well as Tantieme/Performance Incentive/Special Incentive for members of the Board of Directors and Board of Commissioners following the Regulation of the Minister of SOEs No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.

Board of the Directors	Board of the Commissioners
Allowances (Contd) Housing Allowance Members of the Board of Directors are given a housing allowance including utility costs on a monthly basis, the amount of which is determined by the Minister. The amount is determined by the Minister, amounting to IDR 27,500,000 per month.	Allowances (Contd) Transportation The Board of Commissioners is given a transportation allowance of 20% (twenty percent) of the honorarium.
Facilities Vehicles <ul style="list-style-type: none"> Member of the Board of Directors are provided with 1 (one) unit of official vehicle and 1 (one) driver that can be used full time by member of Board of Directors with overtime paid by the Company; Spesification and types of vehicle are determined by the Company, with a maximum limit of 3,500cc for oil-fueled vehicles or a maximum limit of 100kWh for battery electric vehicles; Maintenance costs and vehicle operating costs as well as other costs incurred in connection with official vehicle facilities are borne by the Company cost; Member of the Board of Directors who are no longer in office are required to return the official vehicle to the Company within a maximum period of 30 (thirty) days. 	Facilities The Board of Commissioners does not receive vehicle facilities.

Third Meeting Agenda

EXPLANATION OF THE AGENDA

Details of Salary/Honorarium and Facilities and Allowances, as well as Tantieme/Performance Incentive/Special Incentive for members of the Board of Directors and Board of Commissioners following the Regulation of the Minister of SOEs No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.

Board of Directors	Board of Commissioners
Facilities (Contd) Health <ul style="list-style-type: none">• Health facilities are provided in the form of health insurance or medical reimbursement;• Health facilities are provided in the form of:<ul style="list-style-type: none">i. Health insurance programs organized by the Social Security Organizing Agency;ii. Outpatient care and medication;iii. Hospitalization and medicine; andiv. medical check-up.• Health facilities are provided to members of the Board of Directors as well as their spouses and a maximum of 3 (three) children who have not reached the age of 25 (twenty-five) years, provided that if the child who is not yet 25 (twenty-five) years old has been married or has worked, the person concerned is not entitled to health facilities.• If the attending physician provides a referral for treatment abroad, the provision of health facilities may be provided in full or in part with due regard to the Company's financial capacity.• Medical check-ups are provided with the following conditions:<ul style="list-style-type: none">i. medical check-up is given 1 (one) time every year; andii. the medical check-up is conducted domestically.	Facilities (Contd) Health <ul style="list-style-type: none">• Health facilities are provided in the form of health insurance or medical reimbursement;• Health facilities are provided in the form of:<ul style="list-style-type: none">i. Health insurance programs organized by the Social Security Organizing Agency;ii. Outpatient care and medication;iii. Hospitalization and medicine; andiv. medical check-up.• Health facilities are provided to members of the Board of Commissioners as well as their spouses and a maximum of 3 (three) children who have not reached the age of 25 (twenty-five) years, provided that if the child who is not yet 25 (twenty-five) years old has been married or has worked, the person concerned is not entitled to health facilities.• If the attending physician provides a referral for treatment abroad, the provision of health facilities may be provided in full or in part with due regard to the Company's financial capacity.• Medical check-ups are provided with the following conditions:<ul style="list-style-type: none">i. medical check-up is given 1 (one) time every year; andii. the medical check-up is conducted domestically

Third Meeting Agenda

EXPLANATION OF THE AGENDA

Details of Salary/Honorarium and Facilities and Allowances, as well as Tantieme/Performance Incentive/Special Incentive for members of the Board of Directors and Board of Commissioners following the Regulation of the Minister of SOEs No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.

Board of Directors

Facilities (Contd)

Legal Assistance

- Legal aid facilities to members of the Board of Directors are provided in the event of actions/acts for and on behalf of the position of members of the Board of Directors relating to the purposes and objectives and business activities of the Company.
- Legal aid facilities are provided in the form of:
 - i. financing of legal services covering the process of providing testimony, examination as witnesses, suspects, and defendants in judicial institutions until obtaining a decision that has permanent legal force, and preparation of related documents in connection with the process;
 - ii. financing of legal services as a witness or defendant in a legal dispute at a judicial institution until obtaining a decision that has permanent legal force, and preparation of related documents in connection with the process; and
 - iii. transportation and accommodation expenses in the relevant legal proceedings.

Board of Commissioners

Facilities (Contd)

Legal Assistance

- Legal aid facilities to members of the Board of Commissioners are provided in the event of actions/acts for and on behalf of the position of members of the Board of Commissioners relating to the purposes and objectives and business activities of the Company.
- Legal aid facilities are provided in the form of:
 - i. financing of legal services covering the process of providing testimony, examination as witnesses, suspects, and defendants in judicial institutions until obtaining a decision that has permanent legal force, and preparation of related documents in connection with the process;
 - ii. financing of legal services as a witness or defendant in a legal dispute at a judicial institution until obtaining a decision that has permanent legal force, and preparation of related documents in connection with the process; and
 - iii. transportation and accommodation expenses in the relevant legal proceedings.

Third Meeting Agenda

EXPLANATION OF THE AGENDA

Details of Salary/Honorarium and Facilities and Allowances, as well as Tantieme/Performance Incentive/Special Incentive for members of the Board of Directors and Board of Commissioners following the Regulation of the Minister of SOEs No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.

Board of Directors	Board of Commissioners
<p>Tantieme</p> <ol style="list-style-type: none"> SOEs can provide Tantieme or Performance Incentives to members of the Board of Directors and the Board of Commissioners / Supervisory Board of SOEs based on the stipulation of the GMS / Minister in the ratification of the annual report if: <ol style="list-style-type: none"> the opinion issued by the auditor is Unqualified (WTP); the realization of the health level is at least equal to the BBB rating without taking into account the burden/profit due to the actions of the previous Company's Directors and/or outside the control of the SOEs Directors; achievement of KPIs of at least 80% (eighty percent) without taking into account outside the control of the SOEs Directors; and the condition of the SOE concerned is not increasingly losing money from the previous year for SOEs in a loss condition, or the SOE does not become a loss from previously being in a profitable condition without taking into account outside the control of the Board of Directors of the SOE. SOEs must suspend the payment of Tantieme to the Board of Directors and the Board of Commissioners/Supervisory Board of SOEs by a certain percentage determined by the Minister, at least 10% (ten percent). The period of deferred payment shall be at least 3 (three) years. Deferred Tantieme payments must be prorated by the period of deferral. SOEs may postpone payment of part or all of the deferred Tantieme (malus) or claw back cash Tantieme that has been paid (clawback) to the Board of Directors and the Board of Commissioners/Supervisory Board of SOEs under certain conditions determined by the Minister. 	<p>Tantieme</p> <ol style="list-style-type: none"> SOEs can provide Tantieme or Performance Incentives to members of the Board of Directors and the Board of Commissioners / Supervisory Board of SOEs based on the stipulation of the GMS / Minister in the ratification of the annual report if: <ol style="list-style-type: none"> the opinion issued by the auditor is Unqualified (WTP); the realization of the health level is at least equal to the BBB rating without taking into account the burden/profit due to the actions of the previous Company's Directors and/or outside the control of the SOEs Directors; achievement of KPIs of at least 80% (eighty percent) without taking into account outside the control of the SOEs Directors; and the condition of the SOE concerned is not increasingly losing money from the previous year for SOEs in a loss condition, or the SOE does not become a loss from previously being in a profitable condition without taking into account outside the control of the Board of Directors of the SOE. SOEs must suspend the payment of Tantieme to the Board of Directors and the Board of Commissioners/Supervisory Board of SOEs by a certain percentage determined by the Minister, at least 10% (ten percent). The period of deferred payment shall be at least 3 (three) years. Deferred Tantieme payments must be prorated by the period of deferral. SOEs may postpone payment of part or all of the deferred Tantieme (malus) or claw back cash Tantieme that has been paid (clawback) to the Board of Directors and the Board of Commissioners/Supervisory Board of SOEs under certain conditions determined by the Minister.

Third Meeting Agenda

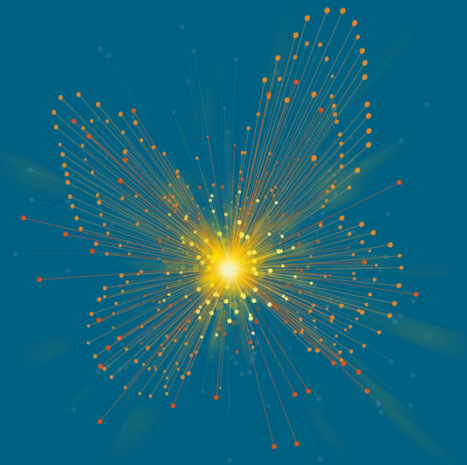
EXPLANATION OF THE AGENDA

Details of Salary/Honorarium and Facilities and Allowances, as well as Tantieme/Performance Incentive/Special Incentive for members of the Board of Directors and Board of Commissioners following the Regulation of the Minister of SOEs No. PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.

Board of Directors	Board of Commissioners
Long Term Incentive (LTI) <ol style="list-style-type: none">SOEs may grant LTI to members of the Board of Directors and Board of Commissioners/Supervisory Board of SOEs with the approval of the GMS/Minister.SOEs must meet performance and governance requirements with due regard to international best practices.LTI may be granted in the form of:<ol style="list-style-type: none">shares; and/orcash.LTI granted to Public Persero shall be granted in the form of shares that do not result in the dilution of the State's share ownership in the Public Persero, provided that no new shares are issued.LTI in the form of shares as referred to in paragraph (2) for independent commissioners of publicly listed Persero shall be converted and given in cash	Long Term Incentive (LTI) <ol style="list-style-type: none">SOEs may grant LTI to members of the Board of Directors and Board of Commissioners/Supervisory Board of SOEs with the approval of the GMS/Minister.SOEs must meet performance and governance requirements with due regard to international best practices.LTI may be granted in the form of:<ol style="list-style-type: none">shares; and/orcash.LTI granted to Public Persero shall be granted in the form of shares that do not result in the dilution of the State's share ownership in the Public Persero, provided that no new shares are issued.LTI in the form of shares as referred to in paragraph (2) for independent commissioners of publicly listed Persero shall be converted and given in cash

EXPLANATION OF THE FOURTH MEETING AGENDA

Appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements and Financial Statements of PUMK Program for the 2025 Financial Year.



Fourth Meeting Agenda

Appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements and Financial Statements of PUMK Program for the 2025 Financial Year.

LEGAL BASIS

- Article 21 paragraph (2) and (4) of the Company's Articles of Association
- Article 59 Regulation of the FSA No. 15/POJK.04/2020
- Article 3 paragraph (1) Regulation of the FSA No. 9/2023
- Article 33 paragraph (3) Regulation of the Minister of SOE No. PER-1/MBU/03/2023

EXPLANATION OF THE RULES

- That the GMS shall determine the appointment of a Public Accountant and/or Public Accounting Firm that will provide audit services on annual historical financial information by considering the proposal of the Board of Commissioners.
- That specifically for the annual PUMK Program Financial Statements must be audited by a Public Accounting Firm separately from the audit of the SOE's Financial Statements prepared following the financial accounting standards to obtain the GMS/Minister's Endorsement.

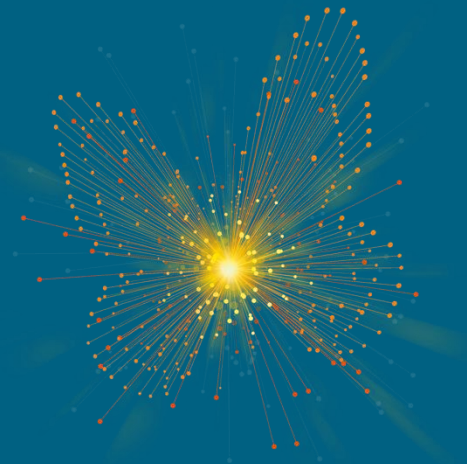
EXPLANATION OF THE AGENDA

The Company will propose to the Annual GMS to approve:

1. Appointment of Public Accounting Firm Rintis, Jumadi, Rianto & Rekan (a member firm of PricewaterhouseCoopers Global network) as the Public Accounting Firm to audit the Company's Consolidated Financial Statements, Financial Statements of the Micro and Small Business Funding Program (PUMK), and other reports for the Financial Year 2025.
2. Granting authority and power to the Company's Board of Commissioners to conduct:
 - a. Appointment of Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements for other periods in the 2025 Financial Year for the purpose and interest of the Company; and
 - b. Determination of audit fees and other requirements for the Public Accountant and/or Public Accounting Firm, as well as appointing a replacement Public Accountant and/or Public Accounting Firm if the Public Accounting Firm Rintis, Jumadi, Rianto & Rekan (a member firm of PricewaterhouseCoopers Global network) for any reason, unable to complete the audit services of the Company's Consolidated Financial Statements for the 2025 Financial Year, and/or other periods in the 2025 Financial Year, as well as the Financial Statements of the PUMK Program for the 2024 Financial Year, including determining the audit fees and other requirements for the Public Accountant and/or Substitute Public Accounting Firm.

EXPLANATION OF THE FIFTH AGENDA

Approval of the Company's Share Buyback Plan and the Transfer of Buyback Shares are held as Treasury Stock.



Fifth Meeting Agenda

Approval of the Company's Share Buyback Plan and the Transfer of Buyback Shares are held as Treasury Stock.

LEGAL BASIS

Article 2 paragraph (3) juncto Article 22 paragraph (1) and paragraph (3) Regulation of the FSA No. 29/2023.

EXPLANATION OF THE RULES

- The Buyback of the Company's Shares and the Transfer of Buyback Shares must first obtain GMS Approval.
- The Company have conducted an Information Disclosure to the Public on the Buyback Plan and the Transfer of Buyback Shares which are kept as Treasury Stock on February 4, 2025. Furthermore, the Company updated the Information Disclosure to the Public on February 17, 2025. Information Disclosure and Information Disclosure Update can be accessed through the website of PT Bursa Efek Indonesia and the Company's website

EXPLANATION OF THE AGENDA

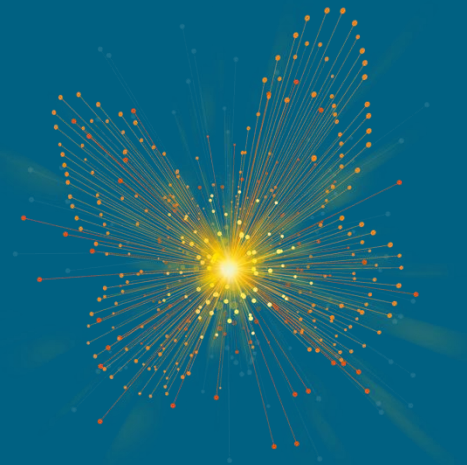
The Company will propose to the Annual GMS to approve:

1. The buyback of the Company's shares that have been issued and listed on the Indonesia Stock Exchange (IDX) with a buyback transaction value of up to IDR1,500,000,000,000 (one trillion five hundred million Rupiah).
2. Granting the power and authority to implement the buyback to the Board of Directors.
3. Share Ownership Program for Employees and/or Share Ownership Program for the Board of Directors and Board of Commissioners as one of the options to transfer the shares from the buyback which are kept as treasury stock.
4. Granting the power and authority to implement the Employee Stock Ownership Program and/or the Stock Ownership Program for Directors and Board of Commissioners to:
 - a. Board of Directors of the Company with the approval of Series A Dwiwama Shareholders to implement the Share Ownership Program for Directors and Board of Commissioners;
 - b. The Board of Directors of the Company to implement the Share Ownership Program for Employees;

With due observance of the prevailing laws and regulations.

EXPLANATION OF THE SIXTH AGENDA

Amendment to the Company's Articles of Association.



Sixth Meeting Agenda

Amendment to the Company's Articles of Association.

LEGAL BASIS

Article 25 paragraph (5) and Article 28 of the Company's Articles of Association

EXPLANATION OF THE RULES

- Series A Dwiwama Shareholders proposed the agenda of the Meeting following the provisions of Article 5 paragraph (4) letter c of the Company's Articles of Association, through the Letter of the Minister of State-Owned Enterprises of the Republic of Indonesia Number SR-58/MBU/02/2025 dated February 10, 2025 concerning the Approval of the Holding of the Annual General Meeting of Shareholders for the 2024 Financial Year of PT Bank Negara Indonesia (Persero) Tbk and therefore the Company intends to amend the Company's Articles of Association to be determined by the GMS.
- Series A Dwiwama Shareholder are entitled to propose the Agenda of the Meeting.

EXPLANATION OF THE AGENDA

- The Company will propose to the Annual GMS for approval:
1. Amendments to the Company's Articles of Association, in order to adjust Article 6 paragraph (4) in juncto Article 35 paragraph (3) of Regulation of the FSA No. 17/ 2023 concerning the Implementation of Governance for Commercial Banks, concerning the determination of provisions for other conditions in order to fulfill the positions of members of the Board of Directors and Board of Commissioners.
 2. To redraft all provisions in the Company's Articles of Association in connection with the amendment as referred to in point 1 (one) above with the attachment of the entire articles of association as attached to the notarial deed minutes.
 3. To grant authority and power to the Board of Directors with the right of substitution to take all necessary actions related to the resolutions of the Meeting, including but not limited to preparing and restating the entire Articles of Association of the Company in a Notarial Deed, adjusting the amendments to the Company's Articles of Association if so required by the competent authorities and submitting to the competent authorities to obtain approval and receipt of notification of amendments to the Company's Articles of Association, and doing everything deemed necessary and useful for such purposes with none being excluded.

Sixth Meeting Agenda

EXPLANATION OF THE AGENDA

THE PROPOSED AMENDMENT TO THE ARTICLE OF ASSOCIATION		LEGAL BASIS
EXISTING	BECOME	FSA Regulation Number 17 of 2023 Concerning The Implementation of Governance for Commercial Bank
<p>Article 11 paragraph (12):</p> <p>a. The members of the Board of Directors shall be appointed for a period commencing from the closing of the GMS or the date determined by the GMS appointing them and ending at the closing of the 5th (fifth) Annual GMS after the date of their appointment, provided that the period may not exceed 5 (five) years, without prejudice to the right of the GMS to dismiss the members of the Board of Directors at any time before their term of office expires with due observance of the provisions in the Capital Market and Banking.</p> <p>b. Such dismissal shall be effective as of the closing of the GMS, unless otherwise determined by the GMS.</p> <p>c. After their term of office ends, the members of the Board of Directors may be reappointed by the GMS for 1 (one) term of office.</p>	<p>Add letter d to Article 11 paragraph (12):</p> <p>d. In the event of other conditions, namely there are members of the Board of Directors whose term of office expires before the implementation of the 5th Annual GMS, the members of the Board of Directors whose term of office has expired can still carry out their work as members of the Board of Directors with the same power and authority until determined by the nearest GMS.</p>	<p>Article 6 paragraph (4): The Bank stipulate in the articles of association regarding the period of office of members of the Board of Directors for a maximum of 5 (five) years for 1 (one) period of the term of office starting from the effective date of appointment of members of the Board of Directors by the GMS, <u>and stipulate other conditions in the fulfillment of the position of members of the Board of Directors.</u></p> <p>Explanation of Article 6 paragraph (4): Other conditions include, among others, when a member of the Board of Directors whose term of office has expired has not yet been appointed a successor by the GMS, the person concerned can still exercise the same authority until a successor is appointed by the GMS.</p>

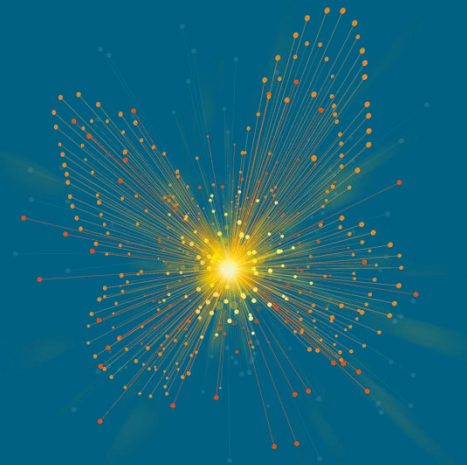
Sixth Meeting Agenda

EXPLANATION OF THE AGENDA

THE PROPOSED AMENDMENT TO THE ARTICLE OF ASSOCIATION		LEGAL BASIS
EXISTING	BECOME	FSA Regulation Number 17 of 2023 Concerning The Implementation of Governance for Commercial Bank
<p>Article 14 paragraph (14):</p> <p>a. The members of the BOC shall be appointed for a term commencing from the date determined by the GMS appointing them and ending at the closing of the 5th (fifth) Annual GMS after the date of their appointment, provided that the term may not exceed 5 (five) years, without prejudice to the right of the GMS to dismiss the members of the Board of Commissioners at any time before their term of office expires with due observance of the provisions in the Capital Market and Banking.</p> <p>b. After their term of office ends, the members of the Board of Commissioners may be reappointed by the GMS for one term of office.</p>	<p>Adding letter c to Article 14 paragraph (14):</p> <p>c. In the event of other conditions, namely there are members of the Board of Commissioners whose term of office expires before the implementation of the 5th Annual GMS, the members of the Board of Commissioners whose term of office has expired can still carry out their work as members of the Board of Commissioners with the same power and authority until determined by the nearest GMS.</p>	<p>Article 35 paragraph (3): The Bank stipulates in the articles of association regarding the term of office of members of the Board of Commissioners for a maximum of 5 (five) years for 1 (one) term of the term of office starting from the effective date of appointment of members of the Board of Commissioners by the GMS, <u>and stipulates other conditions in the fulfillment of the position of members of the Board of Commissioners.</u></p> <p>Explanation of Article 35 paragraph (3): Other conditions include when a member of the Board of Commissioners whose term of office has expired has not yet had a replacement appointed by the GMS, the person concerned can still exercise the same authority until a replacement is appointed by the GMS.</p>

EXPLANATION OF THE SEVENTH AGENDA

Changes in the Composition of the Company's Board of Management.



Seventh Meeting Agenda

Changes in the Composition of the Company's Board of Management..

LEGAL BASIS

- Article 11 paragraph (10) and Article 14 paragraph (12) of the Company's Articles of Association
- Letter of the Minister of SOEs No. SR-58/MBU/02/2025 dated February 10, 2025 concerning Approval of the Annual General Meeting of Shareholders for the 2024 Financial Year of PT Bank Negara Indonesia (Persero) Tbk

EXPLANATION OF THE RULES

- Approval of the appointment and dismissal of the Company's Management is approved at the GMS.
- Seri A Dwiwama Shareholders have the privilege to propose Candidates for Members of the Board of Directors and Members of the Board of Commissioners.
- Members of the Board of Commissioners are appointed and dismissed by the GMS attended by Seri A Dwiwama Shareholders and the Meeting Resolution shall be approved by the Seri A Dwiwama Shareholders

EXPLANATION OF THE AGENDA

To Consider the provisions of laws and regulations and the Company's Articles of Association, there are 5 (five) members of the Board of Directors and 4 (four) members of the Board of Commissioners whose terms of office will expire at the Annual GMS on March 26, 2025, namely

Board of Directors	Board of Commissioners
1) Mr. Royke Tumilaar	1) Mr. Pradjoto
2) Mrs. Corina Leyla Karnalies	2) Mr. Asmawi Syam
3) Mrs. Novita Widya Anggraini	3) Mr. Septian Hario Seto
4) Mr. David Pirzada	4) Mr. Iman Sugema
5) Mr. Ronny Venir	

In accordance with the Company's Articles of Association, Candidates for Members of the Board of Directors and Members of the Board of Commissioners are proposed by Seri A Dwiwama Shareholders.



THANK YOU