

INVITATION
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS 2025
PT BANK NEGARA INDONESIA (Persero) Tbk
CSE/7/8537 dated November 21, 2025

The Board of Directors of PT Bank Negara Indonesia (Persero) Tbk (the “**Company**”) hereby invites the Shareholders of the Company to attend the Extraordinary General Meeting of Shareholders of the Company for the Year 2025 (the “**Extraordinary GMS**”), which will be conducted electronically on:

Day/Date : Monday, December 15, 2025
Time : 2:00 p.m. to 3:30 p.m. Western Indonesia Time (WIB)
Place and Mecahnism : Central Jakarta
through the facility of Electronic General Meeting System of KSEI (“**eASY.KSEI**”) accessible via <https://akses.ksei.co.id>, provided by PT Kustodian Sentral Efek Indonesia (“**KSEI**”).

In accordance with the provisions of the Financial Services Authority (“**OJK**”) Regulation No. 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies (“**POJK 15/2020**”) and OJK Regulation No. 14 of 2025 concerning the Electronic Implementation of General Meetings of Shareholders, Bondholders Meetings, and Sukukholders Meetings (“**POJK 14/2025**”), the Meeting will be conducted electronically using the facility of eASY.KSEI facility, with the Agenda as follows:

1. The Changes to the Company’s Articles of Association.

Explanation:

- Pursuant to Article 19 paragraph (1) of Law Number 40 of 2007 concerning Limited Liability Companies, as amended several times, most recently by Law Number 6 of 2023 on the Enactment of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into Law, it is essentially stipulated that amendments to the Company’s Articles of Association shall be determined by the GMS.
- Pursuant to Article 25 paragraph (5) and Article 28 of the Company’s Articles of Association, the provisions essentially stipulate that any amendment to the Company’s Articles of Association must obtain approval from the General Meeting of Shareholders, which must be attended and approved by the holder of the Dwiwarna A Series Share.
- Articles 16 and 17 of OJK Regulation No. 30 of 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies essentially stipulate that, in the event the OJK approves the draft amendment to the Articles of Association, such amendment must then be submitted for approval at the nearest General Meeting of Shareholders. Through OJK Letter No. SR-40/KS.13/2025 dated 24 September 2025, the OJK has approved the draft amendment to BNI’s Articles of Association as the Operational Financial Conglomerate Holding Company for the BNI Financial Conglomerate.
- Pursuant to Article 5 paragraph (4) letter c. c3) of the Company’s Articles of Association, it is regulated that the Dwiwarna A Series Shareholder has a special right to propose agenda items for the GMS.
- Pursuant to Article 94 of Law Number 1 of 2025 as amended by Law Number 16 of 2025 concerning the Fourth Amendment to Law Number 19 of 2003 on State-Owned Enterprises (“**SOE Law**”), it is stipulated that State-Owned Enterprises must comply with the provisions of the SOE Law no later than 1 (one) year from the date the SOE Law is promulgated.
- The State Owned Enterprises Regulatory Agency (“**BP BUMN**”), in its capacity as the Dwiwarna A Series Shareholder, through the Letter of the Head of BP BUMN Number 23/BPU/10/2025 dated 28 October 2025, conveyed that SOEs are required to expedite the amendments to their respective Articles of Association in order to align with the SOE Law.
- Through the Letter of the Head of the SOE Supervisory Agency (BP BUMN) Number SR-54/BPU/11/2025 dated 13 November 2025 regarding the Approval for the Convening of the 2025 Extraordinary General Meeting of Shareholders of PT Bank Negara Indonesia (Persero) Tbk, BP BUMN as the holder of the Dwiwarna A Series Share conveyed its approval for the agenda item concerning the Amendment of the Company’s Articles of Association.
- Further explanation regarding the key points of the proposed Amendments to the Company’s Articles of Association is provided in the Meeting Materials and may be accessed through the Company’s website at <https://www.bni.co.id/perseroan/tata-kelola/rups>.

2. Delegation of Authority for the Approval of the Company's Work Plan and Budget for the Year 2026.

Explanation:

- Pursuant to Article 15G paragraph (5) of the SOE Law, it is stipulated that the annual work plan shall be submitted to the GMS for approval.
- Pursuant to Article 5 paragraph (4) letter c. c3) of the Company's Articles of Association, it is stipulated that the Dwiwarna A Series Shareholder holds a special right to propose agenda items for the GMS.
- Through the Letter of the Head of BP BUMN Number SR-54/BPU/11/2025 dated 13 November 2025 regarding the Approval for the Convening of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Negara Indonesia (Persero) Tbk for the Year 2025, BP BUMN, in its capacity as the holder of the Dwiwarna Series A Share, submitted a proposed agenda item on the Delegation of Authority for the Approval of the Company's Work Plan and Budget for the Year 2026, aimed at enhancing the effectiveness of decision-making in the approval of the Work Plan and Budget (RKAP).

3. Approval of the Updated Resolution of the Recovery Plan Document of PT Bank Negara Indonesia (Persero) Tbk for the Year 2025/2026.

Explanation:

- Pursuant to Article 43 paragraph (2) of OJK Regulation No. 5 of 2024 concerning the Determination of Supervisory Status and Handling of Issues of Commercial Banks, it is stipulated that any update to the Recovery Plan involving changes to:
 - a. trigger levels;
 - b. recovery options; and/or
 - c. the fulfillment of adequacy and eligibility of deposits and/or debt or investment instruments with capital-like characteristics held by the Bank,must obtain approval from the shareholders in the GMS.
- The Company has updated the 2025/2026 Recovery Plan Document, with amendments to the Trigger Level threshold for the Liquidity Indicator, namely the Liquidity Coverage Ratio (LCR).
- BP BUMN, as the holder of the Dwiwarna A Series Share, through BP BUMN Letter No. SR-77/BPU/11/2025 dated 21 November 2025, has approved the agenda item on the Approval of the Updated Recovery Plan Document of PT Bank Negara Indonesia (Persero) Tbk for the Year 2025/2026..

4. Ratification of the Dismissal of Members of the Board of Commissioners.

Explanation:

- Pursuant to Article 14 paragraph (12) of the Company's Articles of Association, members of the Board of Commissioners are appointed and dismissed by the General Meeting of Shareholders (GMS), which must be attended and approved by the holder of the Dwiwarna A Series Shareholder.
- In connection with the appointment of Mr. Suminto (a member of the Company's Board of Commissioners) as a member of the Board of Commissioners of the Indonesia Deposit Insurance Corporation (LPS) ex-officio of the Ministry of Finance based on Presidential Decree of the Republic of Indonesia Number 111/P of 2025, and his inauguration and oath-taking by the President of the Republic of Indonesia on 8 October 2025, Mr. Suminto's position as the Company's Commissioner ended as of 8 October 2025. The ratification of Mr. Suminto's dismissal as a member of the Company's Board of Commissioners will be conducted at the Extraordinary GMS on 15 December 2025.
- BP BUMN, as the holder of the Dwiwarna A Series Share, through the Letter of the Head of BP BUMN Number SR-54/BPU/11/2025 dated 13 November 2025 regarding the Approval for the Convening of the 2025 Extraordinary General Meeting of Shareholders of PT Bank Negara Indonesia (Persero) Tbk, and BP BUMN Letter No. SR-77/BPU/11/2025 dated 21 November 2025, conveyed its approval for the agenda item on the Ratification of the Dismissal of a Member of the Board of Commissioners

Notes:

1. The Notice of this Meeting constitutes the official invitation to the Shareholders of the Company; therefore, the Board of Directors of the Company will not send a separate invitation to the Shareholders.
2. The Shareholders of the Company who are entitled to attend or be represented and to cast votes at the Meeting are the Shareholders whose names are recorded in the Company's Register of Shareholders on Thursday, November 20, 2025, or the owners of securities account balances in the KSEI Collective Custody at the closing of stock trading on Thursday, November 20, 2025.

3. Shareholders shall register their attendance electronically through the eASY.KSEI facility or grant a power of attorney to the Company's Share Registrar ("**BAE**"), PT Datindo Entrycom, through the eASY.KSEI facility, in accordance with the following procedures:
 - a. Shareholders must first be registered in the KSEI Securities Ownership Reference facility ("**AKSes KSEI**") via the link <https://akses.ksei.co.id> provided by KSEI.
 - b. For Shareholders who are already registered, a proxy may be granted through facility of eASY.KSEI via the website <https://easy.ksei.co.id>.
 - c. In the event that a Shareholder is unable to access facility of eASY.KSEI, the Shareholder may download the Power of Attorney Form available on the Company's website www.bni.co.id to grant authority and voting rights for the Meeting. The duly completed power of attorney must be submitted to the Company's Share Registrar, PT Datindo Entrycom, Jl. Hayam Wuruk No. 28, Jakarta 10120, Tel. (021) 3508077, no later than 3 (three) business days prior to the date of the Meeting, namely on December 10, 2025 at 3:00 pm.
 - d. Shareholders may declare their proxy and votes, amend the designation of the Proxy Holder and/or voting instructions for the Meeting Agenda Items, or revoke their proxy, from the date of the Meeting Notice until no later than 1 (one) business day prior to the date of the Meeting at 12:00 pm.
4. Shareholders attending the Meeting electronically through facility of eASY.KSEI are advised to observe the following matters:
 - a. The following Shareholders must register their electronic attendance in facility of eASY.KSEI on the date of the Meeting from 10:00 a.m. to 1:45 p.m.
 - 1) Local individual Shareholders who have not submitted a declaration of attendance or proxy in facility of eASY.KSEI by the specified deadline and wish to attend the Meeting electronically.
 - 2) Local individual Shareholders who have submitted a declaration of attendance but have not determined their voting choices for at least 1 (one) Agenda Item in facility of eASY.KSEI by the specified deadline and wish to attend the Meeting electronically.
 - 3) Proxy Holders of Shareholders who have granted a proxy to an independent representative or an individual representative but have not determined their voting choices for at least 1 (one) Agenda Item in facility of eASY.KSEI by the specified deadline.
 - 4) Proxy Holders of Shareholders who have granted a proxy to a participant/intermediary (custodian bank or securities company) and have determined their voting choices in facility of eASY.KSEI by the specified deadline.
 - b. Shareholders who have submitted a declaration of attendance or granted a proxy to an independent representative or an individual representative and have determined their voting choices for the Meeting Agenda in facility of eASY.KSEI by the specified deadline are not required to perform electronic attendance registration in facility of eASY.KSEI.
 - c. Any delay or failure in completing the electronic registration process for any reason will result in the Shareholder or its Proxy Holder being unable to attend the Meeting electronically, and their shareholding will not be counted toward the quorum of attendance.
5. Guidelines for registration, attendance confirmation, usage, and further information regarding facility of eASY.KSEI and AKSes KSEI can be accessed on KSEI's website at <https://akses.ksei.co.id> and <https://easy.ksei.co.id>, as well as the Meeting Rules of Conduct available on the Company's website www.bni.co.id.
6. The Notary, assisted by the Company's Share Registrar, will conduct verification and vote counting for the Meeting's decision-making on each Agenda Item, including votes submitted by Shareholders through the eASY.KSEI facility as well as those cast during the Meeting.
7. Materials to be discussed at the Meeting are available and may be accessed on the Company's website www.bni.co.id from the date of the Notice until the date of the Meeting.
8. The Company will not provide food, beverages, and souvenirs/appreciation gifts.
9. The Company may re-announce any changes and/or additional information regarding the procedures for the conduct of the Meeting in accordance with applicable laws and regulations.

We hereby convey this information and thank you for your attention.

Jakarta, November 21, 2025
PT Bank Negara Indonesia (Persero) Tbk
Board of Director