

**NOTICE OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FINANCIAL YEAR 2025
PT BANK NEGARA INDONESIA (Persero) Tbk
CSE/7/1440 dated 13 February 2026**

PT Bank Negara Indonesia (Persero) Tbk (the **"Company"**) hereby invites the shareholders of the Company to attend the Annual General Meeting of Shareholders for the Financial Year 2025 (the **"Meeting"**), which will be held electronically on:

Day, Date : Monday, 9 March 2026
Time : 2.00 p.m. – 5.00 p.m. Western Indonesia Time (WIB)
Venue and Mechanism : Central Jakarta
Held via the KSEI Electronic General Meeting System (**"eASY.KSEI"**) through the link <https://akses.ksei.co.id>, provided by PT Kustodian Sentral Efek Indonesia (**"KSEI"**).

In accordance with Financial Services Authority Regulation (**"OJK"**) Number 15/POJK.04/2020 concerning the Planning and Convening of General Meetings of Shareholders of Public Companies (**"POJK 15/2020"**) and OJK Regulation Number 14 of 2025 concerning the Conduct of General Meetings of Shareholders, General Meetings of Bondholders, and General Meetings of Sukukholders Electronically (**"POJK 14/2025"**), the Meeting will be conducted electronically through the eASY.KSEI facility, with the following agenda items:

- 1. Approval of the Annual Report and ratification of the Company's Consolidated Financial Statements, approval of the Report on the Supervisory Duties of the Board of Commissioners, and ratification of the Financial Statements of the Micro and Small Business Financing Program ("PUMK") for the Financial Year 2025, as well as the granting of full release and discharge of responsibility (volledig acquit et de charge) to the Board of Directors for management actions and to the Board of Commissioners for supervisory actions carried out during the Financial Year 2025.**

Explanation:

- Pursuant to the provisions of Article 19 and Article 22 paragraph (3) of the Company's Articles of Association; Articles 66, 67, 68, 69, and Article 78 paragraph (3) of Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies, as most recently amended by Law of the Republic of Indonesia No. 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law of the Republic of Indonesia No. 2 of 2022 on Job Creation into Law (**"Company Law"**); and Article 15H paragraph (1) of Law No. 19 of 2003 concerning State-Owned Enterprises, as amended by Law No. 1 of 2025 concerning the Third Amendment to Law No. 19 of 2003 concerning State-Owned Enterprises and Law No. 16 of 2025 concerning the Fourth Amendment to Law No. 19 of 2003 concerning State-Owned Enterprises (**"SOE Law"**), which stipulate that the Company's Annual Report and the Board of Commissioners' Supervisory Report must obtain approval from the General Meeting of Shareholders (**"GMS"**), and that the Company's Consolidated Financial Statements must obtain ratification from the GMS.
- Pursuant to Article 33 paragraph (3) of Regulation of the Minister of State-Owned Enterprises No. PER-1/MBU/03/2023 concerning Special Assignments and the Social and Environmental Responsibility Program of State-Owned Enterprises (**"PER-1/2023"**), 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's Financial Statements prepared in accordance with applicable financial accounting standards, in order to obtain ratification from the GMS/Minister.
- The GMS grants full release and discharge (volledig acquit et de charge) to the members of the Board of Directors for their management actions and to the members of the Board of Commissioners for their supervisory actions carried out during the previous financial year, to the extent that such actions are reflected in the Company's Annual Report and Financial Statements, except for acts of embezzlement, fraud, and other criminal offenses.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency (**"BP BUMN"**) No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.
- The Company's Annual Report, which includes the Company's Consolidated Annual Financial Statements, the Report on the Supervisory Duties of the Board of Commissioners, and the 2025 Sustainability Report, is available on the Company's website at the following link <https://www.bni.co.id/en-us/investors>.

2. Approval of the appropriation of the Company's net profit for the Financial Year 2025.

Explanation:

- Pursuant to Article 22 paragraph (2) letter b and Article 27 of the Company's Articles of Association, as well as Articles 70 and 71 of the Company Law, the Board of Directors is required to submit a proposal regarding the appropriation of the Company's Net Profit, provided that the Company records a positive net profit, for resolution by the GMS.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency ("**BP BUMN**") No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.
- Further details regarding the Company's Net Profit for Financial Year 2025 are set out in the Financial Statements contained in the Company's 2025 Annual Report, which may be accessed and downloaded through the following link <https://www.bni.co.id/en-us/investors/financial-reports>.

3. Determination of salaries/honoraria, including facilities and allowances for the Financial Year 2026, as well as income in the form of performance-based awards/bonuses for the Financial Year 2025 and/or other forms of remuneration determined for the Board of Directors and the Board of Commissioners of the Company.

Explanation:

- Pursuant to Article 5 paragraph (4) letter c number (1) point (e), Article 11 paragraph (16), and Article 14 paragraph (25) of the Company's Articles of Association; Articles 96 and 113 of the Company Law and Article 76 of Regulation of the Minister of State-Owned Enterprises No. PER-3/MBU/03/2023 concerning the Organs and Human Resources of State-Owned Enterprises ("**PER-3/2023**"), it is stipulated that the holder of the Series A Dwiwarna Share or its proxy is entitled to approve the remuneration of members of the Board of Directors and the Board of Commissioners. The determination of the salary of members of the Board of Directors of a State-Owned Enterprise and the honorarium of members of the Board of Commissioners shall be resolved by the General Meeting of Shareholders (GMS) annually for a term of one year commencing from January of the relevant fiscal year. An SOE may grant Performance Awards/Performance Bonuses and/or other forms of remuneration to members of the Board of Directors and the Board of Commissioners pursuant to a GMS resolution, provided that such grants comply with the criteria stipulated under the prevailing laws and regulations.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency ("**BP BUMN**") No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.

4. Appointment of a Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements and the Financial Statements of the PUMK Program for the Financial Year 2026.

Explanation:

- Pursuant to Article 22 paragraph (2) letter c and paragraph (4) of the Company's Articles of Association, Article 59 of POJK 15/2020, and Article 3 paragraph (1) of OJK Regulation No. 9 of 2023 concerning the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities, the General Meeting of Shareholders (GMS) is required to resolve upon the appointment of a Public Accountant and/or Public Accounting Firm to provide audit services over the annual historical financial information, taking into account the proposal of the Board of Commissioners.
- Pursuant to Article 33 paragraph (3) of PER-1/2023, it is stipulated that 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's Financial Statements prepared in accordance with applicable financial accounting standards, in order to obtain ratification by the GMS/Minister.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency ("**BP BUMN**") No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.

5. Delegation of authority to approve the Long-Term Corporate Plan (RJPP) for 2026–2030 and the Annual Work Plan and Budget (RKAP) for 2027, including any amendments thereto, from the General Meeting of Shareholders to the party appointed by the General Meeting of Shareholders.

Explanation:

- Pursuant to Article 12 paragraph (2) letter b number 2, Article 17 paragraphs (1) and (3), and Article 22 paragraph (2) letter d of the Company's Articles of Association, as well as Article 15G paragraphs (2), (5), and (6) of the SOE Law, the Board of Directors of the Company is required to prepare a Long-Term Corporate Plan (Rencana Kerja Jangka Panjang – RJPP) containing a five-year strategic plan, which shall be jointly reviewed with and signed by the Board of Commissioners, and subsequently submitted to the General Meeting of Shareholders (GMS) for approval.
- Pursuant to Article 12 paragraph (2) letter b number 2, Article 18 paragraph (1), and Article 22 paragraph (2) letter d of the Company's Articles of Association, as well as Article 15G paragraph (5) of the SOE Law, the Board of Directors is required to prepare an annual work plan prior to the commencement of the forthcoming financial year, which shall be reviewed and approved by the Board of Commissioners and submitted to the GMS for approval.
- Pursuant to Article 95 paragraph (4) of Regulation of the Minister of State-Owned Enterprises No. PER-2/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises, in respect of SOEs that have been declared financially sound for two (2) consecutive years, the authority of the GMS/BP BUMN to ratify the annual work plan may be delegated to the Board of Commissioners.
- Pursuant to Article 17 paragraph (4) and Article 18 paragraph (3) of the Company's Articles of Association, the GMS may delegate its authority to approve the Company's Long-Term Corporate Plan and Annual Business Plan (RKAP) to the Board of Commissioners, subject to prior written approval from the majority holders of Series B and Series C Shares, including approval of the Company's Long-Term Corporate Plan (RJPP) 2026–2030 and the Annual Business Plan (RKAP) for Financial Year 2027, as well as any amendments thereto.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency (“**BP BUMN**”) No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.

6. Approval of the Company's Share Buyback Plan and the transfer of shares resulting from the buyback that are held as Treasury Stock.

Explanation:

- Pursuant to Articles 37 and 38 of the Company Law, the Company may repurchase shares that have been issued, provided that: (i) such repurchase does not result in the Company's net assets becoming less than the sum of its issued capital and the statutory reserves that have been set aside; and (ii) the aggregate nominal value of all shares repurchased by the Company, together with any shares pledged or subject to fiduciary security held by the Company itself and/or by another company whose shares are directly or indirectly owned by the Company, does not exceed 10% of the issued capital of the Company, unless otherwise stipulated under the prevailing laws and regulations in the capital market sector.
- Furthermore, any repurchase of shares or the transfer thereof may only be carried out upon approval of the General Meeting of Shareholders (GMS), with the notice of meeting, quorum, and voting approval requirements being the same as those applicable to a GMS convened to resolve on amendments to the Articles of Association.
- In accordance with Article 13 of OJK Regulation Number 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks, the Company may conduct a share buyback for specific purposes, in this case for the implementation of employee and/or management share ownership programs, subject to the approval of the Financial Services Authority (OJK).
- In accordance with Article 2 paragraphs (1) and (3), as well as Article 21 letter c and Article 22 paragraphs (1) and (3) of OJK Regulation Number 29 of 2023 concerning Share Buybacks by Public Companies, the Company's share buyback and the transfer of shares resulting from the buyback must first obtain approval from the General Meeting of Shareholders. The GMS agenda items for the share buyback and the transfer of shares resulting from the buyback may be resolved at the same General Meeting of Shareholders.
- The Company has made a public disclosure regarding the Share Buyback Plan and the transfer of shares resulting from the buyback held as Treasury Stock on 29 January 2026. The Disclosure of Information and updated disclosures are available on the websites of PT Bursa Efek Indonesia and the Company.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency (“**BP BUMN**”) No. S-86/BPU/02/2026 dated 6 February

2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.

7. Amendment to the Company's Articles of Association.

Explanation:

- Pursuant to Article 19 paragraph (1) of the Company Law, amendments to the Company's Articles of Association shall be resolved by the GMS.
- Pursuant to Article 26 paragraph (5) and Article 29 of the Company's Articles of Association, any amendment to the Articles of Association must obtain approval of the GMS, which must be attended by and approved by the holder of the Series A Dwiwarna Share and the other shareholders or their duly authorized representatives.
- Pursuant to Article 5 paragraph (4) letter c number (3) of the Company's Articles of Association, the holder of the Series A Dwiwarna Share possesses a special right to propose agenda items for the GMS.
- Pursuant to Article 5 paragraph (4) letter c number (1) point (a) of the Company's Articles of Association, the holder of the Series A Dwiwarna Share possesses a special right to approve any amendment to the Company's Articles of Association.
- Pursuant to Article 2 paragraph (3) of the SOE Law, the Republic of Indonesia holds 1% (one percent) of the shares in a State-Owned Enterprise in the form of Series A Dwiwarna Shares through the BP BUMN, and 99% of the shares in the form of Series B Shares through the Daya Anagata Nusantara Investment Management Agency.
- Through the Letter of the Head of BP BUMN No. S-18/BPU/01/2026 dated 6 January 2026 regarding the Notification of the Execution of the Share Transfer Agreement of PT Bank Negara Indonesia (Persero) Tbk and the Letter of PT Danantara Asset Management (Persero) No. SR.005/DI-DAM/DO/2026 dated 6 January 2026 regarding the Notification of the Execution of the Share Transfer Agreement of PT Bank Negara Indonesia (Persero) Tbk, BP BUMN and DAM, in their capacity as shareholders of the Company, approved the transfer of a portion of DAM's Series B Shares in the Company to BP BUMN. Subsequently, the transferred Series B Shares will be reclassified as Series A Dwiwarna Shares.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency ("BP BUMN") No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.

8. Report on the realization of the use of proceeds from the Public Offering of Sustainability Bond Phase I of PT Bank Negara Indonesia (Persero) Tbk for the year 2025.

Explanation:

- Pursuant to Article 6 of OJK Regulation No. 30/POJK.04/2015 concerning the Report on the Realization of the Use of Proceeds from a Public Offering, and Articles 13 and 31 of OJK Regulation No. 40 of 2025 concerning the Use of Proceeds from a Public Offering, the Company is required to account for the realization of the use of proceeds from the public offering at each Annual General Meeting of Shareholders (AGMS) until all proceeds from the public offering have been fully utilized.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency ("BP BUMN") No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.
- The Company has issued the Shelf Registration of Sustainability Bonds I Bank BNI Phase I Year 2025 amounting to Rp5,000,000,000,000 (five trillion Rupiah), which became effective on 4 July 2025.
- The entire proceeds from the Shelf Registration of Sustainability Bonds I Bank BNI Phase I Year 2025 have been fully utilized to finance and/or refinance projects within the KUBL and KUBS categories.

9. Reaffirmation of the delegation of authority from the General Meeting of Shareholders to the Board of Commissioners to approve the Founder's Written Statement in connection with the amendment to the Company's Pension Fund Regulations.

Explanation:

- Pursuant to Law of the Republic of Indonesia No. 11 of 1992 concerning Pension Funds, as revoked and replaced by Law of the Republic of Indonesia No. 4 of 2023 concerning the Development and Strengthening

of the Financial Services Sector, along with its implementing regulations which remain in effect, namely Article 9 paragraphs (3) and (4) and Article 10 paragraph (1) of Government Regulation No. 76 of 1992 concerning Employer Pension Funds, in order to obtain ratification of amendments to the Pension Fund Regulations, their implementation must be declared in, among others, a statement of the founder.

- The Minutes of the Extraordinary General Meeting of Shareholders of the Company as set forth in Deed No. 42 of 1999.
- The Minutes of the Annual General Meeting of Shareholders for Financial Year 2023 of the Company as set forth in Deed No. 15 dated 15 March 2023.
- Pursuant to Government Regulation No. 76 of 1992, any proposed amendment to the Pension Fund Regulations (“PDP”) of Bank BNI must be accompanied by a Written Statement of the Founder (“PTP”), which in this case refers to the GMS. The Extraordinary GMS of 1999 resolved to delegate authority to the Board of Commissioners to approve the PTP in relation to the PDP.
- Pursuant to the resolution of the Annual GMS for Financial Year 2023, the GMS approved the ratification and re-delegation of authority from the GMS to the Board of Commissioners to approve the PTP in connection with amendments to the PDP, and such delegation shall be reaffirmed periodically by the GMS every three (3) years.
- BP BUMN, in its capacity as the holder of the Series A Dwiwarna Share, through the Letter of the Head of the State-Owned Enterprises Regulatory Agency (“BP BUMN”) No. S-86/BPU/02/2026 dated 6 February 2026, has conveyed its approval for the convening of the Annual General Meeting of Shareholders for Financial Year 2025 of PT Bank Negara Indonesia (Persero) Tbk, including the proposed agenda items of the Meeting.

Notes:

1. This Notice of Meeting constitutes the official invitation to the Meeting for the shareholders of the Company; therefore, the Board of Directors will not issue separate invitations to the shareholders of the Company.
2. The shareholders of the Company who are entitled to attend or be represented and to exercise their voting rights at the Meeting are those whose names are recorded in the Company’s Register of Shareholders as of Thursday, 12 February 2026, or holders of securities accounts in KSEI’s Collective Custody as at the close of trading of the Company’s shares on Thursday, 12 February 2026.
3. Shareholders shall register their attendance electronically through the eASY.KSEI facility or grant a power of attorney to the Company’s Share Administration Bureau (“BAE”), namely PT Datindo Entrycom, through the eASY.KSEI facility, with the following procedures:
 - a. Shareholders must first be registered in KSEI’s Securities Ownership Reference (AKSes KSEI) facility through the link <https://akses.ksei.co.id> provided by KSEI.
 - b. For Shareholders who have been registered, a power of attorney may be granted through the eASY.KSEI facility via the website <https://easy.ksei.co.id>.
 - c. In the event that Shareholders are unable to access the eASY.KSEI facility, Shareholders may download the Power of Attorney form available on the Company’s website www.bni.co.id to grant their power of attorney and voting rights at the Meeting. The duly completed Power of Attorney must be submitted to the Company’s Share Administration Bureau (BAE), namely PT Datindo Entrycom, at Jl. Hayam Wuruk No. 28, Jakarta 10120, Tel. (021) 3508077, no later than three (3) business days prior to the Meeting date, i.e. Wednesday, 4 March 2026 at 3:00 p.m. Western Indonesia Time (WIB).
 - d. Shareholders may declare their power of attorney and voting instructions, change the appointment of the proxy holder and/or voting choices for the Meeting agenda items, or revoke the power of attorney, from the date of the Notice of Meeting until no later than one (1) business day prior to the Meeting date at 12:00 p.m. WIB.
4. Shareholders’ electronic attendance through the eASY.KSEI facility shall take into account the following matters:
 - a. The following shareholders/proxy holders are required to register their electronic attendance through the eASY.KSEI facility on the Meeting date from 10:00 a.m. to 1:45 p.m. Western Indonesia Time (WIB):
 - 1) Local individual shareholders who have not declared their attendance or granted a power of attorney in the eASY.KSEI facility by the stipulated deadline and intend to attend the Meeting electronically.
 - 2) Local individual shareholders who have declared their attendance, but have not determined voting choices for at least one (1) agenda item in the eASY.KSEI facility by the stipulated deadline and intend to attend the Meeting electronically.
 - 3) Proxy holders of shareholders who have granted a power of attorney to an independent representative or an individual representative, but have not determined voting choices for at least one (1) agenda item in the eASY.KSEI facility by the stipulated deadline.
 - 4) Proxy holders of shareholders who have granted a power of attorney to a participant/intermediary (custodian bank or securities company) and have determined voting choices in the eASY.KSEI facility by the stipulated deadline.

- b. Shareholders who have declared their attendance or granted a power of attorney to an independent representative or an individual representative and have determined their voting choices for the Meeting agenda items in the eASY.KSEI facility by the stipulated deadline, or their respective proxy holders, are not required to register their electronic attendance through the eASY.KSEI facility.
 - c. Any delay or failure in the electronic registration process, for whatever reason, shall result in the shareholder or its proxy holder being unable to attend the Meeting electronically, and the relevant shareholdings shall not be counted toward the attendance quorum.
5. Guidelines on registration, attendance declaration, usage, and further information regarding the eASY.KSEI and AKSes KSEI facilities are available on the KSEI website at <https://akses.ksei.co.id> and <https://easy.ksei.co.id>, as well as in the Rules of the Meeting on the Company's website at www.bni.co.id.
 6. The Notary, assisted by the Company's Share Administration Bureau (BAE), shall verify and count the votes in the Meeting resolutions on the agenda items, including votes cast through the eASY.KSEI facility and votes cast during the Meeting.
 7. The materials to be discussed at the Meeting have been made available and may be accessed on the Company's website at www.bni.co.id from the date of the Notice of Meeting until the date of the Meeting.
 8. The Company may re-announce any changes and/or additional information related to the procedures for convening the Meeting, with due reference to the prevailing laws and regulations.

Thus, we hereby convey this notice. Thank you for your kind attention.

Jakarta, 13 February 2026
PT Bank Negara Indonesia (Persero) Tbk
The Board of Directors