



**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

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Jakarta, March 4, 2024

No. : 32/III/2024

Subject: Summary of the 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

To

PT BANK NEGARA INDONESIA (PERSERO) Tbk
in Central Jakarta

Dear Sirs/Madam,

I hereby convey Summary of the Minutes of Annual General
Meeting of Shareholders (hereinafter referred to as the
"Meeting") of "PT BANK NEGARA INDONESIA (PERSERO) Tbk",



domiciled and having its head office in Central Jakarta
(hereinafter referred to as the "**Company**") which was held/
convened on:

A. Day, date : Monday, March 4, 2024

Time : 14:19 WIB up to 16:00 WIB

Place : BNI Tower Ballroom 6th Floor

Jalan Pejompongan Raya No. 7,

Bendungan Hilir, Jakarta

B. The Meeting was attended by the members of the Board
of Commissioners and the members of the Board of
Directors of the Company, as well as the shareholders,
namely:

THE BOARD OF COMMISSIONERS

President Commissioner/

Independent Commissioner : PRADJOTO;

Vice President Commissioner : PAHALA NUGRAHA MANSURY;

Independent Commissioner : SIGIT WIDYAWAN;

Commissioner : ASKOLANI;

Independent Commissioner : ASMAWI SYAM;

Commissioner : SUSYANTO;

Independent Commissioner : IMAN SUGEMA;

Independent Commissioner : SEPTIAN HARIO SETO;

Independent Commissioner : ERWIN RIJANTO SLAMET;

Commissioner : FADLANSYAH LUBIS;

Commissioner : ROBERTUS BILLITEA;



THE BOARD OF DIRECTORS

President Director	: ROYKE TUMILAAAR;
Vice President Director	: ADI SULISTYOWATI;
Director of Finance	: NOVITA WIDYA ANGGRAINI;
Director of Digital and Integrated Transaction Banking	: CORINA LEYLA KARNALIES;
Director of Enterprise and Commercial Banking	: SIS APIK WIJAYANTO;
Director of Risk Management	: DAVID PIRZADA;
Director of Wholesale and International Banking	: SILVANO WINSTON RUMANTIR;
Director of Network and Services	: RONNY VENIR;
Director of Institutional Banking	: MUHAMMAD IQBAL;
Director of Retail Banking	: PUTRAMA WAHJU SETYAWAN;
Director of Human Capital and Compliance	: MUCHAROM;
Director of Technology and Operations	: TOTO PRASETIO;

as well as the shareholders and/or proxy-holders of the shareholders who were present, either in the Meeting room or electronically via KSEI Electronic General Meeting System (hereinafter shall be referred to as the "**eASY.KSEI**"), all of them possess 32,484,226,683 shares, including Dwiwarna A series share, or constitute 87.1900650% 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 37,256,798,316 shares excluding shares in portfolio (Treasury) totaling 40,514,600 shares, which consist of:

- 1 (one) Dwiwarna A Series share;
- 578,683,733 B Series shares; and
- 36,718,629,182 C Series shares;

with due observance of the Company's Register of Shareholders as of February 6, 2024 up to 16:00 Western Indonesia Time, so therefore the quorum as required in Article 41 paragraph (1) letter a and Article 42 letter a of the Regulation of the Financial Services Authority number 15/POJK.04/2020 concerning the Planning and Implementation of the General Meeting of Shareholders of Public Companies ("**POJK 15**") 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 had been fulfilled (quorum was present) and as such the Meeting was lawful and entitled to adopt lawful and binding resolutions regarding all matters discussed in accordance with the items on the agenda of the Meeting.

The shareholder of the State of the Republic of Indonesia was represented by BIN NAHADI as the Assistant Deputy for Financial Services with the Ministry of State-



Owned Enterprises of the Republic of Indonesia, by virtue of the Power of Attorney dated February 27, 2024 number SKU-39/MBU/02/2024 as the holder/owner of:

- 1 (one) Dwiwarna A series share;
- 434,012,799 B series shares; and
- 21,944,374,950 C series shares.

C. The Meeting was presided over by the President Commissioner/Independent Commissioner of the Company, PRADJOTO in accordance with the Letter of the Board of Commissioners dated February 22, 2024 number DK/22 referring to the Board of Commissioners Meeting held on February 22, 2024.

D. The Meeting was convened/held with the following items on the agenda:

1. Approval of the Annual Report and Adoption of the Consolidated Financial Statement of the Company, Approval of the Supervisory Duties Report of the Board of Commissioners, as well as Adoption of the Financial Statement of the Micro and Small Businesses Funding Program (PUMK) for the 2023 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 2023 Financial Year.

2. Approval of the use of the Company's Net Profits for the 2023 Financial Year.
3. Fixation of Remuneration (Salary/Honorarium, Facilities, and Allowances) of 2024 Financial Year as well as Bonus for the 2023 Financial Year 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 Statement and the Financial Statement of the Micro and Small Businesses Funding Program (PUMK) for the 2024 Financial Year.
5. Amendments to the Company's Articles of Association.
9. Amendments/Changes to the Composition of the Company's Management.

E. Notification, Announcement, Notice, for the Meeting have been carried out consecutively in accordance with the provisions of Articles 13, 14, and 17 of the POJK 15 and Article 23 paragraph (4), paragraph (5), and



paragraph (7) of the Company's Articles of Association, namely as follows:

-NOTIFICATION of the Items on the Agenda of the Meeting to the Financial Services Authority ("**OJK**") by means of the letter Number CSE/7/0380 dated January 16, 2024.

-ANNOUNCEMENT of the holding of Meeting to the shareholders and the regulators through the website of Kustodian Sentral Efek Indonesia ("**KSEI**"), website of the Indonesia Stock Exchange ("**IDX**"), and website of the Company on January 23, 2024;

-NOTICE of Meeting to the Shareholders through the website of the KSEI, website of the IDX, and website of the Company on February 7, 2024.

F. In each item on the agenda of the Meeting, the shareholders and/or their proxy-holders have been given an opportunity to raise question and/or opinion.

-In the Meeting there was 1 (one) response to the First Item on the Agenda, i.e. from the shareholder of the State of the Republic of Indonesia through its proxy which in principle was as follows:

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



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

- a. Consolidated net profits attributable to the parent entity increased by 14.2% YoY to IDR 20.91 trillion.
- b. Credit distribution (lending) grew by 7.6% YoY to IDR 695.08 trillion.
- c. Decreased NPL ratio from 2.8% to 2.1% and LaR ratio from 16.0% to 12.9%
- d. BOPO ratio decreased to 68.4% from 68.6%
- e. CAR increased to 22.0% from 19.3%
- f. Positive stock performance with the market capitalization in 2023 amounting to IDR 200 trillion or grew by 16.3% YoY.

We expect that these performance achievements will continue to be improved in the future so that the Company is able to contribute more optimally not only to the shareholder returns but also to the country and the general public.

2. Matters that need to be considered by the Board of Commissioners and the Board of Directors



of BNI for performance improvement in the future are as follows:

- a. In anticipating global economic conditions in 2024 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, ensure adequate reserves, and manage optimal liquidity.
- b. The Company must focus on strengthening strategy, business innovation, and market expansion to increase market capitalization so that it can provide added value to the Shareholders.
- c. Considering that in 2023 there was a decrease in net interest income, the Company is expected to:
 - 1) make efforts to reduce the cost of funds by increasing low-cost funds (CASA), strengthening ecosystem-based businesses, penetrating mobile banking as a digital financial solution, and



optimizing penetration of cash management service for customers, so that they can excel in the competition for transaction banking services.

2) encourage quality and sustainable business expansion, as well as optimizing yields on credit distribution while still prioritizing the principle of prudence so that there is a sustainable increase in profitability.

d. The Company must increase fee-based income, specifically from the business banking segment, which in 2023 declined on a year-on-year basis, as well as encouraging the use of digital platforms to optimize transactional banking and cross-selling.

e. Strengthening positioning and optimizing BNI's competitive advantages as a bank with international/global focus, through services standardization and integration of overseas branch offices network, expanding business coverage in potential countries, encouraging export-import financing, and increasing international cooperation.



- f. Strengthening the BNI Group by encouraging transformation commitments of the Subsidiaries, strengthening synergy, and optimizing the role of Subsidiaries as revenue contributors so that they can become the Company's engine of growth.
- g. In line with the trend of public preferences for online and cashless transactions, the Company is demanded to improve the reliability and availability aspects in mobile banking transactions.
- h. In connection with the increasing role of information technology in the banking industry and the increasingly massive hacking efforts and cyber security interference which have a very massive impact whether on operation, finance, and reputation, the Company is expected to strengthen its cyber security whether in terms of policy, infrastructure, operating systems, and risk mitigation.
- i. Within the framework of encouraging the principles of sustainable finance, the Company must maintain its commitment to



develop ESG initiatives, including through the Company's work programs, lending activities and issuing debt securities based on green financing principles. In addition, the implementation of the ESG initiatives must be aligned with the focus of government programs within the framework of national economic recovery and development.

- j. The Company must continue to be committed to making improvements in the implementation of its Anti-Fraud Strategy in each pillar and have zero tolerance for any form of fraud, both internal and external.
- k. Following up on internal and external audit findings, optimizing the risk management and implementation of three lines of defence, and always prioritizing the principles of good corporate governance and observing the provisions of Anti-Money Laundering, Counter-Terrorist Financing and Counter-Proliferation Financing of Weapons of Mass Destruction (AML CTF and CPFWMD) ."



G. Decision-making mechanisms in the Meeting were as follows:

- The First and Fourth Items on the Agenda of the Meeting refer to the provisions of Article 41 paragraph (1) letter c of the POJK 15 in conjunction with Article 25 paragraph (1) letter a of the Company's Articles of Association, the resolution is lawful if it is approved by more than 1/2 (one half) of the total shares with lawful voting right who are present in the Meeting.
- The Second, Third, and Sixth Items on the Agenda of the Meeting refer to the provisions of Article 41 paragraph 1 letter c of the POJK 15 in conjunction with Article 25 paragraph (4) letter a of the Company's Articles of Association, the resolution is lawful if it is approved by the Dwiwarna A Series Shareholder and other Shareholders and/or their lawful proxy-holders jointly representing more than 1/2 (one half) of the total shares with lawful voting right who are present in the Meeting.
- The Fifth Item on the Agenda of the Meeting refers to the provisions of Article 42 letter b of the POJK 15 in conjunction with Article 25 paragraph (5) letter a of the Company's Articles of Asso-



ciation, the resolution is lawful if it is approved by the Dwiwarna A Series Shareholder and other Shareholders and/or their lawful proxy-holders jointly representing more than 2/3 (two thirds) of the total shares with lawful voting right who are present in the Meeting.

H. That the Meeting has adopted resolutions, namely as set forth in the deed of "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" dated March 4, 2024, Number 03, the minutes of meeting of which were drawn up by me, the Notary Public, which in principle are as follows:

In the First Item on the Agenda of the Meeting:

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

Total Votes present	: 32,484,226,683 = 100.0000000%
Dissenting Votes	: 44,705,846 = 0.1376232 %
Abstention Votes	: 199,977,614 = 0.6156145 %
<u>Assenting Votes</u>	<u>: 32,239,543,223 = 99.2467622 %</u>
Total Assenting Votes	: 32,439,520,837 = 99.8623768 %

"Therefore, the Meeting based on the majority votes with a total of 32,439,520,837 shares or constituting 99.8623768%



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 2023 Financial Year ended on December 31, 2023.
2. To adopt:
 - a. The Consolidated Financial Statement of the Company for the 2023 Financial Year ended on December 31, 2023, which has been audited by the Registered Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (member firm of PricewaterhouseCoopers Global network) in accordance with the Report No. 00019/2.1025/AU.1/07/0222-2/1/I/2024 dated January 25, 2024 with unqualified opinion in all material respects.
 - b. The Financial Statement of the Micro and Small Businesses Funding Program for the 2023 Financial Year ended on December 31, 2023, which has been audited by the Registered Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (member firm of PricewaterhouseCoopers Global network) in accordance with the Report No. 00043/2.1025/AU.2/



07/0222-3/1/II/2024 dated February 12, 2024 with unqualified opinion in all material respects.

3. Upon the approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners, and adoption of the Consolidated Financial Statement of the Company, as well as the Financial Statement of the Micro and Small Businesses Funding Program, all of them for the 2023 Financial Year ended on December 31, 2023, the General Meeting of Shareholders (GMS) grants full release and discharge (*volledig acquit et de charge*) to all members of the Board of Directors from the Company's management and to all members of the Board of Commissioners from the supervision of the Company they carried out during the 2023 Financial Year ended on December 31, 2023, to the extent that such action is not a criminal act and dealt with in the reports mentioned above."

In the Second Item on the Agenda of the Meeting:

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

Total Votes present	: 32,484,226,683	= 100.0000000%
Dissenting Votes	: 3,600	= 0.0000111 %
Abstention Votes	: 173,176,232	= 0.5331087 %
<u>Assenting Votes</u>	<u>: 32,311,046,851</u>	<u>= 99.4668802 %</u>



Total Assenting Votes : 32,484,223,083 = 99.9999889 %

"Therefore, the Meeting based on the majority votes, including the A Series Shareholder, with a total of 32,484,223,083 shares or constituting 99.9999889% of the total votes cast in the Meeting decided/resolved as follows:

- To approve the use of the Company's consolidated net profits attributable to the owner of parent entity for the 2023 Financial Year amounting to IDR 20,909,476,149,342.00 (twenty trillion nine hundred nine billion four hundred seventy six million one hundred forty nine thousand three hundred forty two Rupiahs) as follows:

1. A total of 50% (fifty percent) or amounting to IDR 10,454,738,074,671.00 (ten trillion four hundred fifty four billion seven hundred thirty eight million seventy four thousand six hundred seventy one Rupiahs) or amounting to IDR 280.49516984960 (two hundred eighty point four nine five one six nine eight four nine six 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



6,277,029,672,896.46 (six trillion two hundred seventy seven billion twenty nine million six hundred seventy two thousand eight hundred ninety six Rupiahs and forty six cent) shall be paid/deposited into the account of the State General Treasury.

- b. Dividends for the 2023 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 2023 Financial Year in accordance with the applicable provisions.
 - ii. Withhold tax on the Dividends in accordance with the applicable taxation regulations.
 - iii. Carry out other technical matters in accordance with the applicable provisions.



2. A total of 50% (fifty percent) or amounting to IDR 10,454,738,074,671.00 (ten trillion four hundred fifty four billion seven hundred thirty eight million seventy four thousand six hundred seventy one Rupiahs) shall be used as Retained Earnings."

In the Third Item on the Agenda of the Meeting:

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

Total Votes present	: 32,484,226,683 = 100.0000000%
Dissenting Votes	: 1,567,715,708 = 4.8260829 %
Abstention Votes	: 173,963,032 = 0.5355308 %
<u>Assenting Votes</u>	<u>: 30,742,574,943 = 94.6383863 %</u>
Total Assenting Votes	: 30,916,510,975 = 95.1739171 %

"Therefore, the Meeting based on the majority votes, including the A Series Shareholder, with a total of 30,916,510,975 shares or constituting 95.1739171% 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 2023 Financial Year and/or Long-Term Incentives for the 2024-2026 Financial Year Period,



in accordance with the applicable provisions;
and

b. Honorarium, Allowances, and Facilities for the
2024 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 2023 Financial Year and/or Long-Term
Incentives for the 2024-2026 Financial Year Period,
in accordance with the applicable provisions;
and

b. Salaries/Allowances, and Facilities for the 2024
Financial Year;

for the members of the Board of Directors.

In the Fourth Item on the Agenda of the Meeting:

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

Total Votes present : 32,484,226,683 = 100.0000000%

Dissenting Votes : 6,916,946 = 0.0212932 %

Abstention Votes : 173,176,032 = 0.5331081 %

Assenting Votes : 32,304,133,705 = 99.4455987 %

Total Assenting Votes : 32,477,309,737 = 99.9787068 %



"Therefore, the Meeting based on the majority votes with a total of 32,477,309,737 shares or constituting 99.9787068% of the total votes cast in the Meeting decided/resolved as follows:

1. To approve the designation of Tanudiredja, Wibisana, Rintis & Rekan (member firm of PricewaterhouseCoopers Global network) as the Registered Public Accounting Firm which will audit the Company's Consolidated Financial Statement, the Financial Statement of the Micro and Small Businesses Funding Program, and other Reports for the 2024 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 Statement for other periods in the 2024 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 Registered Public Accounting Firm of Tanudiredja,



Wibisana, Rintis & Rekan (member firm of Price-waterhouseCoopers Global network) for any reasons whatsoever is unable to complete the audit services of the Company's Consolidated Financial Statement for the 2024 Financial Year and/or other periods in the 2024 Financial Year, as well as the Financial Statement of the Micro and Small Businesses Funding Program for the 2024 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."

In the Fifth Item on the Agenda of the Meeting:

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

Total Votes present : 32,484,226,683 = 100.0000000%

Dissenting Votes : 7,037,931,040 = 21.6656875 %

Abstention Votes : 188,399,071 = 0.5799709 %

Assenting Votes : 25,257,896,572 = 77.7543416 %

Total Assenting Votes : 25,446,295,643 = 78.3343125 %

"Therefore, the Meeting based on the majority votes, including the A Series Shareholder, with a total of 25,446,295,643 shares or constituting 78.3343125% of the total votes cast in the Meeting decided/resolved as follows:



1. To approve amendments to the Company's Articles of Association, among other, within the framework of adjusting to the laws and regulations (a) Law Number 4 of 2023 dated January 12, 2023 concerning Development and Strengthening of the Financial Sector; (b) Regulation of the OJK Number 17 of 2023 dated September 14, 2023 concerning the Application of Governance for Commercial Banks; (c) Regulation of the Minister of SOEs Number PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for the Governance and Significant Corporate Activities of State-Owned Enterprises; (d) Regulation of the Minister of SOEs Number PER-3/MBU/03/2023 dated March 24, 2023 concerning State-Owned Enterprises Organization and Human Resources; and (e) 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 of the entire articles of association of which is as attached to the master of original copy of the Notarial deed.
3. To give 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 arrange and restate the Company's Articles of Association in its entirety in a Notarial Deed, to adjust amendments to the Company's Articles of Association if it is required by the relevant authorities and to submit 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 to do everything deemed necessary and expedient to achieve the purpose mentioned above without any exception whatsoever.

In the Sixth Item on the Agenda of the Meeting:

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

Total Votes present : 32,484,226,683 = 100.0000000%

Dissenting Votes : 7,467,737,872 = 22.9888122 %

Abstention Votes : 422,479,549 = 1.3005683 %

Assenting Votes : 24,594,009,262 = 75.7106195 %

Total Assenting Votes : 25,016,488,811 = 77.0111878 %

"Therefore, the Meeting based on the majority votes, including the A Series Shareholder, with a total of 25,016,488,811 shares or constituting 77.0111878% of the total votes cast in the Meeting decided/resolved as follows:



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

- 1) Ms. ADI SULISTYOWATI from her position as the Vice President Director;
- 2) Mr. SIS APIK WIJAYANTO from his position as the Director of Enterprise and Commercial Banking;
- 3) Mr. MUHAMMAD IQBAL from his position as the Director of Institutional Banking;
- 4) Mr. SILVANO WINSTON RUMANTIR from his position as the Director of Wholesale and International Banking;
- 5) Mr. SUSYANTO from his position as a Commissioner;
- 6) Mr. ASKOLANI from his position as a Commissioner;

who have been appointed respectively based on the Resolution of Annual GMS for 2019 Financial Year dated February 20, 2020 in conjunction with the EGMS for 2020 Financial Year dated September 2, 2020, the Resolution of Annual GMS for 2019 Financial Year dated February 20, 2020 in conjunction with the EGMS for 2022 Financial Year dated August 31, 2022 in conjunction with Annual GMS for 2022 Financial Year dated March 15, 2023, the Resolution of the EGMS for 2020 Financial Year dated September 2, 2020 in



conjunction with the EGMS for 2022 Financial Year dated August 31, 2022 in conjunction with Annual GMS for 2022 Financial Year dated March 15, 2023, the Resolution of the EGMS for 2020 Financial Year dated September 2, 2020 in conjunction with the EGMS for 2022 Financial Year dated August 31, 2022 in conjunction with Annual GMS for 2022 Financial Year dated March 15, 2023, the Resolution of Annual GMS for 2019 Financial Year dated February 20, 2020, and the Resolution of the EGMS for 2019 Financial Year dated August 30, 2019, 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.

2. 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) PUTRAMA W. SETYAWAN formerly/previously as the Director of Retail Banking, it shall now be changed into the Vice President Director;
- 2) CORINA LEYLA KARNALIES formerly/previously as the Director of Digital and Integrated Transaction Banking, it shall now be changed into the Director of Retail Banking;



who have been appointed respectively based on the Resolution of EGMS for 2022 Financial Year dated August 31, 2022 in conjunction with the Annual GMS for 2022 Financial Year dated March 15, 2023 and the Resolution of the Annual GMS for 2019 Financial Year dated February 20, 2020 in conjunction with the EGMS for 2022 Financial Year dated August 31, 2022 in conjunction with the Annual GMS for 2022 Financial Year dated March 15, 2023, with a term of office continuing their respective remaining term of office in accordance with the relevant Resolution of the GMS who appoints them.

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

- 1) Mr. HUSSEIN PAOLO KARTADJOEMENA as the Director of Digital and Integrated Transaction Banking;
- 2) Mr. I MADE SUKAJAYA as the Director of Enterprise and Commercial Banking;
- 3) Mr. MUNADI HERLAMBANG as the Director of Institutional Banking;
- 4) Mr. AGUNG PRABOWO as the Director of Wholesale and International Banking;
- 5) Mr. ASKOLANI as a Commissioner;
- 6) Mr. MOHAMAD YUSUF PERMANA as a Commissioner.



4. The term of office of the newly appointed members of the Board of Directors and the Board of Commissioners as referred to in sub-paragraph 3 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.

5. Upon the dismissal, change of nomenclature of position, transfer of assignment, and appointment of the members of the Board of Directors and the Board of Commissioners of the Company as referred to in sub-paragraph 1, sub-paragraph 2, and sub-paragraph 3, the composition of the members of the Board of Directors and the Board of Commissioners of the Company shall become as follows:

a. THE BOARD OF DIRECTORS

- | | |
|--|-------------------------------------|
| 1) President Director | : ROYKE TUMILAAAR; |
| 2) Vice President Director | : PUTRAMA W. SETYAWAN; |
| 3) Director of Digital and Integrated
Transaction Banking | : HUSSEIN PAOLO KARTA-
DJOEMENA; |
| 4) Director of Enterprise and Commercial
Banking | : I MADE SUKAJAYA; |
| 5) Director of Finance | : NOVITA WIDYA ANGGRAINI; |
| 6) Director of Risk Management | : DAVID PIRZADA; |



- 7) Director Institutional Banking : MUNADI HERLAMBAANG;
- 8) Director of Network and Services : RONNY VENIR;
- 9) Director of Retail Banking : CORINA LEYLA KARNALIES;
- 10) Director of Technology and Operations : TOTO PRASETIO;
- 11) Director of Human Capital and Compliance : MUCHAROM;
- 12) Director of Wholesale and International Banking : AGUNG PRABOWO;

b. THE BOARD OF COMMISSIONERS

- 1) President Commissioner/
Independent Commissioner : PRADJOTO;
- 2) Vice President Commissioner : PAHALA NUGRAHA MANSURY;
- 3) Commissioner : ASKOLANI;
- 4) Commissioner : FADLANSYAH LUBIS;
- 5) Commissioner : ROBERTUS BILLITEA;
- 6) Commissioner : MOHAMAD YUSUF PERMANA;
- 7) Independent Commissioner : ERWIN RIJANTO;
- 8) Independent Commissioner : SIGIT WIDYAWAN;
- 9) Independent Commissioner : SEPTIAN HARIO SETO;
- 10) Independent Commissioner : IMAN SUGEMA;
- 11) Independent Commissioner : ASMAWI SYAM;

6. The members of the Board of Directors and the Board of Commissioners who are appointed as referred to in sub-paragraph 3 points 1), 2), 3), 4), and 6) as well as the member of the Board of Directors whose assignment is transferred as referred to in sub-paragraph 2



point 1) may only exercise their duties after obtaining approval from the Financial Services Authority (OJK) to the Fit and Proper Test and fulfilling the prevailing laws and regulations. In the event that the said members of the Board of Directors and the Board of Commissioners are declared failed in the Fit and Proper Test conducted by the OJK and thereby they are not approved as the members of the Board of Directors and the Board of Commissioners, the said members of the Board of Directors and the Board of Commissioners shall be honorably dismissed since the date of stipulation of the Fit and Proper Test results by the OJK.

7. To ask the Board of Directors to submit written application to the Financial Services Authority to carry out Fit and Proper Test to the members of the Board of Directors and the Board of Commissioners who are appointed as referred to in sub-paragraph 3 points 1), 2), 3), 4), and 6) as well as the member of the Board of Directors whose assignment is transferred as referred to in sub-paragraph 2 point 1).
8. The members of the Board of Directors and the Board of Commissioners who are appointed as referred to in sub-paragraph 3 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 the Board of Commissioners of a State-Owned Enterprise, the person concerned shall resign or be dismissed from his/her said position.

9. 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 required by the relevant authorities for the purpose of implementing the contents of resolutions of the meeting."

In witness whereof this summary of the minutes of Meeting was drawn up from all matters conveyed and adopted in the Meeting.

Sincerely yours,

ASHOYA RATAM



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, March 06, 2024



DRS MANIMBUL LUHUT ASI SITORUS

Sworn Translator Indonesian into English and English into Indonesian

Appointed by virtue of the Decree of the Minister of Law and Human Rights of the Republic of Indonesia
Number: AHU-17 AH.03.07.2023, dated May 23, 2023

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