

MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS

PT Bank Permata Tbk

Disclaimer

This document is an official document issued by PemataBank, which was prepared and adapted based on Deed Number 22 dated 3 April 2024 concerning Minutes of the Annual General Meeting of Shareholders, drawn up by Notary Aulia Taufani.

This version of the document is carried out to protect personal data and information contained in the Deed; this is in line with the provisions of Law No. 27 of 2022 concerning Personal Data Protection.

If there are discrepancies between the Bahasa Indonesia and English document, the Bahasa Indonesia document shall prevail.

This document was translated by the Bank's Internal (did not use a sworn translator).

Minutes of The Annual General Meeting of Shareholders Number 22

On this day, Wednesday, the third of April two thousand twenty-four (3 – 4 – 2024), at 15:00 WIB (fifteen West Indonesia Time), AULIA TAUFANI, Bachelor of Laws, Notary in the Administrative City of South Jakarta, in the presence of witnesses whose names will be mentioned at the end of this deed.

At the request of the Board of Directors from:

PT Bank Permata Tbk, a public limited liability company established in accordance with and based on the Laws of the Republic of Indonesia, is domiciled in South Jakarta and has its address at the World Trade Center II Building, Floors 1, 2, 21 – 30, Jalan Jendral Sudirman Kaveling 29 – 31, South Jakarta, Rukun Tetangga 08/Rukun Warga 03, Rubber Village, Setiabudi District, South Jakarta, Special Capital Region of Jakarta, 12920 whose articles of association as contained in the deed dated 17 (seventeen) December 1954 (nineteen fifty four) Number 228, were drawn up in the presence of ELIZA PONDAAG, at that time the successor of Raden Mas SOEROJO, at that time Notary in Jakarta, who had received approval from the Minister of Justice of the Republic of Indonesia in accordance with Decree dated 4 (four) January 1955 (nineteen fifty five) Number J.A.5/2/2 and published in the State Gazette of the Republic of Indonesia dated 18 (eighteen) March 1955 (nineteen fifty five) Number 22, Additional Number 292.

The Articles of Association have been amended several times and then completely amended in accordance with Law Number 40 of 2007 concerning Limited Liability Companies, as contained in the deed dated 9 (nine) May 2008 (two thousand eight) Number 12, made in the presence of Doctor AMRUL PARTOMUAN POHAN, Bachelor of Laws, Lex Legibus Magister, at that time Notary in Jakarta, who had obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with Decree dated 21 (twenty one) May 2008 (two thousand eight) Number AHU-26973.Ah.01.02 of 2008 and had been published in the State Gazette of the Republic of Indonesia dated 2 (two) January 2009 (two thousand nine) Number 1, additional Number 172; The following amendments to the articles of association are included in:

- Deed dated 22 (twenty two) May 2009 (two thousand nine), Number 41, made before Benjamin Kristiano, Bachelor of Laws, Notary in Jakarta, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia, dated 15 (fifteen) June 2009 (two thousand and nine), Number AHU-AH.01.10-07950, and has been published in the State Gazette of the Republic of Indonesia, dated 18 (eighteen) August 2009 (two thousand nine), Number 66, Supplement Number 676.
- Deed dated 1 (one) December 2010 (two thousand ten) Number 3, made before FATHIAH HELMI, Bachelor of Laws, Notary in Jakarta, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as stated in Decree dated 6 (six) December 2010 (two thousand ten) Number

- AHU-57094.AH.01.02 2010 and was announced in the State Gazette of the Republic of Indonesia dated 10 (ten) April 2012 (two thousand twelve) Number 29, Supplement Number 16261.
- Deed dated 22 November 2012 (two thousand twelve), Number 71, made before ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, Notary in the Administrative City of South Jakarta, whose receipt of notification of changes to the Articles of Association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights Republic of Indonesia, dated 4 (four) December 2012 (two thousand twelve), Number AHU-AH.01.10-43109, and has been announced in the State Gazette of the Republic of Indonesia, dated 13 (thirteen) December 2013 (two thousand thirteen), Number 100, Supplement Number 10120/L.
 - Deed dated 21 (twenty one) December 2012 (two thousand and twelve) Number 87, made before ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, Notary in the Administrative City of South Jakarta, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights Republic of Indonesia dated 4 (four) January 2013 (two thousand and thirteen) Number AHU-AH.01.10-00540 and has been announced in the State Gazette of the Republic of Indonesia dated 25 (twenty five) March 2014 (two thousand and fourteen) Number 24, additional Number 67/L.
 - Deed dated 17 (seventeen) January 2014 (two thousand and fourteen), Number 52, made before the Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia dated 6 (six) February 2014 (two thousand and fourteen), Number AHU-AH.01.10-03503.
 - Deed dated 23 (twenty three) April 2014 (two thousand and fourteen), Number 70, made before Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on 13 May 2014, Number AHU-o02603.40.20.2014, and has been published in the State Gazette of the Republic of Indonesia dated 30 (thirty) December 2014 (two thousand and fourteen), Number 104, Additional Number 76652.
 - Deed dated 27 (twenty seven) November 2014 (two thousand and fourteen), Number 123, made before the Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on 2 (two) December 2014 (two thousand and fourteen), Number AHU-09124.40.21.2014, and has been published in the State Gazette of the Republic of Indonesia dated 24 (twentyfour) February 2015 (two thousand and fifteen), Number 16, additional Number 57/L.
 - Deed dated 24 (twenty-four) April 2015 (two thousand and fifteen), Number 80, made before the Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been

- received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on 4 (four) May 2015 (two thousand and fifteen), Number AHU-AH.01.03-0929311.
- Deed dated 15 (fifteen) June 2016 (two thousand and sixteen), Number 37, made before the Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on 24 June 2016 (two thousand and sixteen), Number AHU-AH.01.03-0060673.
 - Deed dated 29 (twenty nine) March 2017 (two thousand and seventeen), Number 78, made before the Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on 3 (three) April 2017 (two thousand and seventeen), Number AHU-0007712.AH.01.02 of 2017.
 - Deed dated 9 (nine) June 2017 (two thousand and seventeen) Number 23, made before the Notary ARYANTI ARTISARI, Bachelor of Laws, Master of Notary, whose receipt of notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System database of the Ministry of Law and Human Rights of the Republic of Indonesia on 13 (thirteen) June 2017 (two thousand and seventeen), Number AHU-AH.01.03-0145208.
 - My Deed, Notary dated 18 (eighteen) December 2020 (two thousand twenty), Number 30, has received approval from the Minister of Law and Human Rights of the Republic of Indonesia as stated in the Decree dated 21 (twenty one) December 2020 (two thousand and twenty), Number AHU-0084780.AH.01.02 of 2020.
 - My deed, notary dated 27 (twenty seven) April 2021 (two thousand twenty one), Number 63, which has received approval from the Minister of Law and Human Rights of the Republic of Indonesia as stated in the Decree dated 28 (twenty eight) April (two thousand and twenty one), Number AHU-0026025.AH.01.02 of 2021 and receipt of notification of changes to its articles of association, has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia on 28 (twenty eight) April 2021 (two thousand and twenty one). Number AHU-AH.01.03-027343.
 - The latest amendment to the articles of association as contained in my deed, Notary dated 6 (six) April 2023 (two thousand twenty-three) Number 18, which has received approval from the Minister of Law and Human Rights of the Republic of Indonesia as stated in the Decree dated 11 (eleven) April 2023 (two thousand and twenty-three) Number AHU-0021306.AH.01.02. Year 2023.
 - The latest composition of members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company as stated in the deed of me, Notary dated 25 (twenty five) October 2023 (two thousand twenty three) Number 83, of which notification of changes to the articles of association has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia dated 26 (twenty-six) October 2023 (two thousand and twenty-three) Number AHU.-AH.01.09-0178246.

Hereafter it will also be called the "Company" located at the World Trade Center II (WTC II) 21st floor, Jalan Jendral Sudirman Kaveling 29 – 31, South Jakarta 12940.

To contain the minutes of everything discussed at the Annual General Meeting of Shareholders at the time and place mentioned above (hereinafter also referred to as the ("Meeting")).

The meeting was held based on Financial Services Authority Regulation Number 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies ("POJK Number 16/2020") with PT Kustodian Sentral Efek Indonesia ("KSEI") as the e-GMS provider.

Having attended the meeting and therefore confronted me, the Notary, in the presence of witnesses:

1. Mr. CHARTSIRI SOPHONPANICH acts as President Commissioner of the Company.
2. Mr. CHONG TOH acts as Commissioner of the Company.
3. Ms. NIRAMARN LAISATHIT as Commissioner of the Company.
4. Mr. CHALIT TAYJASANANT as Commissioner of the Company.
5. Mr. HARYANTO SAHARI as Independent Commissioner of the Company.
6. Mr. GOEI SIAUW HONG as Independent Commissioner of the Company.
7. Mr. YAP TJAY SOEN as Independent Commissioner of the Company
8. Mr. RISWINANDI as Independent Commissioner of the Company.
9. Mrs. MELIZA MUSA RUSLI as President Director of the Company.
10. Mr. ABDY DHARMA SALIMIN as Director of the Company.
11. Mrs. DHIEN TJAHAJANI as Company Compliance Director.
12. Mrs. DJUMARIAH TENTERAM as Director of the Company.
13. Mr. DAYAN SADIKIN as Director of the Company.
14. Mr. SETIATNO BUDIMAN as Director of the Company.
15. Mr. RUDY BASYIR AHMAD as Director of the Company.
16. Mr. Professor Doctor Haji JAIH as Member of the Company's Sharia Supervisory Board.
17. Mr. SUWATCHAI SONGWANICH according to his statement in this case acted based on a Power of Attorney dated 25 (twenty five) March 2023 (two thousand twenty three), which was legalized by the Embassy of the Republic of Indonesia in Bangkok on 2 April 2023 Number 0370/Kons/III/Leg/2024, made under his hand as the power of attorney of and therefore for and on behalf of "Bangkok Bank Public Company Limited" a company established under the laws of Thailand, whose office is at 333 Silom Road, Bangrak, Bangkok 10500. The company in this case is represented as the owner of/who is entitled to 35,715,192,701 (thirty five billion seven hundred fifteen million and one hundred ninety two thousand seven hundred one) shares in the Company.
18. Mr. OH SUGITO SULAIMAN according to his statement in this case acts as the

owner of/is entitled to 1,100 (one thousand and one hundred) shares in the Company.

19. Other members of the public as owners of/who are entitled to 788,491 (seven hundred eighty-eight four hundred ninety-one) shares in the company, whose names, addresses and number of shares are as recorded in the Attendance List of the Shareholders.
20. Mrs. LUSIANY LUGINA, according to her statement, in this case was present based on an invitation from the Company's Directors representing the Securities Administration Bureau of PT Raya Shares Registra.
21. Mr. Doktorandus M. Jusuf Wibisana, Bachelor of Economics in Accounting, according to his statement, in this case was present based on an invitation from the Company's Directors representing the Public Accounting Firm TANUDIREDDJA, WIBISANA, RINTIS, and REKAN.
22. Mr. GENIO YUDHA WIBOWO ATYANTO, Bachelor of Laws, Bachelor of Economics according to his statement, in this case he was present based on an invitation from the Company's Directors representing the Genio Atyanto Law Firm and Partners.

Apart from that, also present electronically are:

- Other members of the public as owners of/who are entitled to 5,157 (five thousand one hundred and fifty-seven) shares in the Company, whose names, addresses and number of shares are as shown in the Register of Shareholders' Attendance which is attached to the minute.

Before the meeting is opened, the Master of Ceremonies reads a summary of the rules and regulations for shareholders. Furthermore, the Emcee welcomed and thanked the attendees for their presence at the Company's Annual General Meeting of Shareholders which was held today, Wednesday, 3 (three) April 2024 (two thousand and twenty-four) (hereinafter abbreviated as "Meeting").

Before the meeting was opened, the Master of Ceremonies introduced the members of the Board of Commissioners and the Board of Directors who were physically present at the Meeting as follows:

Board of Commissioners

- President Commissioner : Mr. CHARTSIRI SOPHONPANICH
- Commissioner : Mr. CHONG TOH
- Commissioner : Ms. NIRAMARN LAISATHIT
- Commissioner : Mr. CHALIT TAYJASANANT
- Independent Commissioner : Mr. HARYANTO SAHARI
- Independent Commissioner : Mr. GOEI SIAUW HONG
- Independent Commissioner : Mr. YAP TJAY SOEN
- Independent Commissioner : Mr. RISWINANDI

Board of Directors

- President Director : Mrs. MELIZA MUSA RUSLI
- Director : Mr. ABDY DHARMA SALIMIN
- Compliance Director : Mrs. DHIEN TJAHAJANI
- Director : Mrs. DJUMARIAH TENTERAM
- Director : Mr. DAYAN SADIKIN
- Director : Mr. SETIATNO BUDIMAN

Next, the Company's Capital Market Supporting Institutions and Professions are introduced, namely:

- I, the Notary, will prepare the minutes of the Meeting.
- Securities Administration Bureau of PT Raya Saham Registra, represented by Mrs. LUSIANY LUGINA.
- Public Accounting Firm Tanudiredja, Wibisana, Rintis & Partners in this case is represented by Mr. JUSUF WIBISANA.
- Genio Atyanto and Partners Law Office, represented by Mr. GENIO ATYANTO.

The Meeting is held in a hybrid, physically and electronically, referring Article 3 of OJK Regulation Number 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies (hereinafter referred to as "POJK 16/2020").

Based on article 8 paragraph 6 POJK 16/2020, the Meeting is held efficiently. The Company has distributed information regarding the rules and regulations of the Meeting on the Company's website and the eASY.KSEI website in advance, respectively, on 6 (six) March 2024 (two thousand and twenty-four).

Based on article 27 of OJK Regulation Number 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies (hereinafter referred to as "POJK 15/2020"), the Company is required to provide an alternative electronic proxy for shareholders to attend and provide vote at the meeting.

In this regard, PT Kustodian Sentral Efek Indonesia ("KSEI") has issued KSEI Regulation Number XI-B Regarding the Procedure for Implementing a General Meeting of Shareholders Electronically accompanied by voting through the KSEI Electronic General Meeting System (eASY.KSEI) and pay attention to Article 4 paragraph 2 POJK 16/2020, eASY.KSEI facilities can be used as an application for alternative granting of power of attorney electronically as well as for holding the Meeting electronically.

Next, the Master of Ceremonies invited Mr. GOEI SIAUW HONG as the Company's Independent Commissioner, who had been appointed by the Board of Commissioners as Chairman of the Meeting. Mr. GOEI SIAUW HONG stated that in accordance with

the provisions in Article 15 paragraph 1 letter a of the Company's Articles of Association and the Decree of the Board of Commissioners dated 12 (twelfth) February 2024 (two thousand and twenty four), Mr. GOEI SIAUW HONG acted as Chairman of the Meeting.

The meeting officially opened at 13:27 WIB (thirteen minutes past twenty-seven West Indonesia Time). Whereas to hold the Meeting, the Company has carried out:

1. Notification of the Meeting plan to the Financial Services Authority on 12 (twelve) February 2024 (two thousand and twenty four).
2. The Meeting Announcement and Invitation on the Company's website, the Indonesia Stock Exchange website, and the eASY.KSEI website respectively on 20 (twenty) February 2024 (two thousand and twenty four) and 6 (six) March 2024 (two thousand and twenty four).

Before the Meeting started, the Chairman of the Meeting first asked me, the Notary about the number of shareholders who had been represented at the Meeting.

Then I, the Notary, reported that at the Meeting the shareholders who owned 35,715,987,449 (thirty-five billion seven hundred eighty-seven thousand four hundred and forty-nine) shares or 98.714% (ninety-eight point seven one four percent) were present at the Meeting of the total number of shares with valid voting rights that have been issued by the Company.

Referring to the Shareholders Register of the Company the quorum required in the Articles of Association of the Company has been fulfilled, which is for the first until sixth agenda of the Meeting are more than $\frac{1}{2}$ (half) part from the total number of shares with voting rights issued by the Company or their legal proxies, in accordance with Article 16 paragraph 1 letter (a) Articles of Association of the Company. The seventh agenda of the Meeting is at least $\frac{2}{3}$ (two per third) of the total number of shares with voting rights issued by the Company or their legal proxies, in accordance with Article 27 paragraph 1 Articles Association of the Company.

Referring to Article 16 paragraph 8 Articles of Association of the Company, all decisions are taken with deliberation for consensus. If the consensus is not reached, then the decision is valid based on voting with the following conditions:

1. For the first until sixth agenda of the Meeting with an affirmative vote of more than $\frac{1}{2}$ (half) portion of the total number of votes legally cast in the Meeting, in accordance with Article 16 paragraph 8 Articles of Association of the Company; and
2. For the seventh agenda of the Meeting with an affirmative vote of more than $\frac{2}{3}$ (two per third) portion of the total number of votes legally cast in the Meeting, in accordance with Article 27 paragraph 1 Articles of Association of the Company.

Because this Meeting has fulfilled the quorum requirements specified in the Company's Articles of Association and OJK Regulations, we declare this Meeting to be valid and have the right to make legal and binding decisions.

Before discussion of the Meeting agenda begins, the Chairman of the Meeting briefly conveyed the General Conditions of the Company.

The company recorded solid performance in the 2023 (two thousand and twenty three) financial year which was reflected in the growth of assets and net profit as well as well-maintained liquidity.

The Company succeeded in recording Profit after Tax of IDR 2.59 trillion (two point five nine trillion Rupiah) or grew 28.4% (twenty eight point four percent) year on year whereas Operating Profit before Provisions grew 18.2% (eighteen point two percent) year on year contributed by an increase in net interest income. In addition, the Company's asset position in the 2023 (two thousand and twenty three) financial year became IDR 257.44 trillion (two hundred and fifty seven point four four trillion Rupiah), which strengthens the Bank's position as part of the 10 (ten) largest commercial banks in Indonesia.

The Meeting agenda for today as announced in the Meeting invitation on the Company's website, the Indonesia Stock Exchange website, and also eASY.KSEI website on 6 (six) March 2024 (two thousand and twenty four), as follows:

1. The approval of the 2023 (two thousand and twenty three) Annual Report and ratification of the Financial Statements year ended 31 (thirty one) December 2023 (two thousand and twenty three).
2. The approval for the allocation of net profit for the financial year ended 31 (thirty one) December 2023 (two thousand and twenty three).
3. The appointment of the Public Accounting Firm and/or Public Accountant which will audit the Company's books for the financial year 2024 (two thousand and twenty four), and the determination of honorarium of the said Public Accounting Firm and/or Public Accountant as well as other requirements regarding its appointment.
4. Appointment of Sharia Supervisory Board (DPS) for the period of 2024-2026 (two thousand and twenty four until two thousand and twenty six).
5. The changes in the Management of the Company.
6. The determination of the remuneration and other allowances granted by the Company to the members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board.
7. Amendments of the Company's Articles of Association.

In connection with the fourth and fifth agenda of the Meeting, referring to Article 16 paragraph 6 of the Company's Articles of Association, voting on individuals shall be conducted using unsigned folded ballot papers, unless the Chairman determines otherwise without any objection from one or more shareholders jointly representing at least 1/10 (one per ten) of the total shares with lawful voting rights issued by the Company.

Therefore, we would like to ask whether there is any objection from the shareholders or proxy of shareholders representing at least 1/10 (one per ten) of the total number of shares issued by the Company with legal voting rights if voting for the Meeting agenda is conducted verbally and/or through electronic devices.

Shareholders or proxy of shareholders attending the Meeting physically who object please raise your hand and fill in the provided form. Meanwhile, shareholders or proxy of shareholders attending the Meeting electronically may utilize the raise hand feature on your gadget.

Furthermore, the Notary will count the total of shareholders or proxy of shareholders who have submitted objections.

Furthermore, we invite Mrs. MELIZA MUSA RUSLI as the President Director of the Company to continue the discussion of all agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed the discussion of the Meeting agenda, as follows:

FIRST MEETING AGENDA:

“The approval of the 2023 (two thousand and twenty three) Annual Report and ratification of the Financial Statements year ended 31 (thirty one) December 2023 (two thousand and twenty three).”

The explanation of the summary of the Annual Report and Financial Statements of 2023 (two thousand and twenty-three), the Board of Commissioners’ Supervisory Report of 2023 (two thousand and twenty-three), the Bank Business Plan, and the Sustainable Finance Action Plan have been informed by the Company through its website and eASY.KSEI website since 6 (six) March 2024 (two thousand and twenty-four).

Mrs. MELIZA MUSA RUSLI invited Mr. RUDY BASYIR AHMAD as Director of the Company to briefly conveyed the Company's financial performance for the 2023 (two thousand and twenty-three) financial year as follows:

In 2023 (two thousand and twenty three), the Company succeeded in maintaining its position within the biggest 10 (ten) commercial banks in Indonesia along with success in maintaining sustainable asset growth of 0.9% (zero point nine percent) *year on year* to IDR257.44 trillion (two hundred and fifty point four four trillion Rupiah). The total gross loan disbursement grew 4.3% (four point three percent) *year on year* in 2023 (two thousand and twenty three) to IDR142.98 trillion (one hundred and four two point nine eight trillion Rupiah). Amidst positive loan growth, the Company maintains to optimize the Company’s balance sheet reflected in the improvement of Loan to Deposit ratio to 74.8% (seventy four point eighth) in 2023 (two thousand and twenty three).

Positive loan growth in 2023 (two thousand and twenty three) was further accompanied by well-managed credit quality where the Company consistently applies prudent

principles in managing asset quality and reserving adequate credit loss provisions. The Company continued to maintain conservative loan loss provisions, reflected through NPL coverage and LAR coverage ratios of 288.4% (two hundred and eighty eight point four percent) and 94.1% (ninety four point one percent), respectively.

In terms of profitability, the Company successfully maintained growth of Profit after Tax by 28.4% (twenty eight point four percent) year on year at IDR2.59 trillion (two point five nine trillion Rupiah) whereas Operating Profit before provisions grew by 18.2% (eighteen point two percent) year on year contributed by higher net interest income. The Company's relatively strong capital position amongst the top 10 banks in Indonesia, with CAR and CET 1 ratios of 38.7% (thirty eighth point seven percent) and 29.5% (twenty nine point five percent), respectively, continue to support overall business growth amidst surrounding risks.

Further, Mr. RUDY BASYIR AHMAD returned it to Mrs. MELIZA MUSA RUSLI to continue discussing the First Agenda of the Meeting. Furthermore, to comply with Article 69 paragraph 1 Law Number 40 year 2007 regarding Limited Liability Company, we invite Mr. HARYANTO SAHARI as Independent Commissioner of the Company to conveyed the Board of Commissioners' Supervisory Report.

Mr. HARYANTO SAHARI stated that The Board of Commissioners has actively overseen the Company's management and operations and provided advice to the Board of Directors. Direct oversight was conducted through follow-up action monitoring based on recommendations received by the Board of Directors from the Board of Commissioners, as well as through committees under the Board of Commissioners.

In 2023 (two thousand and twenty three), the Board of Commissioners of the Company conducted oversight, and provided recommendations and approval, among others:

1. Supervision of duties and responsibilities of each member of the Board of Directors.
2. Supervision of PermataBank's financial performance.
3. Approved the risk management framework and portfolio review.
4. Reviewed the Compliance and Business Reports.
5. Approved funding to Related Parties.
6. Reviewed and approved Business Plan and Annual Budget.
7. Reviewed the adequacy of the internal control system.
8. Supervised the follow-up actions of internal and external audit findings.
9. Reviewed the reports from the Audit Committee, Risk Monitoring Committee, as well as Remuneration and Nomination Committee.
10. Proposed the candidate of a Public Accountant Firm and/ or Public Accountant which will audit PermataBank's Financial Statements for the 2023 (two thousand and twenty three) financial year.
11. Approved SFAP of PermataBank for the period of 2024 (two thousand and twenty four).

Those are our explanations, we invite Mrs. MELIZA MUSA RUSLI to continue the discussion of the First Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI allow the shareholders and proxy of shareholders to submit opinion and/or inquiry **which is directly related to the First Agenda of the Meeting**.

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the "Opinion Statement" function on your eASY.KSEI "E-meeting Hall" screen.

Mr. SOH SUGITO SULAIMAN said:

-First, the Company's performance is quite good (in terms of growth), but its performance (in terms of sectors), namely in terms of assets, is more or less balanced, but in terms of its ability to generate profits, it is somewhat lagging behind (when compared to several other banks), it is not known whether the cause is from the asset portfolio, strategy from the Company is not as good as other banks, or is lagging behind because previous profit growth has decreased so it is lagging behind.

-Secondly, Mr. SOH SUGITO SULAIMAN was asked regarding the free float shares issued by the Company, which is around 1% (one percent), while the OJK has set it at 7.5% (seven point five percent).

Regarding Mr. SOH SUGITO SULAIMAN's question, Mr. RUDY BASYIR AHMAD stated that for the first question, regarding profitability (profit after tax) in 2023 (two thousand and twenty three), growth is quite reasonable at 28.4% (twenty eight point four percent) but when compared with other banks it is slightly lower. However, the revenue side is in double digits and the expense side is still maintained. One of the reasons why the after tax profile cannot be higher is because this Bank also applies quite conservative reserves, when compared with other banks reserves for risk credit is quite large (quite conservative), since 2020 (two thousand and twenty). For years 2023 (two thousand and twenty three), the highest income is Net Interest Income in 2024 (two thousand and twenty four), one of the Company's focuses is to increase Fee Based, from 2023 (two thousand and twenty three) Net Interest Income will grow by around 10% (ten percent) while Fee Based also grew around 8% (eight percent), in terms of Revenue, the main factor was Net Interest Income.

Furthermore, the second question from Mr. SOH SUGITO SULAIMAN, regarding the Company's strategy for digitalization, was conveyed by Mrs. MELIZA MUSA RUSLI. Mrs. MELIZA MUSA RUSLI conveyed that the Company uses the platforms that have been provided, namely PERMATA MOBILE and PERMATAE-BUSINESS to provide digital services and is equipped with renovating the main branches. The Company ensures that the experience obtained by customers regarding the digital platform can be carried out at the Company's branches with the same quality of service. The Company has no plans to have a digital bank as a subsidiary of the Company

because Integrated provides the same service for all customers on one platform for all segments starting from corporate banking, commercial banking and consumer banking.

For the third question regarding free floating shares, Mrs. MELIZA MUSA RUSLI said that BANGKOK BANK as the shareholder will comply with the regulations set by the OJK and the capital market. Mrs. DHLEN TJAHAJANI, Bachelor of Laws, Master of Business Administration, explain that the Company has received relaxation from the OJK for an extension of 2 (two) years, which will then be conveyed to investors and the public. Relaxation until October 2024 (two thousand and twenty four).

Because there were no further opinions and/or inquiries raised by the shareholders or other shareholders' proxies present, the next meeting was proposed to:

1. Approve the Annual Report of the Company for the financial year as of 31 (thirty one) December 2023 (two thousand and twenty three), including ratifying the Board of Commissioners' Supervisory Report;
2. Ratify the Financial Report of the Company for the financial year as of 31 (thirty one) December 2023 (two thousand and twenty three) which has been audited by Public Accounting Office Tanudiredja, Wibisana, Rintis & Rekan with the opinion "**fairly, in all material respects**", as stated in its report dated on 13 (thirteen) February 2024 (two thousand and twenty four); and
3. With the approval of the Annual Report and ratification of the Board of Commissioners' Supervisory Report and Financial Statement of the Company, grant the full acquittal and discharge (*volledig acquite et de charge*) to all members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company who served in the financial year of 2023 (two thousand and twenty three) for their management and supervisory duties exercised during the financial year of 2023 (two thousand and twenty three), provided that such duties are reflected in the Annual Report and Financial Statements of the Company for the financial year of 2023 (two thousand and twenty three), except for the fraud, embezzlement, and other criminal.

Mrs. MELIZA MUSA RUSLI invited me, the Notary, to continue the process of deliberation in accordance with the First Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

Because there were no shareholders or shareholders' proxies who abstained or disagreed, I, the Notary, conveyed the results of the voting for the proposed Meeting resolution as follows:

-There were no shareholders who voted against or abstained from the proposed decision on the First Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty seven thousand four hundred and forty nine) shares and decided to approve the proposed First Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed that based on the report from the Notary, therefore in accordance with the provisions of the company's Articles of Association, the meeting decided to approve the proposed decision on the First Agenda of the Meeting.

SECOND MEETING AGENDA

“The approval for the allocation of net profit for the financial year ended 31 December 2023.”

The explanation of the Second Agenda of the Meeting will be conveyed by Mr. RUDY BASYIR AHMAD as Director of the Company. Furthermore, Mr. RUDY BASYIR AHMAD explained the Second Agenda of the Meeting has been provided by the Company through the Company's website and eASY.KSEI's website since 6 (six) March 2024 (two thousand and twenty four).

Furthermore, the Company is proposing the Meeting to approve as follows:

Approve the use of net profit of the Company as of 31 (thirty one) December 2023 (two thousand and twenty three) amounting to IDR2,585,217,889,077 (two trillion five hundred and eighty-five billion two hundred seventeen million eight hundred eighty-nine thousand and seventy-seven Rupiah) with the following use:

1. To approve the distribution of dividends as follows:
 - a. A total of approximately IDR904,532,819,550 (nine hundred and four billion five hundred and thirty-two million eight hundred and nineteen thousand and five hundred and fifty Rupiah) (gross) or IDR25 (twenty-five Rupiah) per share is distributed as cash dividend for the financial year ended 31 (thirty one) December 2023 (two thousand and twenty three) to all shareholders who are entitled to receive cash dividend; and
 - b. Grant authority and power to the Board of Directors of the Company with substitution rights to determine the schedule and procedure for the distribution of cash dividends for the financial year as of 31 (thirty one) December 2023 (two thousand and twenty three) in accordance with prevailing regulations.
2. The remaining net profit of the Company for the financial year as of 31 (thirty one) December 2023 (two thousand and twenty three) after deducted with cash dividends to shareholders is recorded as the Company's retained earnings.

Those are our explanations, we invite Mrs. Meliza to continue the discussion of The Second Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI give the opportunity to the shareholders and proxies of shareholders to submit opinion and/or inquiry **which is directly related to the Second Agenda of the Meeting.**

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the "Opinion Statement" function on your eASY.KSEI "E-meeting Hall" screen.

Because **there are no** opinions and/or inquiries from the shareholders, further, we propose the Meeting to approve the proposals as read before.

Furthermore, Mrs. MELIZA MUSA RUSLI invited the Notary to continue the process of deliberation in accordance with the Second Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

Because there were no shareholders or shareholders' proxies who abstained or disagreed, I, the Notary, conveyed the results of the voting for the proposed Meeting resolution as follows:

-There were no shareholders who voted against or abstained from the proposed decision on the Second Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty seven thousand four hundred and forty nine) shares and decided to approve the proposed Second Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed that based on the report from the Notary, therefore in accordance with the provisions of the Company's Articles of Association, the Meeting decided to approve the proposed decision on the Second Agenda of the Meeting.

THIRD MEETING AGENDA

”The appointment of the Public Accounting Firm and/or Public Accountant which will audit the Company’s books for the financial year 2024 (two thousand and twenty four), and the determination of honorarium of the said Public Accounting Firm and/or Public Accountant as well as other requirements regarding its appointment. ”

Mrs. MELIZA MUSA RUSLI conveyed that the explanation of the Third Agenda of the Meeting will be presented by Mr. RUDY BASYIR AHMAD. Furthermore, Mr. RUDY BASYIR AHMAD conveyed that the explanations regarding the nomination of the Public Accounting Firm and Public Accountant have been informed by the Company through the Company’s website and eASY.KSEI website since 6 (six) March 2024 (two thousand and twenty-four).

Furthermore, the Company is proposing the Meeting to:

1. Approve the reappointment of the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan, member of PricewaterhouseCoopers, and the appointment of Eddy Rintis, S.E., CPA, which is a Public Accounting Firm and Public Accountant registered in the Financial Services Authority to audit the Company’s Financial Statement for 2024 (two thousand and twenty four) financial year.
2. Grant authority to the Board of Commissioners of the Company to determine a reasonable professional honorarium in connection with the appointment of the Public Accounting Firm and the Public Accountant.
3. Grant authority to the Board of Commissioners based on the recommendation from the Audit Committee to appoint another Public Accounting Firm and/or Public Accountant who is registered with the Financial Services Authority, has experience in banking audit as well as affiliated with the International Public Accounting Firm, if the appointed Public Accounting Firm and/or Public Accountant for whatever reason, cannot fulfill its duties.

Furthermore, Mrs. MELIZA MUSA RUSLI allows the shareholders and proxy of shareholders to submit opinion and/or inquiry which is directly **related to the Third Agenda of the Meeting.**

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the “Opinion Statement” function on your eASY.KSEI “E-meeting Hall” screen.

Because **there are no** opinions and/or inquiries from the shareholders, further, we propose the Meeting to approve the proposals as read before.

Furthermore, Mrs. MELIZA MUSA RUSLI invited the Notary to continue the process of deliberation in accordance with the Third Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

Because there were no shareholders or shareholders' proxies who abstained or disagreed, I, the Notary, convey the results of the voting for the proposed Meeting resolution as follows:

-There were no shareholders who voted against or abstained from the proposed decision on the Third Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty seven thousand four hundred and forty nine) shares and decided to approve the proposed Third Agenda of the Meeting.

Mrs. Meliza Musa Rusli conveyed that based on the report from the Notary, therefore in accordance with the provisions of the company's Articles of Association, the meeting decided to approve the proposed decision on the Third Agenda of the Meeting.

FOURTH MEETING AGENDA

"Appointment of Sharia Supervisory Board (DPS) for the period of 2024-2026."

Mrs. MELIZA MUSA RUSLI invited Mr. DAYAN SADIKIN as Director of the Company to convey the explanation of the Fourth Agenda of the Meeting.

Mr. DAYAN SADIKIN conveys, referring to this Meeting agenda we convey the following:

- a. Referring to the decision of the Annual GMS on 20 (twenty) May 2022 (thou thousand and twenty two), the Company's Sharia Supervisory Board consists of Mr. H. Muhamad Faiz, MA and Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag ends its term of office at the closing of the Annual General Meeting of Shareholders (Annual GMS) which will be held in 2024 (two thousand and twenty four) and with the closing of Annual GMS today then the term of office of the Sharia Supervisory Board for the period of 2022 (two thousand and twenty two) until 2024 (two thousand and twenty four) shall end. Furthermore, based on Article 23 paragraph

(2) of the Company's Articles of Association, members of the Sharia Supervisory Board are appointed by the General Meeting of Shareholders (GMS) for a period of time starting from the date determined at the GMS until the closing of the second Annual GMS after the date of appointment.

- b. In relation with the composition of the Sharia Supervisory Board for period of 2024-2026 (two thousand and twenty four until two thousand and twenty six), based on the recommendation of the Remuneration and Nomination Committee, it is proposed to appoint Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag as member of the Company's Sharia Supervisory Board.

Mr. DAYAN SADIKIN read the curriculum vitae of Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag as a member of the Company's Sharia Supervisory Board.

Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag is Indonesian. He received a bachelor's degree from IAIN Faculty (UIN) Bandung in 1991 (nineteen ninety one) and from Economy Faculty Ars Internasional University Bandung in 2008 (two thousand and eighth).

He pursued his Master's degree at the IAIN Jakarta Postgraduate Study Program in 1995 (nineteen ninety five) and Law Studies at the Djuanda University Graduate School in 2009 (two thousand and nine) and he received his PhD from the IAIN Jakarta Postgraduate Program in the Islamic Religious Studies Program in 1999 (nineteen ninety nine).

At the moment he serves as a member of the Company's Sharia Supervisory Board since 2014 (two thousand and fourteen). He also serves as a Professor at the Faculty of Sharia and Law at UIN Sunan Gunung Djati, Bandung. In addition, he currently serves as secretary of the Daily Executive Board (BPH) of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). He also serves as Chairman of DPS Bank Jabar Syariah, Chairman of DPS Al-Amin Insurance, and DPS member of the Bank Indonesia Defined Contribution Financial Institution Pension Funds (DPLK IP).

Thus the curriculum vitae being conveyed, we return to Mrs. MELIZA MUSA RUSLI for decision making.

Furthermore, Mrs. MELIZA MUSA RUSLI conveyed that by having the curriculum vitae of the prospective chairman and members of the Sharia Supervisory Board read, the Company proposes to the Meeting to:

1. Approve to reappoint Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag as a member of the Sharia Supervisory Board of the Company, for a term of office effective from the closing of the Meeting, until the closing of the Annual General Meeting of Shareholders of the Company which will be held in 2026 (two thousand and twenty six) or at any time in the General Meeting of Shareholders in accordance with the provisions of the Company's Articles of Association.
2. Based on the above explanations, the composition of the Sharia Supervisory Board of the Company shall be as follows:

Sharia Supervisory Board

Member: Prof. Dr. H. Jaih, SE., MH., M.Ag

3. Grant the power of attorney to the Board of Directors of the Company with the right of substitution, to restate the decision of the Meeting regarding the change in the composition of the Company's Sharia Supervisory Board in a notarial deed and subsequently submit notification of the composition of the Sharia Supervisory Board of the Company to the Minister of Law and Human Rights of the Republic of Indonesia, and register it in the Company Register and to take all necessary actions in accordance with the applicable laws and regulations.

Furthermore, Mrs. MELIZA MUSA RUSLI allow the shareholders and proxy of shareholders to submit opinion and/or inquiry which is directly **related to the Fourth Agenda of the Meeting.**

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the "Opinion Statement" function on your eASY.KSEI "E-meeting Hall" screen.

Because **there are no** opinions and/or inquiries from the shareholders, further, we propose the Meeting to approve the proposals as read before.

Furthermore, Mrs. MELIZA MUSA RUSLI invited the Notary to continue the process of deliberation in accordance with the Fourth Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

Because there were no shareholders or shareholders' proxies who abstained or disagreed, I, the Notary, convey the results of the voting for the proposed Meeting resolution as follows:

-There were no shareholders who voted against or abstained from the proposed decision on the Fourth Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty

seven thousand four hundred and forty nine) shares and decided to approve the proposed Fourth Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed that based on the report from the Notary, therefore in accordance with the provisions of the company's Articles of Association, the meeting decided to approve the proposed decision on the Fourth Agenda of the Meeting.

FIFTH MEETING AGENDA:

“The changes in the Management of the Company.”

Furthermore, Mrs. MELIZA MUSA RUSLI stated that in connection with the agenda of the Meeting, several things were conveyed as follows:

- a. Based on the recommendations of the Company's Remuneration and Nomination Committee, it is proposed to appoint Mr. EDDIE SAJOGA as the new Director of the Company.
- b. That the Company has received a letter of resignation from Mr. HERWIN BUSTAMAN as Director of the Company's Sharia Business Unit on 1 (one) April 2024 (two thousand and twenty-four).
- c. Based on the recommendation of the Company's Remuneration and Nomination Committee, Mr. RUDY BASYIR AHMAD, who currently serves as Director of the Company, also holds the position of Director of the Sharia Business Unit.

Mrs. MELIZA MUSA RUSLI invites Mr. DAYAN SADIKIN as Director of the Company to convey the curriculum vitae of Mr. EDDIE SAJOGA, proposed to be appointed as the new Director of the Company and the curriculum vitae of Mr. RUDY BASYIR AHMAD which will be determined concurrent position as Sharia Business Unit Director.

Mr. DAYAN SADIKIN conveyed the curriculum vitae of Mr. EDDIE SAJOGA proposed to be appointed as the new Director of the Company.

Mr. EDDIE SAJOGA is Indonesian. He received a Bachelor's degree in Economics from Atma Jaya University Yogyakarta in 1993 (nineteen ninety three).

At the moment, he serves as Chief of the Branch Network of the Company since January 2023. Previously, he served in important positions as follows:

- Head of Network of the Company (from 2012-2022 (two thousand and twelve until two thousand and twenty two)); and
- Head of Region of the Company (from 2008-2012 (two thousand and eighth until two thousand and twelve).

Furthermore, Mr. DAYAN SADIKIN conveyed the curriculum vitae of Mr. RUDY BASYIR AHMAD who at the moment serves as Director of the Company to hold concurrent positions as Sharia Business Unit Director of the Company.

Mr. RUDY BASYIR AHMAD is Indonesian. He holds a Master of Management degree from Prasetya Mulya Business School in 2008 (two thousand and eighth) and a Bachelor of Science from California State University, Los Angeles, United States of America in 2000 (two thousand).

At the moment he serves as Director of the Company since 25 (twenty five) October 2023 (two thousand and twenty three) and previously he had extensive experiences in several companies as follows:

- Chief Finance Officer of Citibank (September 2021 -2023 (two thousand and twenty one – two thousand and twenty three));
- Senior Vice President of PT GoTo Gojek Tokopedia Tbk (December 2020 (two thousand and twenty)– August 2021 (two thousand and twenty one));
- Senior Vice President of Citibank (January 2017 (two thousand and seventeen) – November 2020 (two thousand and twenty));
- Executive Vice President of PT Bank Danamon Indonesia Tbk (August 2015 (two thousand and fifteen) – December 2016 (two thousand and sixteen));
- Vice President of Citibank (November 2010 (two thousand and ten) – July 2012 (two thousand and twelve));
- Assistant Vice President of Citibank (March 2008 (two thousand and eighth) – November 2010 (two thousand and ten));
- Manager of Citibank (March 2006 (two thousand and six) – February 2008 (two thousand and eight));
- Assistant Manager of Citibank (May 2004 (two thousand and four) – March 2006 (two thousand and six));
- Management Associate of Citibank (April 2003 (two thousand and three) – May 2004 (two thousand and four); and
- Intern of Indover Bank – Netherland (August 2001 (two thousand and one – March 2003 (two thousand and three).

Based on previous explanations, the Company is proposing the Meeting to:

1. Approve to appoint Mr. EDDIE SAJOGA as Director of the Company for the term of office after all the requirements for his appointment have been fulfilled including the approval of the fit and proper test from the relevant Regulator becomes effective, until the closing of the Company's Annual General Meeting of Shareholders which will be held in 2027 (two thousand and twenty seven) or at any time in the General Meeting of Shareholders in accordance with the provisions of the Company's Articles of Association.
2. Accept the resignation of Mr. HERWIN BUSTAMAN from his position as Sharia Business Unit Director of the Company which shall be effective as of the closing of the Meeting, with a note that the full acquittal and discharge of his duties from 1 (one) January 2024 (two thousand and twenty four) until the effective date of his resignation from his position will be discussed in the Company's Annual General Meeting of Shareholders which will be held in 2025 (two thousand and twenty five).

3. Determine Mr. RUDY BASYIR AHMAD to hold a concurrent position as Sharia Business Unit Director of the Company, for the term of office as a Sharia Business Unit Director after all the requirements for his appointment have been fulfilled including the approval of the fit and proper test from the relevant Regulator becomes effective, until the closing of the Company's Annual General Meeting of Shareholders which will be held in 2026 (two thousand and twenty six) or at any time in the General Meeting of Shareholders in accordance with the provisions of the Company's Articles of Association.
4. Referring to the above matters, the compositions of the Board of Commissioners and the Board of Directors of the Company are as follows:

Board of Commissioners

- President Commissioner : Mr. CHARTSIRI SOPHONPANICH
- Commissioner : Mr. CHONG TOH
- Commissioner : Ms. NIRAMARN LAISATHIT
- Commissioner : Mr. CHALIT TAYJASANANT
- Independent Commissioner : Mr. HARYANTO SAHARI
- Independent Commissioner : Mr. GOEI SIAUW HONG
- Independent Commissioner : Mr. YAP TJAY SOEN
- Independent Commissioner : Mr. RISWINANDI

Board of Directors

- President Director : Mrs. MELIZA MUSA RUSLI
- Director : Mr. ABDY DHARMA SALIMIN
- Compliance Director : Mrs. DHIEN TJAHAJANI
- Director : Mrs. DJUMARIAH TENTERAM
- Director : Mr. DAYAN SADIKIN
- Director : Mr. SETIATNO BUDIMAN
- Director concurrent as Sharia Business Unit Director : Mr. RUDY BASYIR AHMAD *)
- Director : Mr. EDDIE SAJOGA **)

With the following explanation:

- * Determination of Mr. RUDY BASYIR AHMAD concurrently as the Sharia Business Unit Director of the Company for the term of office after all the requirements for his determination have been fulfilled including obtaining fit and proper test approval from the relevant Regulator become effective.
- ** Appointment of Mr. EDDIE SAJOGA as Director of the Company for the term of office after all the requirements for his appointment have been fulfilled including obtaining fit and proper test approval from the relevant Regulator become effective.

5. Grant authority to the Board of Directors of the Company with the right of substitution, to restate the resolution of the Meeting regarding changes in the composition of the Company's the Board of Directors in a notarial deed and further submit a notice of the composition of the Company's the Board of Directors to the Minister of Law and Human Rights of the Republic of Indonesia and register it in the Company's Register and take all necessary actions in accordance with applicable laws and regulations.

Further, Mrs. MELIZA MUSA RUSLI allows the shareholders and proxy of shareholders to submit opinion and/or inquiry which is directly **related to the Fifth Agenda of the Meeting**.

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the "Opinion Statement" function on your eASY.KSEI "E-meeting Hall" screen.

Because **there are no** opinions and/or inquiries from the shareholders, further, we propose the Meeting to approve the proposals as read before.

Furthermore, Mrs. MELIZA MUSA RUSLI invited the Notary to continue the process of deliberation in accordance with the Fifth Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

Because there were no shareholders or shareholders' proxies who abstained or disagreed, I, the Notary, conveyed the results of the voting for the proposed Meeting resolution as follows:

-There were no shareholders who voted against or abstained from the proposed decision on the Fifth Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty seven thousand four hundred and forty nine) shares and decided to approve the proposed Fifth Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed that based on the report from the Notary, herefore in accordance with the provisions of the company's Articles of Association, the meeting decided to approve the proposed decision on the Fifth Agenda of the Meeting.

SIXTH MEETING AGENDA

“The determination of the remuneration and other allowances granted by the Company to the members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board.”

Mrs. MELIZA MUSA RUSLI invited Mr. DAYAN SADIKIN as Director of the Company to convey the explanation of the Sixth Agenda of the Meeting.

The explanation regarding the Sixth Agenda has been conveyed by the Company through the Company's website and eASY.KSEI's website since 6 (six) March 2024 (two thousand and twenty four).

Furthermore, the Company is proposing the Meeting to:

1. Referring to the suggestions/opinions provided by the Company's Remuneration and Nomination Committee, determine the amount of remuneration and other facilities for all members of the Company's Board of Commissioners for the 2024 (two thousand and twenty four) financial year of a maximum of IDR40.000.000.000 (forty billion Rupiah) per year. The amount of remuneration and other facilities must be reported in the 2024 (two thousand and twenty four) Annual Report of the Company.
2. Grant the power of attorney to the Board of Commissioners of the Company to determine the details of the distribution of the remuneration and other facilities to be provided among each member of the Board of Commissioners of the Company by taking into account the suggestions/opinions provided by the Remuneration and Nomination Committee of the Company.
3. Grant the power of attorney to the Company's Board of Commissioners to determine the amount of remuneration and other facilities for each member of the Company's Board of Directors by taking into account the suggestions/opinions provided by the Company's Remuneration and Nomination Committee and such amount of remuneration and other facilities must be reported in the 2024 (two thousand and twenty four) Annual Report of the Company.
4. Referring to the suggestions/opinions provided by the Company's Remuneration and Nomination Committee, stipulate the amount of honorarium and/or allowances for the member of the Company's Sharia Supervisory Board for the 2024 (two thousand and twenty four) financial year of a maximum of Rp578,664,498 (five hundred and seventy-eight million six hundred and sixty-four thousand four hundred and ninety-eight Rupiah) per year. The amount of the honorarium and/or allowances must be reported in the 2024 (two thousand and twenty four) Annual Report of the Company.

Those are our explanations and proposal of the Sixth Agenda of the Meeting.

Further, Mrs. MELIZA MUSA RUSLI allows the shareholders and proxy of shareholders to submit opinion and/or inquiry which is **directly related to the Sixth Agenda of the Meeting.**

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the "Opinion Statement" function on your eASY.KSEI "E-meeting Hall" screen.

Because **there are no** opinions and/or inquiries from the shareholders, further, we propose the Meeting to approve the proposal as previously mentioned.

Furthermore, Mrs. MELIZA MUSA RUSLI invited the Notary to continue the process of deliberation in accordance with the Sixth Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

-There were no shareholders who voted against or abstained from the proposed decision on the Sixth Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty seven thousand four hundred and forty nine) shares and decided to approve the proposed Sixth Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed that based on the report from the Notary, therefore in accordance with the provisions of the company's Articles of Association, the meeting decided to approve the proposed decision on the Sixth Agenda of the Meeting.

SEVENTH MEETING AGENDA

"Amendments of the Company's Articles of Association."

Mrs. MELIZA MUSA RUSLI conveyed that the explanation of the Seventh Agenda of the Meeting has been conveyed by the Company through the Company's website and eASY.KSEI website respectively since 6 (six) March 2024 (two thousand and twenty four).

The Board of Directors of the Company proposed to the Meeting to amend the Articles of Association, to adapt with among others Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation Number 12 of 2023 concerning Sharia Business Units, and Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units. The main points of the amendment to the Articles of Association can be viewed on the Company's website and in the materials provided to shareholders or their proxies.

Furthermore, the Company proposes to the Meeting to:

1. Approve the amendment of articles of the Articles of Association of the Company as described in the Proposed Amendment of Articles of Association of the Company which has been made available to shareholders as Meeting materials and restated all Articles of Association of the Company.
2. Approve the granting of power and authority to the Company's Board of Directors with the right of substitution, to restate the whole Articles of Association of the Company and to undertake any and all actions in relation to matters pertaining to the amendment of the Articles of Association with due observance of the Company's Articles of Association and prevailing laws and regulations, including to prepare or cause to be prepared all necessary deeds, letters, or documents, to appear before authorized parties/officials, to obtain the notification receipt for the amendment of the Articles of Association from the Ministry of Law and Human Rights (MOLHR), and to register it in the Company Register in accordance with the provisions of prevailing laws and regulations, and to make amendments and/or additions in forms that are required to obtain such approval or notification receipt, and to undertake other actions that may be necessary without any exception.

Further, Mrs. MELIZA MUSA RUSLI allows the shareholders and proxy of shareholders to submit opinion and/or inquiry which is **directly related to the Seventh Agenda of the Meeting**.

If there are opinions or inquiries, shareholders or their proxies who attend physically are welcome to raise their hands and fill out the question form provided. Meanwhile, shareholders or their proxies who attend electronically are welcome to submit inquiries and/or opinions through the "Opinion Statement" function on your eASY.KSEI "E-meeting Hall" screen.

Because **there are no** opinions and/or inquiries from the shareholders, further, we propose the Meeting to approve the proposal as previously mentioned.

Furthermore, Mrs. MELIZA MUSA RUSLI invited me, the Notary to continue the process of deliberation in accordance with the Seventh Agenda of the Meeting.

By me, the Notary, conveyed that referring to the presentation propose the Meeting to approve the proposal and adopt it by deliberation to reach a consensus.

However, if there are shareholders or their proxies who **abstain** or **disagree**, shareholders or their proxies who are physically present, please raise their hands and submit their completed voting cards.

To shareholders or their proxies who electronically present, you may submit the vote through your eASY.KSEI "E-meeting Hall" screen.

Because there were no shareholders or shareholders' proxies who abstained or disagreed, I, the Notary, conveyed the results of the voting for the proposed Meeting resolution as follows:

-There were no shareholders who voted against or abstained from the proposed decision on the Seventh Agenda of the Meeting, so that the decision was taken based on deliberation to reach consensus from all shareholders present or a total of 35,715,987,449 (thirty five billion seven hundred and fifteen million nine hundred eighty seven thousand four hundred and forty nine) shares and decided to approve the proposed Seventh Agenda of the Meeting.

Mrs. MELIZA MUSA RUSLI conveyed that based on the report from the Notary, therefore in accordance with the provisions of the Company's Articles of Association, the meeting decided to approve the proposed decision on the Seventh Agenda of the Meeting.

With the completion of discussions regarding all meeting agenda items and the meeting's resolutions having been obtained, with thanks for the presence of the shareholders or their proxies in particular, as well as other attendees, the meeting is hereby officially closed at 14:34 WIB (fourteen past thirty four West Indonesia Time).

The Company handed over to me, the Notary, a printed copy of the electronic data from the eASY.KSEI system, as follows:

1. List of shareholders present electronically;
 2. List of shareholders who provide power of attorney electronically;
 3. Recapitulation of the attendance quorum;
 4. Electronic recording of all interactions at the GMS;
- all of which are attached to the minutes of the deed.

In accordance with Article 12 POJK 16/2020, KSEI, as the e-GMS provider, remains responsible for storing all meeting implementation data electronically.

So I, the Notary, made these Minutes of Meeting to be used wherever necessary. My presenters, Notaries, know.

Thus, this deed is drawn up as minutes and executed in Jakarta on the day and date stated in the head of this deed, attended by:

1. Ms BELLA FABIOLA, Bachelor of Laws;
 2. Mrs.ERNILA ERFA, Bachelor of Laws;
- I, the notary, know both of them as witnesses.

After this deed, I, the Notary, read it to the witnesses. This deed was signed by the witnesses and I, the Notary, while the presenters had resigned when this deed was prepared.

Continued without change. This deed has been signed perfectly.
awarded for a copy that sounds the same.

Notary in South Jakarta City,

Signed.
(AULIA TAUFANI, S.H.)