



**SUMMARY OF THE MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS &
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
PT BANK ARTHA GRAHA INTERNASIONAL Tbk
("Company")**

The Board of Directors of the Company, domiciled in South Jakarta, hereby announces that the Company has convened the Annual General Meeting of Shareholders (**AGMS**) and Extraordinary General Meeting of Shareholders (**EGMS**), hereinafter referred to as the "**Meeting**", as follow:

Day/Date : Thursday, June 26th, 2025
Time : 10.50 – 12.29 AM
Place : Flores A Ballroom, Lobby Level, Hotel Borobudur Jakarta, Jalan Lapangan Banteng Selatan No. 1, Pasar Baru, Central Jakarta, 10710

A. Meeting Agenda

The agenda of the AGMS is as follows:

1. Approval of the Annual Report, including the ratification of the Financial Statements and the Supervisory Duties Report of Board of Commissioners for the year 2024;
2. Determination on the appropriation of the Company's profit for the year 2024;
3. Appointment of Publik Accountant Firm for the financial year 2025;
4. Determination on the remuneration and allowances to the Board of Directors and determination on the honorarium and allowances to the Board of Commissioners;
5. Approval of the Company's Recovery Plan and Resolution Plan
6. Changes on the composition of the Company's Management

The agenda of the EMGS is as follows:

1. Approval of Amendments to the Company's Articles of Association

B. The Board of Commissioners and Directors of the Company who attended the Meeting:

Board of Commissioners:

President Commissioner/Independent Commissioner	: Mr. Kiki Syahnakri
Independent Commissioner	: Mrs. Elizawatie Simon
Independent Commissioner	: Mrs. Pesta Uli Sitanggang

Board of Directors:

President Director	: Mr. Andy Kasih
Vice President Director	: Mrs. Christina Harapan
Compliance Director/Independent Director	: Mr. Indrastomo Nugroho
Director	: Mr. Handoyo Soedirdja

C. Chairperson of the Meeting

The meeting was chaired by Mr. Kiki Syahnakri, as President Commissioner/Independent Commissioner of the Company based on the Decision of the Board of Commissioners No. 001/KOM-BAGI/VI/2025 dated June 20th, 2025.

D. Shareholders Attendance

The Meeting was attended by shareholders and their authorized proxies, based on the Shareholders Register issued by PT Raya Saham Registra as the Company's Securities Administration Bureau, as follows:

1. AGMS : 18,697,616,852 shares, representing 92.4553% of 20,223,412,907 shares;
2. EGMS : 18,697,606,352 shares, representing 92.4552% of 20,223,412,907 shares.

E. Submission of Questions and/or Opinions

Shareholders and shareholders' proxies were given the opportunity to raise questions and/or opinion for each agenda item, there was Shareholder who asked question for the First Meeting Agenda, namely Mr. IVANDER JONATHAN KIM, as holder/owner of 800 shares in the Company.

F. Decision-making Mechanism

Decision-making on all Meeting agenda items is carried out based on deliberation for consensus, in the event that deliberation for consensus is not reached, decision-making is carried out by voting.

G. Voting Result**1. AGMS****a. First Meeting Agenda:**

1. Number of blank votes (abstain) : nil
2. Number of votes against : 16,300 shares
3. Number of votes in favor : 18,697,600,552 shares
4. So that the total votes in favor : 18,697,600,552 shares or 99.9999% or more than ½ of the total votes validly cast in the Meeting

b. Second Meeting Agenda:

1. Number of blank votes (abstain) : nil
2. Number of votes against : 16,300 shares
3. Number of votes in favor : 18,697,600,552 shares
4. So that the total votes in favor : 18,697,600,552 shares or 99.9999% or more than ½ of the total votes validly cast in the Meeting

c. Third Meeting Agenda:

1. Number of blank votes (abstain) : nil
2. Number of votes against : nil
3. Number of votes in favor : 18,697,616,852 shares
4. So that the total votes in favor : 18,697,616,852 shares or 100%

d. Forth Meeting Agenda:

1. Number of blank votes (abstain) : nil
2. Number of votes against : 16,300 shares
3. Number of votes in favor : 18,697,600,552 shares
4. So that the total votes in favor : 18,697,600,552 shares or 99.9999% or more than $\frac{1}{2}$ of the total votes validly cast in the Meeting

e. Fifth Meeting Agenda:

1. Number of blank votes (abstain) : nil
2. Number of votes against : 16,300 shares
3. Number of votes in favor : 18,697,600,552 shares
4. So that the total votes in favor : 18,697,600,552 shares or 99.9999% or more than $\frac{1}{2}$ of the total votes validly cast in the Meeting

f. Sixth Meeting Agenda:

1. Number of blank votes (abstain) : nil
2. Number of votes against : nil
3. Number of votes in favor : 18,697,616,852 shares
4. So that the total votes in favor : 18,697,616,852 shares or 100%

2. EGMS

First Meeting Agenda:

1. Number of blank votes (abstain) : 100 shares
2. Number of votes against : 16,300 shares
3. Number of votes in favor : 18,697,589,952 shares
4. So that the total votes in favor : 18,697,590,052 shares or 99.9999% or more than $\frac{1}{2}$ of the total votes validly cast in the Meeting

H. Meeting Decision

1. AGMS

Resolution of the First Meeting Agenda

- a. To accept and approve the Annual Report of the Board of Directors for the Financial Year 2024, including the Company's Activity Report and the Board of Commissioners' Supervisory Report for the Financial Year 2024
- b. To receive and ratify the Company's Financial Statements for the Financial Year 2024 audited by Public Accounting Firm Kanaka Puradiredja, Suhartono with its report Number Ref : 00104/3.0409/AU.1/07/1160-1/1/III/2025, dated March 26th, 2025 with "Present Fairly Opinion".

Resolution of the Second Meeting Agenda

Approved that there will be no dividend distribution for the Financial Year ended December 31st, 2024 and that the entire net profit will be used to strengthen the Company's capital structure and business expansion.

Resolution of the Third Meeting Agenda

Approved to authorize and/or delegate authority to the Board of Commissioners of the Company based on the recommendation of the Audit Committee to:

- a. Re-appoint Public Accounting Firm Kanaka Puradiredja, Suhartono to audit the Company's books for the Financial Year ending on December 31st, 2025 (two thousand twenty-five), and/or a substitute Public Accounting Firm that has been registered with the Financial Services Authority (OJK). In accordance with the criteria of POJK Number 9 of 2023 concerning the Use of Public Accountant Services and Public Accountant Offices in Financial Services, and Bank Indonesia and has a reputation, if the appointed Public Accounting Firm cannot complete the provision of audit services for annual historical financial information during the Professional Assignment Period;
- b. Determine the honorarium and other requirements in connection with the appointment of the Public Accountant and/or Public Accounting Firm.

Resolution of the Fourth Meeting Agenda

Approved no increase in salaries and benefits for member of the Board of Directors and salaries or honorarium and benefits for member of the Board of Commissioners.

Resolution of the Fifth Meeting Agenda

Approved of the Company's Recovery Plan and Resolution Plan

Resolution of the Sixth Meeting Agenda

- a. Approval appointed members of the Board of Commissioners, namely:
Commissioners
Mrs. Elizawatie Simon, as a Independent Commissioner
- b. Approval to dismiss Mr. Indra Sintung Budianto as Director of the Company, which will be effective as of the closing of the meeting with the provision that the person concerned will continue to carry out his duties and responsibilities until they are completed
- c. Approval appoint Board of Directors of the Company, namely:
Directors
 1. Mrs. Susana, as a Director
 2. Mrs. Selvy Hutomo, as a DirectorEffective since the person concerned obtains Fit and Proper Test approval from OJK.

So that the composition of the members of the Board of Commissioners and member of the Board of Directors of the Company becomes as follows:

BOARD OF COMMISSIONERS

President Commissioner/Independent Commissioner	:	Mr. Kiki Syahnakri
Vice President Commissioner	:	Mr. Tomy Winata
Vice President Commissioner	:	Mr. Sugianto Kusuma
Independent Commissioner	:	Mrs. Elizawatie Simon
Independent Commissioner	:	Mrs. Pesta Uli Sitanggang

BOARD OF DIRECTORS

President Director	:	Mr. Andy Kasih
Vice President Director	:	Mrs. Christina Harapan
Compliance Director/Independent Director	:	Mr. Indrastomo Nugroho
Director	:	Mr. Handoyo Soedirdja
Director	:	Mrs. Susana*)
Director	:	Mrs. Selvy Hutomo*)

*) Effective since approval Fit and Proper from OJK

- d. Approved to grant power and authority to the Board of Directors of the Company, with the right of substitution, to state/pour the resolution on the composition of the members of the Board of Commissioners and the Board of Directors mentioned above in a deed made before a Notary, including to state the composition of the Board of Commissioners and the Board of Directors related to the resolution, and to notify the changes in the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia, and to take all and any necessary actions in connection with the resolution in accordance with the prevailing laws and regulations.

2. EGMS

Resolution of the First Meeting Agenda

- a. Approve changes to the provisions of Article 21 paragraph (8) in the Company's Articles of Association regarding the Duties and Authorities of the Board of Directors;
- b. To authorize the Board of Directors of the Company to declare the decision to amend the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia, and to take all necessary actions in accordance with the prevailing laws and regulations.

Jakarta, July 1st, 2025

PT Bank Artha Graha Internasional Tbk

Directors