BANK ARTHA GRAHA INTERNASIONAL

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

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

Day/Date	:	Wednesday, June 17th, 2026
Time	:	10.25 – 11.17 AM
Place	:	Ballroom Gedung Artha Graha, Ground Floor Kawasan Niaga Terpadu Sudirman (SCBD) Jalan Jenderal Sudirman, Kav. 52-53, Jakarta - 12190

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 Dutties Report of Board of Commissioners for the year 2025;
2. Determination on the appropriation of the Company's profit for the year 2025;
3. Appoinment of Public Accountant Firm for the financial year 2026;
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. Changes on the composition of the Company's Management

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
Director	:	Mrs. Susana
Director	:	Mrs. Selvy

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. 003/KOM- BAGI/VI/2026 dated June 8th, 2026.

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 : 17,762,177,048 shares, representing 87.8298%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, but no shareholders and shareholders' proxies raised questions and/or opinions.

F. Decision-making Mechanism

Decision-making on all Meeting agenda items is carried out based on deliberation for consesnsus, 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) : 1,000 shares
2. Number of votes against : nil
3. Number of votes in favor : 17,762,176,048 shares
4. So that the total votes in favor : 17,762,177,048 or 100%.

b. Second Meeting Agenda:

1. Number of blank votes (abstain) : 1,000 shares
2. Number of votes against : nil
3. Number of votes in favor : 17,762,176,048 shares
4. So that the total votes in favor : 17,762,177,048 or 100%.

c. Third Meeting Agenda:

1. Number of blank votes (abstain) : 1,000 shares
2. Number of votes against : 3,000 shares
3. Number of votes in favor : 17,762,173,048 shares
4. So that the total votes in favor : 17,762,174,048 shares or 99,99998311% or more than ½ of the total votes validly cast in the Meeting.

d. Forth Meeting Agenda:

1. Number of blank votes (abstain) : 16,200 shares
2. Number of votes against : 3,000 shares
3. Number of votes in favor : 17,762,157,848 shares
4. So that the total votes in favor : 17,762,174,048 shares or 99,99998311% or more than ½ of the total votes validly cast in the Meeting.

e. Fifth Meeting Agenda:

1. Number of blank votes (abstain) : 16,200 shares
2. Number of votes against : 8,452,800 shares
3. Number of votes in favor : 17,753,708,048 shares
4. So that the total votes in favor : 17,753,724,248 shares or 99,95241124% or more than ½ 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 2025, including the Company's Activity Report and the Board of Commissioners' Supervisory Report for the Financial Year 2025;
b. To receive and ratify the Company's Financial Statements for the Financial Year 2025 audited by Public Accounting Firm Kanaka Puradiredja, Suhartono with its report Number Ref : 00074/3.0409/AU.1/07/0126-1/1/III/2025, dated March 30th, 2026 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, 2025.

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, 2026 (two thousand twenty-six), 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

To authorize and empower the Company's Board of Commissioners to determine the remuneration, including salaries, honoraria, and benefits, of the members of the Board of Directors and the Board of Commissioners.

Resolution of the Fifth Meeting Agenda

a. Approval appointed members of the Board of Commissioners and Directors of the company, namely:

   Commissioners

   1. Mr. Kiki Syahnakri, as a President Commissioner/Independent Commissioner
   2. Mr. Tomy Winata, as Vice President Commissioner
   3. Mr. Sugianto Kusuma, as Vice President Commissioner
   4. Mrs. Pesta Uli Sitanggang, as a Independent Commissioner

   Director

   1. Mr. Indrastomo Nugroho, as Compliance Director/Independent Director
   2. Mr. Handoyo Soedirdja, as Director

b. Approval to dismiss Mr. Andy Kasih as President Director of the Company, which will be effective as of the closing of this meeting.

c. Appointing Mr. Elvin Halim as the President Director of the Company, effective upon his obtaining approval from the Financial Service Authority (OJK) through the Fit and Proper Test process as the Company's President Director.

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

*) 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.

Jakarta, June 18th, 2026

PT Bank Artha Graha Internasional Tbk

Directors