



**Utiek R Abdulrahman, SH.,MLI.,M.Kn**

**NOTARY  
JAKARTA**

Decision of the Minister of Law and Human Rights of the Republic of Indonesia

Number: AHU-17.AH-02.02-Tahun 2011

Dated: 22 February 2011

Kebon Jeruk Business Park blok C 1-18, JL. Meruya Ilir Raya Kav. 88 Jakarta Barat 11620

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**DEED  
MINUTES  
ANNUAL GENERAL MEETING OF SHAREHOLDERS  
PERUSAHAAN PERSEROAN (PERSERO)  
PT BANK MANDIRI Tbk.**

MINUTES OF RESOLUTIONS OF THE ANNUAL GENERAL MEETING OF  
SHAREHOLDERS OF THE "LIMITED LIABILITY COMPANY (PERSERO)  
PT BANK MANDIRI Tbk" OR REFERRED TO AS  
"PT BANK MANDIRI (PERSERO) Tbk"

Number: 11

- On this day, Tuesday, 14-3-2023 (fourteenth of March thousand and twenty-three), at 14.20 WIB (twenty minutes past fourteen of Western Indonesian Time Zone).
- Appeared before me, UTIEK ROCHMULJATI ABDURACHMAN, Bachelor of Law, Master of Legal Institutions, Master of Notary, Notary having jurisdictional working area within the Jakarta Capital City Special Territory Province, domiciled in West Jakarta Administrative City, in the presence of the witnesses whom I, Notary, am acquainted with and whose names shall be mentioned at the end of this Deed;
- At the request of the Board of Directors of the limited liability company "PERUSAHAAN PERSEROAN (PERSERO) PT BANK MANDIRI Tbk" or abbreviated as "PT BANK MANDIRI (PERSERO) Tbk", domiciled in South Jakarta and having the registered office thereof at Plaza Mandiri, Jalan Jenderal Gatot Subroto, Kaveling 36-38, the Articles of Association of which has been amended entirely for the purposes of adjustment to Law Number 40 Year 2007 (two thousand and seven)

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concerning Limited Liability Companies (hereinafter shall be referred to as “Company Act”), as set forth in Deed dated 25-6-2008 (twenty fifth of June two thousand and eight) number 48, the minutes of which was made before Doctor AMRUL PARTOMUAN POHAN, Bachelor of Law, Lex Legibus Master, at that time Notary in Jakarta, the protocols of which have been submitted to ASHOYA RATAM, Bachelor of Law, Master of Notary, Notary in South Jakarta Administrative City and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia pursuant to its Decree dated 8-7-2008 (eighth of July two thousand and eight) number AHU-39432.AH.01.02.Year 2008 and has been promulgated in the Official Gazette of the Republic of Indonesia dated 2-9-2008 (second of September two thousand and eight) number 71, Supplement to number 16626/2008; and the latest of the same was amended by the Articles of Association of the limited liability company which has been reamended as promulgated/set forth in:

- Official Gazette of the Republic of Indonesia dated 20-9-2013 (twentieth of September two thousand and thirteen) number 76, Supplement to number 4029/L/2013;
- Official Gazette of the Republic of Indonesia dated 1-4-2014 (first of April two thousand and fourteen) number 26, Supplement to number 3317/L/2014;
- Deed dated 19-3-2014 (nineteenth of March two thousand and

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fourteen) number 29, the notification on amendment of the Articles of Association of which has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 21-4-2014 (twenty-first of April two thousand and fourteen) number AHU-AH.01.10-16389;

- The Articles of Association of the aforementioned limited liability company has been reamended in order to adjust to Regulations of Indonesia Financial Service Authority (hereinafter shall be referred to as "POJK") number 32/POJK.04/2014 concerning Plan and Performance of General Meeting of Shareholders of Public Listed Company, POJK number 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies and POJK number 38/POJK.04/2014 concerning Capital Increase of the Public Listed Company Without Pre-emptive Rights, as having been set forth in Deed dated 14-4-2015 (fourteenth of April two thousand and fifteen) number 14, and the notification on amendment of the Articles of Association of which has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter thereof dated 16-4-2015 (sixth of April two thousand and fifteen) number AHU-AH.01.03-

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0924779, as well as reamended for the puposes of the program of the Ministry of State-Owned Enterprises to conduct the uniformity of Articles of Association of the Public Listed State-Owned Enterprises, as having been set forth in Deed dated 12-4-2017 (twelfth of April two thousand and seventeen) number 15, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with its Decree dated 12-5-2017 (twelfth of May two thousand and seventeen) number AHU-0010609.AH.01.02.YEAR 2017 and the notification on amendment of the Articles of Association of which has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 12-5-2017 (twelfth of May two thousand and seventeen) number AHU-AH.01.03-0135829;

The Articles of Association of the limited liability company was then reamended as set forth in:

- Deed dated 24-8-2017 (twenty-fourth of August two thousand and seventeen) number 36, and the notification on amendment of the Articles of Association of which has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 29-8-

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2017 (twenty-ninth of August two thousand and seventeen) number AHU-AH.01.03-0166888;

- Deed dated 11-4-2018 (eleventh of April two thousand and eighteen) number 21, and the notification on amendment of the Articles of Association of which has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 30-4-2018 (thirtieth of April two thousand and eighteen) number AHU-AH.01.03-0172245;
- the aforementioned five minutes of deed were lastly drawn-up before Notary ASHOYA RATAM, Bachelor of Law, Master of Notary abovementioned;
- The Articles of Association of aforementioned limited liability company was further reamended for the purpose of adjustment to POJK Number 15/POJK.04/2020 concerning Plan and Performance of General Meeting of Shareholders of Public Listed Company, Regulation of the Indonesia Financial Service Authority Number 16/POJK.04/2020 concerning Implementation of General Meeting of Shareholders of Public Listed Company Electronically and Regulation of the Indonesia Financial Service Authority Number 14/POJK.04/2019 concerning Amendments to Regulation

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of the Indonesia Financial Service Authority Number 32/POJK.04/2015 concerning Capital Increase of the Public Listed Company by Providing Pre-emptive Rights, as having been set forth in the deed dated 13-4-2021 (thirteenth of April two thousand and twenty-one) number 08, and the notification on amendments to Articles of Associations thereof has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia based on the letter thereof dated 12-5-2021 (twelfth of May two thousand and twenty-one) number AHU-AH.01.03-0307305;

- The latest composition of members of the Board of Directors and members of the Board of Commissioners of the limited liability company as set forth in Deed dated 13-7-2022 (thirteenth of July two thousand and twenty-two) number 03, which the notification of changes of company's data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia based on the letter thereof dated 15-7-2022 (fifteenth July two thousand and twenty-two) Number AHU-AH.01.09-0033162;

- The latest mentioned both deeds were drawn-up before me, Notary, (hereinafter the "**LIMITED LIABILITY COMPANY (PERSERO) PT BANK MANDIRI Tbk**" or abbreviated as "**PT BANK MANDIRI (PERSERO) Tbk**" shall be referred to as the "**Company**").

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- having been present at Auditorium Plaza Mandiri 3<sup>rd</sup> Floor, Plaza Mandiri, Jalan Jenderal Gatot Subroto Kaveling 36-38, Jakarta 12190;

- to draw up the minutes of all issues to be discussed and resolved at the Annual General Meeting of Shareholders of the Company (hereinafter simply abbreviated "Meeting"), held on the day, date, time, and place as mentioned at the preamble of this deed

- In the Meeting were present and therefore appear before me, the Notary, the Board of Commissioners, Board of Directors and Shareholders of the Company to be mentioned, by the presence of the same witnesses

- Based on Article 24 paragraph (1) letter (a) of the Company's Articles of Association, the said appearing person **Mr. MUHAMAD CHATIB BASRI** in his capacity as the President/Independent Commissioner of the Company acts as the Meeting Chairman in accordance with the Minutes of Meeting of the Board of Commissioners of PT BANK MANDIRI (PERSERO) Tbk dated 5-1-2023 (fifth of January two thousand and twenty-three), Number DK.INT/I/2023. In the Meetings are notified in advance of the following matters.

- Whereas, notice, announcement and summons for the Meeting have been conducted in accordance with the provisions of Article 23

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paragraph (3), paragraph (4), paragraph (5) and paragraph (7) of the Company's Articles of Association as well as Article 13 paragraph (1), Article 14 paragraph (1), and Article 17 paragraph (1) of the POJK GMS, namely as follows:

- (i) NOTICE OF THE MEETING AGENDA to the Financial Services Authority (hereinafter referred to as "**OJK**") based on the Company's Letter to OJK successively Number CEO/10/2023 dated 26-1-2023 (twenty-sixth January two thousand and twenty-three) concerning the Implementation of the Annual General Meeting of Shareholders of PT BANK MANDIRI (Persero) Tbk of Financial Year of 2022 (two thousand and twenty-two) and Number CEO/2 1/202 3 dated 9-2-2023 (ninth of February two thousand and twenty-three) concerning Adjustment of the Annual General Meeting of Shareholders Agenda Financial Year of 2022 (two thousand and twenty-two).
- (ii) ANNOUNCEMENT to Shareholders of the Company concerning the plan for holding the Meeting has been conducted by uploading advertisements on the Company's website (<http://www.bankmandiri.co.id>), the Indonesia Stock Exchange's website (<https://www.idx.co.id>), and the website of the INDONESIAN CENTRAL SECURITIES DEPOSITORY's website (<https://www.ksei.co.id>), on 3-2-2023 (third of

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February two thousand and twenty-three).

(iii) Summons of the Company's Shareholders to Attend the Meeting has been conducted by uploading advertisements on the Company's website (<http://www.bankmandiri.co.id>), the Indonesia Stock Exchange's website of (<https://idx.co.id>), and the INDONESIAN CENTRAL SECURITIES DEPOSITORY's website (<https://www.ksei.co.id>), on 20-2-2023 (twentieth of February two thousand and twenty-three).

(iv) The Company has also uploaded the Meeting Agenda on the Company's website <http://www.bankmandiri.co.id>, on 20--2-2023 (twentieth of February two thousand and twenty-three).

- Whereas in the Meeting were present and/or represented the holders/shareholders of Dwiwarna Series A share and Series B shares either physically or electronically, which collectively represent 42,004,733,985 (forty-two billion four million seven hundred thirty-three thousand nine hundred and eighty-five) shares including Dwiwarna Series A shares or totally constitutes 90.0101443% (ninety point zero one zero one four four three percent) of the total shares with valid voting rights that have been issued by the Company until the day of the Meeting, namely a total of 46,666,666,666 (forty-six billion six hundred sixty-six million six hundred sixty-six-thousand six hundred and sixty-six) shares

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consisting of:

- 1 (one) Dwiwarna Series A share; and
- 46,666,666,665 (forty-six billion six hundred sixty-six million six hundred sixty-six thousand six hundred sixty-five) of Seri B shares.
- Based on the Register of Shareholders dated 17-2-2023 (seventeenth of February two thousand and twenty-three) until 16.00 WIB (sixteen of Western Indonesia Time Zone), therefore the Meeting has complied with the requirements of the quorum as stipulated in Article 25 paragraph (1) letter (a), paragraph (4) letter (a), and paragraph (5) letter (a) of the Company's Articles of Association.
- Furthermore, the Meeting Chairman officially opened the Meeting at 14.20 WIB (twenty minutes past fourteen of Western Indonesia Time Zone).
- Whereas in order to comply with the provisions of Article 39 paragraph (3) of the POJK GMS, the Meeting Chairman briefly explained the general condition of the Company, the Meeting Agenda, the resolution-making mechanism related to the Meeting Agenda, as well as the procedures of the exercise of the rights of Shareholders to raise questions and/or opinions, which are as follows:

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*"Concerning the consolidated general condition of the Company in 2022 (two thousand and twenty-two), the Company recorded a very good performance with the Net Profit of IDR41.2 trillion (forty one point two trillion Rupiah) or increase 46.9% (forty six point nine percent) Year on Year ("YoY"). In addition, there are several achievements that we want to highlight, namely:*

- 1. The Company's assets reached IDR1,993 trillion (one thousand nine hundred nine three trillion Rupiah) or increase -by 15.5% (fifteen point five percent) YoY;*
- 2. Loans reached IDR1,202 trillion (one thousand two hundred and two trillion Rupiah), or increase by 14.5% (fourteen point five percent) YoY;*
- 3. Third-Party Funds increase by 15.5% (fifteen point five percent) YoY reached IDR1,491 trillion (one thousand four hundred ninety-one trillion Rupiah);*
- 4. Operating Income Before Provision amounted to IDR72.3 trillion (seventy-two point three trillion Rupiah), increase 24.7% (twenty-four point seven percent) YoY;*
- 5. Non-Performing Loan ("NPL") ratio decreased to 1.92% (one point nine two percent); and the latest;*
- 6. Return on Equity ("RoE") or Tier 1 (one) Bank only reached 22.6% (twenty-two point six percent).*

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Whereas as announced in the Summons of Meeting, the Meeting Agenda were as follows:

1. Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Board of Commissioners' Supervisory Task Report and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) ) of Financial Year of 2022, as well as the granting of a full release and discharge from responsibility (*volledig acquit et de charge* ) to the Board of Directors for the management actions of the Company and the Board of Commissioners for the supervisory actions of the Company that have been dedicated during Financial Year of 2022.
2. Approval for the use of the Company's net profits of Financial Year of 2022.
3. Determination of remuneration (salary/honorarium, facilities, and allowances) in 2023 and Bonus (*Tantien*) of Financial Year of 2022 for the Board of Directors and the Company's Board of Commissioners.
4. Determination of Public Accountants (AP) and/or Public Accounting Firms (KAP) to audit the Company's Consolidated Financial Statements and Financial Statements of the Micro and Small Business Funding Program (PUMK) of Financial Year of 2023.

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5. Approval of the Company's Resolution Plan.
6. Approval of the Company's Stock Split with a ratio of 1:2 or from IDR250.00 (two hundred and fifty rupiah) per share to become IDR125.00 (one hundred twenty-five rupiah) per share.
7. Approval of amendments to the Company's Articles of Association.
8. Changes in the composition of the Company's Board of Management.

- Furthermore, the Meeting Chairman reports that there are no additional proposals for the Meeting Agenda from the Board of Commissioners to the Board of Directors or from 1 (one) or more Shareholders representing at least 1/20 (one twentieth) part of the total shares issued by the Company up to the deadline as stipulated in Article 23 paragraph (6) letter (a) of the Company's Articles of Association, which is until 7 (seven) days prior to the date of the Summons of Meeting.

Therefore, the Meeting Agenda announced in the Summons of Meeting will be discussed and requested for approval in the Meeting.

- Before the Meeting Chairman described the matters related to the performance of the Meeting, in the Meeting Host read the guidelines of the Meeting Rules which, among others, regulate the resolution-making mechanism related to the Meeting Agenda and the procedures for

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exercising the rights of the Shareholders to raise questions and / or opinions as described by the Meeting Host.

- Based on these matters, therefore this Meeting is validly held and may take any binding resolutions.

The performance of the meeting:

- I. Entering the **First Meeting Agenda**, namely:

**“Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Company's Board of Commissioners Supervisory Task Report and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) ) of Financial Year of 2022, as well as the granting of a full release and discharge from responsibility (*volledig acquit et de charge* ) to the Board of Directors for the management actions of the Company and the Board of Commissioners for the supervisory actions of the Company that have been dedicated during Financial Year of 2022 (two thousand and two).”**

- The Meeting Chairman conveyed the explanation as follows:

*"Ladies and gentlemen of the Shareholders, Shareholders' Proxies and our respected attendees. We convey the legal grounds of the Agenda First Meeting, namely the Company's Articles of*

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*Association Law Number 40 of 2007 (two thousand and seven) concerning Limited Liability Companies as was lastly amended by Government Regulation in Lieu of Law No. 2 of 2022 (two thousand and twenty-two) concerning Job Creation ("hereinafter referred to as "**Company Law**")*; and Law Nomor 19 of 2003 (two thousand and three) concerning State-Owned Enterprises as lastly was amended by the Government Regulation in Lieu of Law Number 2 of 2022 (two thousand and twenty-two) concerning Job Creation (hereinafter referred to as the "**SOE Law**"), which stipulates that the Annual Report and Supervisory Task Report of the Company's Board of Commissioners must obtain approval from the Company's General Meeting of Shareholders (hereinafter referred to as "**GMS**") and the Company's Consolidated Financial Statements must obtain approval from the General Meeting of Shareholders (GMS). Furthermore, based on the Regulation of the Minister of State-Owned Enterprises (hereinafter referred to as "**SOE**") Number PER-05/MBU/2021 as amended by the Regulation of the Minister of SOE Number PER06/MBU/09/2022 concerning the SOE Social and Environmental Responsibility Program (hereinafter referred to as "SER Minister Regulation") and (ii) Letter of the Minister of SOE Number S-77/MBU/02/2023 dated 9-2-2023 (ninth of February two thousand and twenty-three) concerning Micro and Small

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*Business Funding Program (PUMK) of Financial Year of 2022 (two thousand and twenty-two), that the annual Micro and Small Business Funding Program (PUMK) Financial Statements must be audited by a Public Accounting Firm ("KAP") separately from the SOE Financial Statements audit prepared in accordance with the financial accounting standards and approved at the General Meeting of Shareholders (GMS).*

*Ladies and gentlemen of Shareholders, Shareholders' Proxies and the respected Attendees.*

*Furthermore, as stated in Article 21 of the Company's Articles of Association, approval of the Annual Report, including the Board of Commissioners Supervisory Tasks Report and ratification of the Financial Statements, as well as the ratification of the Financial Statements of Micro and Small Business Funding (Micro and Small Business Funding Program (PUMK) by the General Meeting of Shareholders (GMS) means rendering a full release and discharge (volledig acquit et de charge) of the responsibilities to the members of the Company's Board of Directors and the Board of Commissioners for the management and supervisory actions that have been dedicated during the past 2022 (two thousand and twenty-two) Financial Year, to the extent that such actions are reflected in the Annual Financial Statements, the the Board of*

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*Commissioners Supervisory Tasks Report, and the Financial Statements of the Micro and Small Business Funding Program (PUMK) and in accordance with applicable provisions”.*

- In connection with this issue, further for the First Meeting Agenda, the Meeting Chairman gave the opportunity to the present explanation to the Shareholders concerning the Company's financial performance. For explanation of the material, the President Director may appoint other members of the Board of Directors.
- As for explanation of the material for the Board of Commissioners Supervision Task Report of 2022 (two thousand and twenty-two), to be explained by the Board of Commissioners.
- Furthermore, in the question and answer session, the Meeting Chairman delegated to the President Director to guide the course of the session and in answering the questions or responding to opinions raised by Shareholders or by the Shareholders' Proxies, the President Director may assign other members of the Board of Directors, as well as for questions and responses related to supervision tasks of the Board of Commissioners will be answered by other members of the Board of Commissioners.
- Furthermore, Mr. DARMAWAN JUNAIDI firstly delivered the following explanation:

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*"The explanation in this Meeting Agenda of will be delivered in several parts, the first part about financial performance which includes:*

- 1. National Macroeconomic and banking developments 2022 (two thousand and twenty-two);*
- 2. The Company's financial performance in 2022 (two thousand and twenty-two);*
- 3. Presentation on the Company's business strategy of Year 2023 (two thousand and twenty-three);*
- 4. Presentation of financial statements of the Micro and Small Business Funding Program (PUMK) of Year 2022 (two thousand and twenty-two).*

*Amid the pressured global economic conditions during 2022 (two thousand and twenty-two), the national economy was still able to show a solid growth of 5.31% (five point three one percent) in 2022 (two thousand and twenty-two). This good achievement was supported by, among others, the continued improvement of domestic demand and high export performance, as well as people's purchasing power which is still relatively strong amid the rising inflation due to adjustments to fuel prices.*

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*Good economic performance is one of the results of the effective regulatory and Central Bank policies. One of them is front loaded policy, pre-emptive, and forward looking policy from Bank Indonesia by raising the Bank Indonesia 7-Day Reverse Repo Rate ("**BI7DRR**") which is currently 5.75% (five point seven five percent).*

*- In addition, various leading indicators the domestic economy throughout 2022 (two thousand and twenty-two) are also relatively stable, as reflected in the Purchasing Managers Index ("**PMI**") maintained at an expansive level of 50.9 (fifty point nine) followed by the Retail Sales Index ("**RSI**") at 217.8 (two hundred seventeen point eight) in December 2022 (two thousand and twenty-two). Consumer confidence was also maintained at an optimistic level with the Consumer Confidence Index ("**CCI**") increasing to 119.9 (one hundred nineteen point nine) and Mandiri Spending Index ("**MSI**") reaching 145.5 (one hundred forty-five point five). As for until February 2023 (two thousand and twenty-three), these leading indicators also remain on a positive trajectory which indicates Indonesia's economic resilience in 2023 (two thousand and twenty-three) in dealing with the increasing global risks.*

*In line with improvement of various indicators of domestic economy and financial system, Indonesia's financial system stability until the end of 2022 (two thousand and twenty-two)*

[TRANSLATION]

continues to show improvement. *Performance of the financial services sector may be maintained with intermediation of growing above expectation. Banking loans in 2022 (two thousand and twenty-two) recorded of increasing 11.35% (eleven point three five percent) YoY and Third-Party Funds also increase quite well by 9.01% (nine point zero one percent) YoY. Such growth triggered the ample condition of bank liquidity with the Loan to Deposit Ratio ("LDR") ranged 79% (seventy-nine percent). In 2023 (two thousand and twenty-three), OJK projects the credit growth in the range from 10% (ten percent) to 12% (twelve percent) YoY and in Special Mention ("**DPK**") in the range of 7% (seven percent) to 9% (nine percent) therefore LDR in the range of 81% (eighty-one percent). The Company also captures the opportunity for economic recovery in 2022 (two thousand and twenty-two) therefore we successfully record a solid overall performance during 2022 (two thousand and twenty-two), which among others are reflected in several highlights of achievements as follows:*

- 1. Consolidated net profit of IDR41.2 trillion (forty-one point two trillion Rupiah) or increase 46.9% (forty-six point nine percent) YoY;*

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2. Consolidated loans increase by double digits by 14.5% (fourteen point five percent) YoY to become IDR1,202 trillion (one thousand two hundred and two trillion Rupiah);
3. The consolidated Third-Party Funds reached IDR1,491 trillion (one thousand four hundred ninety one trillion Rupiah) with the ratio of cheap fund or bank's Current Account Savings Account ("CASA") ratio reaching 77.6% (seventy point six percent). This achievement places the Company as the market leader of CASA in 2022 (two thousand and twenty-two);
4. NPL (bank only) reached 1.88% (one point eight eight percent) or decrease by 93 (ninety-three) basis points ("bps") YoY with NPL coverage ratio reaching 311% (three hundred eleven percent), up 49% (forty nine percent) YoY;
5. Net Interest Margin ("**NIM**") Ratio (bank only) reached 5.16% (five point one sixteen percent) or increase 43 (forty-three) bps YoY;
6. Overall, ROE (bank only) reached 22.6% (twenty-two point six-percent) or increase 638 (six hundred thirty-eight) bps YoY;

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7. *Finally, the Company's capital is still strong with a Capital Adequacy Ratio ("CAR") (bank only) at 19.46% (nineteen point four six percent).*

At the end of 2022 (two thousand and twenty-two), the consolidated ending credit balance reached IDR1,202 trillion (one thousand two hundred and two trillion Rupiah), or increase 14.5% (fourteen point five percent) YoY, which is still better than the industry credit growth of 12.6% (twelve point six percent) YoY.

*Credit growth was supported by all segments which increase a double digits YoY, including the Corporate segment by 11.9% (eleven point nine percent) YoY, the Commercial segment by 13% (thirteen percent) YoY, the Small Medium Enterprise ("**SME**") segment by 12.0% (twelve percent) YoY, and Micro by 15.3% (fifteen point three percent) YoY. In addition, the company's subsidiaries also record a good performance with double digit growth by 21.4% (twenty-one point four percent) YoY. In line with credit growth, liquidity of the Company maintained at a vote condition, where the Company's Third-Party Funds increase by double digit to become IDR1,491 trillion (one thousand four hundred ninety one trillion Rupiah), which most of the Third-Party Funds growth was supported by the current accounts (giro) and savings accounts which respectively increased by 31.2%*

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*(thirty-one point two percent) YoY and 13.5% (thirteen point five percent) YoY. –*

*This growth brought about the ratio of low-cost funds the Company to become 77.6% (seventy-seven point -six percent) on a bank-only basis and 73.4% (seventy three point four percent) on a consolidated basis.*

*Ladies and gentlemen the Shareholders and Shareholders' Proxies and the respected attendees.*

*The Company fully committed to carry out digital transformation and innovation in order to be able to compete and answer various customer needs through 3 (three) main innovations, namely Super App Livin', KOPRA Super Platform, and Smart Branch by Mandiri. Super App Livin' is presented to answer the financial needs of retail segment customers ranging from saving, investing, payments and also lifestyle needs. Until December 2022 (two thousand and twenty-two), Livin' has been downloaded 22 (twenty-two) million times since its launch in October 2021 (two thousand twenty-one). Currently, Livin' users have reached 16 (sixteen) million with a frequency of transactions reaching 1.9 (one point nine) Billion transactions. Meanwhile, the transaction value of Livin' touched IDR2,435 trillion (two thousand four hundred thirty-five trillion Rupiah), or increase by around 50% (fifty percent) YoY.*

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*KOPRA Super Platform is presented to meet the needs of wholesale segment customers by offering the concept of single sign on feature. In 2022 (two thousand and twenty-two), the value of the wholesale digital transactions reached IDR18,567 trillion (eighteen thousand five hundred sixty-seven trillion Rupiah), or increase 21% (twenty-one percent) YoY and the frequency of the wholesale transactions reached 885,200,000 (eight hundred eighty-five million two hundred thousand), or increase 44% (forty-four percent) YoY from 83,000 (eighty-three thousand) KOPRA users. The volume of wholesale transactions of the Company's channel include trade transactions and bank guarantees amounting to IDR879 trillion (eight hundred seventy-nine trillion Rupiah), and cash management transactions reaching IDR13,837 trillion (thirteen thousand eight hundred and thirty-seven trillion Rupiah).*

*As a form of Bank Mandiri's commitment to accelerate digital migration to customers, in addition to launching KOPRA and Livin', we have simultaneously transformed 241 (two hundred forty-one) branches in Indonesia into Smart Branch, which is divided into 3 (three) types, namely Digital Box, Hybrid Branch and Upgrade Branch.*

*Digital Box is intended for retail customers who want fast services for simple transactions, Hybrid Branch and Upgrade Branch can serve*

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*both retail and business customers, but Upgrade Branch provides the most complete services, such as the availability of credit relationships manager and priority services.*

*The Company has a role as the state Agent of Development to increase financial inclusion penetration. We can inform you that until December 2022 (two thousand and twenty-two), the Company has conducted several financial inclusion initiatives that have a positive impact on approximately 5 (five) million Indonesian peoples through:*

- Mandiri Sahabatku program that provides entrepreneurship and financial management training programs to 16,644 (sixteen thousand six hundred and forty-four) Indonesian Migrant Workers;*
- Collaboration with fintech companies such as Crowdee, Akseleran and Investree with loans that have been distributed amounting to IDR2.13 trillion (two point thirteen trillion Rupiah) to more than 158,000 (one hundred fifty eight thousand) borrowers.*
- Banking products distribution program throughout remote areas of Indonesia and provide jobs opportunities through 156,000 (one hundred fifty six thousand) Banking Agents.*

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*The Company's performance received appreciation from various institutions and media both at the National and International levels, while the details may be seen on the presentation screen.*

*Ladies and Gentlemen of Shareholders and Shareholders' proxies and the respected attendees, allow us to continue the presentation of the performance of the Company related to the compliance with laws and regulations, namely:*

- 1. In order to comply with POJK Number 14/POJK.03/2017 concerning the Action Plan (Recovery Plan) for Systemic Banks, -The Company has submitted to OJK the Update Recovery Plan for 2022 (two thousand and twenty-two) to 2023 (two thousand and twenty-three), with the conclusion that there are no significant changes to the Bank's condition, nor changes in the Bank's Recovery Plan components that require GMS approval again.*
- 2. In order to comply with POJK Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance, the Company has prepared a Sustainable Finance Action Plan ("**RAKB**") for the period 2023 (two thousand and twenty-three) to 2027 (two thousand and twenty-seven) which has been approved by the Company's Board of Commissioners and submitted to OJK.*

[TRANSLATION]

*Bank Mandiri's RAKB is a Journey compiled since 2018 (two thousand and eighteen) where in every year, evaluation and enhancement of the execution of 3 (three) strategic pillars in line with best practices and expectations of stakeholders including the disclosure adopting Global Reporting Initiatives ("**GRI**"), Sustainability Accounting Standard Boards ("**SASB**") and Task Force Climate Financial Disclosure ("**TCFD**") Framework. Furthermore, in RAKB 2023 (two thousand and twenty-three) to 2027 (two thousand two and twenty-seven), Bank Mandiri more focus its commitment to become "Indonesia Sustainability Champion for Better Future" with 3 (three) milestones, namely Lead Indonesia's Transition to Low Carbon Economy, Net Zero Emission ("**NZE**") Operational in 2030 (two thousand and thirty) and Catalyzing Social Impact to achieve Sustainable Development Goals ("**SDGs**") with 9 (nine) flagship initiatives. The entire performance of RAKB, encompasses short-term and long-term initiatives, has been fully outlined in the Company's Sustainability Report 2022 (two thousand and twenty-two) which has been independently assessed by the Sustainability Assurer from Moores Rowland Indonesia.*

*In this regard, we can inform you that the complete Company's Performance Report of has been reflected in the Company's*

[TRANSLATION]

*Annual Report in which also contains the Company's Financial Statements of Financial Year ended on 31-12-2022 (thirty-first December two thousand and twenty-two) which have been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis and Partners (a Firm member of the Global PricewaterhouseCoopers network), with an unqualified opinion or if referred to in the Standard Audit 700 (seven hundred) called Unmodified Opinion, as reflected in the Report Number 00023/2.1025/AU.1/07/0229-2/1/I/2023 dated 31-1-2023 (thirty-first of January two thousand and twenty-three).*

*This is the explanation of the Company's financial performance of Financial Year of 2022 (two thousand two and twenty-two). Ladies and Gentlemen of Shareholders, Shareholders' Proxies, and the Attendees,*

*Complying with the provisions of Article 3 paragraph (2) POJK Number 5/POJK.03/2016 dated 26-1-2016 (twenty-sixth of January two thousand and sixteen) concerning Bank's Business Plan and its amendments stipulating that the Board of Directors must communicate the Business Plan to the Bank's Shareholders, therefore in this occasion allows us to convey the big picture of the Company's Business Plan in 2023 (two thousand and twenty-three).*

[TRANSLATION]

*The Company continues the implementation of its long-term strategic or corporate plan by strengthening and sharpening its strategy in 2023 (two thousand and twenty-three) through 3 (three) main focuses, namely*

- 1. Management of optimal liquidity and keeping the cost of funds low, by encouraging low-cost fund growth and CASA ratio remains sustainable through optimization of digital channels for acquisitions and encouraging the increase of customer transactional. In addition, in expanding credit, we will continue to optimize business opportunities derivatives from wholesale customers and work on the regional-based mainstay business potential;*
- 2. Continuing the sustainable performance growth, through market growth share of credit and Third-Party Funds, maintained asset quality, maintaining positive Job Access With Speech ("**JAWS**"), and maintaining ROE at a competitive level;*
- 3. Acceleration of progressive digital initiatives with a focus on strengthening Livin' and KOPRA users base by launching new features and business models integrated with the ecosystem of the leading players (SUKHA,*

[TRANSLATION]

*Paylater), as well as strengthening synergies with Subsidiaries.*

*The strategy in 2023 (two thousand and twenty-three) is sharpening a of what we have done, by optimizing our identity as a Wholesale Bank with Unique All-Rounder Ecosystem Potential, among others are:*

- 1. The Company possesses a core competence as a wholesale bank, it always maximizes the business potential of the wholesale ecosystem in a closed loop, starting from wholesale customers, distributors, suppliers, up to payroll, one of which is through the KOPRA platform;*
- 2. Mandiri Group also has a large retails customer-based, which the Company continues to optimize through Livin' and supported by an extensive network through more than 13,000 (thirteen thousand) automated teller machines ("ATMs") and 2,363 (two thousand three hundred sixty-three) branches including smart branches.*

*The Company has prepared an optimistic business growth target for 2023 (two thousand and twenty-three) but still prudent as measured by the quality of the business portfolio and profitability, namely:*

[TRANSLATION]

1. *The consolidated credit is projected to grow in the range of 10 (ten) to 12% (twelve percent) YoY by continuing to optimizing derivative business opportunities from the wholesale customer ecosystem and working on the regional-based mainstay business potential;*
2. *We also make a projection of the continuously increase profitability, among others, the consolidated NIM is estimated at the level of from 5.3 (five point three) to 5.6% (five point six percent) by maintaining growth of low-cost funds and CASA ratio remain sustainable to maintain low cost of funds.*
3. *Cost of Credit is projected in the range of 1.3 (one point three) to 1.5% (one point five percent) by maintaining a prudent business expansion to targeted customers in prospective and resilience sectors amid various global economic uncertainties by maintaining portfolio diversification mix.*

*In accordance with the Company's Annual GMS which was held on 10-3-2022 (tenth of March two thousand and twenty-two), the Company has confirmed the implementation of the SOE Minister Regulation Number PER-05/MBU/2021 as amended by the SOE Minister Regulation Number PER06/MBU/09/2022 concerning*

[TRANSLATION]

*the SOE Social and Environmental Responsibility Program, which among others stipulates that the financial statements of the implementation of the Micro and Small Business Funding Program (PUMK) Program is reported in a separate report. The company has implemented the such regulation in 2022 (two thousand and twenty-two). In connection with the implementation of the regulation, since 1-1-2022 (first of January two thousand and twenty-two) the financial statements of the Micro and Small Business Funding Program (PUMK) has been reported and presented in separate financial statements. The Company has reported generally on the audited Financial Statements of the Micro and Small Business Funding Program (PUMK) along with the Company's Annual Financial Statements to obtain ratification in the meeting.*

*The Financial Statements of the Micro and Small Business Funding Program (PUMK) have been audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis and Rekan (a member firm of the Global PricewaterhouseCoopers network) according to its report Number 00027/2.1025/AU.2/07/0229-2/1/I/2023 dated 30-1-2023 (thirtieth of January two thousand and twenty-three), with a fair audit opinion in all material respects (unqualified opinion). This is a brief presentation of the*

[TRANSLATION]

*Business Strategy and the Micro and Small Business Funding Program (PUMK) Report of the Company of 2022 (two thousand and twenty-two)." -*

- By the end of the presentation of the Company's 2022 Business Strategy and the Micro and Small Business Funding Program (PUMK) Report (two thousand and twenty-two), further Mr. DARMAWAN JUNAIDI in his capacity as the President Director delegated to the Meeting Chairman to continue the Meeting forum.
- Furthermore, the Meeting Chairman submitted the Company's Board of Commissioners Supervisory Tasks Report of 2022 (two thousand twenty-two), which essentially are as follows:

*"Ladies and Gentlemen of Shareholders, Shareholders' Proxies and the Attendees,*

*On this occasion, let me convey some of the main points of the Company's Board of Commissioners Supervisory Tasks Report during 2022 (two thousand and twenty-two).*

*The presentation of the Board of Commissioners' Supervisory Tasks Report is to comply with the provisions of Article 66 paragraph (2) letter e of the Company Law which requires the Board of Commissioners' Supervisory Tasks Report as a part of the Annual Report to be approved by the Meeting.*

[TRANSLATION]

*In the implementation of supervisory activities, the Board of Commissioners periodically conducted meetings by inviting the Board of Directors to discuss the performance of the Company and the strategy for implementing the Company's Work Plan and Budget as well as Bank's Business Plan. In carrying out Supervisory Tasks, the Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee and Integrated Governance Committee. Ladies and Gentlemen of Shareholders' Proxies and Attendees,*

*During 2022 (two thousand and twenty-two), the Board of Commissioners has conducted its tasks in carrying out the supervisory and advisory functions on the management of the Company as mandated by the laws and regulations the Company's Articles of Association.*

*The Board of Commissioners has conducted supervisory tasks, specially over the policies and the course of management conducted by the Board of Directors during 2022 (two thousand and twenty-two). The advisory function primarily emphasizes regular monitoring and advising the Board of Directors, including the work plan of 2022 (two thousand and twenty-two) and the development of the Company. During 2022 (two thousand and twenty-two), we conducted intensive communication with the Board of Directors to discuss significant*

[TRANSLATION]

*issues in the Mandiri Group, such as efforts to maximize the potential of economic recovery after the Covid-19 pandemic. The Company's Covid-19 restructuring loans showed a significant decline, resulting in a credit growth rate that exceeded pre-Covid-19 Pandemic levels. Periodically, the Board of Commissioners together with the Committees under the Board of Commissioners have delivered advice and reminded the Management to always comply with the principles of Good Corporate Governance ("GCG") and comply with the applicable laws and regulations, improve the quality of internal control in every activity of the Company, including the consistency of the implementation of the 2022 work plan (two thousand twenty two), the development of the Company, and the implementation of the Company's strategic policies. The focus of our assessment during - 2022 (two thousand and twenty-two) includes factors that affect the Company's performance in general, especially related to capital, profitability and risk profile, especially credit risk, market risk, and liquidity risk.*

*The complete Report on the Supervisory Tasks of the Board of Commissioners for 2022 (two thousand and twenty-two) may be found in the Annual Report the Company.*

*Ladies and Gentlemen of Shareholders, Shareholders' Proxies and the Attendees, in order to comply with the provisions of the Minister of*

[TRANSLATION]

*SOE Regulation Number PER-12/MBU/2012 concerning Supporting Organs of the Board of Commissioners/Supervisory Board of State-Owned Enterprises as lastly amended by SOE Minister Regulation Number PER-14/MBU/10/2021 dated 29-10-2021 (twenty-ninth of October - two thousand and twenty-one), we will submit a report that there is a change in the composition of the membership of the Committees under the Board of Commissioners, the last change made based on the Decree of the Board of Commissioners Number KEP. KOM/001/2022 dated 31-3-2022 (thirty-first of March two thousand and twenty-two) concerning the Composition of Membership of the Audit Committee, Risk Monitoring Committee, Integrated Governance Committee, and -Remuneration and Nomination Committee of PT BANK MANDIRI-(Persero) Tbk. By the existence of these changes, the membership of the Committee under the Board of Commissioners as presented on the presentation screen.*

*Overall, the Board of Commissioners believes that the performance of the Company's Board of Directors is very good.*

*This is all the report on the implementation of Supervisory Tasks Company's Board of Commissioners for 2022 (two thousand and twenty-two), to be approved by the Meeting."*

[TRANSLATION]

- Furthermore, the Meeting Chairman gave the opportunity to the Shareholders or Proxy of Series A Dwiwarna Shareholder of the Company to give their responses.

- On that occasion, there was a Dwiwarna Series A Shareholder through his proxy Mr. MUHAMMAD KHOERUR ROZIQIN, gave a response to the discussion of the First Agenda of this Meeting which was delivered directly, which in essence is as follows:

*"In order to improve the Company's performance and the effectiveness of PT BANK MANDIRI (Persero) Tbk ("BANK MANDIRI's") coaching, we hereby convey the following:*

*1. As for the Company's performance achievements in Financial Year of 2022 (two thousand and twenty-two), we express our gratitude and appreciate all levels of the Board of Commissioners, Directors and Employees of BANK MANDIRI for increasing the Company's performance achievements and commitment in maintaining bank sustainability amid the Covid19 pandemic, pressure from world geopolitical tensions, and global economic uncertainty, among others:*

*1) The consolidated net income achieved amounted to IDR41.17 trillion (forty one point seventeen trillion*

[TRANSLATION]

*Rupiah) or an increase of 46.89% (forty six point eight nine percent) YoY.*

*2) Credit growth of 14.48% (fourteen point four eight percent) or realized IDR1,202 trillion (one thousand two hundred and two trillion Rupiah).*

*3) Decrease in NPL ratio from 2.81% (two point eight one percent) to 1.88% (one point eight eight percent) in 2022 (two thousand and twenty-two).*

*4) Positive stocks performance with the stock price increase 41.28% (forty-one point two eight percent) YoY and the market capitalization in 2022 (two thousand and twenty-two) amounted to IDR463 trillion (four hundred sixty-three trillion Rupiah).*

This performance achievement should be improved in the next period so as to enable the Company can contribute more optimally to shareholder return.

*2. Issues needed the attention of the Board Commissioners and the Board of Directors of BANK MANDIRI for future performance improvements are as follows:*

*a. Anticipating uncertain conditions of the global economy in 2023 (two thousand and twenty-three) which raises*

[TRANSLATION]

*the potential decrease of the demand, an upward trend of interest rates and inflationary pressures, the Company is expected to establish a more selective lending strategy, implement the sustainable credit risk management, and optimal liquidity management.*

- b. Anticipating Impairment of credit quality as a result of the end of the relaxation period, Company is expected to maintain an adequate coverage ratio through the establishment of a more efficient Impairment Loss Reserve ("**CKPN**") by taking into account valid and relevant internal and external conditions. +/- Experiences (more or less) 3 (three) years of pandemic, is expected to be a lesson learned for Bank Mandiri in determining its strategies and managing business risks in the future.*
- c. Monitoring the credit quality of high debtors risk periodically, increase recovery efforts, optimizing Early-Warning Signal (Watchlist) tools and anticipate surprise downgrades by ensuring adequate reserves.*
- d. Implementing a loan follow transaction strategy and banking prudential principles in distributing new loans,*

[TRANSLATION]

*and mapping the targets based on risk appetite, deal size, and market share in each credit segment.*

- e. *Making efforts for adequate investment in development of Human Resources ("**HR**") to support the implementation of good and optimal initiatives strategy for 2023 (two thousand twenty three) especially on issues related to Environmental, Social and Governance ("**ESG**"), Digital Marketing, Information and Technology ("**IT**") Security as well as other qualifications based on company's needs.*
- f. *Preparing a well-implementation of plan of Internal Control over Financial Reporting ("**ICoFR**") for strengthening supervision and internalization of anti-fraud culture and systems so as to detect potential fraud early.*
- g. *Strengthening the reliability of Information Technology ("**IT**") in terms of availability, reliability, data integrity, and IT infrastructure security aspects in the Livin' and KOPRA applications to support the smooth-running of customer transactions and maintain sustainability of*

[TRANSLATION]

*customer trust levels which is dominated by high-technology consumers.*

- h. Optimizing the role and synergy between subsidiaries to enable them contribute positively to the performance of Bank Mandiri and create integrated banking services.*
- i. Sharpening the role of Bank Syariah Indonesia in building a sharia banking ecosystem in Indonesia by providing complete Islamic financial services and products to respond the customers needs.*
- j. Maintaining commitment in developing Environmental, Social and Corporate Governance ("**ESG**") initiatives, among others, through the Company's work programs, credit distribution and issuing debt securities based on the green financing principles.*
- k. Accomplishing the follow-up of audit findings or internal and external examinations, optimizing the effectiveness implementation of the three lines of defense in the Company's operations, and always prioritizing the principles of Good Corporate Governance and Anti-Money Laundering and Countering Financing of Terrorism **AML-CFT**").*

[TRANSLATION]

*This is all we convey, we thank you for your attention and cooperation."*

- After the response from Dwiwarna Series A Shareholder was read out by the proxy, then continued the question and answer sessions guided by Mr. DARMAWAN JUNAIDI There were 2 (two) questioners from Shareholders who were present in the meeting, namely

1. The first questioner, namely Mr. RATAOELAM PAUL SIANTURI, with total ownership of 39,900 (thirty nine thousand nine hundred) shares;
2. The second questioner, namely Mr. HARRIS UTAMA ATMADJA with total ownership of 1,500 (one thousand five hundred) shares;

- Further, the question sheet is checked by me, Notary. However, since those questions are not relevant to the First Agenda, they are not read out in the Meeting.

- Since there were no more Shareholders and/or Shareholders' Proxies raised questions and/or opinions, then Mr. DARMAWAN JUNAIDI returned the Meeting forum to the Meeting Chairman.

- Furthermore, the Meeting Chairman conveyed a proposal for resolution of the First Meeting Agenda, namely: -

[TRANSLATION]

1. Approving the Company's Annual Report including Board of Commissioners' Report on the Implementation of the Company's Supervisory Tasks of Financial Year ended on 31-12-2022 (thirty first of December two thousand and twenty-two).
2. Ratifying:
  - a. The Company's Consolidated Financial Statements of Financial Year ended 31-12-2022 (thirty-first of December two thousand and twenty-two) audited by the Public Accounting Firm TANUDIREDDJA, WIBISANA, RINTIS and Partners (*a Firm member of the Global PricewaterhouseCoopers network*) in accordance with its report No. 00023/2.1025/AU.1/07/02292/1/I/2023 dated 31-1-2023 (thirty-first of January two thousand and twenty-three), with an unqualified audit opinion in all material respects; and
  - b. Financial Statements of Micro and Small Business Funding Program (PUMK) of Financial Year ending on 31-12-2022 - (thirty-first of December two thousand and twenty-two) audited by Public Accounting Firm TANUDIREDDJA, WIBISANA, RINTIS and Partners (*a Firm member of the Global PricewaterhouseCoopers network*) as per report Number 00027/2.1025/AU.2/07/02292/1/I/2023 dated 30-1-2023

[TRANSLATION]

(thirty first of January two thousand and twenty-three), with a fair audit opinion in all material respects (unqualified opinion).

3. By the ratification of the Company's Annual Report and the Board of Commissioners' Report on the Implementation of the Company's Supervisory Tasks of Financial Year ended on 31-12-2022 (thirty-first of December two thousand and twenty-two), as well as the ratification of the Company's Consolidated Financial Statements of Financial Year ended on 31-12-2022 (thirty first of December two thousand and twenty-two) and the Micro and Small Business Funding Program (PUMK) Financial Statements for the Financial Year ended on 31-12-2022 (thirty first of December two thousand and twenty-two), the General Meeting of Shareholders granted a full release and discharge (volledig acquit at de charge) from responsibilities to all members of the Board of Directors for the management of the Company and to the Board of Commissioners for the supervisory actions of the Company dedicated during the Financial Year of 2022 (two thousand and twenty-two), to the extent that such actions are not crimes, and are reflected in the relevant reports mentioned above.

- Furthermore, entering the resolution-making stage of the First Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been

[TRANSLATION]

submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Then the Meeting Chairman asked if there were Shareholders and/or Shareholders who do not cast any vote or abstained; or there are dissenting opinions against the proposed resolution submitted in the First Meeting Agenda.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the First Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

1. A total of 23,222,225 (twenty-three million two hundred twenty-two thousand two hundred twenty-five) shares or constituting 0.0552848% (zero point zero five five two eight four eight percent) of the total votes cast in the Meeting declared their **Dissenting** votes;
2. A total of 262,413,316 (two hundred sixty two million four hundred thirteen thousand three hundred and sixteen) shares or constituting 0.6247232% (zero point six two four seven two

[TRANSLATION]

three two percent) of the total votes cast in the meeting declare not to cast any votes or **Abstained**;

3. As many as 41,719,098,444 (forty one billion seven hundred nineteen million ninety-eight thousand four hundred and forty-four) or constitute 99.3199920% (ninety-nine point three one nine nine nine two zero percent) of the total votes cast in the Meeting declare their **Affirmative** votes;

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the votes count, the Meeting Chairman concluded that in the First Agenda of this Meeting:

***“The meeting with the majority votes namely 41,981,511,760 (forty one billion nine hundred eighty one million five hundred eleven thousand seven hundred and sixty) shares or constituted 99.9447152% (ninety nine point nine four four seven one five two percent) of the total votes cast in the Resolved:***

- 1. Approving the Company's Annual Report including the Board of Commissioners' Report on the Implementation of***

[TRANSLATION]

*the Company's Supervisory Tasks of Financial Year ended on December 31-12 -2022 (thirty first of December two thousand and two).*

**2. Ratifying:**

- a. The Company's Consolidated Financial Statements of Financial Year ended on December 31, 2022 which have been audited by the Public Accounting Firm TANUDIREDJA, WIBISANA, RINTIS & Rekan (a member firm of the Global PricewaterhouseCoopers network) in accordance with its report Number 00023/2.1025/AU.1/07/0229-2/1/I/2023 dated January 31, 2023, with a fair audit opinion in all material respects (unqualified opinion); and*
- b. Financial Statements of the Micro and Small Business Funding Program (PUMK) of Financial Year ended on December 31, 2022 which have been audited by the Public Accounting Firm TANUDIREDJA, WIBISANA, RINTIS & Partners (a member firm of the Global PricewaterhouseCoopers network) in accordance with its report Number 00027/2.1025/AU.2/07/0229-2/1/I/2023 dated January 30th, 2023, with a fair*

[TRANSLATION]

*audit opinion in all material respects (unqualified opinion).*

**3. By the approval of the Company's Annual Report and the Implementation of the Company's Board of Commissioners Tasks Report of Financial Year ended on December 31, 2022, as well as the approval of the Company's Consolidated Financial Statements of Financial Year ended on December 31, 2022 and the Financial Statements of the Micro and Small Business Funding Program (PUMK) of Financial Year ended December 31, 2022, the General Meeting of Shareholders grants full a release and discharge (volledig acquit at de charge) to all members of the Board of Directors for the management of the Company and to the Board of Commissioners for the supervision of the Company that has been dedicated during 2022 Financial Year, to the extent that such actions do not constitute a criminal offense, and are reflected in the aforementioned reports.**

II. Entering the **Second Meeting Agenda**, namely:

**"Approval of the use of the Company's Net Profit of Financial Year of 2022 (two thousand and twenty-two)."**

[TRANSLATION]

- The Meeting Chairman then let the Company's President Director to present an explanation on the use of the Company's Net Profit of Financial Year of 2022 (two thousand and twenty-two) and in delivering the explanation the President Director may appoint other members of the Board of Directors.

- Similarly, in the question and answer session, the Meeting Chairman also delegated it to the Company's President Director to guide the course of the session and in answering the questions asked, the President Director may be assisted by other Directors and after the closing of the session, the forum is returned to the Meeting Chairman.

- Furthermore, Mr. DARMAWAN JUNAIDI in his capacity as the Company's President Director delivered the following explanation:

*"Thank you, Meeting Chairman, Ladies and Gentlemen of Shareholders and Shareholders' Proxies and our respected attendees. In this meeting Agenda, we will present a proposal for the use of the Company's net profit of Financial Year ended on 31-12-2022 (thirty-first of December two thousand and twenty-two).*

*The legal basis used as the ground for this Agenda is Article 21 in conjunction with Article 26 of the Company's Articles of Association, and Article 71 of Company Law which stipulates that the use of the Company's net profit is determined by the Annual GMS (if the Company has a positive profit) and in the event that the General*

[TRANSLATION]

*Meeting of Shareholders (GMS) does not determine otherwise, all net profit after deducting allowance for reserves is distributed to Shareholders as dividends. –*

*Ladies and Gentlemen of Shareholders' Proxies Shareholders and the Attendees, Considering the Company's capital structure which is strong enough and to be able to provide returns to Shareholders, the Company's consolidated Net Profit after tax is IDR41,170,637,183,351.00 (forty one trillion one hundred seventy billion six hundred thirty-seven million one hundred eighty-three thousand three hundred and fifty-one Rupiah) will be allocated as dividends of 60% (sixty percent) or IDR24,702,382,310,010.60 (twenty four trillion seven hundred two billion three hundred eighty two million three hundred ten thousand ten Rupiah and sixty cents) which will be paid simultaneously to Shareholders who were recorded on the dividend recording date.*

*Furthermore, the remaining net profit of the Company of Financial Year of 2022 (two thousand and twenty-two) is 40% (forty percent) or IDR16,468,254,873,340.40 (sixteen trillion, four hundred sixty-eight billion, two hundred fifty-four million, eight hundred seventy-three thousand, three hundred forty Rupiah and four twenty cents) is set to be recorded as the Retained Earning to support the Company's capital strengthening in the future.*

[TRANSLATION]

*The Company's dividend payments are made, among others, referring to the provisions of the POJK GMS and the ASEAN -Corporate Governance Scorecard ("**ACGS**") related to the timing of dividend payments, therefore it will be made no later than 30 (thirty) calendar days from the closing of this Meeting.*

*Ladies and Gentlemen of Shareholders, Shareholders' Proxies and the Attendees, this is all of our explanation concerning the Allocation of the Use of the Company's Net Profit of Financial Year of 2022 (two thousand and twenty-two)."*

- Furthermore, Mr. DARMAWAN JUNAIDI gave an opportunity to the Shareholders and Shareholders's Proxies to raise questions and/or - opinions in writing for those who were physically present and through eASY.KSEI for those who attended electronically in the Second Meeting Agenda.

- Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Second Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman.

- Furthermore, the Meeting Chairman conveyed a proposal for resolution of the Second Meeting Agenda, namely:

Approve and determine the use of the consolidated Net Profit attributed to the parent entity owner of Financial Year of 2022 (two

[TRANSLATION]

thousand and twenty-two) amounting to IDR41,170,637,183,351.00 (forty-one trillion one hundred seventy billion six hundred thirty seven million one hundred eighty-three thousand three hundred and fifty-one Rupiah), as follows:

1. 60% (sixty percent) of Consolidated Company's Net Profit of Financial Year of 2022 (two thousand and twenty-two) or a total of IDR 24,702,382,310,010.60 (twenty-four trillion seven hundred two billion three hundred eighty two million three hundred ten thousand and ten Rupiah and sixty cents) distributed as cash dividends to the Company's Shareholders with the following conditions as follows:
  - a. special dividends for the Republic of Indonesia which is a Shareholder of the Company with the ownership of 52% (fifty two percent) of the Company's issued and paid-up capital or amounting to IDR12,845,238,801,205.50 (twelve trillion eight hundred forty-five billion two hundred thirty-eight million eight hundred one thousand two hundred and five -Rupiah and fifty cents) will be is deposited into the State General Treasury.
  - b. as for 48% of the ownership (forty-eight percent) of public shares amounting to IDR11,857,143,508,805.10 (eleven trillion eight hundred and fifty-seven billion one hundred

[TRANSLATION]

forty-three million five hundred eight thousand eight hundred and five Rupiah and ten cents) will be distributed to Shareholders in accordance with their respective ownership portion.

- c. Granting a power of attorney and authority to the Company's Board of Directors with the right of substitution to determine the schedule and procedures for distribution of dividends of Financial Year of 2022 (two thousand twenty-two) in accordance with applicable regulations.

2. 40% (forty percent) or a total of IDR16,468,254,873,340.40 (sixteen trillion four hundred sixty-eight billion two hundred fifty-four million eight hundred seventy-three thousand three hundred forty Rupiah and forty cents) is determined as the Retained Earning.

- Furthermore, entering the resolution-making stage of the Second Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Then the Meeting Chairman asked if there were Shareholders and/or Shareholders who do not cast any vote or abstained; or there are

[TRANSLATION]

dissenting opinion against the proposed resolution submitted in the second Meeting Agenda.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the First Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

1. There is no vote from all votes cast in the meeting declared **Dissenting** votes.
2. As many as 150,810,087 (one hundred and fifty million eight hundred ten thousand eighty seven) shares or constituting 0.3590312% (zero point three five nine zero three three two - percent) of the total votes cast in the Meeting declared not to cast any votes or **Abstained**;
3. As many as 41,853,923,898 (forty-one billion eight hundred and fifty-three million nine hundred twenty-three thousand eight hundred ninety-eight) or constituting 99.6409688% (ninety-nine point six four zero nine six eight eight percent) of the total votes cast in the Meeting declared their **Affirmative votes**;

[TRANSLATION]

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the vote count, the Meeting Chairman concluded that in the Second Agenda of this Meeting:

**“The meeting with the majority votes namely 42,004,733,985 (forty two billion four million seven hundred thirty three thousand nine hundred eighty-five) shares or constituting 100% (one hundred percent) of the total votes cast in the Resolved:**

***Approve and determine the use of the consolidated Net Income attributed to the owner of the parent entity of Financial Year of 2022 amounting to IDR41,170,637,183,351.00 (forty-one trillion one hundred seventy billion six hundred thirty-seven million one hundred eighty-three thousand three hundred fifty-one Rupiah) as follows::***

***Approve and determine the use of the consolidated Net Income attributed to the owner of the parent entity of Financial Year of 2022 amounting to IDR41,170,637,183,351.00 (forty-one trillion one hundred seventy billion six hundred thirty-seven***

[TRANSLATION]

**million one hundred eighty-three thousand three hundred fifty-one Rupiah) as follows:**

**1. 60% of the Company's Consolidated Net Income of Financial Year of 2022 or IDR24,702,382,310,010.60 (twenty-four trillion seven hundred two billion three hundred eighty-two million three hundred ten thousand ten Rupiah and sixty cents) will be distributed as cash dividends to the Shareholders of the Company with the following provisions:**

**a. special dividends for the Republic of Indonesia which is a Shareholder of the Company with 52% ownership of the Company's issued and paid-up capital or amounting to IDR12,845,238,801,205.50 (twelve trillion eight hundred forty-five billion two hundred thirty-eight million eight hundred one thousand two hundred five Rupiah and fifty cents) will be credited into the State General Treasury Account.**

**b. for the ownership of 48% public shares worth IDR11,857,143,508,805.10 (eleven trillion eight hundred fifty seven billion one hundred forty three million five hundred eight thousand eight hundred five Rupiah and ten cents) will be distributed to the**

[TRANSLATION]

***Shareholders in accordance with their respective ownership portions.***

***c. grant a power and authority to the Board of Directors of the Company with the right of substitution to determine the schedule and mechanism for the distribution of dividends of Financial Year of 2022 in accordance with the applicable regulations.***

***2. 40% or IDR16,468,254,873,340.40 (sixteen trillion four hundred sixty-eight billion two hundred fifty-four million eight hundred seventy-three thousand three hundred forty Rupiah and forty cents) shall be designated as the Retained Earnings.***

III. Entering the **Third Meeting Agenda**, namely:

**Determination of remuneration (salary/honorarium, facilities, and allowances) in 2023 and Tantiem (Bonus) of Financial Year of 2022 for the Company's Board of Directors and Board of Commissioners."**

- The Meeting Chairman then let Mr. ANDRINOF ACHIR CHANIAGO as the Vice President/Independent Commissioner deliver an explanation on the Third Agenda of this Meeting.

[TRANSLATION]

- Furthermore, Mr. ANDRINOF ACHIR CHANIAGO delivered the following explanation:

*"Thank you the Meeting Chairman, Ladies and Gentlemen of Shareholders and Shareholders' Proxies and the respected attendees,*

*This Agenda is in accordance with the Company's Articles of Association which stipulates that the determination of the salary of the Board of Directors, honorarium for the Board of Commissioners, along with facilities and / or other allowances including tantiem (bonus) and after-service compensation (hereinafter referred to as "**Remuneration**") must be resolved in the meeting and such authority may be delegated to the Board of Commissioners.*

*By taking into account the performance of the Board of Directors and Board of Commissioners, and to maintain competitive advantages and conformity with market competition conditions, it is necessary to make adjustments to the Remuneration of members of the Company's Board of Directors and members of the Board of Commissioners, namely by proposing an increase in the amount of salary/honorarium, and the provision of facilities, benefit and/or allowances for members of the Company's Board of Directors and Board of Commissioners.*

*Consideration of the proposed Remuneration of members of the Company's Board of Directors and Board of Commissioners by referring to the*

[TRANSLATION]

*Regulation of the Minister of SOE Number PER-04/MBU/ 2014 as last amended by Regulation Minister of SOE Number PER-13/MBU/ 09/2021 concerning Guidelines for Determining the Income of the Board of Directors, Board of Commissioners and Supervisory Board of SOE, among others, determination of the income consisting of the fixed salaries and honorarium, allowances and facilities must be conducted by considering the factors of business scale, business complexity, financial condition and capability of the Company, inflation rate and other relevant factors, and must not conflict with laws and regulations.*

*Ladies and Gentlemen of Shareholders, Shareholders' Proxies and the respected Attendees,*

*Meanwhile, the implementation of the Remuneration will refer to POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks which, among others, states that the variable Remuneration may be given in cash and/or shares or equity-based instruments issued by the Company. Therefore, for the performance of the Financial Year of 2022 (two thousand and twenty-two), the Company will provide Remuneration in cash, and variable remuneration consisting of shares for members of the Board of Directors and members of non-Independent of the Board of Commissioners, while for members of the Independent Board of Commissioners, all in cash.*

[TRANSLATION]

*Ladies and Gentlemen of Shareholders, Shareholders' Proxies and the respected Attendees,*

*Furthermore, considering that the decision to determine the amount of salary, honorarium, and tantiem (bonus) for members of the Board of Directors and members of the Board of Commissioners requires a more in-depth and thorough review, enable us request the Meeting to grant authority and power to the Board of Commissioners by firstly obtaining approval from Dwiwarna Series A Shareholder to determine the amount of salary given to members of the Board of Directors and honorarium given to members of the Board of Commissioners as well as the provision of facilities and allowances in 2023 (two thousand and twenty-three) and tantiem (bonus) of Financial Year of 2022 (two thousand twenty two).*

This is all of our presentation concerning the determination of the amount of salary/honorarium, and the provision of facilities, and allowances for 2023 (two thousand twenty-three) as well as tantiem (bonus) on the performance of Financial Year of 2022 (two thousand and twenty-two) for members of the Company's Board of Directors and Board of Commissioners.

Furthermore, we return the forum to the Meeting Chairman."

By the end of the presentation of the determination of remuneration (salary/honorarium, facilities, and allowances) Year 2022 (two thousand

[TRANSLATION]

and twenty-two) and Tantiem (bonus) of Financial Year 2021 (two thousand twenty-one) for the Company's Board of Directors and Board of Commissioners, then the Meeting Chairman delegate to Mr. DARMAWAN JUNAIIDI in his capacity as the Company's President Director, to lead a question and answer session in the Third Meeting Agenda.

- Furthermore, Mr. DARMAWAN JUNAIIDI gave the opportunity to the Shareholders and Shareholders's Proxies to raise questions and/or - opinions in writing to those who were physically present and through eASY.KSEI for those who attended electronically for the Third Meeting Agenda.

Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Third Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman

- Furthermore, the Meeting Chairman conveyed a proposal of resolution of the Third Meeting Agenda, namely:

1. Granting authority and power to the Dwiwarna Series A Shareholder of the Company to determine the amount of tantiem (bonus) of Financial Year 2022 (two thousand and twenty two), and determine the honorarium, facilities and allowances for members of the Company's Board of

[TRANSLATION]

Commissioners for the year 2023 (two thousand two thirty three).

2. Granting authority and power to the Company's Board of Commissioner by firstly obtaining written approval from the Dwiwarna Series A Shareholder of the Company to determine the amount of tantiem (bonus) of Financial Year 2022 (two thousand twenty two), and determine salaries, facilities and allowances for members of the Company's Board of Directors for the year 2023 (two thousand and twenty-three).

- Furthermore, entering the resolution-making stage of the Third Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Then the Meeting Chairman asked if there were Shareholders and/or Shareholders who do not cast any vote or abstained; or there are dissenting opinion against the proposed resolution submitted in the second Meeting Agenda.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the Third Meeting Agenda

[TRANSLATION]

resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

1. As many as 2,307,899,664 (two billion three hundred seven million eight hundred ninety nine thousand six hundred sixty four) shares or constituting 5.4943799% (five point four nine four three seven nine nine percent) of the total votes cast in the meeting declared **Dissenting** votes.
2. As many as of 235,432,617 (two hundred thirty five million four hundred thirty-two thousand six hundred and seventeen) shares or constituting 0.5604907% (zero point five six zero four nine zero seven percent) of the total votes cast in the meeting declared not to cast any votes or **Abstained**;
3. As many as 39,461,401,704 (thirty-nine billion four hundred sixty-one million four hundred one thousand seven hundred and four) shares or constituting 93.9451294% (ninety-three point nine four five one two nine four percent) of the total votes cast in the meeting declared their **Affirmative** votes.

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to

[TRANSLATION]

have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the vote count, the Meeting Chairman concluded that in the Second Agenda of this Meeting:

***"The meeting with the majority votes namely 39,696,834,321 (thirty nine billion six hundred ninety six million eight hundred thirty four thousand three hundred twenty one) shares or constituting 94,5056201% (ninety four point five zero five six two zero one percent) of the total votes cast in the Resolved:***

- 1. Granting authority and power to the Dwiwarna Series A Shareholder of the Company to determine the amount of tantiem (bonus) of Financial Year 2022 (two thousand and twenty two), and determine the honorarium, facilities and allowances for members of the Company's Board of Commissioners for the year 2023 (two thousand two thirty three).***
- 2. Granting authority and power to the Company's Board of Commissioner by firstly obtaining written approval from the Dwiwarna Series A Shareholder of the Company to determine the amount of tantiem (bonus)***

[TRANSLATION]

***of Financial Year 2022 (two thousand twenty two), and determine salaries, facilities and allowances for members of the Company's Board of Directors for the year 2023 (two thousand and twenty-three).***

IV. Entering the **Fourth Meeting Agenda**, namely:

**Determination of Public Accountant (AP) and/or Public Accounting Firms (KAP) to audit the Company's Consolidated Financial Statements and Financial Statements of the Micro and Small Business Funding Program (PUMK) of Financial Year of 2023.**

- The Meeting Chairman conveys the explanation as follows:

*“Ladies and Gentlemen of Shareholders, Shareholders’ Proxies and the Attendees”*

*The legal basis for the resolution of the Meeting in the appointment of Public Accountant (AP) and/or Public Accountant Firm (KAP) are as follows:*

- 1. In accordance with the Company's Articles of Association, it is stated that in the Annual GMS will be appointed KAP to audit the current Company's books based on a proposal from the Board of Commissioners.*

[TRANSLATION]

2. *In accordance with POJK Number 13/POJK.03/2017 concerning Employment of Public Accountant Services and Public Accounting Firms in Financial Services Activities, it is stated that Bank is required to appoint AP and / or Public Accountant registered with OJK (Financial Services Authority) in the performance of the Bank's Financial Statement Audit. The appointment of AP and/or KAP must be resolved by the General Meeting of Shareholders (GMS) by considering the proposal of the Board of Commissioners after taking into account recommendations of the Audit Committee, which is also in accordance with the provisions in the POJK GMS.*
3. *In accordance with Article 59 of POJK GMS, appointment and the termination of AP and / or KAP that will provide audit services on annual historical financial information must be resolved at the General Meeting of Shareholders (GMS) of the Public Company by considering the proposal of the Board of Commissioners after taking into account recommendations of the Audit Committee.*
4. *Based on the provisions of Article 23 paragraph (4) of The Regulation of Minister on Social, Environmental Responsibility (TJSL) that the annual Micro and Small*

[TRANSLATION]

*Business Funding Program (PUMK) Financial Statements must be audited by KAP separately from the audit of the State-Owned Enterprise (BUMN) Financial Statements which are prepared according to accounting financial standards.*

Based on considerations of technical ability, it has been recommended by the Audit Committee and approved by the Board of Commissioners, the Public Accounting Firm TANUDIREDJA, WIBISANA, RINTIS and Partners (*a Firm member of the Global PricewaterhouseCoopers network*) and the Public Accountant LUCY LUCIANA SUHENDA proposed to be appointed as the Public the Accounting Firm (KAP) and as a Public Accountant (AP) which will audit the Company's consolidated financial statements of Financial Year ended on 31-12-2023 (thirty-first of December two thousand and twenty-three) and the Micro and Small Business Funding Program (PUMK) the financial statements of Financial Year 2023 (two thousand and twenty-three).

- Furthermore, the Meeting Chairman gave an opportunity to the Shareholders and Shareholders's Proxies to raise questions and/or opinions in writing for those who were physically present and through

[TRANSLATION]

eASY.KSEI for those who attended electronically in the Fourth Meeting Agenda.

- Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Second Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman.

- Furthermore, the Meeting Chairman conveyed a proposal for resolution of the Fourth Meeting Agenda, namely:

1. Determining the Public Accounting Firm TANUDIREDJA, WIBISANA, RINTIS and Partners (*a Firm member of the Global PricewaterhouseCoopers network*) and the Public Accountant LUCY LUCIANA SUHENDA as the Public Accountant which will audit the Company's consolidated financial statements and the Micro and Small Business Funding Program (PUMK) financial statements of Financial Year ended on 31-12-2023 (thirty-first of December two thousand and twenty-three).
2. Granting a power of attorney to the Company's Board of Commissioners to determine the honorarium and other requirements for the Public Accountant Firm, as well as to determine the substitute Public Accountant Firm and/or Public Accountant in the event that the Public Accounting Firm

[TRANSLATION]

TANUDIREDJA, WIBISANA, RINTIS and Partners (member firm of Global PricewaterhouseCoopers network) and Ms. LUCY LUCIANA SUHENDA as the Public Accountant, due to any reasons, will be unable to complete the audit of the Company's Consolidated Financial Statements and the Financial Statements of the Micro and Small Business Funding Program of Financial Year of 2023.

- Furthermore, entering the resolution-making stage of the Fourth Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Then the Meeting Chairman asked if there were Shareholders and/or Shareholders who do not cast any vote or abstained; or there are dissenting opinions against the proposed resolution submitted in the First Meeting Agenda.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the First Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

[TRANSLATION]

1. As many as 713,300 (seven hundred and thirteen thousand three hundred) shares or constituting 0.0016981% (zero point zero zero one six nine eight one percent) of the total votes cast in the meeting declared their **Dissenting** votes
2. As many as 150,813,187 (one hundred and fifty million hundred thirteen thousand one hundred and eighty-seven) shares or constituting 0.3590385% (zero point three five nine zero three eight five percent) of the total votes cast in the meeting declare not to cast any votes or **Abstained**.
3. As many as 41,853,207,498 (forty-one billion eight hundred fifty-three million two hundred seven thousand four hundred ninety-eight) shares or constituting 99.6392633% (ninety-nine point six three nine two six three three percent) of all votes cast in the meeting declare their **Affirmative** votes;

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the votes count, the Meeting Chairman concluded that in the Fourth Agenda of this Meeting:

[TRANSLATION]

***"The meeting with the majority votes namely 42,004,020,685 (forty-two billion four million twenty thousand six hundred and eighty -five) shares or constitutes 99.9983019% (ninety-nine point nine nine eight three zero one nine percent) of the total votes cast in the Resolved:***

- 1. Determining the Public Accounting Firm TANUDIREDJA, WIBISANA, RINTIS and Partners (a Firm member of the Global PricewaterhouseCoopers network) and the Public Accountant LUCY LUCIANA SUHENDA as the Public Accountant which will audit the Company's consolidated financial statements and the Micro and Small Business Funding Program (PUMK) financial statements of Financial Year ended on 31-12-2023 (thirty-first of December two thousand and twenty-three).***
- 2. Granting a power of attorney to the Company's Board of Commissioners to determine the honorarium and other requirements for the Public Accountant Firm, as well as to determine the substitute Public Accountant Firm and/or Public Accountant in the event that the Public Accounting Firm TANUDIREDJA, WIBISANA, RINTIS and Partners (member firm of Global PricewaterhouseCoopers network) and Ms. LUCY LUCIANA SUHENDA as the Public***

[TRANSLATION]

***Accountant, due to any reasons, will be unable to complete the audit of the Company's Consolidated Financial Statements and the Financial Statements of the Micro and Small Business Funding Program of Financial Year of 2023.***

V. Entering the **Fifth Meeting Agenda**, namely: **Approval of the Company's Resolution Plan.**

- The Meeting Chairman then let the Company's President Director to convey the approval of the Company's Resolution Plan.

- Similarly, in the question and answer session, the Meeting Chairman also delegated it to the Company's President Director to guide the course of the session and in answering the questions asked, the President Director may be assisted by other Directors and after the closing of the session, the forum is returned to the Meeting Chairman

- Furthermore, Mr. DARMAWAN JUNAIDI in his capacity as the Company's President Director, delegated to Mr. AHMAD SIDDIK BADRUDDIN as the Risk Management Director to deliver the discussion of the Fifth Agenda of this Meeting.

- At the request of the Company's President Director, Mr. -AHMAD SIDDIK BADRUDDIN, conveyed the discussion as follows:

*"Thank you, Mr. President Director,*

[TRANSLATION]

*Ladies and Gentlemen of Shareholders and Shareholders Proxies  
Shares,*

*Based on the size of assets, liabilities and capital, as well as the level of product complexity and linkage with the banking system, Financial Services Authority (OJK) has designated Bank Mandiri as a Domestic Systematically Important Bank. As a Systemic Bank, Bank Mandiri has submitted the Recovery Plan to Financial Services Authority (OJK) since 2017 (two thousand and seventeen) and updates are conducted every year, which includes, among others, Recovery Options, to prevent, recover and improve the Bank's financial condition and business continuity in case of financial stress occurred.*

*In addition, in accordance with the determination of the Deposit Insurance Corporation ("**LPS**") as stipulated in the Deposit Insurance Corporation ("**PLPS**") Regulation Number 1 of 2021 (two thousand twenty-one) concerning the Resolution Plan for Commercial Banks, Bank Mandiri as a systemic bank is determined to prepare and submit a Resolution Plan for the first time in 2022 (two thousand and twenty-two) and will periodically be updated every 2 (two) years.*

*The Resolution Plan is a continuation of the Recovery Plan which contains information about the Bank and the resolution strategy which is one of the considerations for Financial Services Authority*

[TRANSLATION]

*(LPS) in carrying out the handling or settlement of Banks that have been determined as the failed Bank.*

*The Resolution Plan does not bind LPS in handling or settling banks being determined as the failed bank.*

*The Company has prepared a Resolution Plan referring to LPS Circular Letter Number SE-3 / KE / 2021 concerning Guidelines and Format for Preparing Resolution Plan for Commercial Banks, where the Company has submitted Strategic Business Analysis, Resolution Option, Potential Obstacles in Implementation of Resolutions Option, Business Continuity When Handling or Settling Banks which are determined as the Failed Banks and Communication Strategy and Management Information Systems.*

*The Resolution Plan document that has been approved by the Board of Commissioners and Controlling Shareholders has been submitted to LPS on 29-11-2022 (twenty-ninth of November two thousand and twenty-two).*

*The Resolution Plan is expected to be a reference for LPS in restructuring the failed banks. The Company hopes that the preparation of the Resolution Plan can broadly also support the improvement of banking system stability and the economy of Indonesia.*

[TRANSLATION]

*In line with the provisions of Article 8 paragraph (1) of PLPS Number 1 of 2021 (two thousand and twenty-one), the Company proposed the Company's Resolution Plan Approval in the meeting.*

*This is all of our explanation of the Fifth Agenda Meeting, the forum is returned to Mr. President Director."*

- Furthermore, Mr. DARMAWAN JUNAIDI gave the opportunity to the Shareholders and Shareholders' Proxies to raise questions and/or opinions of the Fifth Meeting Agenda. There is 1 (one) questioner from the Shareholders who is present in the meeting, namely, Mr. IVAN, with a total of ownership of 1,000 (one thousand) shares;
- further Next the question sheet is examined by me, Notary. However, because the question was not relevant to the Fifth Agenda, it was not read out in the meeting.
- Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Second Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman.
- Furthermore, the Meeting Chairman conveyed a proposal for resolution of the Fifth Meeting Agenda, namely:

Approval of the Company's Resolution Plan in order to comply with provisions of the Deposit Insurance Corporation Regulation No. 1 of

[TRANSLATION]

2021 (two thousand twenty-one) concerning the Resolution Plan for Commercial Banks.

- Furthermore, entering the resolution-making stage of the Fifth Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the First Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows.

1. No votes cast in the meeting declaring **Dissenting** vote,
2. As many as 166,180,676 (one hundred sixty-six million one hundred eighty thousand six hundred and seventy-six) shares or constituting 0.3956237% (zero point three nine five six two three seven percent) of the total votes cast in the meeting declared not to cast any votes or **Abstained**;
3. As many as 41,838,553,309 (forty-one billion eight hundred thirty-eight million five hundred fifty-three thousand three

[TRANSLATION]

hundred and nine) shares or constituting 99.6043763% ninety-nine point six zero four three seven six three percent) of the total votes cast in the meeting declared their **Affirmative votes**.

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the vote count, the Meeting Chairman concluded that in the Second Agenda of this Meeting:

***"The meeting with the majority votes namely 42,004,733,985 (forty-two billion four million seven hundred thirty-three thousand nine hundred and eighty-five) shares or constituting 100% (one hundred percent) of the total number of votes issued in the Resolved:***

***Approve the Company's Resolution Plan in order to comply with the provisions of the Deposit Insurance Corporation Regulation Number 1 of 2021 (two thousand twenty-one) concerning the Resolution Plan for Commercial Banks."***

VI. Entering the **Sixth Meeting Agenda**, namely:

[TRANSLATION]

**“Approval of the Company's Stock Split with ratio of 1:2 or from IDR250.00 (two hundred and fifty rupiah) per share to become IDR125.00 (one hundred twenty-five rupiah) per share”.**

- Similarly, in the question and answer session, the Meeting Chairman also delegated it to the Company's President Director to guide the course of the session and in answering the questions asked, the President Director may be assisted by other Directors and after the closing of the session, the forum is returned to the Meeting Chairman.
- Furthermore, Mr. DARMAWAN JUNAIDI in his capacity as the Company's President Director, delegated to Mr. SIGIT PRASTOWO as the Finance and Strategy Director to present explanation of the Sixth Agenda of this Meeting.
- At the request of the Company's President Director, the Mr. -SIGIT PRASTOWO, deliver the discussion as follows:

"Thank you Mr. DARMAWAN JUNAIDI,  
*Ladies and Gentlemen of Shareholders and Shareholders Proxies. Stock split, hereinafter referred to as the Stock Split, is conducted by the Company with referring to, among others, the Financial Services Authority Regulation Number 15/POJK.04/2022 concerning Stock Split and Reverse Stock Split by Public Companies (hereinafter referred to as "POJK No. 15/2022"). Based on Paragraph 3 of POJK No.15/2022, Public Companies intending to carry out Stock Split and*

[TRANSLATION]

*Reverse Stock Split must obtain the General Meeting of Shareholders (GMS) approval.*

*By taking into account the market price of the Company's shares on the Indonesia Stock Exchange which is influenced by the difference in the nominal value of the Company's shares with other companies having similar business activities, the Company has considered for implementation of the Stock Split by taking into account the applicable provisions in order to support:*

- 1. The increase of liquidity of stock trading in the Stock Exchange by increasing the number of units of the outstanding shares.*
- 2. Expansion of share ownership distribution through stock price adjustments so as to achieve an optimal trading range to reach various segments of investors.*

*The split of the nominal value of shares is proposed with a ratio of 1:2 (one to two) or 1 (one) old share with a nominal value of IDR250.00 (two hundred fifty Rupiah) per share into 2 (two) shares with a nominal value of IDR125.00 (one hundred twenty-five Rupiah) per share, where for Dwiwarna Series A shares will remain being maintained 1 (one) share and the remaining shares will be calculated to increase Series B shares owned by the State of the Republic of Indonesia.*

[TRANSLATION]

*The Company has submitted an application for approval of the principal license for the implementation of the split of the nominal value of the shares to the Indonesia Stock Exchange with letter Number CEO/5/2023 dated 12-1-2023 (twelve January two thousand and twenty-three) and has obtained the principal approval from the Indonesia Stock Exchange pursuant to letter Nomor S00973/IDX.PP1/01-2023 dated 26-1-2023 (twenty-sixth of January two thousand and twenty-three).*

*In accordance with the disclosure of information submitted by the Company on 3-2-2023 (third of February two thousand and twenty-three) through the Indonesia Stock Exchange website and the Company's website, the implementation of the Stock Split will be conducted no later than 30 (thirty) days after the performance of the Annual GMS which approved the Stock Split plan as referred to in Article 22 POJK No. 15/2022. The Company will announce the Schedule for the Stock Split after the Company obtain the General Meeting of Shareholders (GMS) approval and/or ratification from the Minister of Law and Human Rights on amendments to Article 4 of the Company's Articles of Association and the Company has complied with all requirements in POJK No. 15/2022 and additional stock listing requirements and after obtaining approval for additional share listing from the Indonesia Stock Exchange.*

[TRANSLATION]

*This is all of our presentation concerning the explanation of the Sixth Agenda Meeting, then we return the forum to the President Director."*

- Furthermore, Mr. DARMAWAN JUNAIDI gave the opportunity to the Shareholders and Shareholders's Proxies to raise questions and/or -opinions in writing to those who were physically present and through eASY.KSEI for those who attended electronically for the Sixth Meeting Agenda.
- Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Third Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman
- Furthermore, the Meeting Chairman conveyed a proposal for resolution of the Sixth Meeting Agenda, namely:
  1. Approved the implementation of the Company's Stock Split with a ratio of 1:2 (one to two) or from IDR250.00 (two hundred fifty Rupiah) per share to become IDR125.00 (one hundred two twenty five Rupiah) per share with the following conditions
    - a. Dwiwarna Series A shares will become 2 (two) shares with the nominal value as follows:
      - i. 1 (one) Dwiwarna Series A share will remain being retained as Dwiwarna Series A shares owned by the State of the Republic of Indonesia with a nominal value

[TRANSLATION]

of IDR125.00 one hundred twenty-five Rupiah) per share; and

ii. 1 (one) Dwiwarna Series A share will become (one) Series B share owned by the State of the Republic of Indonesia with a nominal value of IDR125.00 (one hundred two twenty-five Rupiah) per share.

b. Series B shares from IDR 250.00 (two hundred and five twenty Rupiah) per share to become IDR125.00 one hundred twenty-five Rupiah) per share;

2. Approved to grant power and authority to the Company's Board of Directors with the right of substitution to take all necessary actions in implementing the Stock Split in accordance with the applicable laws and regulations, including but not limited to determining the procedures and schedule for the implementation of the Stock Split, restating the resolution of the Sixth Agenda in a Notarial Deed and submitting to the competent authorities, as well as taking all actions as deemed necessary and useful for such purposes with no exception.

- Furthermore, entering the resolution-making stage of the sixth Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been

[TRANSLATION]

submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Then the Meeting Chairman asked if there were Shareholders and/or Shareholders who do not cast any vote or abstained; or there are dissenting opinion against the proposed resolution submitted in the sixth Meeting Agenda.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the Third Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

1. As many as 4,100 (four thousand one hundred) shares or constituting 0.0000098% (zero point zero zero zero zero zero zero nine eight percent) of the total votes cast in the meeting declared **Dissenting** votes.
2. As many as of 150,810,787 (one hundred and fifty million eight hundred ten thousand seven hundred eighty-seven) shares or constituting 0.3590328% (zero point three five nine zero three two eight percent) of the total votes cast in the meeting declared not to cast any votes or Abstained.

[TRANSLATION]

3. As many as 41,853,919,098 (forty-one billion eight hundred and fifty-three million nine hundred nineteen thousand ninety-eight) shares or constituting 99.6409574% (ninety-nine point six four zero nine five seven four percent) of the total votes cast in the Meeting declared their **Affirmative** votes.

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the vote count, the Meeting Chairman concluded that in the Sixth Agenda of this Meeting:

***"The meeting with the majority votes namely 42,004,729,885 (forty-two billion four million seven hundred twenty-nine thousand eight hundred and eighty-five) shares including 1 (one) Dwiwarna Series A share or constituting 99.9999902% (ninety-nine point nine nine nine nine nine zero two percent) of the total votes cast in the Resolved:***

***1. Approve the implementation of the Company's Stock Split with a ratio of 1:2 (one to two) or from IDR250.00 (two hundred -fifty Rupiah) per share to become IDR125.00 (one hundred twenty-five Rupiah) per share with the following conditions:***

[TRANSLATION]

- a. *Dwiwarna Series A shares will become 2 (two) shares with the nominal value as follows:*
  - i. *1 (one) Dwiwarna Series A share will remain being retained as Dwiwarna Series A shares owned by the State of the Republic of Indonesia with a nominal value of IDR125.00 one hundred twenty-five Rupiah) per share; and*
  - ii. *1 (one) Dwiwarna Series A share will become (one) Series B share owned by the State of the Republic of Indonesia with a nominal value of IDR125.00 (one hundred two twenty-five Rupiah) per share.*
- b. *Series B shares from IDR 250.00 (two hundred and five twenty Rupiah) per share to become IDR125.00 one hundred twenty-five Rupiah) per share;*
2. *Approved to grant power and authority to the Company's Board of Directors with the right of substitution to take all necessary actions in implementing the Stock Split in accordance with the applicable laws and regulations, including but not limited to determining the procedures and schedule for the implementation of the Stock Split, restating the resolution of the Sixth Agenda in a Notarial Deed*

[TRANSLATION]

***and submitting to the competent authorities, as well as taking all necessary actions and useful for such purposes with no exception.***

VII. Entering **the Seventh Meeting Agenda**, namely:

**"Approval of amendments to the Company's Articles of Association.**

- The Meeting Chairman then let the Company's President Director to present an explanation on the approval of the Amendment of the Company's Articles of Association.

- Similarly, in the question and answer session, the Meeting Chairman also delegated it to the Company's President Director to guide the course of the session and in answering the questions asked, the President Director may be assisted by other Directors and after the closing of the session, the forum is returned to the Meeting Chairman.

- Furthermore, Mr. DARMAWAN JUNAIDI, delegated to Mrs. ALEXANDRA ASKANDAR as the Company's Vice President Director to present explanation of the Seventh Agenda of this Meeting.

- At the request of the Company's President Director, Mrs. ALEXANDRA ASKANDAR to present explanation as follows:

*"Thank you, Mr. President Director.*

[TRANSLATION]

*Ladies and Gentlemen of Shareholders and Shareholders Proxies  
Ladies and the respected attendees.*

*We can inform you that this Agenda is in connection with the proposed approval of the implementation of the Company's Stock Split as the Agenda the Sixth Meeting and in connection with the implementation of the Indonesian Standard Industrial Classification ("ISIC") 2020 (two thousand twenty) in accordance with the Central Statistics Agency ("**BPS**") Regulation Number 2 of 2020 (two thousand twenty) concerning Indonesian Standard Industrial Classification. (hereinafter referred to as "**BPS Regulations**").*

*Therefore, in order to adjust the number of shares after the Stock Split and the compliance with BPS Regulation, the Company's Articles of Association need to be adjusted by asking for approval in the meeting. The amendments to several articles of the Articles of Association include the following.*

a. Article 4 on Capital, therefore:

- i. *The Company's Authorized Capital which was previously were divided into 64,000,000,000 (sixty-four billion) shares with a nominal value of IDR250.00 (two hundred and fifty Rupiah) to be divided into 128,000,000,000 (one hundred*

[TRANSLATION]

*twenty eight billion) shares with a nominal value of IDR125.00 (one hundred -twenty-five Rupiah); and*

- ii. Issued and Paid-up Capital which were previously divided into 46,666,666,666 - (forty-six billion six hundred sixty-six million six hundred sixty-six thousand six hundred sixty six) shares with a nominal value of IDR250.00 (two hundred and fifty Rupiah) into 93,333,333,332 (ninety-three billion three hundred thirty-three million three hundred thirty-three thousand three hundred thirty-two) shares with a nominal value of IDR125.00 (one hundred twenty-five Rupiah).*

- b. Article 3 on Purposes and Objectives as well as Business Activities.*

*Details of the matrix of amendments to the Articles of Association as shown in the presentation material-which contain the following:*

**Article 3 Paragraph 2**

*In achieving the aforementioned purposes and objectives, Company may perform business activities as follows:*

- a. Raising funds from the public comprising deposits consisting of demand deposits, time deposits, certificates of deposit, savings and / or other similar forms;*

[TRANSLATION]

- b. Providing credits;*
- c. Issuing promissory notes;*
- d. Buying, sell or guarantee at its own risk or on behalf of and based on instruction of its customers:*
  - 1) Bank drafts including the bank drafts accepted by the bank with a tenor of no longer than the trading practices in the aforesaid instrument trading;*
  - 2) promissory notes and other securities whose the tenor thereof is no longer than the trading practices of such securities;*
  - 3) treasury bills and government guarantees;*
  - 4) Bank Indonesia certificates (SBI);*
  - 5) Bonds;*
  - 6) securities certificates in accordance with laws and regulations;*
  - 7) Other securities with the tenor of which is in accordance with laws and regulations.*
- e. Transferring cash either for its own interest or on behalf of customers;*
- f. Placing funds in, borrow funds from, or lend funds to other*

[TRANSLATION]

*banks, either by letter, telecommunication facilities or by sight draft, check or other means;*

- g. Receiving payments from bills on securities and perform calculations with or among third parties;*
- h. Providing a place for goods and securities storage;*
- i. Performing custodian activities on behalf of other the parties based on contracts;*
- j. Placing funds from one customer to another customer comprising securities that are not listed on the Stock Exchange;*
- k. Performing factoring, credit card business and trustee activities;*
- l. Providing financing and/or perform other activities based on sharia principles, in accordance with the provisions stipulated by the competent authority;*
- m. Providing payment system services business activities;*

[TRANSLATION]

*n. Performing other business activities commonly performed by a conventional commercial bank to the extent not in contravention of the laws.*

*This is all of our explanation of the Fifth Agenda Meeting, the forum is returned to Mr. President Director."*

- Furthermore, Mr. DARMAWAN JUNAIDI gave an opportunity to the Shareholders and Shareholders's Proxies to raise questions and/or - opinions in writing for those who were physically present and through eASY.KSEI for those who attended electronically in the Seventh Meeting Agenda.

- Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Second Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman.

- Furthermore, the Meeting Chairman conveyed a proposal for resolution of the Seventh Meeting Agenda, namely:

1. Approved the amendments to Article 4 of the Company's Articles of Association in connection with the Company's Stock Split.
2. Approved amendments to Article 4 of the Company's Articles of Association in connection with adjustments the Indonesian Standard Industrial Classification ("**ISIC**") of year 2020.

[TRANSLATION]

3. Grant power and authority to the Board of Directors with the right of substitution to take all necessary actions related to the resolution of the Seventh Meeting Agenda, including but not limited to arrange and restate all of the Company's Articles of Association in a Notarial Deed and submitting to competent authorities to obtain approval and/or receipt of notification of amendments to the Company's Articles of Association, as well taking all actions as deemed necessary and useful for such purposes with no exception.

- Furthermore, entering the resolution-making stage of the sixth Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been submitted by the Meeting Chairman may be approved by deliberation for reaching a mutual consensus.

- Then the Meeting Chairman asked if there were Shareholders and/or Shareholders who do not cast any vote or abstained; or there are dissenting opinion against the proposed resolution submitted in the seventh Meeting Agenda.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the Third Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes

[TRANSLATION]

including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

1. As many as 6,944,927,734 (six billion nine hundred forty-four million nine hundred twenty-seven thousand seven hundred and thirty-four) shares or constituting 16.5336786% (sixteen point five three three six seven eight six percent) of the total votes -cast in the meeting declare declared **Dissenting** votes
2. As many as 153,276,217 (one hundred fifty-three million two hundred seventy-six thousand two hundred seventeen) shares or constituting 0.3649022% (zero point three six four nine zero two two percent) of the total votes cast in the Meeting ) of the total votes cast in the meeting declared not to cast any votes or Abstained
3. As many as 34,906,530,034 (thirty four billion nine hundred six million five hundred thirty thousand and thirty-four) shares or - constituting 83.1014191% (eighty-three point one zero one four one nine one percent) of the total votes cast in the Meeting declared their **Affirmative** votes;

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to

[TRANSLATION]

have cast the same votes as the majority votes of Shareholders who cast votes.

-Based on the results of the vote count, the Meeting Chairman concluded that in the Seventh Agenda of this Meeting:

**" The meeting with the majority votes namely, 35,059,806,251 (thirty-five billion fifty-nine million eight hundred six thousand two hundred and fifty-one) shares including 1 (one) Dwiwarna Series A or constituting 83.4663214% (eighty-three point four six six three two one four percent) of the total votes cast in the Resolved:**

- 1. Approved the amendments to Article 4 of the Company's Articles of Association in connection with the Company's Stock Split.**
- 2. Approved amendments to Article 4 of the Company's Articles of Association in connection with adjustments the Indonesian Standard Industrial Classification ("ISIC") of year 2020.**
- 3. Grant power and authority to the Board of Directors with the right of substitution to take all necessary actions related to the resolution of the Seventh Meeting Agenda, including but not limited to arrange and restate all of the**

[TRANSLATION]

***Company's Articles of Association in a Notarial Deed and submitting to competent authorities to obtain approval and/or receipt of notification of amendments to the Company's Articles of Association, as well taking all actions as deemed necessary and useful for such purposes with no exception.***

VIII. Entering the **Eighth Meeting Agenda**, namely:-

"Changes in the composition of the **Company's Board of Management.**"

- The Meeting Chairman conveyed explanation as follows:

*"In the Company's Articles of Association, it is stipulated that members of the Board of Directors are appointed for a period of 5 (five) years from the closing of the General Meeting of Shareholders (GMS) that appointed them or from such other time as determined by the General Meeting of Shareholders (GMS), and the term of office of the Board of Directors members expire at the closing of the fifth annual GMS after the date of appointment with Provisions not exceeding a period of 5 (five) years.*

*On this occasion we would like to inform you that there are 4 (four) members of the Company's Board of Directors who have conducted 1 (one) term of office, namely the Vice President Director Mrs.*

[TRANSLATION]

*ALEXANDRA ASKANDAR, - Compliance and HR Director - Mr. AGUS DWI HANDAYA, Treasury and International Banking Director - Mr. PANJI IRAWAN and Commercial Banking Director - Mr. RIDUAN which expired at the closing of the 2023 Annual GMS (two thousand and twenty-three).*

Therefore, in this Agenda will be presented a proposal to change the composition of the Company's board of management the by Dwiwarna Series A Shareholder.

As for mechanism for appointment and dismissal of the Board of Directors and/or the Board of Commissioners as stipulated in Article 11 paragraph (10) and Article 14 paragraph (12) of the Company's Articles of Association, that members of the Board of Directors and the Board of Commissioners are appointed and dismissed by the General Meeting of Shareholders (GMS) which is attended by Dwiwarna Series A Shareholder, and such resolutions must also be approved by Dwiwarna Series A Shareholder with due observance of provisions of the Articles of Association. The members of the Board of Directors and the Board of Commissioners appointed by the General Meeting of Shareholders (GMS) are candidates proposed by Dwiwarna Series A Shareholder, the nomination binds the General Meeting of Shareholders (GMS).

[TRANSLATION]

Meanwhile, concerning the nomenclature or job division of the Board of Directors as stipulated in Article 12 paragraph (19) of the Company's Articles of Association, that the Division of duties and responsibilities for each member of the Board of Directors shall be determined by the General Meeting of Shareholders (GMS). In the event that GMS shall not determine the division of duties and authorities, the division of duties and powers among Board of Directors shall be determined based on a resolution of the Meeting of the Board of Directors"

- After the Meeting Chairman presented explanation of the Eighth Meeting Agenda, then the Meeting Chairman let Mr. MUHAMMAD KHOERUR ROZIQIN as the proxy of the Dwiwarna Series A Shareholder to submit a proposal at the Eighth Meeting Agenda.

- Furthermore, Mr. MUHAMMAD KHOERUR ROZIQIN handed over the letter in the sealed envelope to the Meeting Chairman. Then the Meeting Chairman opened the envelope and read out the contents of the letter from the Minister of State-Owned Enterprises as the Dwiwarna Series A Shareholder, namely letter Number SR-134/MBU/03/2021, dated 10-3-2023 (tenth of March two thousand and twenty-three), concerning the proposed Change of Management of PT BANK MANDIRI (Persero) Tbk, which basically contains the following:

[TRANSLATION]

1. *Respectfully dismiss the names below as the Company's Board of Management of the Company:*

1) *Mrs. ALEXANDRA ASKANDAR as the Vice President Director;*

2) *Mr. PANJI IRAWAN as the Treasury and International Banking Director*

3) *Mr. RIDUAN as the Compliance and HR Director;*

4) *Mr. BOEDI ARMANTO as the Independent Commissioner;*

*each of them was appointed based on the General Meeting of Shareholders (GMS) Resolution of Financial Year of 2017 (two thousand seventeen) dated 21-3-2018 (twenty one March two thousand eighteen) in conjunction with the Extraordinary General Meeting of Shareholders (EGMS) of Year 2019 (two thousand and nineteen) dated 9-12-2019 (ninth of December two thousand and nineteen) in conjunction with the Extraordinary General Meeting (EGMS) Year of 2020 (two thousand and twenty) dated 21-10-2020 (twenty first of October two thousand and twenty), the General Meeting of Shareholders (GMS) Resolution of Financial Year 2017 (two thousand seventeen) dated 21-3-2018 (twenty first of March two thousand and eighteen) in conjunction with the Extraordinary Meeting of Shareholders (EGMS) of Financial Year 2019 (two thousand and nineteen) dated 9-12-2019 (ninth of*

[TRANSLATION]

*December two thousand nineteen) in conjunction with the General Meeting of Shareholders (GMS) of Financial Year 2018 (two thousand and eighteen) dated 16-5-2019 (sixteenth of May two thousand and nineteen) in conjunction with the Extraordinary Meeting of Shareholders (EGMS) of Financial Year 2019 (two thousand and nineteen) dated 9-12-2019 (ninth of December two thousand and nineteen) -in conjunction with Extraordinary Meeting of Shareholders (EGMS) of Financial Year 2020 (two thousand and twenty) dated 21-10-2020 (twenty first of October two thousand twenty), GMS Resolution of Financial Year 2017 (two thousand seventeen) dated 21-3-2018 (twenty-first March two thousand and eighteen) in conjunction with the General Meeting of Shareholders (GMS) of Financial Year 2018 (two thousand and eighteen) dated 16-5-2019 (sixteenth of May two thousand and nineteen), the Extraordinary General Meeting of Shareholders (EGMS) Resolution of Year 2019 (two thousand nineteen) dated 7-1-2019 (seventh of January two thousand nineteen), and the Resolution of the Annual General Meeting of Shareholders (GMS) of Financial Year 2019 (two thousand and nineteen) dated 19-2-2020 (nineteenth of February two thousand and twenty), commencing from the closing of the General Meeting of Shareholders (GMS), with gratitude for the contribution of their*

[TRANSLATION]

*energy and thoughts dedicated during their term of office as the Company's Board of Management.*

2. *Appoint the names below as Management of the Company:*
  - 1) *Mrs. ALEXANDRA ASKANDAR as the Vice President Director;*
  - 2) *Mrs. EKA FITRIA as the Treasury and International Banking Director;*
  - 3) *Mr. AGUS DWI HANDAYA as the Compliance and HR Director;*
  - 4) *Mr. RIDUAN as the Commercial Banking Director of*
  - 5) *Mr. HERU KRISTİYANA as the Independent Commissioner of;*
  - 6) *Mr. ZAINUDIN AMALI as the Independent Commissioner.*
3. *Term of office of members of the appointed Board of Directors and the Board of as referred to in point 2, in accordance with the provisions of the Company's Articles of Association, with due observance of the laws and regulations in the Capital Market and without prejudice to the right of the General Meeting of Shareholders (GMS) to dismiss them at any time.*
4. *By the dismissal and appointment of the members of the Company's Board of Directors and Board of Commissioners as*

[TRANSLATION]

*referred to in points 1 and number 2 above, the composition of the members of the Board of Directors and the Board of Commissioners of the Company shall be as follows*

a. BOARD OF COMMISSIONERS

President/Independent	:	Mr.	MUHAMAD
Commissioner			CHATIB BASRI;
Vice	:	Mr.	ANDRINOF ACHIR
President/Independent			CHANIAGO;
Commissioner			
Commissioner	:	Mr.	RIONALD
			SILABAN;
Commissioner	:	Miss	NAWAL NELLY;
Commissioner	:	Mr.	ARIF BUDIMANTA;
Commissioner	:	Mr.	FARIED UTOMO;
Commissioner	:	Mr.	MUHAMMAD
			YUSUF ATEH
Independent	:	Mr.	HERU
Commissioner			KRISTIYANA;
Independent	:	Mrs.	LOEKE LARASATI
Commissioner			AGOESTINA;

[TRANSLATION]

Independent : Mr. MULIADI  
Commissioner RAHARDJA;  
Independent : Mr. ZAINUDIN AMALI;  
Commissioner

b. BOARD OF DIRECTORS

President Director : Mr. DARMAWAN  
JUNAIDI;  
Vice President Director : Mrs. ALEXANDRA  
ASKANDAR;  
Corporate Banking : Mrs. SUSANA INDAH  
Director KRIS;  
Commercial Banking : Mr. RIDUAN;  
Director  
Treasury and : Mrs. EKA FITRIA;  
International Banking  
Director  
Network and Retail : Mr. AQUARIUS  
Banking Director RUDIANTO;  
Operation Director : Mr. TONI EKO BOY  
SUBARI;  
Compliance and HR : Mr. AGUS DWI



[TRANSLATION]

6. *Members of the Board of Directors and Board of Commissioners of who are appointed as referred to in point 2 (two) who are still serving in other positions which are prohibited by laws and regulations to be concurrently with the positions of members of the Board of Directors or Board of Commissioners of State-Owned Enterprises, the person concerned must resign or be dismissed from his position, accordingly.*
7. *Requesting the Board of Directors to submit a written request to OJK for implementation of the Fit and Proper Test on the appointed members of the Board Commissioners as referred to in point 2 (two) aforementioned.*
8. *Granting a power of attorney with the right of substitution to the Company's Board of Directors to declare the resolutions of this GMS in a Notarial Deed as well as appearing before Notary or authorized official, and make adjustments or necessary improvements if required by the competent authorities for the purposes of implementation of the substances of the meeting resolutions."*

- After the Meeting Chairman read out the contents of the letter from the Minister of SOE, then the Chairman of the Meeting conveys to the Meeting that the Curriculum Vitae of the candidates members of the

[TRANSLATION]

Board of Directors and members of the Company's Board of Commissioners -as proposed by Dwiwarna Series A Shareholder will be displayed on the presentation screen and further ask the Host to read it out.

- Furthermore, the Meeting Chairman gave an opportunity to the Shareholders and Shareholders's Proxies to raise questions and/or opinions in writing for those who were physically present and through eASY.KSEI for those who attended electronically in the Eight Meeting Agenda.

- Since there were no Shareholders and/or Shareholder's Proxies who raise questions and/or opinions on the issues related to the Second Agenda of this Meeting, the question and answer session is closed and then the forum is returned to the Meeting Chairman.

- Furthermore, with due observance of the provisions of Article 25 paragraph (14) of the Company's Articles of Association which regulates the votes count orally, unless the Meeting Chairman determines otherwise, the Meeting Chairman determines the vote count for the Eighth Meeting Agenda shall be conducted with the unsigned closed ballots that is not.

- Furthermore, entering the resolution-making stage of the Eight Meeting Agenda, the Meeting Chairman asked the Shareholders and the Shareholders' Proxies whether the proposed resolutions that have been submitted by the Meeting Chairman may be approved by deliberation for

[TRANSLATION]

reaching a mutual consensus.

- Since there were Shareholders and/or Shareholders' Proxies who declare that they do not cast any vote or abstained; and there is dissenting opinion against the proposal for the Third Meeting Agenda resolution, so the Meeting Chairman asked me, Notary to count the votes including the votes counting via eASY.KSEI. After calculation being conducted, the results are obtained as follows:

1. As many as 10,364,791,248 (ten billion three hundred sixty-four million seven hundred ninety-one thousand two hundred and forty-eight) shares or constituting 24.6752932% (twenty-four point six seven five two nine three two percent) of the total votes cast in the meeting declared **Dissenting** votes.
2. As many as 745,987,775 (seven hundred forty five million nine hundred eighty-seven thousand seven hundred and seventy-five) shares or constituting 1.7759612% (one point seven seven five nine six one two percent) of all votes cast in the meeting declare not to cast any vote or **Abstained**;
3. As many as 30,893,954,962 (thirty billion eight hundred ninety three million nine hundred fifty-four thousand nine hundred and sixty-two) shares or constituting 73.5487457% (seventy-three point five four eight seven four five seven percent) of the total votes cast in the meeting declared their **Affirmative** votes;

[TRANSLATION]

In accordance with the provisions of the Meeting Rules, Shareholders who do not cast any vote (abstain) are considered to have cast the same votes as the majority votes of Shareholders who cast votes.

- Based on the results of the vote count, the Meeting Chairman concluded that in the Second Agenda of this Meeting:

- ***"The meeting with the majority votes namely namely 31,639,942,737 (thirty-one billion six hundred thirty nine million nine hundred forty-two thousand seven hundred and thirty-seven) shares including 1 (one) Dwiwarna Series A share or constituting 75.3247068% (seventy-five point three two four -seven zero six eight percent) of the total votes cast in the Resolved***

***1. Respectfully dismiss the names below as the Company's Board of Management of the Company:***

- 1) Mrs. ALEXANDRA ASKANDAR as the Vice President Director;***
- 2) Mr. PANJI IRAWAN as the Treasury and International Banking Director;***
- 3) Mr. AGUS DWI HANDAYA as the Compliance and HR Director;***
- 4) Mr. RIDUAN as the Commercial Banking Director;***

[TRANSLATION]

**4) Mr. BOEDI ARMANTO as the Independent Commissioner;**

*each of them was appointed based on the General Meeting of Shareholders (GMS) Resolution for Financial Year of 2017 (two thousand seventeen) dated 21-3-2018 (twenty one March two thousand eighteen) in conjunction with the Extraordinary General Meeting of Shareholders (EGMS) of Year 2019 (two thousand and nineteen) dated 9-12-2019 (ninth of December two thousand and nineteen) in conjunction with the Extraordinary General Meeting (EGMS) Year of 2020 (two thousand and twenty) dated 21-10-2020 (twenty first of October two thousand and twenty), the General Meeting of Shareholders (GMS) Resolution of Financial Year 2017 (two thousand seventeen) dated 21-3-2018 (twenty first of March two thousand and eighteen) in conjunction with the Extraordinary Meeting of Shareholders (EGMS) of Financial Year 2019 (two thousand and nineteen) dated 9-12-2019 (ninth of December two thousand nineteen) in conjunction with the General Meeting of Shareholders (GMS) of Financial Year 2018 (two thousand and eighteen) dated 16-5-2019 (sixteenth of May two thousand and*

[TRANSLATION]

*nineteen) in conjunction with the Extraordinary Meeting of Shareholders (EGMS) of Financial Year 2019 (two thousand and nineteen) dated 9-12-2019 (ninth of December two thousand and nineteen) -in conjunction with Extraordinary Meeting of Shareholders (EGMS) of Financial Year 2020 (two thousand twenty) -t dated 21-10-2020 (twenty one October two thousand twenty), the General Meeting of Shareholders (GMS) Resolution of Financial Year 2017 (two thousand seventeen) dated 21-3-2018 (twenty-first March two thousand and eighteen) in conjunction with General Meeting of Shareholders (GMS) of Financial Year 2018 (two thousand and eighteen) dated 16-5-2019 (sixteenth of May two thousand and nineteen), the Extraordinary General Meeting of Shareholders (EGMS) Resolution of Year 2019 (two thousand nineteen) dated 7-1-2019 (seventh of January two thousand nineteen), and Resolution of the Annual General Meeting of Shareholders (GMS) of Financial Year 2019 (two thousand and nineteen) dated 19-2-2020 (nineteenth of February two thousand and twenty), commencing from the closing of the General Meeting of Shareholders (GMS), with gratitude for the contribution of their energy and thoughts dedicated*

[TRANSLATION]

*during their term of office as the Company's Board of Management.*

**2. Appoint the names below as Management of the Company:**

**1) Mrs. ALEXANDRA ASKANDAR as the Vice President Director;**

**2) Mrs. EKA FITRIA as the Treasury and International Banking Director;**

**3) Mr. AGUS DWI HANDAYA as the Compliance and HR Director;**

**4) Mr. RIDUAN as the Commercial Banking Director of**

**5) Mr. HERU KRISTIYANA as the Independent Commissioner of;**

**6) Mr. ZAINUDIN AMALI as the Independent Commissioner.**

**3. Term of office of members of the appointed Board of Directors and the Board of as referred to in point 2, in accordance with the provisions of the Company's Articles of Association, with due observance of the laws and regulations in the Capital Market and without prejudice to the right of the General Meeting of Shareholders (GMS) to dismiss them at any time.**

[TRANSLATION]

**4. By the dismissal and appointment of the members of the Company's Board of Directors and Board of Commissioners as referred to in points 1 and number 2 above, the composition of the members of the Board of Directors and the Board of Commissioners of the Company shall be as follows:**

**a. BOARD OF COMMISSIONERS**

**President/Independent : Mr. MUHAMAD**

**Commissioner CHATIB BASRI;**

**Vice : Mr. ANDRINOF ACHIR**

**President/Independent CHANIAGO;**

**Commissioner**

**Commissioner : Mr. RIONALD**

**SILABAN;**

**Commissioner : Miss NAWAL NELY;**

**Commissioner : Mr. ARIF**

**BUDIMANTA;**

**Commissioner : Mr. FARIED UTOMO;**

**Commissioner : Mr. MUHAMMAD**

**YUSUF ATEH**

**Independent : Mr. HERU**

[TRANSLATION]

**Commissioner** **KRISTIYANA;**  
**Independent** : **Mrs. LOEKE**  
**Commissioner** **LARASATI**  
**AGOESTINA;**  
**Independent** : **Mr. MULIADI**  
**Commissioner** **RAHARDJA;**  
**Independent** : **Mr. ZAINUDIN AMALI;**  
**Commissioner**

**b. BOARD OF DIRECTORS**

**President Director** : **Mr. DARMAWAN**  
**JUNAIDI;**  
**Vice President Director** : **Mrs. ALEXANDRA**  
**ASKANDAR;**  
**Corporate Banking** : **Mrs. SUSANA INDAH**  
**Director** **KRIS;**  
**Commercial Banking** : **Mr. RIDUAN;**  
**Director**  
**Treasury and** : **Mrs. EKA FITRIA;**  
**International Banking**  
**Director**  
**Network and Retail** : **Mr. AQUARIUS**

[TRANSLATION]

**Banking Director** **RUDIANTO;**  
**Operation Director** : **Mr. TONI EKO BOY**  
**SUBARI;**  
**Compliance and HR** : **Mr. AGUS DWI**  
**Director** **HANDAYA;**  
**Institutional Relations** : **Mr. ROHAN HAFAS;**  
**Director**  
**Risk Management** : **Mr. AHMAD SIDDIK**  
**Director** **BADRUDDIN**  
**Information** : **Mr. TIMOTHY UTAMA**  
**Technology Director**  
**Finance and Strategic** : **Mr. SIGIT**  
**Director** **PRASTOWO**

5. ***The newly appointed Members of the Board of Directors and the Board of Commissioners as referred to in point 2 (two) may only carry out their tasks after obtaining OJK approval for the Fit and Proper Test and comply with the applicable laws and regulations. In the event that members of the Board of Directors and Board of***

[TRANSLATION]

*Commissioners of the Company are then declared not to be approved as members of the Board of Directors and the Board of Commissioners in the Fit and Proper Test conducted by OJK, then the members of the Board of Directors and the Board of Commissioners of the Company are honorably dismissed from the date of the decision on the results of such relevant Fit and Proper Test conducted by OJK.*

- 6. Members of the Board of Directors and Board of Commissioners of who are appointed as referred to in point 2 (two) who are still serving in other positions which are prohibited by laws and regulations to be concurrently with the positions of members of the Board of Directors or Board of Commissioners of State-Owned Enterprises, the person concerned must resign or be dismissed from his position, accordingly.*
- 7. Requesting the Board of Directors to submit a written request to OJK for implementation of the Fit and Proper Test on the appointed members of the Board Commissioners as referred to in point 2 (two) aforementioned.*
- 8. Granting a power of attorney with the right of substitution*

[TRANSLATION]

***to the Company's Board of Directors to declare the resolutions of this GMS in a Notarial Deed as well as appearing before Notary or authorized official, and make adjustments or necessary improvements if required by the competent authorities for the purposes of implementation of the substances of the meeting resolutions.***

- After the resolution of the Eight Meeting Agenda was read out, the Meeting Chairman further conveyed the following matters:

"Ladies and gentlemen of the Shareholders, Shareholders' Proxies and the respected Attendees. In order to comply with the provisions of Article 11 paragraph (15) and Article 14 paragraph (18) of the Company's Articles of Association, the dismissed members of the board of management of the Company in accordance with the resolution of the Eighth Meeting Agenda, given the opportunity to express their opinion. In this regard, we give you the opportunity to convey a few words in the meeting forum."

- Furthermore, the Meeting Chairman invited Mr. BOEDI ARMANTO to deliver a few words which are basically as follows:

*"The respected President Commissioner and all members of the Board of Commissioners. The respected Mr. President Director and all members of the Board of Directors. And the respected ladies and gentlemen, the Shareholders and shareholder's proxies.*

*Assalamu'alaikum Warahmatullahi Wabarakatuh. Good afternoon, peace be upon all of us. -*

[TRANSLATION]

*First of all I would like to thank the highest to God Almighty, because I was allowed to join Bank Mandiri, one of the largest banks in Indonesia and of course it is a pride and honor to be able to collaborate with a Bank full of achievements during these 3 (three) years. Of course, I have learned a lot of lessons, especially in the technical setting because I was previously engaged in the supervisory authority environment. Let me express my gratitude to your cooperation so far, both for the board of commissioners as well as the audit committee and of course in the leadership of Bank Mandiri. I hope that Bank Mandiri will continuously grow well and always prioritize the Governance, and integrity, aspects and not lag behind, independence therefore it may become a role model for the Indonesian banking industry. Furthermore, of course I apologize profusely if there were inconvenient behavior not directly or indirectly. Thank you, Wassalamualaikum Warahmatullahi Wabarakatuh."*

- Furthermore, the Meeting Chairman invited Mr. PANJI IRAWAN to deliver a few words which are basically as follows:

*"Thank you AGMS Chairman, and we also convey our sincere gratitude to the General Meeting of Shareholders and also especially to the Ministry of SOE, and also to Mr. President Director, Mr. President Commissioner and also colleagues - Senior Executive Vice President ("**SEVP**") of the Board of Directors as well as the Board of*

[TRANSLATION]

*Commissioners and colleagues who attended this year's GMS is a very enjoyable thing for 5 (five) years working at Bank Mandiri and the total by working in ex-legacy and also at Mandiri as the Group Head was totally total 30 (thirty) years. So, of course that there nothing is perfect, and it is a pride for me to join such a great team that can achieve a profit of 41 (forty-one) trillion and I am sure with the lunar project that will trigger the be extraordinary thrust power. Of course as I said earlier like Mr. BOEDI too, there nothing is perfect. From the deep inside I express by apology if there were flaws and imperfections in relationships as well as in communication and so on. I convey my Greetings of success to Bank Mandiri and Bank Mandiri Group, as well as all colleagues in the Board of Directors and the Board of Commissioners. Wassalamualaikum Warahmatullahi Wabarakatuh."*

- After all the Meeting Agenda have been discussed and since there were no more things to be discussed or raised, the Meeting was then closed by the Meeting Chairman of 16.49 WIB (forty nine minutes past sixteen of the Western Indonesian Time Zone).

- In witness whereof I, Notary, draw up this Minutes of Meeting to be known and used as evidence as necessary.

- The appearing persons hereby warrants the veracity, authenticity, and completeness of the identity of the persons whose names mentioned in

[TRANSLATION]

\_\_\_\_\_ this deed and all underlying documents on which this deed is made without any exception, which were submitted to me, Notary, therefore if in the future as of the signing date of this deed, in case of any dispute arises in any forms and manner in relation to This deed, the Appearing Persons providing statement shall hereby promise and bind themselves to be responsible and available to assume the risks arising and hereby the Appearing Persons expressly declare to hold harmless and indemnify me, the Notary Public and the witnesses from claims and liabilities either a part and in all parts of the legal consequences arising out of such.

IN WTNESS WHEREOF

- Drawn up as the minutes and held in Jakarta, on the day, date and time as mentioned in the recital of this Deed, attended by:

1. Miss **SALSABILA OKTASA, Bachelor of Law, Master of Notary**, born in Jakarta, on 16-10-1996 (sixteenth of October one thousand nine hundred and ninety-six), Student, Indonesian Citizen, residing in Bandung, Jalan Dangdeur Indah III nomor 8, Rukun Tetangga 005, Rukun Warga 002, Kelurahan Sukagalih, Kecamatan Sukajadi, holder of Identity Card with Identity Number (NIK) 3273075610960003, which is valid for life, temporarily is staying in Jakarta; and
2. Miss **TIARA KHARISMA JANATTA RIMBA, Bachelor of Law, Master of Notary**, born in Banjarmasin, on 9-1-1998 (ninth of January one thousand nine hundred and ninety-eight), Student, IndonesianCcitizen, residing in the Kota Balikpapan, Jalan R.E.

[TRANSLATION]

Martadinata Number 08, Rukun Tetangga 015, Kelurahan Mekar Sari, Kecamatan Balikpapan Tengah, Identity Card Holder with Identity Number (NIK) 6471044901980003, which is valid for life, temporarily is staying in Jakarta;

both of them are employees of the Notary's office, as witnesses. -

- Promptly after this deed is completed, I, the Notary prepare, is then read out by me, the Notary to the witnesses, then this deed is signed by the witnesses and me, the Notary.

- Done with no alterations

- The Minutes of this deed has been duly signed perfectly.

- GIVEN AS A COPY OF THE SAME TENOR.

Notary in West Jakarta Administrative City

**UTIEK R. ABDURACHMAN, SH., MLI., MKn.**

[TRANSLATION]

Pernyataan Penerjemah Tersumpah  
Sworn Translator Statement

Saya, Amri Agus, S.H., Penerjemah Tersumpah di Republik Indonesia berdasarkan peraturan perundang-undangan yang berlaku di Republik Indonesia, dengan ini menerangkan dan menyatakan, sesuai dengan sumpah jabatan saya, bahwa dokumen in merupakan terjemahan yang benar, setia dan lengkap dari dokumen sumber yang diberikan kepada saya.

*I, Amri Agus, S.H. A Sworn Translator in the Republic of Indonesia, based on the prevailing laws of the Republic of Indonesia, hereby certify and state that, in compliance with my official oath, that this document is an accurate, faithful and complete translation of the source document given to me.*

Depok \_\_\_\_ \_\_ 20

AMRI AGUS, S.H.

Penerjemah Tersumpah [Bahasa Inggris ke Indonesia dan Bahasa Indonesia ke Bahasa Inggris]/ *Sworn Translator [English to Indonesia and Indonesia to English]*  
SK Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-17.AH.03.07.2022, Tanggal 5 Oktober 2022.

*Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-17.AH.03.07.2022, dated October 5 2022.*

Alamat/Address : Griya (Pondok) Sukmajaya Blok A No.6 C, Depok 16412, Jawa Barat, Indonesia

Telp./Ph.: 021-7713291; mobile: 081311393568

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