

**MINUTES OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK CENTRAL ASIA Tbk
Number: 148.**

–On this Thursday, 12-03-2026 (the twelfth day of March two thousand and twenty-six).

–I, **CHRISTINA DWI UTAMI, S.H., M.Hum., M.Kn, a Notary in the Administrative City of West Jakarta**, in the presence of the witnesses, who are known to me, Notary, and who will be named in the final part of this deed:

–At the request of the Board of Directors of **PT BANK CENTRAL ASIA Tbk**, a Limited Liability Company and a bank incorporated under the law of the Republic of Indonesia, domiciled in Central Jakarta, having its head office at Menara BCA, Grand Indonesia, Jalan Mohammad Husni Thamrin Nomor 1, Menteng, Jakarta 10310 (hereinafter referred to as the “**Company**”), whose deed of establishment and articles of association have been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 03-08-1956 (the third day of August nineteen hundred and fifty-six), Number 62, Supplement thereto Number 595, whose amended and restated articles of association are contained in the deed made before me, Notary, dated 24-08-2020 (the twenty-fourth day of August two thousand and twenty), Number 145, which has been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 08-10-2021 (the eighth day of October two thousand and twenty-one), Number 81, Supplement thereto Number 31220, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights, as evident in the Letter dated 08-09-2020 (the eighth day of September two thousand and twenty), Number AHU-AH.01.03-0383825 and further amendments thereto are contained in the deed made before me, Notary, dated 27-09-2021 (the twenty-seventh day of September two thousand and twenty-one), Number 218, which has been published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia dated 08-10-2021 (the eighth day of October two thousand and twenty-one), Number 81, Supplement thereto Number 31219, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights, as evident in the Letter dated 27-09-2021 (the twenty-seventh day of September two thousand and twenty-one), Number AHU-AH.01.03-0453543;

-with the latest composition of the Company’s Board of Directors and Board of Commissioners as set forth in the deed made before me, Notary, dated 26-05-2025 (the sixth day of May two thousand and twenty-five), Number 178, the Notice of Amendment of the Corporate Data having been received and recorded in the Legal Entity Administrative System of the Ministry of Law of the Republic of Indonesia, as evident in the Letter dated

02-06-2025 (the second day of June two thousand and twenty-five), Number AHU-AH.01.09-0278618;

– am currently at Menara BCA Grand Indonesia, Jalan Mohammad Husni Thamrin Nomor 1, Jakarta, 10310.

–to take the Minutes of all the things discussed and resolved in the Annual General Meeting of Shareholders (hereinafter referred to as the “Meeting”) of the Company, which is held on this day.

–The Meeting was attended by the following participants, all of whom were therefore present before me, Notary, and the witnesses:

1. **Mr. JAHJA SETIAATMADJA**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED];

–According to his statement, in this matter acting as the President Commissioner of the Company;

2. **Mr. TONNY KUSNADI**, born in [REDACTED], on [REDACTED]
[REDACTED], Self-employed, Indonesian Citizen, residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED];

–According to his statement, in this matter acting as a Commissioner of the Company;

3. **Mr. CYRILLUS HARINOWO**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED];

–According to his statement, in this matter acting as an Independent Commissioner of the Company;

4. **Mr. Dr. Ir. RADEN PARDEDE**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED];

–According to his statement, in this matter acting as an Independent Commissioner of the Company;

5. **Mr. SUMANTRI SLAMET**, born in [REDACTED], on [REDACTED]

[REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED], [REDACTED], holder of Resident Identity Card Number [REDACTED];

-According to his statement, in this matter acting as an Independent Commissioner of the Company;

6. **Mr. GREGORY HENDRA LEMBONG**, born in [REDACTED], on [REDACTED], [REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED], [REDACTED], holder of Resident Identity Card Number [REDACTED];

-According to his statement, in this matter acting as the President Director of the Company;

7. **Mr. ARMAND WAHYUDI HARTONO**, born in [REDACTED], on [REDACTED], [REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED], [REDACTED], holder of Resident Identity Card Number [REDACTED];

-According to his statement, in this matter acting as a Deputy President Director of the Company;

8. **Mr. JOHN KOSASIH**, born in [REDACTED], on [REDACTED], [REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED], [REDACTED], holder of Resident Identity Card Number [REDACTED];

-According to his statement, in this matter acting as a Deputy President Director of the Company;

9. **Mr. TAN HO HIEN/SUBUR**, also known as **SUBUR TAN**, born in [REDACTED], on [REDACTED], [REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED], [REDACTED], holder of Resident Identity Card Number [REDACTED];

-According to his statement, in this matter acting as a Director of the Company;

10. **Mr. RUDY SUSANTO**, born in [REDACTED], on [REDACTED], [REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED], [REDACTED];

- [REDACTED], holder of Resident Identity Card Number [REDACTED];
–According to his statement, in this matter acting as a Director of the Company;
11. **Mrs. LIANAWATY SUWONO**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen,
residing at [REDACTED]
[REDACTED], holder of Resident
Identity Card Number [REDACTED];
–According to her statement, in this matter acting as a Director (concurrently as
Director in charge of the Compliance function) of the Company;
12. **Mr. SANTOSO**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen, residing at
[REDACTED]
[REDACTED], holder of Resident Identity Card
Number: [REDACTED];
–According to his statement, in this matter acting as a Director of the Company;
13. **Miss VERA EVE LIM**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen,
residing at [REDACTED]
[REDACTED], holder of Resident
Identity Card Number [REDACTED];
–According to her statement, in this matter acting as a Director of the Company;
14. **Mr. HARYANTO TIARA BUDIMAN**, born in [REDACTED], on [REDACTED]
[REDACTED], State-Owned Enterprise
Employee, Indonesian Citizen, residing at [REDACTED]
[REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED];
–According to his statement, in this matter acting as a Director of the Company;
15. **Mr. FRENGKY CHANDRA KUSUMA**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen,
residing at [REDACTED]
[REDACTED], holder of Resident Identity Card
Number [REDACTED], currently being in [REDACTED];
–According to his statement, in this matter acting as a Director of the Company;
16. **Mr. ANTONIUS WIDODO MULYONO**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian
Citizen, residing at [REDACTED]
[REDACTED], holder

of Resident Identity Card Number [REDACTED], currently being in [REDACTED];

–According to his statement, in this matter acting as a Director of the Company;

17. **Mr. HENDRA TANUMIHARDJA**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen,
residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED], currently being in [REDACTED];

–According to his statement, in this matter acting as a Director of the Company;

18. **Mr. HONKY HARJO**, born in [REDACTED], on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen, residing at [REDACTED]
[REDACTED], holder of Resident Identity Card
Number: [REDACTED];

–According to his statement, in this matter acting as the President Director of, and as such representing the Board of Directors of and therefore acting for and on behalf of and duly authorized to represent **PT DWIMURIA INVESTAMA ANDALAN**, domiciled in the District of Kudus and having its head office at Jalan Jenderal Achmad Yani Nomor 26, Panjunan, Kota Kudus, whose articles of association are contained in the deed, made before LINDAWATI, S.H., a Notary in the District of Kudus, dated 03-10-2016 (the third day of October two thousand and sixteen) Number 01, which has obtained validation and approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated 04-10-2016 (the fourth day of October two thousand and sixteen), Number AHU-0043844.AH.01.01.Tahun 2016;

–and further amendments to said articles of association are contained in:

-deed made before LINDAWATI, S.H., a Notary in the District of Kudus, dated 02-11-2016 (the second day of November two thousand and sixteen) Number 01, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia, as evident in Decision Letter Number AHU-0020556.AH.01.02.TAHUN 2016, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in Letter Number AHU-AH.01.03-0095778, both dated 03-11-2016 (the third day of November two thousand and sixteen);

-deed made before LINDAWATI, S.H., a Notary in the District of Kudus, dated 17-11-2016 (the seventeenth day of November two thousand and sixteen) Number 20,

which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in Decision Letter Number AHU-0022034.AH.01.02.TAHUN 2016, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in Letter Number AHU-AH.01.03-0101195, both dated 22-11-2016 (the twenty-second day of November two thousand and sixteen);

-deed made by LINDAWATI, S.H., a Notary in the District of Kudus, dated 11-04-2017 (the eleventh day of April two thousand and seventeen) Number 05, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in Decision Letter Number AHU-0008628.AH.01.02.TAHUN 2017, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in Letter Number AHU-AH.01.03-0126952, both dated 13-04-2017 (the thirteenth day of April two thousand and seventeen);

-deed made by LINDAWATI, S.H., a Notary in the District of Kudus, dated 10-08-2018 (the tenth day of August two thousand and eighteen) Number 14, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in the Letter dated 21-08-2018 (the twenty-first day of August two thousand and eighteen) Number AHU-AH.01.03-0234308;

-deed made before GRENDI JAYA DARMAWAN, S.H., M.Kn., a Notary in the District of Kudus, dated 19-05-2022 (the nineteenth day of May two thousand and twenty-two) Number 3, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in the Decision Letter dated 20-05-2022 (the twentieth day of May two thousand and twenty-two), Number AHU-0034015.AH.01.02.TAHUN 2022;

-deed made before MARIA CITRA TANIA, S.H., M.Kn., a Notary in the District of Kudus, dated 29-12-2025 (the twenty-ninth day of December two thousand and twenty-five) Number 313, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia as evident in Decision Letter Number AHU-0086445.AH.01.02.TAHUN 2025, the Notice of Amendment of such Articles of Association having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in Letter Number AHU-AH.01.03-0259755, both dated 30-12-2025 (the thirtieth day of December two thousand and twenty-five);

-with the latest composition of the Company's Board of Directors and Board of

Commissioners as set forth in the deed made before MARIA CITRA TANIA, S.H., M.Kn., a Notary in the District of Kudus dated 02-02-2026 (the second day of February two thousand and twenty-six), Number 1, the Notice of Amendment of the Corporate Data having been received and recorded in the Legal Entity Administrative System of the Ministry of Law and Human Rights of the Republic of Indonesia, as evident in the Letter dated 192-2026 (the nineteenth day of February two thousand and twenty-six), Number AHU-AH.01.09-0075633;

-in this matter acting as a shareholder holding 67,729,950,000 (sixty-seven billion seven hundred twenty-nine million nine hundred fifty thousand) shares in the Company;

19. The Company's Shareholders and Proxies of the Shareholders whose names, other identities, as well as respective shareholdings in the Company are recorded in a Register and attached to and forming an inseparable part of the original (*minuta*) of this deed of Minutes of Meeting, altogether representing 39,865,867,698 (thirty-nine billion eight hundred sixty-five million eight hundred sixty-seven thousand six hundred ninety-eight) shares in the Company.

-The appearers were each introduced to me, Notary, by and among the appearers.

-Mr. JAHJA SETIAATMADJA, as the President Commissioner of the Company, according to the provisions of Article 37 paragraph 1 of Regulation of the Financial Services Authority Number 15/POJK.04/2020 on the Planning and Conduct of General Meetings of Shareholders of Public Limited Companies ("**OJK REG 15/2020**") and under the Appointment Letter from the Company's Board of Commissioners dated 04-02-2026 (the fourth day of February two thousand and twenty-six), acted as the Chairperson of the Meeting and explained to all participants of the Meeting as follows:

-That the Meeting was held physically and also electronically through the application provided by PT Kustodian Sentral Efek Indonesia ("**KSEI**"), namely the Electronic General Meeting System ("**eASY.KSEI**"), which can be accessed through the facility called 'Acuan Kepemilikan Sekuritas KSEI' ("**AKSes.KSEI**").

-That to comply with the provisions of the Company's Articles of Association and OJK REG 15/2020, and Regulation of the Financial Services Authority Number 14 of 2025 on the Conduct of Electronic General Meetings of Shareholders, General Meeting of Bondholders, and General Meeting of Sukuk-holders, the Company has issued the following:

1. A notice to the Financial Services Authority ("**OJK**") of the plan to hold the Meeting as evident from Letter of the Company's Board of Directors Number 0092/DIR/2026 dated 21-01-2026 (the twenty-first day of January two thousand and twenty-six) on the Notice of the Agenda for the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk (the "Company");
2. A notice to the Financial Services Authority of changes to the Meeting agenda as

evident from Letter of the Company's Board of Directors Number 0140/DIR/2026 dated 28-01-2026 (the twenty-eighth day of January two thousand and twenty-six) regarding the Notice of Changes to the Agenda for the Annual General Meeting of Shareholders of PT Bank Central Asia Tbk (the "Company");

3. A preliminary notice of the Meeting (*pengumuman rapat*) to the shareholders through publication on the website of KSEI, the eASY.KSEI application, the website of Indonesia Stock Exchange (*PT Bursa Efek Indonesia*), and the Company's website on 28-01-2026 (the twenty-eighth day of January two thousand and twenty-six); and
4. A notice of the Meeting (*pemanggilan rapat*) dated 12-02-2026 (the twelfth day of February two thousand and twenty-six) through publication in the same media used for publication of the preliminary notice of the Meeting.

- Further, I, Notary, explained that in respect of the Meeting agenda, the following provisions concerning the attendance quorum shall apply:

1. For the first agenda item through the fourth agenda item as well as the seventh agenda item of the Meeting, more than 1/2 (one-half) of the total outstanding shares of the Company with valid voting rights are present and/or represented in the Meeting, as stated in:
 - a. Article 86 paragraph 1 of Law Number 40 of 2007 (two thousand and seven) on Limited Liability Companies ("**Company Law**");
 - b. Article 41 paragraph 1 letter a of OJK REG 15/2020; and
 - c. Article 23 paragraph 1 letter a of the Company's Articles of Association;
2. For the fifth and sixth agenda items of the Meeting, more than 2/3 (two-thirds)) of the total outstanding shares of the Company with valid voting rights are present and/or represented in the Meeting, as stated in:
 - a. Article 88 paragraph 1 of the Company Law;
 - b. Article 42 letter a of OJK REG 15/2020; and
 - c. Article 27 paragraph 1 of the Company's Articles of Association;

-After I, Notary, had checked:

- the Register of Shareholders as of 11-02-2026 (the eleventh day of February two thousand and twenty-six), 16:00 (sixteen hundred hours) Western Indonesia Time, prepared by PT Raya Saham Registra as the Company's Securities Administration Bureau (*Biro Administrasi Efek*);
- the attendance list of the shareholders or their proxies, received from PT Raya Saham Registra as the Company's Securities Administration Bureau; and
- the validity of all the powers of attorney submitted,

I explained that the number of shares present and/or represented in the Meeting was 107,595,817,698 (one hundred seven billion five hundred ninety-five million eight hundred seventeen thousand six hundred ninety-eight) shares or equal to 87.5944% (eighty-seven

point five nine four four percent) of the total outstanding shares of the Company (after deducting the shares repurchased by the Company/treasury stock and those for BCA Employee Share Allocation Program), being 122,834,079,112 (one hundred twenty-two billion eight hundred thirty-four million seventy-nine thousand one hundred twelve) shares, and therefore the quorum as required by the applicable provisions had been met and therefore the Meeting was validly conducted and was entitled to adopt valid and binding resolutions.

-Then the Chairperson of the Meeting stated that because all the requirements for holding the Meeting had been fulfilled, the Meeting was valid and entitled to adopt valid and binding resolutions. Then the Chairperson of the Meeting also stated that the Meeting was officially declared open at 14:18 (fourteen eighteen hours) Western Indonesia Time;

-Before the Meeting was called to order, the Chairperson of the Meeting first explained the following:

1. The general condition of the Company;
2. The Meeting Agenda; and
3. Several important points of the Meeting Rules and Procedures.

-Then, the Chairperson of the Meeting explained the general condition of the Company for the time being, as copied below:

The Company recorded solid performance for the financial year 2025 (two thousand twenty-five), with loan portfolio growth of 7.7% (seven point seven percent) accompanied by maintained asset quality. The Company's third-party funds grew by 10.2% (ten point two percent), supported by an increase in core funding from Current Account and Savings Account (CASA), with the CASA ratio reaching 83.7% (eighty-three point seven percent). In line with such credit and funding performance, the Company's operational income grew positively, accompanied by well-managed operational expenses. The Company recorded net profit growth of 4.9% (four point nine percent), reaching IDR 57.5 trillion (fifty-seven point five trillion rupiah), with a return on equity of 23.3% (twenty-three point three percent). The Company remains committed to maintaining the implementation of Good Corporate Governance across all of its business activities in order to support the creation of sustainable added value for all stakeholders.

-Further insights into the Company's condition were provided by the Company's President Director in the first Agenda item of the Meeting.

-Then the Chairperson of the Meeting mentioned that according to the notice of the Meeting, the agenda for the meeting was as follows:

1. Approval of the Annual Report including the Company's Financial Statements and the Board of Commissioners' Report on its Supervisory Duties for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five) and grant of a release and discharge of liability (*acquies et decharge*) to members of the Board of

Directors for their actions related to the management of the Company and to members of the Board of Commissioners of the Company for their actions related to the supervision of the Company during the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five);

2. Appropriation of the Company's Net Profit for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five);
3. Determination of the amount of salary or honorarium and benefits for the financial year 2026 (two thousand and twenty-six) as well as bonus payment (*tantieme*) for the financial year 2025 (two thousand and twenty-five) payable to the members of the Board of Directors and the Board of Commissioners of the Company;
4. Appointment of the Registered Public Accounting Firm (including the Registered Public Accountant practicing through such Registered Public Accounting Firm) to audit the Company's books and accounts for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six);
5. Approval of the Plan to Repurchase Shares Issued by the Company (Buyback).
6. Amendment of the Company's Articles of Association.
7. Confirmation of the expiration of the term of office and the appointment of members of the Board of Commissioners and the Board of Directors of the Company.

-Before starting the discussion on the Meeting agenda, the Chairperson of the Meeting explained that the Rules and Procedures of the Meeting would be the same as those available to the shareholders at the time of their attendance registration and previously announced and made available for download on the Company's website, as set out in **Appendix I** attached to the original (*minuta*) of this deed, and the master of ceremony was requested to present and read out several slides on the key points of the Rules and Procedures of the Meeting.

-Then the master of ceremony read out and presented several slides on the key points of the Rules and Procedures of the Meeting, and the floor was then yielded back to the Chairperson of the Meeting.

-Then the Chairperson of the Meeting moved on to the first Agenda item of the Meeting, namely Approval of the Annual Report including the Company's Financial Statements and the Board of Commissioners' Report on its Supervisory Duties for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five) and grant of a full release and discharge of liability (*acquitt et decharge*) to members of the Board of Directors for their actions related to the management of the Company and to members of the Board of Commissioners of the Company for their actions related to the supervision of the Company during the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five).

-The Chairperson of the Meeting mentioned that the Annual Report for 2025 (two thousand

and twenty-five):

- (i) had been made available at the Company's office and on the Company's website as of the date of the notice of the Meeting; and
- (ii) could be accessed and downloaded using the QR (Quick Response) Code provided at the registration desk;

-Furthermore, the Chairperson of the Meeting asked Mr. GREGORY HENDRA LEMBONG as President Director of the Company to present to the Meeting the highlights of the Annual Report for 2025 (two thousand and twenty-five), which include the Company's financial statements for the financial year 2025 (two thousand twenty-five), audited by the Public Accounting Firm of Rintis, Jumadi, Rianto & Rekan, a member firm of the PwC global network, as evident from its report Number 00015/2.1457/AU.1/07/0230-1/1/1/2026 dated 26-01-2026 (the twenty-sixth day of January two thousand and twenty-six) with unmodified opinion, as contained in **Appendix II**, attached to the original (*minuta*) of this deed.

-After the highlights of the Annual Report for 2025 (two thousand and twenty-five) had been presented by Mr. GREGORY HENDRA LEMBONG, the floor was yielded back to the Chairperson of the Meeting.

-Afterwards, the Chairperson of the Meeting asked Mr. CYRILLUS HARINOWO, as an Independent Commissioner of the Company to present the report on the supervision by the Company's Board of Commissioners of the actions taken by the Company's Board of Directors relating to the management of the Company, as described in **Appendix III**, attached to the original (*minuta*) of this deed;

-After the report on the supervision by the Company's Board of Commissioners of the actions taken by the Company's Board of Directors relating to the management of the Company had been presented by Mr. CYRILLUS HARINOWO, the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the first Agenda item of the Meeting;

-Then, I, Notary, informed the Chairperson of the Meeting that there were questions from 5 (five) shareholders, namely 2 (two) shareholders that physically attended the Meeting and 3 (three) shareholders that electronically attended the Meeting.

The first question came from a shareholder by the name of Mr. ANDRIE YOSUA CORNELIUS, as a holder of 700 (seven hundred) shares in the Company, namely:

1. CKPN (allowance for impairment losses) for 2025 (two thousand twenty-five) decreased by more than 50% (fifty percent) compared to CKPN for 2024 (two thousand twenty-four). The stage 3 (three) balance also declined significantly. Does this indicate that the quality of the loans extended by the Company is very good, or that the Company is experiencing some difficulty in extending new loans?

2. The Company's BOPO (cost-to-income ratio) has only slightly decreased from 2024 (two thousand twenty-four). What challenges has the Company faced in reducing its BOPO throughout the financial year 2025 (two thousand twenty-five)?

-The Chairperson of the Meeting then handed the floor back to the Board and invited the Company's Directors to respond to the shareholder's question.

Then Miss VERA EVE LIM, as a Director of the Company, responded to the question from the shareholder, as follows:

I will first respond to the CKPN. Overall, in 2025 (two thousand twenty-five), the CKPN recorded by the Company in the profit and loss increased by approximately 67.7% (sixty-seven point seven percent). The total loan loss reserves in the balance sheet slightly decreased; this likely refers to the total reserves, which were also utilized for write-offs in 2025 (two thousand twenty-five).

Now, let me address the next part of the question. From the CKPN perspective, the Company's CKPN increased by 68% (sixty-eight percent). The total reserves that have been established overall are lower due to an increase in write-offs; however, this is also inseparable from the Company's efforts to continue recovering the portfolio that has been written off.

The next question relates to BOPO. BOPO has decreased, and as previously mentioned, the Company's Cost to Income Ratio has also declined. This reflects that the Company's level of efficiency and productivity continues to improve compared to the previous year. Accordingly, the efforts we have undertaken, including digital transactions and automation, have shown very good results, resulting in an overall decrease in the Cost to Income Ratio, which in turn has led to a decrease in BOPO.

The next question came from a shareholder by the name of Mr. ERWIN PUTERA, as a holder of 1,600 (one thousand six hundred) shares in the Company, namely:

- With respect to digitalization, are there any plans to reduce the number of ATM units for efficiency purposes? Furthermore, are there any plans to expand the BCA Group's banking network outside Indonesia? Additionally, for BCA Digital (bluBCA) and BCA Syariah, are there any plans to go public?

-Then the Meeting was yielded back to the Chairperson of the Meeting and the Chairperson of the Meeting handed the floor back to the Board and invited the Company's Directors to respond to the shareholder's question.

Then Miss VERA EVE LIM, as a Director of the Company, responded to the question from the shareholder, as follows:

With respect to the first question regarding ATM machines, we have never reduced the number of ATMs; on the contrary, each year our ATM network increases by approximately 2%–3% (two percent to three percent) from the existing base. Currently, we have a total of more than 20,000 (twenty thousand) ATMs across Indonesia.

As for the second question, regarding whether there are plans to expand the network overseas, the answer is that there are currently no such plans. The Company is focused on growing its business operations and banking transactions domestically.

Lastly, the question of whether there are plans for going public for the subsidiaries mentioned before, I would also like to convey that there are currently no plans for BCA's subsidiaries to go public.

-Furthermore, I, Notary, informed the Chairperson of the Meeting that there were still several questions and/or opinions remaining unanswered by the Company. According to the Rules and Procedures of the Meeting, to keep the Meeting effective and efficient, the Chairperson of the Meeting can choose whether the remaining questions and/or opinions will be answered orally or in writing. I then asked whether the remaining questions and/or opinions would be responded to orally or in writing.

-Then, the Chairperson of the Meeting conveyed that questions that were not addressed during the Q&A session of the Meeting would be answered in writing by the Company.

-Afterwards, the Chairperson of the Meeting proposed that the Meeting pass the following resolutions:

- I. Approving the Annual Report, which includes:
 1. the Financial Statements, consisting of the Company's Balance Sheet and Profit or Loss Statement for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five), audited by the Public Accounting Firm of Rintis, Jumadi, Rianto & Rekan, a member firm of PwC global network (hereinafter referred to as "PwC Indonesia"), as evident from its report Number 00015/2.1457/AU.1/07/0230-1/1/I/2026 dated 26-01-2026 (the twenty-sixth day of January two thousand and twenty-six) with unmodified opinion, as contained in the Annual Report 2025 (two thousand and twenty-five); and
 2. the Report on the Supervisory Duties of the Board of Commissioners for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five), as contained in the Annual Report 2025 (two thousand and twenty-five).
- II. Granting a release and discharge of liability (*acquies et decharge*) to members of the Board of Directors for their actions related to the management of the Company and to members of the Board of Commissioners of the Company for their actions related to the supervision of the Company during the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five), to the extent that such actions are contemplated in the Company's Annual Report and Financial Statements for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five) as well as the relevant supporting documents.

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies

that physically attended the Meeting to raise their hands if they wished to cast a negative vote or an abstention, and submit their ballot papers to the Meeting helpers. The Chairperson of the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Subsequently, voting was conducted in accordance with the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 274,485,408 (two hundred seventy-four million four hundred eighty-five thousand four hundred eight);

-The number of abstentions was 724,934,540 (seven hundred twenty-four million nine hundred thirty-four thousand five hundred forty);

-The number of affirmative votes was 106,596,397,750 (one hundred six billion five hundred ninety-six million three hundred ninety-seven thousand seven hundred fifty), and therefore the total number of affirmative votes was 107,321,332,290 (one hundred seven billion three hundred twenty-one million three hundred thirty-two thousand two hundred ninety) or equal to 99.745% (ninety-nine point seven four five percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than 1/2 (one-half) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then the Chairperson of the Meeting moved on to the second Agenda item of the Meeting, namely:

Appropriation of the Company's Net Profit for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five).

-In relation to the second Agenda item of the Meeting, the Chairperson of the Meeting requested Miss VERA EVE LIM as a Director of the Company to explain the appropriation of the Company's net profit for the financial year 2025 (two thousand and twenty-five) to the Meeting, as contained in **Appendix IV**, attached to the original (*minuta*) of this deed;

-After Miss VERA EVE LIM provided a brief explanation of the appropriation of the Company's net profit for the financial year 2025 (two thousand and twenty-five), the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the second Agenda item of the Meeting.

-Then, I, Notary, informed the Chairperson of the Meeting that there were questions from 1 (one) shareholder that physically attended the Meeting, namely Mr. DERWIN CHANDRA,

as a holder of 191,200 (one hundred ninety-one thousand two hundred) shares in the Company, namely:

1. How does management assess the efficiency of the Company's use of profits at present and in the future?
2. How does management determine the optimal balance between profits distributed as dividends, retained earnings for expansion, and other capital return policies, so that the Company's capital remains productive and is able to create value for shareholders?

-Then the Meeting was yielded back to the Chairperson of the Meeting and the Chairperson of the Meeting invited the Company's Board of Directors to respond to the shareholder's question.

Then Miss VERA EVE LIM, as a Director of the Company, responded to the question from the said shareholder, as follows:

The decision to distribute profits in the form of dividends is, of course, made by taking into account the Company's capital adequacy/CAR. For BCA, as of the end of December 2025 (two thousand and twenty-five), the Company's CAR stood at 29.8% (twenty-nine point eight percent), while the average minimum requirement in accordance with POJK regulations for minimum capital adequacy is currently 14% (fourteen percent). Accordingly, the Company continues to maintain a relatively high level of capital adequacy to support growth in the current year and over the long term.

Secondly, this decision is also supported by the return on equity (ROE), which reflects the efficiency of capital utilization, where the Company's ROE last year closed at 23.3% (twenty-three point three percent), one of the relatively high averages in the banking industry. In addition, the Company's return on assets (ROA) is currently around 3.9% (three point nine percent).

-Then, I, Notary, informed the Chairperson of the Meeting that there were no more questions and/or opinions from the shareholders or their proxies;

-Based on the information that I, Notary, provided, the Chairperson of the Meeting stated that because there were no more questions and/or opinions from the shareholders or their proxies, the Meeting proceeded with the reading of the proposed resolutions of the Meeting.

-Subsequently, the Chairperson of the Meeting stated that as proposed by the Board of Directors through the Decision Letter of the Company's Board of Directors dated 04-03-2026 (the fourth day of March two thousand and twenty-six), Number 0050/SK/DIR/2026 on the Proposed Appropriation of the Company's Net Profit for the Financial Year 2025 (two thousand and twenty-five) to Be Put Forward to the Annual General Meeting of the Shareholders, the Chairperson of the Meeting proposed that the Meeting pass the following resolutions:

I. Accepting the appropriation of the Company's net profit for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five), in accordance with the Company's Balance Sheet and Profit or Loss Statement audited by PwC Indonesia, amounting to Rp57,537,287,243,071 (fifty-seven trillion five hundred thirty-seven billion two hundred eighty-seven million two hundred forty-three thousand seventy-one rupiah) ("**Net Profit for 2025**"), as follows:

1. An amount of Rp336 (three hundred thirty-six rupiah) per share will be distributed as cash dividends for the financial year ended 31-12-2025 (the thirty-first day of December two thousand and twenty-five) to the shareholders entitled to receive cash dividends; this amount includes the interim dividend of Rp55 (fifty-five rupiah) per share, which was paid by the Company on 22-12-2025 (the thirty-first day of December two thousand and twenty-five), leaving a remainder of Rp281 (two hundred eighty-one rupiah) per share.

As regards such dividend payments, the following terms and conditions shall apply:

- (i) The shares that have been repurchased by the Company shall not be entitled to receive dividends, in accordance with the provisions of Article 40 paragraph (2) of Law Number 40 of 2007 (two thousand seven) on Limited Liability Companies;
- (ii) the remaining dividend for the financial year 2025 (two thousand and twenty-five) will be paid out to each share issued by the Company (excluding shares that have been repurchased by the Company) as recorded in the Company's Register of Shareholders as at the record date, which will be determined by the Board of Directors, therefore the total amount of dividends to be paid will be determined on the record date;
- (iii) tax deduction for the payment of the remaining dividends for the financial year 2025 (two thousand and twenty-five) (if required) shall be made in accordance with applicable tax regulations;
- (iv) the Board of Directors is granted the power and authority to stipulate any matters concerning or relating to the payment of the remaining dividends for the financial year 2025 (two thousand and twenty-five), including (but not limited to):
 - (aa) stipulating the record date as referred to in point (iii) to determine which shareholders of the Company are eligible to receive payments on the remaining dividends for the financial year 2025 (two thousand and twenty-five); and
 - (bb) stipulating the payment date of the remaining dividends for the financial year 2025 (two thousand and twenty-five), and any other

technical matters with due observance of regulations of the Indonesia Stock Exchange, where the Company's shares are listed;

2. The remainder of the Net Profit for 2025 (two thousand and twenty-five) that has not been allocated for specific purposes is appropriated for retained earnings.

II. Stating that the power and authority granted under item I point 1 of this resolution will be effective as of the date on which the proposal on this agenda item is approved by the Meeting.

-Next, the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting to raise their hands if they wished to cast a negative vote or abstain, and submit their ballot papers to the Meeting helpers. The Chairperson of the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Then, voting was conducted according to the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 2,984,647,943 (two billion nine hundred eighty-four million six hundred forty-seven thousand nine hundred forty-three);

-The number of abstentions was 598,025,535 (five hundred ninety-eight million twenty-five thousand five hundred thirty-five);

-The number of affirmative votes was 104,013,144,220 (one hundred four billion thirteen million one hundred forty-four thousand two hundred twenty), and therefore the total number of affirmative votes was 104,611,169,755 (one hundred four billion six hundred eleven million one hundred sixty-nine thousand seven hundred fifty-five) or equal to 97.226% (ninety-seven point two two six percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than 1/2 (one-half) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then the Chairperson of the Meeting moved on to the third Agenda item of the Meeting, namely:

Determination of the amount of salary or honorarium and benefits for the financial year 2026 (two thousand and twenty-six), as well as bonus (*tantieme*) for the financial year 2025 (two thousand and twenty-five), payable to members of the Board of Directors and the Board of Commissioners of the Company.

-In relation to the third Meeting agenda item, the Chairperson of the Meeting explained that according to Article 11 paragraph 6 of the Company's Articles of Association, the members

of the Board of Directors may be given salaries, benefits and/or facilities, the type and/or amount of which shall be stipulated by the General Meeting of Shareholders. Furthermore, the members of the Board of Directors may be given bonus payments (*tantieme*), the amount of which shall be based on the Board of Directors' performance as reflected in the Company's performance. The General Meeting of Shareholders may delegate such authority to the Board of Commissioners and/or the majority shareholder of the Company;

-Furthermore, according to Article 14 paragraph 5 of the Company's Articles of Association, the members of the Board of Commissioners may be given honorarium, benefits and/or facilities, the type and/or amount of which shall be stipulated by the General Meeting of Shareholders. Furthermore, the members of the Board of Commissioners may be given bonus payments (*tantieme*), the amount of which shall be based on the Board of Commissioners' performance as reflected in the Company's performance. The General Meeting of Shareholders may delegate such authority to the majority shareholder of the Company;

- Subsequently, the Chairperson of the Meeting proposed that the Meeting pass the following resolutions:

- I. Granting power and authority to the Company's Board of Commissioners to determine the type and/or amount of salary, benefits and/or facilities to the members of the Board of Directors serving the Company in and over the financial year 2026 (two thousand and twenty-six) until the end of their term of office, with due regard to the recommendations from the Remuneration and Nomination Committee.
- II. Granting power and authority to PT DWIMURIA INVESTAMA ANDALAN as the current majority shareholder of the Company to determine the type and/or amount of honorarium, allowances, benefits, and/or other compensation for the members of the Board of Commissioners serving the Company in and over the financial year 2026 (two thousand and twenty-six) until the end of their term of office, with due regard to the recommendations from the Board of Commissioners, which will take into account the recommendations from the Remuneration and Nomination Committee;
- III. Granting power and authority to PT DWIMURIA INVESTAMA ANDALAN, as the current majority shareholder in the Company, to determine the amount of bonuses and their distribution to each member of the Board of Directors and Board of Commissioners serving in and for the financial year 2025 (two thousand and twenty-five), including all matters related to the payment of such bonuses, taking into account the performance of the members of the Board of Directors and Board of Commissioners serving in and for the financial year 2025 (two thousand and twenty-five), with the total bonus amount as proposed by the Board of Commissioners, based on recommendations from the Remuneration and Nomination Committee
- IV. Stating that the grant of powers and authority under items I, II, and III of this resolution

will be effective as of the date on which the proposal for this agenda item is approved by the Meeting.

-Afterwards, the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the third Agenda item of the Meeting.

-Then, I, Notary informed the Chairperson of the Meeting that there that there were no questions and/or opinions from the shareholders or their proxies

-Based on the information that I, Notary, provided, the Chairperson of the Meeting stated that because there were no further questions and/or opinions from the shareholders or their proxies, the Meeting moved forward with the voting process.

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting to raise their hands if they wished to cast a negative vote or abstain, and submit their ballot papers to the Meeting helpers. The Chairperson of the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Then, voting was conducted according to the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 5,489,633,634 (five billion four hundred eighty-nine million six hundred thirty-three thousand six hundred thirty-four);

-The number of abstentions was 612,069,483 (six hundred twelve million sixty-nine thousand four hundred eighty-three);

-The number of affirmative votes was 101,494,114,581 (one hundred one billion four hundred ninety-four million one hundred fourteen thousand five hundred eighty-one), and therefore the total number of affirmative votes was 102,106,184,064 (one hundred two billion one hundred six million one hundred eighty-four thousand sixty-four) or equal to 94.898% (ninety-four point eight nine eight percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than 1/2 (one-half) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then the Chairperson of the Meeting moved on to the fourth Agenda item of the Meeting, namely:

Appointment of the Registered Public Accounting Firm (including the Registered Public Accountants practicing through such Registered Public Accounting Firm) to audit/review the Company's books and accounts for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six);

-In relation to the fourth Agenda item of the Meeting, the Chairperson of the Meeting explained that according to Article 19 paragraph 2 letter d of the Company's Articles of Association, the authority to appoint or delegate the power to appoint the Registered Public Accounting Firm shall be vested in the Annual General Meeting of Shareholders of the Company.

-According to Article 3 paragraph 1 of Regulation of the Financial Services Authority Number 9 of 2023 (two thousand and twenty-three) on the Use of the Services of Public Accountants and Public Accounting Firms in Financial Services Activities, the appointment of a Public Accountant and/or Public Accounting Firm that will provide audit services for annual historical financial information must be approved by the General Meeting of Shareholders with due regard to the recommendation from the Company's Board of Commissioners.

-The Company's Board of Commissioners, having considered the reputation and independence of PwC Indonesia and Mr. Eddy Rintis, as well as the recommendation from the Audit Committee, proposed appointing PwC Indonesia and Mr. Eddy Rintis as the Public Accounting Firm and Public Accountant, respectively, both registered with the Financial Services Authority, to audit/review the Company's books and records for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six).

-Afterwards, the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the fourth Agenda item of the Meeting.

-Then, I, Notary informed the Chairperson of the Meeting that there were no questions and/or opinions from the shareholders or their proxies;

-Based on the information that I, Notary, provided, the Chairperson of the Meeting stated that because there were no questions and/or opinions from the shareholders or their proxies, the Meeting proceeded with the reading of the proposed resolutions of the Meeting.

-Then, the Chairperson of the Meeting proposed that the Meeting pass the following resolutions:

- I. Appointing PwC Indonesia as the Public Accounting Firm registered with the Financial Services Authority to audit or review the Company's books and records for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six).
- II. Appointing Mr. Eddy Rintis, a Public Accountant practicing through PwC Indonesia and registered with the Financial Services Authority to audit or review the Company's books and records for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six).

- III. Granting powers and authority to the Board of Commissioners to:
1. Appoint another Public Accounting Firm if PwC Indonesia for any reason whatsoever is unable to duly complete the audit or examination of the Company's books and records for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six);
 2. appoint another Public Accountant registered with the Financial Services Authority if Mr. Eddy Rintis for any reason whatsoever is unable to duly complete the audit or review of the Company's books and records for the financial year ended 31-12-2026 (the thirty-first day of December two thousand and twenty-six); and
 3. take any other actions deemed necessary in relation to the appointment and/or replacement of the Public Accounting Firm and/or Public Accountant registered with the Financial Services Authority including, without limitation, determine the amount of fee and other requirements in relation to such appointment;
- with due regard to the recommendations from the Audit Committee and the prevailing laws and regulations.

- IV. Stating that the grant of powers and authority under item III of this resolution will be effective as of the date on which the proposal for this agenda item is approved by the Meeting.

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting to raise their hands if they wished to cast a negative vote or abstain, and submit their ballot papers to the Meeting helpers. The Chairperson of the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Then, voting was conducted according to the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 58,890,965 (fifty-eight million eight hundred ninety thousand nine hundred sixty-five);

-The number of abstentions was 598,211,732 (five hundred ninety-eight million two hundred eleven thousand seven hundred thirty-two);

-The number of affirmative votes was 106,938,715,001 (one hundred six billion nine hundred thirty-eight million seven hundred fifteen thousand and one), and therefore the total number of affirmative votes was 107,536,926,733 (one hundred seven billion five hundred thirty-six million nine hundred twenty-six thousand seven hundred thirty-three) or equal to 99.945% (ninety-nine point nine four five percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than 1/2 (one-half) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed

with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then the Chairperson of the Meeting moved on to the fifth Agenda item of the Meeting, namely:

Approval of the Plan to Repurchase Shares Issued by the Company (Buyback).

-In relation to the fifth Meeting Agenda item, the Chairperson of the Meeting explained that according to the provisions of Article 4 paragraph 11 of the Company's Articles of Association and Article 2 of Regulation of the Financial Services Authority Number 29 of 2023 (two thousand and twenty-three) on the Repurchase of Shares Issued by Public Limited Companies ("**OJK REG 29/2023**"), the Company may repurchase shares that have been fully paid ("**Buyback**"), provided that such Buyback is carried out in accordance with the prevailing laws and regulations.

As announced in the Information Disclosure document made by the Company through the website of PT Bursa Efek Indonesia and the Company's website on 28-01-2026 (the twenty-eighth day of January two thousand and twenty-six), the Company plans to conduct a buyback of shares that have been issued by the Company in a maximum amount of Rp5,000,000,000,000 (five trillion rupiah), including securities broker fees and other costs associated with such share buyback.

The implementation of the Buyback shall take into account the financial performance, liquidity condition, and capital structure of the Company, and comply with the prevailing laws and regulations in the capital market sector and other related provisions.

The transfer of shares resulting from the Buyback shall comply with the provisions of OJK REG 29/2023 and/or other applicable laws and regulations.

-Afterwards, the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the fifth Agenda item of the Meeting.

-Then, I, Notary informed the Chairperson of the Meeting that there were questions from 2 (two) shareholders that physically attended the Meeting.

The first question came from a shareholder by the name of Mr. DERWIN CHANDRA, as a holder of 191,200 (one hundred ninety-one thousand two hundred) shares in the Company, namely:

1. How does management assess the effectiveness of the buyback in supporting price stability and the Company's shareholder structure?
2. Is the buyback also viewed as part of the Company's strategy to optimize capital efficiency and ROE management, or is it merely tactical in nature to respond to certain market conditions?

The second question came from a shareholder by the name of Mr. KRISTIAN WAHYUDI,

as a holder of 40,940 (forty thousand nine hundred forty) shares in the Company, namely:

- How does BCA view the current global and Indonesian economic conditions, and is it possible for the buyback period to be extended in consideration of such conditions?

-Then the Meeting then was yielded back to the Chairperson of the Meeting and the Chairperson of the Meeting invited the Company's Board of Directors to respond to the shareholders' questions.

Then Miss VERA EVE LIM, as a Director of the Company, responded to the questions from both shareholders, as follows:

In evaluating the Company's buyback, we certainly take into consideration, first, BCA's capital composition, where currently BCA has a relatively strong capital position, with a CAR approaching 30% (thirty percent). Accordingly, we consider that there is sufficient room to conduct a buyback of up to a maximum of Rp5,000,000,000,000.00 (five trillion rupiah) without affecting the Bank's ability to expand, including the Company's liquidity adequacy. Secondly, by taking into account current conditions, market volatility, and global developments, this buyback, subject to approval by the GMS, is carried out with a longer time frame of 1 (one) year, providing the Company with flexibility as to when to execute the buyback. As to whether this is a response to certain market conditions or tactical in nature, overall we observe that the implementation of the share buyback may serve both as a response to prevailing conditions and as a tactical measure that the Company can undertake.

-Then, I, Notary informed the Chairperson of the Meeting that there were no further questions and/or opinions from the shareholders or their proxies.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting stated that because there were no questions and/or opinions from the shareholders or their proxies, the Meeting moved forward with the reading of the proposed resolutions of the Meeting.

-Then, the Chairperson of the Meeting proposed that the Meeting pass the following resolutions:

- I. Approving the buyback of shares that have been issued by the Company in a maximum amount of Rp5,000,000,000,000 (five trillion rupiah), including securities broker fees and other costs associated with such share buyback, subject to the terms and conditions and procedures for the share buyback as announced in the Information Disclosure document made by the Company through the website of PT Bursa Efek Indonesia and the Company's website on 28-01-2026 (the twenty-eighth day of January two thousand and twenty-six), and with due observance of the prevailing laws and regulations.
- II. Granting power and authority to the Board of Directors of the Company to take the

necessary actions in connection with the share buyback of the Company in accordance with the prevailing laws and regulations, including but not limited to determining the buyback price of the shares issued by the Company.

III. Stating that the grant of power and authority under point II of this resolution will be effective as of the time the proposal submitted under this agenda item is approved by the Meeting.

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting to raise their hands if they wished to cast a negative vote or abstain, and submit their ballot papers to the Meeting helpers. The Chairperson of the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Then, voting was conducted according to the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 83,701,229 (eighty-three million seven hundred one thousand two hundred twenty-nine);

-The number of abstentions was 612,024,170 (six hundred twelve million twenty-four thousand one hundred seventy);

-The number of affirmative votes was 106,900,092,299 (one hundred six billion nine hundred million ninety-two thousand two hundred ninety-nine), and therefore the total number of affirmative votes was 107,512,116,469 (one hundred seven billion five hundred twelve million one hundred sixteen thousand four hundred sixty-nine) or equal to 99.922% (ninety-nine point nine two two percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than $\frac{2}{3}$ (two-thirds) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then the Chairperson of the Meeting moved on to the sixth Agenda item of the Meeting, namely:

Amendment of the Company's Articles of Association.

-In relation to the sixth Agenda item of the Meeting, the Chairperson of the Meeting explained that the Company intends to propose amending the Company's Articles of Association to ensure that the provisions of the Company's Articles of Association will remain compliant with the prevailing laws and regulations.

-To allow the shareholders or their proxies to have a clearer idea about the proposed amendments to the Company's Articles of Association, the Chairperson of the Meeting asked Mr. TAN HO HIEN/SUBUR, also known as SUBUR TAN, as a Director of the

Company to present the proposed Amendments to the Company's Articles of Association, as contained in Appendix V, which is attached to the original of this Deed;

-After the proposed Amendments to the Company's Articles of Association had been presented by Mr. TAN HO HIEN/SUBUR, also known as SUBUR TAN, the floor was yielded back to the Chairperson of the Meeting, and then the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the sixth Agenda item of the Meeting.

-Then, I, Notary informed the Chairperson of the Meeting that there were no questions and/or opinions from the shareholders or their proxies.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting stated that because there were no further questions and/or opinions from the shareholders or their proxies, the Meeting moved forward with the reading of the proposed resolutions of the Meeting.

-Then the Chairperson of the Meeting proposed that the Meeting pass the following resolutions:

- I. Approving the amendment of certain provisions of the Company's Articles of Association as contained in the proposed amendment to the Articles of Association, the highlights of which have been presented at the Meeting, as well as restating all other provisions of the Company's Articles of Association that are not amended and/or deleted as set out in the deeds of amendment to the Company's Articles of Association published in the Official Gazette (*Berita Negara*) of the Republic of Indonesia number 81 dated 08-10-2021 (the eighth day of October two thousand twenty-one), Supplement Number 31220 and Supplement Number 31219.
- II. Granting power and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions deemed necessary in relation to the above resolution on the amendment of the Company's Articles of Association, including, without limitation, restating/incorporating such resolution in deeds made before a Notary, either in part or in whole, amending and/or rewriting all provisions in the Company's Articles of Association including making adjustments to the wording of each article and references to any article, to the extent necessary, as well as submitting an application for approval and/or notifying the amendment to the Company's Articles of Association to the competent authority, without exception..
- III. Stating that the grant of power and authority under item II of this resolution will be effective as of the time the proposal submitted under this agenda item is approved by the Meeting.

-Then, the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting to raise their hands if they wished to cast a negative vote or abstain, and submit their ballot papers to the Meeting helpers. The Chairperson of

the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Then, voting was conducted according to the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 770,500 (seven hundred seventy thousand five hundred);

-The number of abstentions was 599,519,122 (five hundred ninety-nine million five hundred nineteen thousand one hundred twenty-two);

-The number of affirmative votes was 106,995,528,076 (one hundred six billion nine hundred ninety-five million five hundred twenty-eight thousand seventy-six), and therefore the total number of affirmative votes was 107,595,047,198 (one hundred seven billion five hundred ninety-five million forty-seven thousand one hundred ninety-eight) or equal to 99.999% (ninety-nine point nine nine nine percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than 2/3 (two-thirds) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then the Chairperson of the Meeting moved on to the seventh Agenda item of the Meeting, namely:

Confirmation of the expiration of the term of office and the appointment of members of the Board of Commissioners and the Board of Directors of the Company.

-In relation to the seventh Agenda item of the Meeting, the Chairperson of the Meeting explained that the current composition of the Company's Board of Commissioners and Board of Directors was as follows:

Board of Commissioners

President Commissioner	:	Mr. JAHJA SETIAATMADJA;
Commissioner	:	Mr. TONNY KUSNADI;
Independent Commissioner	:	Mr. Dr. Ir. RADEN PARDEDE;
Independent Commissioner	:	Mr. SUMANTRI SLAMET;

Board of Directors

President Director	Mr. GREGORY HENDRA LEMBONG;
Deputy President Director	Mr. ARMAND WAHYUDI HARTONO;
Deputy President Director	Mr. JOHN KOSASIH;
Director	Mr. TAN HO HIEN/SUBUR a.k.a SUBUR TAN;
Director (concurrently serving as	Mrs. LIANAWATY SUWONO;
Director in charge of the Compliance	

function)

Director	Mr. SANTOSO;
Director	Ms. VERA EVE LIM;
Director	Mr. HARYANTO TIARA BUDIMAN;
Director	Mr. FRENGKY CHANDRA KUSUMA;
Director	Mr. ANTONIUS WIDODO MULYONO;
Director	Mr. HENDRA TANUMIHARDJA;

-Subsequently, the Chairperson of the Meeting conveyed that the term of office of each member of the Board of Commissioners and the Board of Directors currently in office would expire at the close of the Meeting. Taking into consideration the resolution under the sixth agenda item of the Meeting regarding the amendment to the term of office of members of the Board of Commissioners and the Board of Directors in the Company's Articles of Association to become "until the close of the 3rd (third) Annual General Meeting held after the General Meeting of Shareholders at which such members of the Board of Directors are appointed," the Meeting therefore needs to appoint new members of the Board of Commissioners and the Board of Directors for a term commencing from the close of the Meeting until the close of the Annual General Meeting of Shareholders to be held in 2029 (two thousand and twenty-nine).

- In connection with the appointment of members of the Board of Commissioners and the Board of Directors of the Company, the Board of Commissioners of the Company received a proposal from PT DWIMURIA INVESTAMA ANDALAN as the majority shareholder of the Company at the time of the Meeting, substantially proposing the following :

1. Reappointing

Board of Commissioners

President Commissioner	:	Mr. JAHJA SETIAATMADJA;
Commissioner	:	Mr. TONNY KUSNADI;
Independent Commissioner	:	Mr. Dr. Ir. RADEN PARDEDE;
Independent Commissioner	:	Mr. SUMANTRI SLAMET;

Board of Directors

President Director	:	Mr. GREGORY HENDRA LEMBONG;
Deputy President Director	:	Mr. ARMAND WAHYUDI HARTONO;
Deputy President Director	:	Mr. JOHN KOSASIH;
Director	:	Mr. TAN HO HIEN/SUBUR a.k.a SUBUR TAN;
Director (concurrently serving as Director in charge of the Compliance function)	:	Mrs. LIANAWATY SUWONO;

Director : Mr. SANTOSO;
Director : Miss VERA EVE LIM;
Director : Mr. HARYANTO TIARA BUDIMAN;
Director : Mr. FRENGKY CHANDRA KUSUMA;
Director : Mr. ANTONIUS WIDODO MULYONO;
Director : Mr. HENDRA TANUMIHARDJA;

2. Appointing Mr. DAVID FORMULA as Director of the Company.

-Subsequently, the Board of Commissioners requested the Remuneration and Nomination Committee to review such proposal, and taking into account the recommendations from the Remuneration and Nomination Committee, the Board of Commissioners proposed the appointment of the candidates for members of the Board of Commissioners and the Board of Directors as previously described.

-The Chairperson of the Meeting explained that pursuant to Article 25 paragraph (1) of Regulation of the Financial Services Authority Number 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Listed Companies or Public Companies in conjunction with Article 40 paragraph (2) letter d of Regulation of the Financial Services Authority Number 17 of 2023 (two thousand twenty-three) concerning the Implementation of Governance for Commercial Banks, an Independent Commissioner who has served for 2 (two) terms of office may be reappointed for the subsequent term, provided that such Independent Commissioner declares himself to remain independent to the General Meeting of Shareholders. Considering that Mr. Dr. Ir. RADEN PARDEDE has served as the Company's Independent Commissioner for more than 2 (two) terms of office and Mr. SUMANTRI SLAMET has served as the Company's Independent Commissioner for 2 (two) terms of office, the Chairperson of the Meeting then requested Mr. RUDY BUDIARDJO as the Company's Corporate Secretary to read out the statements of independence of Mr. Dr. Ir. RADEN PARDEDE and Mr. SUMANTRI SLAMET, as contained in **Appendix VI** attached to the minutes of this deed.

-After the statements of independence of Mr. Dr. Ir. RADEN PARDEDE and Mr. SUMANTRI SLAMET had been read out by Mr. RUDY BUDIARDJO, the floor was returned to the Chairperson of the Meeting. The Chairperson of the Meeting then requested Mr. RUDY BUDIARDJO, in his capacity as the Company's Corporate Secretary, to read out the curriculum vitae of the proposed new member of the Board of Directors to be appointed, as contained in **Appendix VII** attached to the original of this deed, while the curriculum vitae of the other members of the Board of Commissioners and the Board of Directors are available on the Company's website.

-After the curriculum vitae of the proposed new member of the Board of Directors was read out by Mr. RUDY BUDIARDJO, the floor was yielded back to the Chairperson of the

Meeting, who then proposed that the Meeting pass the following:

- I. Confirming that the term of office of the members of the Board of Commissioners and the Board of Directors ends as of the close of this Meeting, and further granting a release and discharge of liability (*acquit et decharge*) to all members of the Board of Commissioners of the Company for their actions related to the supervision of the Company and the Board of Directors for their actions related to the management of the Company during their respective terms of office, to the extent that such actions were reflected in the Company's books and records.
- II. Reappointing the members of the Company's Board of Commissioners and Board of Directors with the following composition:

Board of Commissioners

President Commissioner	:	Mr. JAHJA SETIAATMADJA;
Commissioner	:	Mr. TONNY KUSNADI;
Independent Commissioner	:	Mr. Dr. Ir. RADEN PARDEDE;
Independent Commissioner	:	Mr. SUMANTRI SLAMET;

Board of Directors

President Director	:	Mr. GREGORY HENDRA LEMBONG;
Deputy President Director	:	Mr. ARMAND WAHYUDI HARTONO;
Deputy President Director	:	Mr. JOHN KOSASIH;
Director	:	Mr. TAN HO HIEN/SUBUR a.k.a SUBUR TAN;
Director (concurrently serving as Director in charge of the Compliance function)	:	Mrs. LIANAWATY SUWONO;
Director	:	Mr. SANTOSO;
Director	:	Miss VERA EVE LIM;
Director	:	Mr. HARYANTO TIARA BUDIMAN;
Director	:	Mr. FRENGKY CHANDRA KUSUMA;
Director	:	Mr. ANTONIUS WIDODO MULYONO;
Director	:	Mr. HENDRA TANUMIHARDJA;

with a term of office until the close of the Annual General Meeting of Shareholders of the Company to be held in 2029 (two thousand and twenty-nine), without prejudice to the right of the Annual General Meeting of Shareholders of the Company to dismiss the members of the Board of Commissioners and Board of Directors at any time.

- III. Expressing deepest gratitude and appreciation to CYRILLUS HARINOWO for his services and contributions during his term of office as an Independent Commissioner

of the Company.

- IV. Expressing deepest gratitude and appreciation to RUDY SUSANTO for his services and contributions during his term of office as a Director of the Company.
- V. Appointing DAVID FORMULA as a Director of the Company, who has passed the Fit and Proper Test, as evident in Decision of Members of the Board of Commissioners of the Financial Services Authority No. KEPR-11/D.03/2026 dated 13-02-2026 (the thirteenth day of February two thousand and twenty-six) on the Result of the Fit and Proper Test of Mr. David Formula as the Candidate for the Director of Information Technology of PT Bank Central Asia Tbk, with a term of office until the close of the Annual General Meeting of Shareholders of the Company to be held in 2029 (two thousand and twenty-nine).
- VI. Confirming that the composition of the members of the Board of Commissioners and the Board of Directors of the Company after the close of the Meeting is as follows:

Board of Commissioners

President Commissioner : Mr. JAHJA SETIAATMADJA;
Commissioner : Mr. TONNY KUSNADI;
Independent Commissioner : Mr. Dr. Ir. RADEN PARDEDE;
Independent Commissioner : Mr. SUMANTRI SLAMET;

Board of Directors

President Director : Mr. GREGORY HENDRA LEMBONG;
Deputy President Director : Mr. ARMAND WAHYUDI HARTONO;
Deputy President Director : Mr. JOHN KOSASIH;
Director : Mr. TAN HO HIEN/SUBUR a.k.a SUBUR TAN;
Director (concurrently serving as : Mrs. LIANAWATY SUWONO;
Director in charge of the
Compliance function)
Director : Mr. SANTOSO;
Director : Miss VERA EVE LIM;
Director : Mr. HARYANTO TIARA BUDIMAN;
Director : Mr. FRENGKY CHANDRA KUSUMA;
Director : Mr. ANTONIUS WIDODO MULYONO;
Director : Mr. HENDRA TANUMIHARDJA;
Director : Mr. DAVID FORMULA, S. Si.;

with a term of office until the close of the Annual General Meeting of

Shareholders of the Company to be held in 2029 (two thousand and twenty-nine), without prejudice to the right of the Annual General Meeting of Shareholders of the Company to dismiss the members of the Board of Commissioners and Board of Directors at any time.

- VII. Granting authority to the Board of Commissioners of the Company to determine the distribution of duties and authorities among the members of the Board of Directors of the Company in accordance with the provisions of Article 12 paragraph 9 of the Company's Articles of Association;
- VIII. Granting power and authority to the Board of Directors of the Company, with the right of substitution, to formalize the resolution on the composition of the Board of Commissioners and Board Directors as outlined above in deeds made before a Notary, and further file any necessary notice with the competent authority, as well as taking any and all necessary actions in respect of such resolution in accordance with applicable laws and regulations;
- IX. Stating that the grant of power and authority under items VII and VIII of this resolution will be effective as of the time the proposal submitted under this agenda item is approved by the Meeting.

-Afterwards, the Chairperson of the Meeting gave the shareholders or their proxies the opportunity to ask questions and/or express opinions regarding the seventh Agenda item of the Meeting.

-Then, I, Notary, informed the Chairperson of the Meeting that there were no questions and/or opinions from the shareholders or their proxies;

-Based on the information that I, Notary, provided, the Chairperson of the Meeting stated that because there were no questions and/or opinions from the shareholders or their proxies, the Meeting moved forward with the voting process.

-Then the Chairperson of the Meeting kindly requested the shareholders or their proxies that physically attended the Meeting to raise their hands if they wished to cast a negative vote or abstain, and submit their ballot papers to the Meeting helpers. The Chairperson of the Meeting also kindly requested the shareholders or their proxies that participated in the Meeting electronically to promptly cast their votes through the eASY.KSEI application.

-Then, voting was conducted according to the Rules and Procedures of the Meeting.

-The voting outcome was as follows:

-The number of negative votes was 6,624,107,516 (six billion six hundred twenty-four million one hundred seven thousand five hundred sixteen);

-The number of abstentions was 608,279,422 (six hundred eight million two hundred seventy-nine thousand four hundred twenty-two);

-The number of affirmative votes was 100,363,430,760 (one hundred billion three hundred sixty-three million four hundred thirty thousand seven hundred sixty), and therefore the total number of affirmative votes was 100,971,710,182 (one hundred billion nine hundred seventy-one million seven hundred ten thousand one hundred eighty-two) or equal to 93.844% (ninety-three point eight four four percent).

-Based on the vote count, I, Notary, then informed the Chairperson of the Meeting that the total number of affirmative votes was more than 1/2 (one-half) of the total outstanding shares of the Company present at the Meeting, and therefore the Meeting could proceed with the passing of the resolution according to the Meeting agenda.

-Based on the information that I, Notary, provided, the Chairperson of the Meeting then concluded that the proposal for this agenda item was approved by the Meeting.

-Then, the Chairperson of the Meeting then stated that with the conclusion of the 7th (seventh) agenda item, the Meeting had completed discussing and passing resolutions on all agenda items of the Meeting. The Chairperson of the Meeting then closed the Meeting at 16:26 (sixteen twenty-six hours) Western Indonesia Time and expressed appreciation to all attendees for their participation.

-Subsequently, the appearers hereby confirm and fully guarantee the veracity of their identities, in accordance with the identity cards and data produced to me, Notary.

-To record all the things discussed and resolved in the Meeting, I, Notary, have drawn up these Minutes of Meeting.

IN WITNESS WHEREOF

-This deed has been made as a true original (minuta) and executed in Jakarta as of the day and the year first above written in the presence of the following witnesses:

1. Mr. **MICHAEL YOGATAMA**, born in [REDACTED] on [REDACTED]
[REDACTED], Private Employee, Indonesian Citizen,
residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED];
2. Mr. **TOKI THOMAS**, born in [REDACTED] on [REDACTED]
[REDACTED], Private Individual, Indonesian Citizen,
residing at [REDACTED]
[REDACTED], holder of Resident Identity Card Number [REDACTED],
[REDACTED], currently being in [REDACTED];

-both being employees at the Notary's office

Because the appearers had left the Meeting room when these Minutes of Meeting were written up, this deed, having been read out by me, Notary, to the witnesses, was immediately signed by me, Notary, and the witnesses.

-Done without any addition, strikethrough, or replacement.

-The true original (*minuta*) of this deed has been duly signed.

ISSUED AS AN OFFICIAL DUPLICATE COPY WITH THE SAME CONTENTS.