

RULES AND PROCEDURES
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK CENTRAL ASIA Tbk (the "Company")
Thursday, 12 March 2026

I. General provisions

1. The Annual General Meeting of Shareholders (the "**Meeting**") will be conducted in the Indonesian language.
2. Shareholders or their proxies who arrive after the registration period has been closed shall not have their votes counted and shall not be entitled to submit questions or opinions at the Meeting; however, such shareholders or proxies may still attend the Meeting as invitees.
3. Shareholders or their proxies who have arrived at the Meeting venue but are unable to enter the Meeting room due to limited room capacity may still exercise their rights by attending the Meeting electronically or by granting power of attorney (to attend and vote on each Meeting agenda item) to an independent party appointed by the Company (a Representative of the Company's Securities Administration Bureau) by completing and signing the proxy form provided by the Company at the Meeting venue.

II. Quorum for Attendance

Under the provisions of Article 86 paragraph 1 and Article 88 paragraph 1 of Law Number 40 of 2007 as amended by Government Regulation in lieu of Law Number 2 of 2022 on Job Creation as enacted into law by the Law Number 6 of 2023 on the Establishment of Government Regulation in lieu of Law Number 2 of 2022 on Job Creation into Law (the "**Company Law**"), Article 41 paragraph 1 letter a of Regulation of the Financial Services Authority Number 15/POJK.04/2020 on the Planning and Conduct of the General Meeting of Shareholders of Public Limited Companies (the "**OJK REG ON GMS**") and Article 23 paragraph 1 letter a and Article 27 paragraph 1 of the Company's Articles of Association:

1. The Meeting shall be valid and entitled to adopt binding resolutions if the Company's shareholders present or represented at the Meeting represent:
 - a) more than $\frac{1}{2}$ (one half) of the total outstanding shares of the Company with valid voting rights, for agenda items 1 through 4 and agenda item 7.
 - b) at least $\frac{2}{3}$ (two-thirds) of the total outstanding shares of the Company with valid voting rights, for agenda items 5 and 6;

2. Resolutions shall be adopted by deliberation for consensus. If a consensus-based resolution cannot be reached, then:
 - a) the resolution shall be adopted by voting based on affirmative votes representing more than $\frac{1}{2}$ (one half) of the total shares with voting rights present or represented at the Meeting, for agenda items 1 through 4 and agenda item 7; and
 - b) the resolution shall be adopted by voting based on affirmative votes representing more than $\frac{2}{3}$ (two-thirds) of the total shares with voting rights present or represented at the Meeting, for agenda items 5 and 6;

III. Procedure for Asking Questions and/or Expressing Opinions:

1. The shareholders or their proxies that physically attend the Meeting may electronically ask questions and/or express opinions, subject to the following provisions:
 - a) The shareholders or their proxies submit the questions and/or opinions in writing by completing a form, which will be provided to all the shareholders or their proxies before they enter the Meeting room, and the form must be completed with the shareholder's name, the number of shares owned/represented, the email address, as well as the questions and/or opinions to be asked or expressed; and
 - b) The shareholders or their proxies can submit the questions and/or opinions by raising their hands and submitting the form to the Meeting helpers when the chairperson of the Meeting gives all the shareholders or their proxies the opportunity to do so before voting on the relevant agenda item takes place.
2. The shareholders or their proxies that electronically attend the Meeting may ask questions and/or express opinions, subject to the following provisions:
 - a) The questions or opinions are submitted in writing through the chat feature in the "Electronic Opinions" column on the E-Meeting Hall screen of the eASY.KSEI application as long as the "General Meeting Flow Text" column is still displaying "Discussion started for agenda item no. []". The Company will disable the "raise hand" and "allow to talk" features in the Zoom webinar on the AKSes facility.
 - b) When asking a question, a shareholder or their proxy must provide information on the shareholder's name, the number of shares owned/represented, and the shareholder's email address.
3. Only the shareholders or their legitimate proxies that physically or electronically attend the Meeting are entitled to ask questions and/or express opinions in writing on the Meeting agenda item under discussion.

4. The questions asked or opinions expressed must have a direct bearing on the Meeting agenda item under discussion.
5. The Company reserves the right not to respond to any question that is not directly related to the agenda item under discussion at the Meeting and that does not state the name of the shareholder and the number of shares owned/represented.
6. To give a fair opportunity to all shareholders, each shareholder or their proxy that physically or electronically attends the Meeting may only ask and/or express a maximum of 3 (three) questions/opinions.
7. If several questions are related or about the same thing, the questions will be answered together.
8. The Company will do its best to answer the questions in the order in which they are received.
9. To ensure the Meeting runs more effectively and efficiently, the chairperson of the Meeting has the right to decide whether the questions will be answered immediately (orally) or in writing.
10. To ensure the Meeting runs more effectively and efficiently, the duration of the question-and-answer session for each agenda item is limited to a maximum of 10 (ten) minutes.
11. The questions that have not been answered directly (orally) will be answered in writing within 3 (three) business days after the date of the Meeting. The Company will send the response to the email address provided by the shareholder or their proxy in the form provided for submitting questions or through the chat feature in the "Electronic Opinions" column on the E-Meeting Hall screen of the eASY.KSEI application. If the shareholder or their proxy does not provide an email address, the Company's response will be sent by mail to the shareholder's address as recorded in the Company's Register of Shareholders.

IV. Procedure for Voting and Vote Count

1. The vote count will be carried out according to the provisions of the Company Law, the OJK REG ON GMS, Regulation of the Financial Services Authority No. 14 of 2025 on the Conduct of Electronic General Meetings of Shareholders, General Meeting of Bondholders, and General Meeting of Sukuk-holders and the Company's Articles of Association, namely as follows:
 - a) The Meeting resolutions shall be adopted by means of deliberation for consensus;
 - b) If the Meeting cannot adopt a resolution by deliberation for consensus, the resolution will be adopted by voting. During the voting, the

shareholders or their proxies will have the right to cast votes as AGREE, DISAGREE, or ABSTAIN on each Meeting agenda item;

- c) Approval Quorum:
 - 1) **For the first agenda item through the fourth agenda item as well as the seventh agenda item of the Meeting**, any resolution on a proposal put forward at the Meeting shall be valid if approved by more than $\frac{1}{2}$ (one half) of the total votes present and/or represented at the Meeting;
 - 2) **For the fifth and sixth agenda items of the Meeting**, any resolution on a proposal put forward at the Meeting shall be valid if approved by more than $\frac{2}{3}$ (two-thirds) of the total votes present and/or represented at the Meeting;
 - d) Under the provisions of Article 47 of the OJK REG ON GMS, shareholders that ABSTAIN shall be deemed to cast the same votes as the majority votes cast by the shareholders at the Meeting.
2. Voting by the shareholders or their proxies that physically attend the Meeting shall be done under the following procedure:
- a) The Chairperson of the Meeting will ask the shareholders or their proxies that DISAGREE or ABSTAIN on the relevant proposal to raise their hands and submit their ballots to the Meeting helpers;
 - b) If a shareholder grants power to a proxy but casts votes through eASY.KSEI, the votes that will be counted are those cast by the shareholder through eASY.KSEI, and therefore the shareholder's proxy need not raise their hand and submit the ballot to the Meeting helpers;
 - c) The shareholders or their proxies that do not raise their hands to submit the ballots containing votes of DISAGREEMENT or ABSTENTION on the relevant proposal shall be deemed to have approved the relevant proposal without the chairperson of the Meeting having to ask each of the shareholders or their proxies to raise their hands to indicate agreement;
 - d) For the vote count, the Meeting helpers will scan the barcodes on the ballots containing votes of DISAGREEMENT and ABSTENTION, which have been submitted to the Meeting helpers;
 - e) The shareholders or their proxies that have registered their attendance but leave the Meeting room without reporting to the registration staff before the close of the meeting will be deemed to be present at the Meeting and approve the proposals put forward at the Meeting.
3. Voting by the shareholders or their proxies that electronically attend the Meeting through the eASY.KSEI application shall be done under the following procedure:

- a) The voting process takes place through the eASY.KSEI application on the E-Meeting Hall menu, Live Broadcasting submenu;
 - b) The shareholders that are present or have granted e-proxy in the Meeting through eASY.KSEI but have not cast their votes will have the opportunity to cast their votes during the voting period determined by the Company through the E-Meeting Hall screen in the eASY.KSEI application;
 - c) During the electronic voting process, the status "*Voting for agenda item no [] has started*" will appear in the '*General Meeting Flow Text*' column;
 - d) The time allocated for direct e-voting through the eASY.KSEI application is a maximum of 2 (two) minutes;
 - e) The shareholders that have cast their votes before the Meeting starts and the shareholders or their proxies that have registered through the eASY.KSEI application on the date of the Meeting will be deemed to have validly attended the Meeting even though they do not follow the Meeting until the end for any reason;
 - f) If the shareholder or their proxy fails to cast any vote until the Meeting status shown in the '*General Meeting Flow Text*' column changes to "*Voting for agenda item no [] has ended*", the shareholder or their proxy will be deemed to ABSTAIN on the relevant Meeting agenda item.
4. Subsequently, the votes cast by the shareholders or their proxies either physically or electronically will be counted by the Company's Securities Administration Bureau and then verified by a Notary as an independent public official.
 5. The Chairperson of the Meeting will ask the Notary to report the outcome of the vote count for each agenda item of the Meeting.

V. GMS Live Broadcast

1. The shareholders or their proxies that have declared their attendance on the eASY.KSEI application by no later than 11 March 2026, 12:00 WIB (Western Indonesia Time) can view the ongoing Meeting through a Zoom webinar (the "**GMS Broadcast**") by accessing the eASY.KSEI application.
2. The participants' ability to access the GMS Broadcast will be determined on a first-come, first-served basis since the capacity is limited to 500 (five hundred) participants.
3. The shareholders or their proxies that cannot view the ongoing Meeting through the GMS Broadcast will still be considered as validly attending the electronic Meeting and their share ownership and votes will be taken into account in the Meeting as long as their attendance at the Meeting is duly registered in the eASY.KSEI application.

4. The shareholders or their proxies that only view the ongoing Meeting through the GMS Broadcast but are not electronically registered as present in the eASY.KSEI application shall be deemed not duly present, and their attendance shall not be counted toward the Meeting attendance quorum.
5. To get the best experience in using the eASY.KSEI application and/or the GMS Broadcast, the shareholders or their proxies are advised to use the Mozilla Firefox browser.

VI. Miscellaneous

1. During the Meeting, the shareholders or their proxies that physically attend the Meeting are kindly requested to:
 - a) switch off or set their mobile phones and/or other communication devices to silent mode,
 - b) refrain from engaging in conversations with other Meeting participants so as not to disrupt the Meeting,
 - c) refrain from cutting in on/interrupting other speakers,
 - d) sit as directed by the Meeting helpers,
 - e) wear a face mask during the Meeting if not in good health, and
 - f) promptly leave the Meeting premises immediately after the Meeting concludes.
2. The Meeting helpers reserve the right to take all necessary actions, including but not limited to prohibiting shareholders or their proxies from entering areas of the building other than the Meeting venue.

PT Bank Central Asia Tbk
Board of Directors