

**Explanation of Agenda
Annual General Meeting of Shareholders &
Extraordinary General Meeting of Shareholders
PT Bank Mestika Dharma, Tbk.**

Tuesday, June 09th, 2026; 08.40 am – Cypress Room Grand City Hall Hotel

Annual General Meeting of Shareholders :

- 1. Approval of the Annual Report of the Board of Directors and ratification of the Company's Financial Statements for the fiscal year ending on December 31st, 2025**

Explanation:

The proposed agenda item refers to Article 11 of the Company's articles of association. Requesting approval for the ratification of the Board of Directors' Annual Report on the Company's operations in the 2025 financial year and the ratification of the 2025 Financial Statements audited by a Public Accountant, as well as granting full release and discharge of responsibility to the Board of Directors and the Board of Commissioners for management and supervision as long as such actions are reflected in the Annual Report and Financial Statements.

- 2. Determination of the use of the Company's profits for the fiscal year ending on December 31st, 2025**

Explanation:

The proposed agenda item refers to Article 11 of the Company's articles of association. It seeks shareholder approval for the granting of power and authority to the Company's Board of Directors to determine the use of the Company's profits.

- 3. Granting authority to the Company's Board of Commissioners to appoint an Independent Public Accountant to audit the Company's financial statements for the fiscal year ending December 31st, 2026 and to authorize the Company's Directors to determine the honorarium of the Public Accountant to be appointed.**

Explanation:

The proposed agenda item refers to Article 11 of the Company's articles of association and the Financial Services Authority Regulation. Requesting approval to appoint a Public Accounting Firm and Public Accountant appointed to audit the Company's financial statements for the year ended December 31st, 2026

- 4. Determination of Remuneration (Salary and Other Benefits) and Tantiem for Directors and Board of Commissioners**

Explanation:

The proposed agenda item refers to Article 11 of the Company's articles of association. It requests approval to determine the remuneration, salaries, and other allowances, as well as bonuses, for the Board of Commissioners, and to grant the Board of Commissioners the authority and power to determine the salaries, bonuses, and other allowances for each member of the Company's Board of Directors

- 5. Approval of Shares Buyback for Fulfillment of Variable Remuneration.**

Explanation:

The proposed agenda item refers to the Financial Services Authority Regulation concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks and concerning the Buyback of Shares Issued by Public Companies. It requests approval to conduct a share buyback to fulfill variable remuneration and determine the procedure for transferring shares to Material Risk Takers.

6. Approval of Changes to the Company's Resolution Plan

Explanation:

The proposed agenda item refers to the Deposit Insurance Corporation Regulation No. 2 of 2024 concerning the Resolution Plan for Commercial Banks

7. Presentation of the Bank's Business Plan and Sustainable Finance Action Plan by the Board of Directors (in this agenda, would not take any decision)

Explanation:

Presentation of the bank's business plan refers to article 12 paragraph 2 d of the Company's articles of association, namely submitting the bank's business plan related to the bank's business development strategy and submitting the Company's sustainable financial action plan in 2026.

Extraordinary General Meeting of Shareholders:

1. Approval of the granting of authority to the Company's Board of Directors to adjust the Company's aims and objectives and business activities in accordance with the latest Indonesian Standard Classification of Business Fields (KBLI), as long as and after the provisions of the laws and regulations governing the implementation of the KBLI come into effect.

Explanation:

This latest KBLI adjustment refers to BPS Regulation No. 7 of 2025 concerning KBLI 2025