

AGENDA**ANNUAL AND EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS****PT BANK MESTIKA DHARMA, Tbk. (the Company)****Tuesday, June 9 2026****I. GENERAL GUIDELINES**

1. This meeting will be held in two (2) formats: in-person and online via eASY KSEI, with Indonesian as the language of the meeting.
2. In accordance with Article 14, Paragraph 12 of the Company's Articles of Association, the Meeting will be chaired by a member of the Board of Commissioners appointed by the Company's Board of Commissioners.
3. This meeting is conducted electronically in accordance with the provisions of Financial Services Authority Regulation No. 15/POJK.04/2020 on the Planning and Conduct of General Meetings of Shareholders of Public Companies ("POJK 15/2020"), as well as OJK Regulation No. 14 of 2025 regarding the Conduct of General Meetings of Shareholders, General Meetings of Bondholders, and General Meetings of Sukuk.
4. Shareholders entitled to attend and vote at the Meeting are those listed in the Company's Shareholder Register (record date) as of May 13, 2026, at 4:00 p.m. Shareholders may grant proxy to another party to attend and vote at the Meeting. Shareholders may grant proxy in two (2) ways, namely:
 - a) Electronic Proxy Granting
This electronic proxy granting is facilitated by PT Kustodian Sentral Efek Indonesia (KSEI) using the eASY ("e-Proxy") system, which can be accessed via the link www.ksei.co.id and the Company's website.
Pursuant to the regulations, in the granting of electronic proxies, members of the Board of Directors, the Board of Commissioners, and Company employees are prohibited from acting as proxies at the Meeting. Therefore, the Company has appointed Ms. Nyoman Swastini from PT Raya Saham Registra as the independent proxy holder that the Company is required to provide.
 - b) Non-electronic proxy
Shareholders who are unable to attend may be represented by a proxy by submitting a valid Power of Attorney as specified by the Company.
Pursuant to the provisions, shareholders may appoint members of the Board of Directors, the Board of Commissioners, and Company employees as proxies at the Meeting; however, the votes they cast as proxies are not counted in the voting.
5. Shareholders or their proxies who arrive after the registration period has closed will not have their votes counted and may not ask questions or express opinions during the Meeting; however, they may still attend the Meeting as guests.

II. QUORUM FOR THE MEETING

1. Pursuant to Article 14, Paragraph 2 of the Company's Articles of Association, it is hereby stated that the Annual General Meeting of Shareholders may be held if more than ½ (one-half) of the total number of voting shares are present or represented.
2. Pursuant to Article 14, Paragraph 4(a) of the Company's Articles of Association, it is hereby stated that an Extraordinary General Meeting of Shareholders may be held if attended by shareholders representing at least two-thirds (2/3) of the total number of shares with valid voting rights.

III. PROCEDURES FOR SUBMITTING QUESTIONS AND/OR OPINIONS

1. At the meeting, each share entitles its owner to cast 1 (one) vote (Article 15, paragraph 1). If a shareholder holds more than 1 (one) share, said shareholder is requested to cast only 1 (one) vote, which shall represent the total number of shares held.
2. When discussing each agenda item of the Meeting, the Chair of the Meeting shall provide an opportunity for Shareholders or their proxies to ask questions and/or express opinions before a vote is taken on the matter in question.
3. Only valid Shareholders or their authorized representatives present at the Meeting are entitled to ask questions and/or express opinions regarding the agenda item currently under discussion.
4. Questions and/or comments that may be raised are limited to those directly related to the agenda item currently under discussion.
 - a. Shareholders or proxies of shareholders present in person:
 - May submit questions by filling out the form distributed before entering the meeting room.
 - May be submitted when the Meeting Chair provides an opportunity prior to a vote on the relevant matter; Shareholders and Shareholder Proxies are asked to raise their hands, after which forms will be distributed to them to be filled out, then collected by staff to be submitted to the Meeting Chair.
 - The form must be filled out with the shareholder's name, the number of shares held/represented, and the question and/or opinion being raised.
 - b. Shareholders or their proxies participating electronically:
 - Questions and/or comments may be submitted via the eASY KSEI platform in the "Electronic Opinions" section available on the E-Meeting Hall screen. Questions and/or opinions may be submitted as long as [the status of the Meeting in the 'General Meeting Flow Test' column] is "Discussion started for agenda item no. []"
5. Questions and/or opinions submitted must be related to the agenda item currently under discussion.

6. To provide equal opportunity to all Shareholders or their proxies, each may submit a maximum of 2 (two) questions and/or opinions for each agenda item.
7. All questions will be answered one by one in the order they are received. If necessary, the Chair of the Meeting may ask members of the Board of Directors, other members of the Board of Commissioners, and supporting professionals to provide further clarification regarding the questions raised.
8. Once all questions and/or opinions raised by Shareholders or their proxies have been answered and explained, the Chairperson of the Meeting shall propose that the Shareholders make a decision.
9. If any questions cannot be answered during the meeting, they will be answered after the meeting concludes or via email and written correspondence.

IV. PROCEDURES FOR VOTING AND VOTE COUNTING.

For all agenda items of the Meeting, the vote count shall be conducted in accordance with the Company's Articles of Association, in conjunction with the Limited Liability Companies Act and Financial Services Authority Regulation No. 14 of 2025.

1. Decisions of the Meeting shall be made by consensus.
2. The quorum for approval of agenda items is:
 - The Annual General Meeting of Shareholders is approved by more than $\frac{1}{2}$ (one-half) of the total number of shares with valid voting rights present and/or represented at the Meeting.
 - An Extraordinary General Meeting of Shareholders is approved by more than $\frac{2}{3}$ (two-thirds) of the total number of shares with valid voting rights present and/or represented at the Meeting.
3. If consensus cannot be reached, a vote shall be conducted as follows:
 - a. Shareholders or their proxies who cast a blank vote (abstain) or vote against the proposed resolution shall be asked to raise their hands.
 - b. Shareholders or their proxies who do not raise their hands are deemed to approve the proposed resolution.
 - c. The Meeting Officer will collect the voting cards from Shareholders or their proxies who raise their hands and will submit them to the Notary.
 - d. Shareholders attending online via eASY KSEI are invited to cast their votes via the e-Meeting Hall screen. During the electronic voting process, the status "Voting for agenda item no [] has started" will appear in the "General Meeting Flow Text" column.
Shareholders or their proxies who do not cast a vote are deemed to approve the proposed resolution.
 - e. The notary, with the assistance of the Securities Administration Bureau, will then tally and announce the results of the vote on the proposed resolutions.

- f. Votes concerning individuals must be cast in writing but need not be signed, and must be submitted in sealed envelopes, unless the Chair of the Meeting permits voting by other means, provided there is no objection from any attendee entitled to vote.
4. Shareholders who cast an abstention vote are deemed to have cast a vote in line with the majority of shareholders who cast votes.

V. LIVE STREAMING OF THE GENERAL MEETING

1. Shareholders or their proxies who are registered with eASY.KSEI may watch the proceedings of the Meeting via a Zoom webinar by accessing the eASY.KSEI application.
2. Shareholders or their proxies who are unable to watch the Meeting via the live stream are still considered to be validly present electronically, and their shareholdings and voting rights will be counted in the Meeting, provided their attendance at the Meeting has been registered in the eASY.KSEI application.
3. Shareholders or their proxies who merely watch the Meeting via the AGM broadcast but are not electronically registered as present on the eASY.KSEI application shall be deemed to have an invalid attendance, which will not be counted toward the Meeting's attendance quorum.

VI. MISCELLANEOUS

1. During the Meeting, please ensure that mobile phones are turned off or set to "silent" mode.
2. Shareholders and their proxies are requested to arrive 30 minutes before the Meeting begins.

Board of Director
PT Bank Mestika Dharma, Tbk.