



**SUMMARY OF MINUTES OF GENERAL MEETING OF SHAREHOLDERS  
PT PANIN FINANCIAL Tbk**

Hereby submits the Summary of the Minutes of the Annual General Meeting of Shareholders ("**Meeting**") of PT PANIN FINANCIAL Tbk, domiciled in Central Jakarta (the "**Company**"). The meeting was held on Tuesday, June 30<sup>th</sup>, 2026, at Panin Bank Building 4<sup>th</sup> Floor, Jl. Jend. Sudirman Kav. 1, Gelora, Tanah Abang, Central Jakarta – 10270, opened at 14.04 WIB and closed at 14.41 WIB.

**A. The agenda of the Meeting is as follows:**

- a. Approval of the Company's Annual Report regarding business activities and ratification of the Company's Annual Financial Statements as well as granting full release and settlement (*acquit et de charge*) to members of the Board of Directors and Board of Commissioners of the Company for the management and supervision of the Company for the fiscal year 2025.
- b. Approval of the use of profits for the financial year ended December 31, 2025.
- c. Appointment of Members of the Company's Board of Commissioners in Connection with the End of the Term of Office.
- d. Determination of the honorarium for the members of the Company's Board of Commissioners and the granting of authority to the Company's Board of Commissioners to determine the amount of salary and allowances for the members of the Company's Board of Directors.
- e. Appointment of a Public Accountant who will audit the Company's books for the 2026 financial year.

**B. The meeting was attended by the following members of the Board of Commissioners and Board of Directors:**

1. Mr. Sugeng Purwanto : Independent Commissioner.
2. Mr. Dedi Setiawan : Vice President Director.
3. Ms. Priskila Gabrielia Ciahaya : Director.

**C. Quorum of Attendance of Shareholders.**

The meeting was attended by shareholders and/or their proxies who were present and/or represented either through eASY.KSEI or physically present at the AGMS as many as 24.074.295.304 shares representing 75,18% of the 32.022.073.293 shares which were all issued shares or placed by the Company.

**D. Opportunity for Questions and Answers.**

Shareholders and/or their proxies who are physically present at the Meeting or electronically through the eASY application. KSEI is given the opportunity to ask questions, opinions, suggestions and/or suggestions related to the agenda of the Meeting being discussed.

With a mechanism for shareholders and/or their proxies who are physically present at the Meeting by raising their hands and submitting a question form, while for shareholders and/or their proxies who are present electronically by writing in the "Electronic Opinions" chat feature. There are no shareholders and/or their proxies, both physically and electronically present at the Meeting who ask questions and/or opinions.

## E. Decision Making Mechanism.

The decision-making mechanism is carried out by means of deliberation for consensus by asking whether the proposal discussed was approved by the shareholders who were present and/or represented at this GMS. If there are no shareholders or their proxies who disagree/abstain, it will be concluded that the proposal was approved by deliberation to reach consensus.

If there are shareholders and/or their proxies who disagree/abstain, the decision will be made through verbal voting by raising their hands and are welcome to submit their voting cards to the officer and the results of the vote count will be announced by a Notary.

## F. Decision Making Result.

<b>Agenda</b>	<b>Agree</b>	<b>Disagree</b>	<b>Abstain</b>
1st Agenda	23.667.621.204 shares or 98,32%	100 shares or 0,00%	406.674.000 shares or 1,68%
2nd Agenda	23.676.870.204 shares or 98,35%	1.429.600 shares or 0,01%	395.995.500 shares or 1,64%
3rd Agenda	22.422.134.360 shares or 93,14%	1.256.426.744 shares or 5,22%	395.734.200 shares or 1,64%
4th Agenda	23.658.416.004 shares or 98,28%	20.145.100 shares or 0,08%	395.734.200 shares or 1,64%
5th Agenda	22.422.134.360 shares or 93,14%	1.256.426.744 shares or 5,22%	395.734.200 shares or 1,64%

## G. Meeting Resolutions.

The results of decisions made through voting are as follows:

### **First Meeting Agenda**

1. Approve the Company's Annual Report regarding the condition and course of the Company's business activities, which includes, among other things, the Company's Annual Financial Statement for the financial year ending December 31, 2025, audited by the Public Accounting Firm Anwar & Rekan, as evident from Letter Number: 00191/2.1035/AU.1/05/1432-5/1/III/2026 dated March 31, 2026, with an Unqualified Opinion ("Financial Statement"), as well as the report on supervisory duties carried out by the Board of Commissioners and ratify the Financial Statement.
2. Grant full release and discharge (acquit et de charge) to all members of the Board of Directors and the Board of Commissioners for the management and supervisory actions they have carried out for the financial year ending December 31, 2025, as long as these actions are reflected in the Company's Financial Statement and/or in the Annual Report.
3. Grant power and authority to the Company's Board of Directors to carry out all necessary actions related to the implementation of the above decisions, including but not limited to stating this decision in a notarial deed.

### **Second Meeting Agenda**

Approved to determine the use of the Company's parent company's net profit for the financial year ended December 31, 2025 amounting to Rp. 1.749.351.000.000 as follows:

1. An amount of Rp. 500.000.000 will be recorded as a reserve fund in accordance with the Company's Articles of Association.

2. From the net profit obtained by the Company for the fiscal year 2025, the Company does not distribute dividends.
3. The remaining Rp. 1.748.851.000.000 is recorded as the Company's retained earnings.
4. Granting power and authority to the Board of Directors of the Company to take all necessary actions related to the implementation of the decisions mentioned above.

### **Third Meeting Agenda**

1. Re-appointed Mr. Mu'min Ali Gunawan as President Commissioner, Mr. Richard Budi Gunawan as Vice President Commissioner, and Mr. Sugeng Purwanto as Independent Commissioner for a term of office starting from the closing of this GMS until the end of the term as determined in the provisions of the Company's Articles of Association.  
Thus, the composition of the members of the Company's Board of Commissioners is as follows:  
President Commissioner : Mu'min Ali Gunawan  
Vice President Commissioner : Richard Budi Gunawan  
Independent Commissioner : Sugeng Purwanto
2. To authorize the Board of Directors of the Company to declare the decision of this GMS in a notarial deed and to notify changes to the Company's Data to the Ministry of Law and Human Rights of the Republic of Indonesia and to report and register the appointment of members of the Board of Directors of the Company to the competent authority in accordance with the provisions of the applicable laws and regulations. apply, and perform any and all other actions necessary for the above purposes without exception.
3. This power of attorney is granted with the right to transfer this power of attorney to another person effective as of the closing of this GMS, and the GMS agrees to ratify all actions taken by the recipient of the power of attorney based on this power of attorney.

### **Fourth Meeting Agenda**

1. Determine the amount of honorarium for members of the Company's Board of Commissioners for the fiscal year 2026 in total of Rp. 500.000.000, and authorize the Board of Commissioners to determine the distribution of the amount of honorarium among members of the Board of Commissioners Company.
2. Give authority to the Board of Commissioners of the Company to determine the amount of salary and allowances for members of the Board of Directors.
3. Perform any and all other necessary actions for the above purposes without any exceptions.

### **Fifth Meeting Agenda**

1. Approved the appointment of the Public Accounting Firm Anwar & Rekan to audit the Company's Financial Statements for the 2026 financial year. Since the Board of Commissioners has not yet determined the name of the Public Accountant, the Board of Commissioners has delegated authority to the Board of Commissioners to appoint a Public Accountant from the Public Accounting Firm Anwar & Rekan to audit the Company's Financial Statements for the 2026 financial year. The appointed Public Accountant must be licensed and registered with the Financial Services Authority (OJK), possess competencies commensurate with the Company's business complexity, and meet the applicable terms and conditions.
2. Approved the granting of power and authority to the Company's Board of Commissioners to determine the honorarium and other requirements related to the appointment of the Public Accountant from the Public Accounting Firm.
3. Approved that, in the event that the appointed Public Accountant and Public Accounting Firm are unable to perform their duties for any reason, the Board of Commissioners shall

authorize the appointment of another Public Accountant and Public Accounting Firm with audit experience commensurate with the Company's business complexity.

Jakarta, July 1<sup>st</sup>, 2026

**PT Panin Financial Tbk**  
**Board of Director**