

**PEMANGGILAN  
RAPAT UMUM PEMEGANG SAHAM TAHUNAN  
PT BANK TABUNGAN NEGARA (PERSERO) Tbk**

Direksi PT Bank Tabungan Negara (Persero) Tbk ("**Perseroan**") dengan ini mengundang para Pemegang Saham Perseroan untuk menghadiri Rapat Umum Pemegang Saham Tahunan Tahun Buku 2025 ("**Rapat**"), yang akan diselenggarakan pada:

Hari/Tanggal : Kamis, 23 April 2026  
Waktu : Pukul 14.00 WIB s.d. selesai  
Tempat : Rapat dilakukan secara *hybrid* dengan tempat pelaksanaan sebagai berikut:  
*Onsite* : Menara BTN  
Jl. Gajah Mada No. 1 Jakarta Pusat – 10130  
*Elektronik (E-RUPS)* : *Electronic General Meeting System KSEI*  
("eASY.KSEI") dalam tautan <https://akses.ksei.co.id>  
yang disediakan oleh KSEI

Mata Acara Rapat adalah sebagai berikut:

- 1. Persetujuan Laporan Tahunan dan Pengesahan Laporan Keuangan Konsolidasian Perseroan, Persetujuan Laporan Tugas Pengawasan Dewan Komisaris serta Pengesahan Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) Tahun Buku 2025 sekaligus Pemberian Pelunasan dan Pembebasan Tanggung Jawab Sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas Tindakan Pengurusan Perseroan dan Dewan Komisaris atas Tindakan Pengawasan Perseroan yang Telah Dijalankan Selama Tahun Buku 2025.**

Menunjuk:

- Pasal 66 ayat (1) dan Pasal 69 ayat (1) Undang-Undang RI Nomor 40 Tahun 2007 tentang Perseroan Terbatas ("**UUPT**") sebagaimana telah diubah dengan Undang-Undang RI Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang RI Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang ("**UU Cipta Kerja**");
- Pasal 15H ayat (1) Undang-Undang RI Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara sebagaimana telah diubah terakhir dengan Undang-Undang RI Nomor 16 Tahun 2025 tentang Perubahan Keempat atas Undang-Undang Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara ("**UU BUMN**");
- Pasal 33 ayat (3) Peraturan Menteri Badan Usaha Milik Negara ("**BUMN**") Nomor PER-1/MBU/03/2023 tentang Penugasan Khusus dan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara ("**Permen BUMN 1/2023**");
- Pasal 15 ayat (2) huruf b angka 10, Pasal 19 ayat (9), serta Pasal 22 ayat (2) huruf a, ayat (3) s.d ayat (5) Anggaran Dasar Perseroan.

Penjelasan:

Perseroan menyampaikan Laporan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris untuk mendapatkan persetujuan serta Laporan Keuangan Konsolidasian Perseroan termasuk Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) Perseroan untuk mendapatkan pengesahan dari Rapat sekaligus pelunasan dan pembebasan tanggung jawab

sepenuhnya (*volledig acquit et de charge*) kepada para anggota Direksi atas tindakan pengurusan Perseroan dan para anggota Dewan Komisaris atas tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2025.

## 2. **Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2025.**

### Menunjuk:

- (i) Pasal 71 UUPT;
- (ii) Pasal 5 ayat (4) huruf c angka 1 butir f, Pasal 19 ayat (9), Pasal 22 ayat (2) huruf b dan Pasal 27 ayat (1) Anggaran Dasar Perseroan.

### Penjelasan:

Perseroan mengusulkan penggunaan laba bersih Perseroan Tahun Buku 2025 untuk ditetapkan dalam Rapat.

## 3. **Penetapan Gaji/Honorarium berikut Fasilitas dan Tunjangan Tahun Buku 2026 dan Remunerasi atas Kinerja Tahun Buku 2025 yang Ditetapkan untuk Direksi dan Dewan Komisaris Perseroan.**

### Menunjuk:

- (i) Pasal 96 dan Pasal 113 UUPT;
- (ii) Pasal 76 ayat (1), Pasal 81 ayat (2) dan Pasal 83 ayat (2) Peraturan Menteri BUMN Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara (“**Permen BUMN 3/2023**”);
- (iii) Pasal 5 ayat (4) huruf c angka 1 butir e, Pasal 11 ayat (15), Pasal 14 ayat (25) Anggaran Dasar Perseroan.

### Penjelasan:

Perseroan mengusulkan besaran gaji/honorarium berikut fasilitas dan tunjangan tahun buku 2026 bagi Direksi dan Dewan Komisaris, serta penghasilan/remunerasi dalam bentuk lainnya bagi anggota Direksi dan anggota Dewan Komisaris atas kinerja tahun buku 2025, untuk ditetapkan dalam Rapat.

## 4. **Penunjukan Akuntan Publik di Kantor Akuntan Publik untuk Mengaudit Laporan Keuangan Konsolidasian Perseroan Tahun Buku 2026 serta Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) untuk Tahun Buku 2026.**

### Menunjuk:

- (i) Pasal 71 ayat (1) UU BUMN;
- (ii) Pasal 59 ayat (1) dan (3) Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka (“**POJK 15/2020**”);
- (iii) Pasal 3 ayat (1) dan Pasal 5 ayat (1), Peraturan Otoritas Jasa Keuangan Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan (“**POJK 9/2023**”);
- (iv) Pasal 32 dan Pasal 33 ayat (3) Permen BUMN 1/2023;
- (v) Romawi II butir 1 Surat Edaran Otoritas Jasa Keuangan Nomor 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan;

- (vi) Pasal 15 ayat (2) huruf b angka (5), Pasal 22 ayat (2) huruf c, ayat (4) dan ayat (5) Anggaran Dasar Perseroan.

Penjelasan:

- a. Bahwa Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) diusulkan oleh Dewan Komisaris untuk selanjutnya ditunjuk oleh Rapat untuk melakukan audit Laporan Keuangan Konsolidasian Perseroan dan Laporan PUMK Perseroan.
- b. Berdasarkan proses pengadaan AP dan/atau KAP yang telah dilakukan Perseroan, maka Perseroan mengusulkan AP Christophorus Alvin Kossim dari KAP Purwanto, Susanti, & Surja (Ernst & Young Global Limited) untuk melakukan audit Laporan Keuangan Perseroan dimaksud.

**5. Pendelegasian Kewenangan Persetujuan Rencana Jangka Panjang Perusahaan (RJPP) 2026-2030 dan Rencana Kerja dan Anggaran Perusahaan (RKAP) 2027 beserta perubahannya dari RUPS kepada pihak yang ditunjuk RUPS.**

Menunjuk:

- (i) Pasal 63 ayat (1) dan ayat (2), Pasal 64 ayat (1) dan ayat (2) UUPB;
- (ii) Pasal 15G UU BUMN;
- (iii) Pasal 92 serta Pasal 95 ayat (1), ayat (2) dan ayat (4) Peraturan Menteri BUMN Republik Indonesia No. PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara ("**Permen BUMN 2/2023**");
- (iv) Pasal 17 ayat (3), ayat (4), dan ayat (5) serta Pasal 18 ayat (2), ayat (3) dan ayat (5) Anggaran Dasar Perseroan.

Penjelasan:

Berdasarkan ketentuan UUPB, UU BUMN dan Anggaran Dasar Perseroan sebagaimana di atas, RJPP dan RKAP Perseroan wajib disetujui oleh RUPS dan RUPS dapat mendelegasikan kewenangan persetujuan dimaksud kepada Dewan Komisaris dengan terlebih dahulu mendapatkan persetujuan Pemegang Saham Seri B terbanyak. Dengan tetap memperhatikan asas keterbukaan sesuai dengan ketentuan di bidang pasar modal dan perbankan serta prinsip persaingan usaha, selanjutnya Perseroan meminta persetujuan Rapat atas pendelegasian kewenangan persetujuan RJPP Tahun 2026-2030 dan RKAP Tahun 2027 kepada Dewan Komisaris dengan terlebih dahulu mendapatkan persetujuan Pemegang Saham Seri B terbanyak.

**6. Persetujuan Pengkinian Rencana Aksi Pemulihan (*Recovery Plan*) Perseroan.**

Menunjuk:

Pasal 43 ayat (1) dan (2) POJK No. 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum ("**POJK 5/2024**").

Penjelasan:

Sesuai Pasal 43 ayat (1) dan (2) POJK 5/2024, Bank wajib melakukan pengkinian Dokumen Rencana Aksi Pemulihan (*Recovery Plan*) secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) tahun. Dalam pengkinian Dokumen Rencana Aksi Pemulihan (*Recovery Plan*) Tahun 2026, Perseroan melakukan perubahan opsi pemulihan dan komposisi simpanan dan/atau instrumen utang atau investasi yang memiliki karakteristik modal yang dimiliki Bank. Dengan demikian, Perseroan mengusulkan pengkinian Rencana Aksi Pemulihan (*Recovery Plan*) kepada Rapat untuk disetujui.

## 7. Persetujuan Penetapan Kebijakan dan Implementasi Dual Program Dana Pensiun BTN.

### Menunjuk:

Pasal 8 ayat (1), Pasal 35 ayat (1) dan Pasal 36 ayat (1) POJK No. 35 Tahun 2024 tentang Perizinan dan Kelembagaan Dana Pensiun (“**POJK 35/2024**”).

### Penjelasan:

Dana Pensiun Pemberi Kerja (DPPK) Perseroan bermaksud menyelenggarakan dua jenis program, yaitu Program Pensiun Manfaat Pasti (PPMP) dan Program Pensiun Iuran Pasti (PIIP).

Sesuai POJK 35/2024, terhadap Perubahan program Dana Pensiun, Perseroan sebagai Pendiri Dana Pensiun perlu mengajukan permohonan pengesahan perubahan atas Peraturan Dana Pensiun (PDP) kepada OJK dengan terlebih dahulu mendapat persetujuan pemilik Perusahaan atau Rapat Umum Pemegang Saham atau yang setara atas pernyataan tertulis Pendiri.

## 8. Persetujuan atas Pengambilalihan Portofolio Kredit oleh Perseroan.

### Menunjuk:

- (i) Pasal 79 ayat (1) dan ayat (8) UUPT;
- (ii) Pasal 5 ayat (1) jo. Pasal 6 ayat (1) huruf a dan ayat (4) Permen BUMN 2/2023.

### Penjelasan:

Dalam rangka mendukung pertumbuhan portofolio kredit Perseroan dan sebagai bagian dari strategi Perseroan untuk memperkuat kegiatan usaha di bidang perbankan, maka Perseroan bermaksud untuk melakukan pengambilalihan portofolio kredit dari pihak ketiga yang merupakan salah satu Lembaga Jasa Keuangan Perbankan di Indonesia. Diperkirakan nilai transaksi tersebut adalah paling banyak sebesar Rp15,432 triliun atau sekitar 42,6% dari nilai ekuitas Perseroan berdasarkan Laporan Keuangan konsolidasian Perseroan per tanggal 31 Desember 2025 yang diaudit oleh KAP Purwanto Susanti dan Surja (Ernst & Young Global Limited), yang mana kepastian nilai transaksi tersebut akan ditentukan lebih lanjut berdasarkan laporan hasil *due diligence* yang dilakukan oleh konsultan independen yang telah ditunjuk oleh Perseroan.

Mempertimbangkan nilai transaksi dimaksud, maka sebagai bentuk penerapan tata kelola yang baik serta sebagai bentuk transparansi dan perlindungan hukum kepada para pemegang saham, Perseroan bermaksud memintakan persetujuan para Pemegang Saham Perseroan atas rencana transaksi tersebut dalam Rapat.

## 9. Perubahan Anggaran Dasar Perseroan.

### Menunjuk:

- (i) Pasal 19 ayat (1) UUPT;
- (ii) Pasal 42 huruf (a) dan (b) POJK 15/2020;
- (iii) Pasal 2 ayat (3) UU BUMN;
- (iv) Pasal 5 ayat (4) huruf c angka 1 butir a dan angka (3), Pasal 24 ayat (6) huruf b angka (1), Pasal 26 ayat (5) huruf a, Pasal 29 ayat (1) dan ayat (2) Anggaran Dasar Perseroan;
- (v) Surat BP BUMN No. S-25/BPU/01/2026 tanggal 6 Januari 2026 perihal Pemberitahuan Penandatanganan Perjanjian Pengalihan Saham PT Bank Tabungan Negara (Persero) Tbk.

### Penjelasan:

Sehubungan dengan telah dialihkannya Saham Seri B milik PT Danantara Asset Management kepada Negara Republik Indonesia melalui BP BUMN pada tanggal 5 Januari 2026, Perseroan akan

meminta persetujuan Rapat untuk perubahan Anggaran Dasar dalam rangka reklasifikasi saham Seri B milik BP BUMN tersebut menjadi saham Seri A Dwiwarna sesuai dengan ketentuan UU BUMN.

**10. Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Berkelanjutan (PUB) Obligasi Berwawasan Sosial Berkelanjutan I Bank BTN Tahap I Tahun 2025 dan PUB Obligasi Subordinasi Berkelanjutan I Bank BTN Tahap I Tahun 2025.**

Menunjuk:

Pasal 6 Peraturan Otoritas Jasa Keuangan No.30/POJK.04/2015 tanggal 22 Desember 2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum (“**POJK 30/2015**”).

Penjelasan:

Sehubungan dengan telah dilaksanakannya Penawaran Umum Berkelanjutan (PUB) Obligasi Berwawasan Sosial Berkelanjutan I Bank BTN Tahap I Tahun 2025 dan PUB Obligasi Subordinasi Berkelanjutan I Bank BTN Tahap I Tahun 2025 oleh Perseroan pada tahun 2025, maka Perseroan wajib menyampaikan laporan realisasi penggunaan dana hasil penawaran umum dimaksud kepada Rapat sesuai ketentuan POJK 30/2015.

**11. Pengangkatan Kembali Anggota Direksi dan Perubahan Susunan Anggota Dewan Komisaris Perseroan.**

Menunjuk:

- (i) Pasal 15, Pasal 27, dan Pasal 27E ayat (1) huruf c UU BUMN;
- (ii) Pasal 42 ayat (6) dan Pasal 70 ayat (1) huruf d Permen BUMN 3/2023;
- (iii) Pasal 3 dan Pasal 23 POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
- (iv) Pasal 5 ayat (4) huruf c angka 1 butir c dan angka 2, Pasal 11 ayat (7) dan ayat (9) huruf c, serta Pasal 14 ayat (10) huruf a dan huruf b, ayat (20) dan ayat (21) Anggaran Dasar Perseroan.

Penjelasan:

Sesuai Permen BUMN 3/2023 dan Anggaran Dasar Perseroan, Anggota Direksi dan/atau Dewan Komisaris diangkat dan diberhentikan oleh RUPS yang dihadiri dan disetujui oleh Pemegang Saham Seri A Dwiwarna.

Sehubungan dengan adanya masa jabatan Pengurus Perseroan yang berakhir karena rangkap jabatan dan/atau jatuh tempo, yaitu:

- Bapak Dwi Ary Purnomo – diangkat sebagai Direktur Keuangan PT Asuransi Kerugian Jasa Raharja pada 25 Februari 2026;
- Bapak Nofry Rony Poetra – Direktur Finance & Strategy yang diangkat pada RUPS Tahunan 10 Maret 2021 (Periode I); dan
- Bapak Eko Waluyo – Direktur Human Capital & Compliance yang diangkat pada RUPS Tahunan 10 Maret 2021 (Periode I),

Perseroan bermaksud memohon persetujuan Rapat untuk melakukan pengangkatan kembali anggota Direksi dan perubahan susunan anggota Dewan Komisaris Perseroan.

**CATATAN:**

1. Pemanggilan ini berlaku sebagai undangan resmi, dengan demikian Perseroan tidak mengirimkan undangan khusus kepada para pemegang saham Perseroan. Pemanggilan ini dapat dilihat juga di laman situs Perseroan (<https://www.btn.co.id/>) dan aplikasi eASY.KSEI.
2. Pemegang saham yang berhak hadir dalam Rapat adalah pemegang saham Perseroan yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada hari **Selasa**, tanggal **31 Maret 2026** sampai dengan pukul 16.15 WIB ("**Pemegang Saham Yang Berhak**").
3. Keikutsertaan Pemegang Saham Yang Berhak atau kuasanya yang sah dalam Rapat, dapat dilakukan dengan mekanisme sebagai berikut:
  - a. hadir dalam Rapat secara fisik; atau
  - b. hadir dalam Rapat secara elektronik melalui aplikasi eASY.KSEI.
4. Sebelum menentukan keikutsertaan dalam Rapat, Pemegang Saham Yang Berhak wajib membaca ketentuan yang disampaikan melalui pemanggilan ini serta ketentuan lainnya terkait pelaksanaan Rapat berdasarkan kewenangan yang ditetapkan oleh Perseroan. Ketentuan lainnya dapat dilihat melalui lampiran dokumen pada fitur 'Meeting Info' pada aplikasi eASY.KSEI dan/atau pemanggilan Rapat yang terdapat pada situs web Perseroan (<https://www.btn.co.id/>).
5. Pemegang Saham Yang Berhak yang tidak hadir secara langsung dapat diwakili oleh kuasanya untuk hadir secara fisik dengan ketentuan sebagai berikut:
  - a. Pemegang Saham Yang Berhak dapat memberikan surat kuasa yang sah kepada penerima kuasanya dengan ketentuan bahwa anggota Direksi, Dewan Komisaris, dan pegawai Perseroan dapat bertindak selaku kuasa dari Pemegang Saham Yang Berhak dalam Rapat namun suara yang dikeluarkan tidak diperhitungkan dalam pemungutan suara.
  - b. Formulir surat kuasa dapat diunduh pada situs web Perseroan (<https://www.btn.co.id/>) dan apabila telah diisi lengkap wajib disampaikan kepada Biro Administrasi Efek ("BAE") Perseroan PT Datindo Entrycom dengan alamat Jl. Hayam Wuruk No. 28, Lantai 2 Jakarta Pusat - 10120, Telp. (021) 350 8077 Fax. (021) 350 8078, pada setiap hari kerja sejak tanggal pemanggilan Rapat sampai dengan selambat-lambatnya pada hari **Rabu**, tanggal **22 April 2026** pukul 16.00 WIB.
6. Pemegang Saham Yang Berhak atau kuasanya yang sah yang akan hadir wajib membawa dan menyerahkan fotokopi identitas diri yang masih berlaku kepada petugas pendaftaran sebelum memasuki ruang Rapat dan wajib mengisi daftar hadir.
7. Pemegang Saham Yang Berhak yang berbentuk badan hukum wajib menyerahkan fotokopi Anggaran Dasar dan perubahan-perubahannya yang masih berlaku berikut akta susunan pengurus yang sedang menjabat, beserta bukti persetujuan atau penerimaan pemberitahuan dari Kementerian Hukum, dianjurkan dalam *flashdisk*.
8. Pemegang Saham Yang Berhak dalam penitipan kolektif KSEI wajib menyerahkan Konfirmasi Tertulis Untuk Rapat ("**KTUR**") kepada petugas pendaftaran sebelum memasuki ruang Rapat. KTUR dapat diperoleh pada jam kerja di perusahaan efek atau bank kustodian di tempat pemegang saham membuka rekening efeknya.
9. Perseroan berhak untuk menentukan persyaratan lain sehubungan dengan keikutsertaan Pemegang Saham Yang Berhak atau kuasanya yang sah yang akan hadir dalam Rapat secara fisik.

10. Pemegang Saham Yang Berhak yang dapat hadir langsung secara elektronik sebagaimana disebutkan pada butir 3 huruf b adalah pemegang saham individu lokal yang sahamnya disimpan dalam penitipan kolektif KSEI.
11. Untuk menggunakan aplikasi eASY.KSEI, Pemegang Saham Yang Berhak dapat mengakses menu eASY.KSEI, submenu Login eASY.KSEI yang berada pada fasilitas AKSes (<https://akses.ksei.co.id/>).
12. Batas waktu untuk memberikan deklarasi kehadiran secara elektronik atau kuasa secara elektronik (*e-proxy*) dan suara secara elektronik dalam aplikasi eASY.KSEI adalah pukul 12.00 WIB pada 1 (satu) hari kerja sebelum tanggal Rapat, yaitu pada **Rabu, tanggal 22 April 2026**.
13. Bagi Pemegang Saham Yang Berhak yang akan menggunakan hak suaranya melalui aplikasi eASY.KSEI, dapat menginformasikan kehadirannya atau menunjuk kuasanya, dan/atau menyampaikan pilihan suaranya ke dalam aplikasi eASY.KSEI.
14. Bagi Pemegang Saham Yang Berhak yang akan hadir atau memberikan kuasa secara elektronik ke dalam Rapat melalui aplikasi eASY.KSEI wajib memperhatikan hal-hal berikut:
  - a. Proses Registrasi
  - b. Proses Penyampaian Pertanyaan dan/atau Pendapat Secara Elektronik
  - c. Proses Pemungutan Suara/Voting
  - d. Penayangan Siaran Langsung Pelaksanaan Rapat
15. Bahan mata acara Rapat tersedia sejak tanggal pemanggilan ini sampai dengan diselenggarakannya Rapat, melalui situs web Perseroan (<https://www.btn.co.id/>) atau diperoleh di kantor pusat Perseroan Up. Corporate Secretary Division pada jam kerja, dengan alamat di Menara BTN Jalan Gajah Mada Nomor 1 Jakarta Pusat – 10130, Telp. (021) 633 6789, jika diminta secara tertulis oleh Pemegang Saham Yang Berhak.
16. Untuk mempermudah pengaturan dan tertibnya Rapat, Pemegang Saham Yang Berhak atau kuasanya yang sah dan hadir secara fisik, dimohon dengan hormat telah berada di tempat Rapat selambat-lambatnya 30 (tiga puluh) menit sebelum Rapat dimulai.
17. Perseroan dapat mengumumkan kembali apabila terdapat perubahan dan/atau penambahan informasi terkait tata cara penyelenggaraan Rapat dengan mengacu pada ketentuan peraturan dan perundang-undangan yang berlaku.

Jakarta, 1 April 2026

**PT BANK TABUNGAN NEGARA (PERSERO) Tbk  
DIREKSI**

**INVITATION  
ANNUAL GENERAL MEETING OF SHAREHOLDERS  
PT BANK TABUNGAN NEGARA (PERSERO) Tbk**

The Board of Directors of PT Bank Tabungan Negara (Persero) Tbk ("**Company**"), hereby invites the Shareholders of the Company to attend the Company's Annual General Meeting of Shareholders for Financial Year 2025 ("**Meeting**"), which will be held on:

Day/Date : Thursday, April 23<sup>rd</sup>, 2026  
Time : 2.00 p.m. - finished  
Place : The Meeting will be conducted in a hybrid format, with the venue as follows:  
Onsite : Menara BTN  
Gajah Mada Street No. 1 Central Jakarta – 10130  
Electronic (E-RUPS) : Electronic General Meeting System KSEI ("**eASY.KSEI**") via the link <https://akses.ksei.co.id> provided by KSEI.

The Agenda of Meeting are as follows:

- 1. Approval of the Annual Report and Ratification of the Company's Consolidated Financial Statements, Approval of the Supervisory Report of the Board of Commissioners, and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the Financial Year 2025, as well as the Granting of Full Release and Discharge (volledig acquit et de charge) to the Board of Directors for their management actions and to the Board of Commissioners for their supervisory actions carried out during the Financial Year 2025.**

Referring to:

- Article 66 paragraph (1) and Article 69 paragraph (1) of Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies ("**Company Law**"), as amended by Law of the Republic of Indonesia No. 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation into Law ("**Job Creation Law**");
- Article 15H paragraph (1) of Law of the Republic of Indonesia No. 19 of 2003 on State-Owned Enterprises, as most recently amended by Law of the Republic of Indonesia No. 16 of 2025 on the Fourth Amendment to Law No. 19 of 2003 on State-Owned Enterprises ("**SOE Law**");
- Article 33 paragraph (3) of Regulation of the Minister of State-Owned Enterprises No. PER-1/MBU/03/2023 on Special Assignments and the Corporate Social and Environmental Responsibility Program of State-Owned Enterprises ("**MSOE Regulation 1/2023**");
- Article 15 paragraph (2) letter b point 10, Article 19 paragraph (9), and Article 22 paragraph (2), paragraphs (3) to (5) letter a of the Company's Articles of Association.

Explanation:

The Company submits its Annual Report and the Supervisory Report of the Board of Commissioners for approval, as well as the Company's Consolidated Financial Statements, including the Financial Statements of the Micro and Small Business Funding Program (PUMK), for ratification at the Meeting, and to grant full release and discharge (volledig acquit et de charge) to the members of the Board of

Directors for their management actions and to the members of the Board of Commissioners for their supervisory actions carried out during the Financial Year 2025.

## **2. Approval of the Appropriation of the Company's Net Profit for the Financial Year 2025.**

Referring to:

- (i) Article 71 of the Company Law;
- (ii) Article 5 paragraph (4) letter c point 1 item f, Article 19 paragraph (9), Article 22 paragraph (2) letter b, and Article 27 paragraph (1) of the Company's Articles of Association.

Explanation:

The Company proposes the appropriation of the Company's net profit for the Financial Year 2025 for determination at the Meeting.

## **3. Determination of Salaries/Honoraria, along with Facilities and Allowances for the Financial Year 2026, and Performance-Based Remuneration for the Financial Year 2025 for the Board of Directors and the Board of Commissioners of the Company.**

Referring to:

- (i) Articles 96 and 113 of the Company Law;
- (ii) Article 76 paragraph (1), Article 81 paragraph (2), and Article 83 paragraph (2) of Regulation of the Minister of State-Owned Enterprises No. PER-3/MBU/03/2023 on Organs and Human Resources of State-Owned Enterprises ("**MSOE Regulation 3/2023**");
- (iii) Article 5 paragraph (4) letter c point 1 item e, Article 11 paragraph (15), and Article 14 paragraph (25) of the Company's Articles of Association.

Explanation:

The Company proposes the amount of salaries/honoraria, along with facilities and allowances for the 2026 financial year for the Board of Directors and the Board of Commissioners, as well as other forms of income/remuneration for members of the Board of Directors and the Board of Commissioners for their performance in the 2025 financial year, to be determined at the Meeting.

## **4. Appointment of a Public Accountant at the Public Accounting Firm to audit the Company's consolidated financial statements for Financial Year 2026, as well as the financial statements of the Micro and Small Business Funding Program (PUMK) for Financial Year 2026.**

Referring to:

- (i) Article 71 paragraph (1) of the SOE Law;
- (ii) Article 59 paragraph (1) and (3) of Financial Services Authority Regulation No. 15/POJK.04/2020 on the Plan and Implementation of General Meetings of Shareholders of Public Companies ("**POJK 15/2020**");
- (iii) Article 3 paragraph (1) and Article 5 paragraph (1) of Financial Services Authority Regulation Number 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities ("**POJK 9/2023**");
- (iv) Article 32 and Article 33 paragraph (3) of MSOE Regulation 1/2023;
- (v) Roman Numeral II point 1 of Financial Services Authority Circular Letter No. 18/SEOJK.03/2023 on Procedures for the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities;

- (vi) Article 15 paragraph (2) letter b point (5), Article 22 paragraph (2) letter c, paragraph (4), and paragraph (5) of the Company's Articles of Association.

Explanation:

- a. That the Public Accountant (PA) and/or Public Accounting Firm (PAF) shall be proposed by the Board of Commissioners to be subsequently appointed by the Meeting to audit the Company's Consolidated Financial Statements and the Financial PUMK.
- b. Based on the procurement process of the Public Accountant (AP) and/or Public Accounting Firm (KAP) conducted by the Company, the Company proposes Public Accountant Christophorus Alvin Kossim of Public Accounting Firm Purwanto, Susanti & Surja (Ernst & Young Global Limited) to audit the Company's financial statements.

**5. Delegation of Authority for the Approval of the Company's Long-Term Plan (RJPP) for 2026 – 2030 and the Company's Work Plan and Budget (RKAP) for 2027, including any amendments thereto, from the General Meeting of Shareholders (GMS) to a party designated by the GMS.**

Referring to:

- (i) Article 63 paragraph (1) and paragraph (2), and Article 64 paragraph (1) and paragraph (2) of the Company Law;
- (ii) Article 15G of the SOE Law;
- (iii) Article 92 and Article 95 paragraph (1), paragraph (2), and paragraph (4) of Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia No. PER-2/MBU/03/2023 on Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises (“**MSOE Regulation 2/2023**”);
- (iv) Article 17 paragraph (3), paragraph (4), and paragraph (5), and Article 18 paragraph (2), paragraph (3), and paragraph (5) of the Company's Articles of Association.

Explanation:

Based on the provisions of the Company Law, the SOE Law, and the Company's Articles of Association as mentioned above, the Company's Long-Term Corporate Plan (RJPP) and Annual Business Plan and Budget (RKAP) must be approved by the GMS. The GMS may delegate such approval authority to the Board of Commissioners, subject to prior approval from the majority holder of Series B Shares.

With due regard to the principles of disclosure in accordance with the prevailing capital market and banking regulations, as well as fair business competition principles, the Company hereby seeks approval from the GMS for the delegation of authority to approve the RJPP for 2026–2030 and the RKAP for 2027 to the Board of Commissioners, subject to prior approval from the majority holder of Series B Shares.

**6. Approval of the Updated Recovery Plan of the Company.**

Referring to:

Article 43 paragraph (1) and paragraph (2) of Financial Services Authority Regulation No. 5 of 2024 on the Determination of Supervisory Status and Handling of Problems of Commercial Banks (“**POJK 5/2024**”).

Explanation:

Pursuant to Article 43 paragraph (1) and paragraph (2) of POJK 5/2024, Banks are required to update the Recovery Plan document periodically at least once in every year. In the 2026 update of the

Recovery Plan document, the Company has made adjustments to the recovery options and to the composition of deposits and/or debt instruments or investments with capital-like characteristics held by the Bank. Accordingly, the Company proposes the update of the Recovery Plan to the Meeting for approval.

## **7. Approval of the Policy Determination and Implementation of the Dual Pension Program of BTN.**

### Referring to:

Article 8 paragraph (1), Article 35 paragraph (1), and Article 36 paragraph (1) of Financial Services Authority Regulation No. 35 of 2024 on Licensing and Institutional Aspects of Pension Funds (“**POJK 35/2024**”).

### Explanation:

The Company’s Employer Pension Fund (DPPK) intends to implement two types of programs, namely a Defined Benefit Pension Plan (PPMP) and a Defined Contribution Pension Plan (PPIP).

In accordance with POJK 35/2024, for any amendment to the Pension Fund program, the Company, as the Founder of the Pension Fund, is required to submit an application for approval of the amendment to the Pension Fund Regulation (PDP) to the OJK, having first obtained the approval of the Company’s shareholders or the General Meeting of Shareholders or its equivalent, based on a written statement of the Founder.

## **8. Approval for the Acquisition of Loan Portfolio by the Company.**

### Referring to:

- (i) Article 79 paragraph (1) and paragraph (8) of Company Law;
- (ii) Article 5 paragraph (1) and Article 6 paragraph (1) and paragraph (4) MSOE Regulation 2/2023.

### Explanation:

In order to support the growth of the Company’s credit portfolio and as part of the Company’s strategy to strengthen its banking business activities, the Company intends to acquire a credit portfolio from a third party, being one of the banking financial services institutions in Indonesia. The estimated transaction value is up to IDR 15.432 trillion or approximately 42.6% of the Company’s equity based on the Company’s consolidated financial statements as of 31 December 2025, audited by Public Accountant Firm Purwanto Susanti and Surja (Ernst & Young Global Limited), provided that the final transaction value shall be further determined based on the due diligence report prepared by an independent consultant appointed by the Company.

Considering the value of the proposed transaction, as part of the implementation of good corporate governance principles as well as to ensure transparency and legal protection for the shareholders, the Company intends to seek approval from the Company’s shareholders for the proposed transaction at the Meeting.

## **9. Amendment to the Company’s Articles of Association.**

### Referring to:

- (i) Article 19 paragraph (1) of the Company Law;
- (ii) Article 42 letters (a) and (b) POJK 15/2020;
- (iii) Article 2 paragraph (3) SOE Law;

- (iv) Article 5 paragraph (4) letter c point 1 item a and point (3), Article 24 paragraph (6) letter b point (1), Article 26 paragraph (5) letter a, and Article 29 paragraph (1) and paragraph (2) of the Company's Articles of Association;
- (v) Letter of BP BUMN No. S-25/BPU/01/2026 dated January 6<sup>th</sup>, 2026 regarding Notification of the Signing of the Share Transfer Agreement of PT Bank Tabungan Negara (Persero) Tbk.

Explanation:

In connection with the transfer of Series B shares owned by PT Danantara Asset Management to the Republic of Indonesia through BP BUMN on January 5<sup>th</sup>, 2026, the Company will seek approval from the Meeting for the amendment of its Articles of Association in relation to the reclassification of such Series B shares held by BP BUMN into Series A Dwiwarna shares, in accordance with the provisions of the SOE Law.

**10. Report on the Realization of the Use of Proceeds from the Continuing Public Offering (PUB) of Sustainable Social Bonds I of Bank BTN Phase I Year 2025 and the Continuing Public Offering (PUB) of Subordinated Bonds I of Bank BTN Phase I Year 2025.**

Referring to:

Article 6 of Financial Services Authority Regulation No. 30/POJK.04/2015 dated December 22, 2015 on the Report on the Realization of the Use of Proceeds from Public Offerings (“**POJK 30/2015**”).

Explanation:

In connection with the implementation of the Continuing Public Offering (PUB) of Bank BTN Sustainable Social Bonds I Phase I Year 2025 and the Continuing Public Offering (PUB) of Bank BTN Subordinated Bonds I Phase I Year 2025 by the Company in 2025, the Company is required to report the realization of the use of proceeds from such public offerings to the GMS in accordance with the provisions of POJK 30/2015.

**11. Reappointment of Members of the Board of Directors and Changes to the Composition of the Company's Board of Commissioners.**

Referring to:

- (i) Article 15, Article 27, and Article 27E paragraph (1) letter c SOE Law;
- (ii) Article 42 paragraph (6) and 70 paragraph (1) letter d of MSOE Regulation 3/2023;
- (iii) Article 3 and Article 23 of Financial Services Authority Regulation No. 33/POJK.04/2014 dated December 8<sup>th</sup>, 2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies;
- (iv) Article 5 paragraph (4) letter c point 1 item c and point 2, Article 11 paragraph (7) and paragraph (9) letter c, and Article 14 paragraph (10), paragraph (20), and paragraph (21) of the Company's Articles of Association.

Explanation:

Pursuant to the MSOE Regulation 3/2023 and the Company's Articles of Association, members of the Board of Directors and/or the Board of Commissioners are appointed and dismissed by the General Meeting of Shareholders (GMS), attended and approved by the holder of Series A Dwiwarna Shares.

The term of office of the Company's management members with concurrent positions and/or approaching expiry is as follows:

- Mr. Dwi Ary Purnomo – appointed as a Director of Finance of PT Asuransi Kerugian Jasa Raharja on February 25<sup>th</sup>, 2026;
- Mr. Nofry Rony Poetra – Director of Finance & Strategy, appointed at the Annual GMS on March 10<sup>th</sup>, 2021 (1<sup>st</sup> term); and
- Mr. Eko Waluyo – Director of Human Capital & Compliance, appointed at the Annual GMS on March 10<sup>th</sup>, 2021 (1<sup>st</sup> term),

The Company intends to seek the approval of the Meeting to reappoint members of the Board of Directors and to amend the composition of the Company's Board of Commissioners.

#### NOTES:

1. This summons serves as the official invitation; therefore, the Company will not send a separate invitation to the Company's shareholders. This summons can also be viewed on the Company's website (<https://www.btn.co.id/>) and the eASY.KSEI application.
2. The Shareholders who are entitled to attend the Meeting are Shareholders whose names are recorded in the Company's Shareholders Register at 04.15 p.m. on **Tuesday, March 31<sup>st</sup>, 2026** ("**Eligible Shareholders**").
3. The participation of the Eligible Shareholders or their legal proxies in the Meeting can be done by the following mechanism:
  - a. Physically attend in the Meeting; or
  - b. Attend the Meeting electronically via eASY.KSEI application.
4. Before deciding on participation in the Meeting, Eligible Shareholders are required to read the provisions conveyed through this summons as well as other provisions related to the implementation of the Meeting in accordance with the authority established by the Company. Other provisions can be viewed in the document attachments under the 'Meeting Info' feature in the eASY.KSEI application and/or in the Meeting summons available on the Company's website (<https://www.btn.co.id/>).
5. Eligible Shareholders who are not present in person may be represented by their legal proxies with the following conditions:
  - a. Eligible Shareholders can provide the valid power of attorney to their legal proxies on the conditions that members of the Board of Directors, Board of Commissioners and the Company's employees can act as legal proxies of Eligible Shareholders in the Meeting but the votes are not calculated in the voting.
  - b. The power of attorney form can be downloaded on the Company's website (<https://www.btn.co.id/>) and if it has been completely filled in, it must be submitted to the Company's Securities Administration Bureau, PT Datindo Entrycom, with address: Hayam Wuruk Street No. 28, 2nd Floor, Central Jakarta – 10120. Tel. (021) 350 8077 Fax. (021) 350 8078, on every working day from the date of the invitation to the Meeting until at the latest at 04.00 p.m. on **Wednesday, April 22<sup>nd</sup>, 2026**.
6. Eligible Shareholders or their legal proxies who will attend are requested to bring and submit a photocopy of their valid identity to the registration officer before entering the Meeting room and must fill out the attendance register.
7. Eligible Shareholders who are in the form of legal entities are required to submit a photocopy of the articles of association and its valid amendments along deed of composition of the current board of directors, along with proof of approval or receipt of notification from the Ministry of Law and Human Rights, recommended in a flash drive.

8. Eligible Shareholders in KSEI collective custody are required to submit a Written Confirmation for the Meeting (“**KTUR**”) to the registration officer before entering the Meeting room. KTUR can be obtained during working hours at the securities company or custodian bank where the shareholders open their securities accounts.
9. The Company reserves the right to determine other requirements in relation to the participation of Eligible Shareholders or their lawful proxies who will attend the Meeting in person.
10. Eligible Shareholders who can attend electronically in person, as referred to in point 3 letter b, are local individual shareholders whose shares are held in KSEI collective custody.
11. To use the eASY.KSEI application, Eligible Shareholders can access the eASY.KSEI menu, under the Login eASY.KSEI submenu available on the AKSes facility (<https://akses.ksei.co.id/>).
12. The deadline for submitting a declaration of electronic presence or electronic power of attorney and electronic vote in the eASY.KSEI application is 12.00 p.m. on 1 (one) business day before the date of the Meeting, which is **Wednesday, April 22<sup>nd</sup>, 2026**.
13. Eligible Shareholders who will exercise their voting rights through the eASY.KSEI application, can inform their presence or appoint their legal proxies, and/or submit their voting choices into the eASY.KSEI application.
14. Eligible Shareholders who will attend or provide power of attorney electronically to the Meeting through the eASY.KSEI application must pay attention to the following matters:
  - a. Registration Process
  - b. Process for Submitting Questions and/or Opinions Electronically
  - c. Voting Process
  - d. Live Streaming of Meeting
15. Materials for the Meeting are available from the date of this Invitation until the time of the meeting, through the Company's website (<https://www.btn.co.id/>) or obtained at the Company's head specifically to the Corporate Secretary Division during business hours, with the address at Menara BTN, Gajah Mada Street No.1 Central Jakarta – 10130, Phone. (021) 633 6789, if requested in writing by the Eligible Shareholders.
16. In order to ensure the arrangement and orderliness of the Meeting, the Eligible Shareholders or their legal proxies are kindly requested to be present at the Meeting venue no later than 30 (thirty) minutes prior to the time of the Meeting.
17. The Company may re-announce should there be any changes and/or additional information on the Meeting procedures with regards to prevailing rules and regulations.

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

**PT BANK TABUNGAN NEGARA (PERSERO) Tbk  
BOARD OF DIRECTORS**