

**ANNOUNCEMENT OF
SUMMARY OF MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK MANDIRI (PERSERO) Tbk
FINANCIAL YEAR 2025**

The Board of Directors of PT Bank Mandiri (Persero) Tbk (the “**Company**”) hereby notifies the Shareholders that the Company has held its Annual General Meeting of Shareholders (“the **Meeting**”) electronically as follows:

A. Date/Date, Venue, Time, and Meeting Agenda

Day/Date : Wednesday/April 29, 2026

Venue* : South Jakarta

Electronically via the KSEI Electronic General Meeting System (“eASY.KSEI”) at <https://akses.ksei.co.id> link provided by PT Kustodian Sentral Efek Indonesia (“KSEI”)

Time : 14.16– 19.14 WIB

Agenda :

1. Approval of the Annual Report and Ratification of the Company’s Consolidated Financial Statements, Approval of the Supervisory Duties Report of the Board of Commissioners, and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2025 Financial Year, as well as the Granting of Full Release and Discharge from Liability (*volledig acquit et de charge*) to the Board of Directors for the Company’s Management Actions and to the Board of Commissioners for the Company’s Supervisory Actions that have been Carried Out during the 2025 Financial Year.
2. Approval of the Use of the Company’s Net Profit for the 2025 Financial Year.
3. Determination of Salaries/Honoraria, along with Facilities and Allowances for the 2026 Financial Year, and Performance-Based Remuneration for the 2025 Financial Year for the Board of Directors and the Board of Commissioners of the Company.
4. Appointment of a Public Accountant and/or Public Accounting Firm to Audit the Company’s Consolidated Financial Statements and the PUMK Program Financial Statements for the 2026 Financial Year.
5. Approval of the Company’s Recovery Plan Update.
6. Report on the Realization of Use of Proceeds from the Shelf Registration (PUB) of Bank Mandiri Green Bond I Phase II Year 2025 and Shelf Registration of Bank Mandiri Bond I Phase I Year 2025.
7. Approval of the Company’s Share Buyback Plan and the Transfer of Shares Resulting from the Buyback Held as Treasury Stock.
8. Delegation of Approval Authority for the Company’s Long-Term Plan (RJPP) 2026-2030 and the Company’s Work Plan and Budget (RKAP) 2027 and its amendments from the GMS to the parties appointed by the GMS.
9. Amendments to the Company’s Articles of Association.
10. Changes to the Composition of the Company’s Management.

Note:

*) *The Chairman of the Meeting, the Board of Directors and the Board of Commissioners, as well as capital market professionals assisting with the conduct of the Meeting, physically attended the Meeting at the Company's Head Office.*

B. Chairman of the Meeting and Attendance of the Board of Commissioners and Board of Directors

In accordance with the resolution of the Board of Commissioners' Meeting held on February 19, 2026, as set forth in the Minutes of the Board of Commissioners' Meeting No. DK.INT/5/2026 dated February 19, 2026, Mr. Zulkifli Zaini, as the President Commissioner/Independent Commissioner of the Company acted as the Chairman of the Meeting. The Meeting was attended by the entire Board of Commissioners and the Board of Directors of the Company as follows:

- Board of Commissioners

President Commissioner/ Independent Commissioner:	Zulkifli Zaini;
Vice President Commissioner	: M. Rudy Salahuddin Ramto;*
Commissioner	: Muhammad Yusuf Ateh;**
Commissioner	: Luky Alfirman;
Commissioner	: Yuliot;
Independent Commissioner	: Mia Amiati;
Independent Commissioner	: Bintoro Kunto Pardewo.

- Board of Directors

President Director	: Riduan;
Vice President Director	: Henry Panjaitan;
Director of <i>Operations</i>	: Timothy Utama;
Director of <i>Human Capital and Compliance</i>	: Eka Fitria;
Director of <i>Risk Management</i>	: Danis Subyantoro;
Director of <i>Commercial Banking</i>	: Totok Priyambodo;
Director of <i>Corporate Banking</i>	: Mochamad Rizaldi;
Director of <i>Consumer Banking</i>	: Saptari;
Director of <i>Treasury and International Banking</i>	: Ari Rizaldi;
Director of <i>Finance and Strategy</i>	: Novita Widya Anggraini;
Director of <i>Network and Retail Funding</i>	: Jan Winston Tambunan;
Director of <i>Information Technology</i>	: Sunarto.

*) *effective upon receiving approval from the Financial Services Authority regarding the completion of the Fit and Proper Test.*

***) *attend the meeting electronically via the platform provided by KSEI.*

C. Shareholder Attendance

Shareholders present and/or represented at the Meeting held 79,812,470,919 shares, representing 85.5975071% of the total number of valid voting shares issued by the Company, including the attendance of holder of Series A Dwiwarna Share.

D. Resolution-Making Procedures and Quorum

1. Pursuant to Article 40 of Financial Services Authority Regulation No. 15/POJK.04/2020 on the Planning and Conduct of General Meetings of Shareholders of Public Companies ("**POJK RUPS**") and in accordance with Article 28 of POJK RUPS, resolutions of the Meeting are made by consensus; if consensus cannot be reached, resolutions are made by a vote.
2. The electronic voting process takes place on the eASY.KSEI application.

3. Quorum and resolution-making for the Meeting:
- a. For the First, Fourth, Fifth, and Eighth Agendas of the Meeting, the Meeting may be held if attended by Shareholders and/or their authorized representatives who together represent more than 1/2 (one-half) of the total number of the Company's shares with valid voting rights. Resolutions on such Agendas shall be valid and binding if approved by more than 1/2 (one-half) of the total number of shares with voting rights present at the Meeting.
 - b. For the Second, Third, and Tenth Agendas of the Meeting, the Meeting may be held if attended by Series A Dwiwarna Shareholder and other Shareholders and/or their authorized representatives who together represent more than 1/2 (one-half) of the total number of shares with valid voting rights. Resolutions on these Agendas shall be valid and binding if approved by Series A Dwiwarna Shareholders and other Shareholders and/or their authorized representatives who together represent more than 1/2 (one-half) of the total number of shares with voting rights present at the Meeting.
 - c. For the Seventh Agenda of the Meeting, the Meeting may be held if attended by Shareholders and/or their authorized representatives who together represent at least 2/3 (two-thirds) of the total number of the Company's shares with valid voting rights. Resolutions on such Agenda shall be valid and binding if approved by more than 2/3 (two-thirds) of the total number of shares with voting rights present at the Meeting.
 - d. For the Ninth Agenda of the Meeting, the Meeting may be held if attended by the holders of Series A Dwiwarna Shareholder and other Shareholders and/or their authorized representatives who together represent at least two-thirds (2/3) of the total number of shares with valid voting rights. The resolution on the Ninth Agenda is valid and binding if approved by the Series A Dwiwarna Shareholder and other Shareholders and/or their authorized representatives who together represent more than two-thirds (2/3) of the total number of voting shares present at the Meeting.
 - e. Specifically, the Sixth Agenda of the Meeting is a reporting nature and therefore does not require the approval of the Shareholders at the Meeting.

E. Opportunity to Ask Questions and/or Express Opinions, and Voting Results at the Meeting

Shareholders or their proxies were given the opportunity to ask questions and/or express opinions on each Agenda of the Meeting. The number of Shareholders or their proxies, whether physically present and/or participating electronically, who asked questions and/or expressed opinions during the Meeting, as well as the results of the voting process—which included e-Proxy votes cast via eASY.KSEI—are as follows:

Agenda	Agree	Disagree	Abstain	Total Votes in Favor *	Question/Opinions
First	78,590,824,031 votes or 98.4693534% of all shares with valid voting rights present at the Meeting.	160,016,326 votes or 0.2004904% of all shares with valid voting rights present at the Meeting.	1,061,630,562 votes or 1.3301562% of all shares with valid voting rights present at the Meeting.	79,652,454,593 votes or 99.7995096% of all shares with valid voting rights present at the Meeting.	3 (three)

Second	78,815,334,807 votes or 98.7506512% of all shares with valid voting rights present at the Meeting.	24,157,450 votes or 0.0302678% of all shares with valid voting rights present at the Meeting.	972,978,662 votes or 1.2190810% of all shares with valid voting rights present at the Meeting.	79,788,313,469 votes or 99.9697322% of all shares with valid voting rights present at the Meeting.	- (none)
Third	74,491,135,430 votes or 93.3327017% of all shares with valid voting rights present at the Meeting.	4,283,434,855 votes or 5.3668741% of all shares with valid voting rights present at the Meeting.	1,037,900,634 votes or 1.3004241% of all shares with valid voting rights present at the Meeting.	75,529,036,064 votes or 94.6331259% of all shares with valid voting rights present at the Meeting.	- (none)
Fourth	78,824,256,098 votes or 98.7618291% of all shares with valid voting rights present at the Meeting.	15,224,959 votes or 0.0190759% of all shares with valid voting rights present at the Meeting.	972,989,862 votes or 1.2190950% of all shares with valid voting rights present at the Meeting.	79,797,245,960 votes or 99.9809241% of all shares with valid voting rights present at the Meeting.	- (none)
Fifth	78,839,309,557 votes or 98.7806901% of all shares with valid voting rights present at the Meeting.	182,000 votes or 0.0002280% of all shares with valid voting rights present at the Meeting.	972,979,362 votes or 1.2190819% of all shares with valid voting rights present at the Meeting.	79,812,288,919 votes or 99.9997720% of all shares with valid voting rights present at the Meeting.	- (none)
Sixth	The Sixth Agenda of the Meeting is for reporting purposes only and therefore does not require the approval of the Shareholders at the Meeting.				
Seventh	71,221,539,896 votes or 89.2361044% of all shares with valid voting rights present at the Meeting.	7,617,952,261 votes or 9.5448145% of all shares with valid voting rights present at the Meeting.	972,978,762 votes or 1.2190811% of all shares with valid voting rights present at the Meeting.	72,194,518,658 votes or 90.4551855% of all shares with valid voting rights present at the Meeting.	- (none)
Eighth	74,608,095,659 votes or 93.4792455% of all shares with valid voting rights present at the Meeting.	4,171,203,398 votes or 5.2262552% of all shares with valid voting rights present at the Meeting.	1,033,171,862 votes or 1.2944993% of all shares with valid voting rights present at the Meeting.	75,641,267,521 votes or 94.7737448% of all shares with valid voting rights present at the Meeting.	- (none)
Ninth	74,493,125,946 votes or	4,067,412,795 votes or	1,251,932,178 votes or	75,745,058,124 votes or	- (none)

	93.3351957% of all shares with valid voting rights present at the Meeting.	5.0962121% of all shares with valid voting rights present at the Meeting.	1.5685922% of all shares with valid voting rights present at the Meeting.	94.9037879% of all shares with valid voting rights present at the Meeting.	
Tenth	56,368,139,574 votes or 70.6257292% of all shares with valid voting rights present at the Meeting.	21,164,147,723 votes or 26.5173443% of all shares with valid voting rights present at the Meeting.	2,280,183,622 votes or 2.8569265% of all shares with valid voting rights present at the Meeting.	58,648,323,196 votes or 73.4826557% of all shares with valid voting rights present at the Meeting.	- (none)

Note:

**) In accordance with the Company's Articles of Association and POJK RUPS, an "Abstain" vote is considered to be equivalent to the majority vote of the shareholders who cast their votes. Therefore, based on the calculations of the KSEI and the Securities Administration Bureau systems, the number of "Abstain" votes is added to the "Approve" votes.*

F. The Meeting Resolutions

FIRST AGENDA:

1. Approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners for the 2025 Financial Year ending on December 31, 2025.
2. Approve:
 - a) the Company's Consolidated Financial Statements for the 2025 Financial Year ending December 31, 2025, which have been audited by the Public Accounting Firm Purwanto Susanti and Surja (a member firm of Ernst & Young Global Limited) in accordance with Report No. 00026/2.1505/AU.1/07/0242 -1/1/II/2026 dated February 5, 2026, with an unqualified opinion in all material respects; and
 - b) The Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2025 Financial Year ending on December 31, 2025, which have been audited by the Public Accounting Firm Purwanto Susanti and Surja (a member firm of Ernst & Young Global Limited) in accordance with Report No. 00856/2.1505/AU.2/07/0242-1/1/IV/2026 dated April 24, 2026, with an unqualified opinion in all material respects.
3. With the approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners, and the ratification of the Company's Consolidated Financial Statements, as well as the PUMK Program Financial Statements, all for the 2025 Financial Year ending on December 31, 2025, the Meeting hereby grants full discharge and release from liability (volledig acquit et de charge) to all members of the Board of Directors for the management of the Company and to all members of the Board of Commissioners for the supervision of the Company carried out during the 2025 Financial Year ending on December 31, 2025, provided that such actions do not constitute criminal offenses and are reflected in the aforementioned reports.

SECOND AGENDA:

Approve and determine the allocation of the Company's Consolidated Net Income attributable to the owners of the parent entity for the 2025 Financial Year in the amount of Rp56,293,949,580,806.00 (fifty-six trillion two hundred ninety-three billion nine hundred forty-nine million five hundred eighty thousand eight hundred six Rupiah) as follows:

1. 79% (seventy-nine percent) or the amount of Rp44,472,220,168,836.70 (forty-four trillion four hundred seventy-two billion two hundred twenty million one hundred sixty-eight thousand eight hundred thirty-six Rupiah and seventy cents) or Rp476.956938949 (four hundred seventy-six point nine five six nine three eight nine four nine Rupiah) per share has been declared as a cash dividend. This amount includes the interim dividend that has been distributed to Shareholders on January 14, 2026, in the amount of Rp9,324,158,333,200.00 (nine trillion three hundred twenty-four billion one hundred fifty-eight million three hundred thirty-three thousand two hundred Rupiah) or Rp100 (one hundred Rupiah) per share. Thus, the remaining cash dividend to be paid to Shareholders amounts to Rp35,148,061,835,636.70 (thirty-five trillion one hundred forty-eight billion sixty-one million eight hundred thirty-five thousand six hundred thirty-six Rupiah and seventy cents) or Rp376.956938949 (three hundred seventy-six point nine five six nine three eight nine four nine Rupiah) per share. Payment shall be made in accordance with the following terms:
 - a. Dividends for the 2025 Financial Year shall be paid proportionally to each Shareholder whose name is recorded in the Shareholder Register as of the Record Date.
 - b. The Board of Directors is granted the power and authority, with the right of substitution, to:
 - i. Determine the schedule and procedures for the distribution of dividends for the 2025 Financial Year in accordance with applicable regulations.
 - ii. Withhold dividend taxes in accordance with applicable tax regulations.
 - iii. Handle other technical matters in accordance with applicable regulations.
2. An amount of 21% (twenty-one percent) or Rp11,821,729,411,969.30 (eleven trillion eight hundred twenty-one billion seven hundred twenty-nine million four hundred eleven thousand nine hundred sixty-nine Rupiah and thirty cents) shall be allocated to Retained Earnings.

THIRD AGENDA:

Approve the delegation of authority to:

1. The largest holder of Series B Shares or their proxy to appoint members of the Board of Commissioners; and
2. The Board of Commissioners, subject to prior written approval from the largest holder of Series B shares or their authorized representative, to determine the members of the Board of Directors, salaries/honoraria, along with facilities and allowances for the 2026 Financial Year and performance-based compensation for the 2025 Financial Year in accordance with applicable regulations.

FOURTH AGENDA:

1. Approve the appointment of Public Accountant Yovita and the Public Accounting Firm Purwanto Susanti and Surja (a member firm of Ernst & Young Global Limited) to audit the Company's Consolidated Financial Statements, the Financial Statements of the Micro and Small Business Funding Program (PUMK), and other reports for the 2026 Financial Year in accordance with applicable regulations;
2. Approve the granting of authority to the Company's Board of Commissioners, subject to prior written approval from the largest Series B Shareholder, to:
 - a. The appointment of a Public Accountant and/or a Public Accounting Firm to audit the Company's Consolidated Financial Statements for other periods within the 2026 Financial Year for the Company's purposes and interests; and

- b. Determination of audit fees and other terms and conditions for the Public Accountant and/or Public Accounting Firm referred to in items 1 and 2(a), as well as the appointment of a Replacement Public Accountant and/or Public Accounting Firm in the event that the Public Accountant and/or Public Accounting Firm referred to in items 1 and 2(a) above, for any reason, are unable to complete the provision of audit services for the Company's Consolidated Financial Statements for the 2026 Financial Year, and/or other periods within the 2026 Financial Year, as well as the PUMK Program Financial Statements for the 2026 Financial Year, including determining the audit fees and other terms for such Replacement Public Accountant and/or Public Accounting Firm.

FIFTH AGENDA:

1. Approving the update of the Recovery Plan in accordance with the provisions of the Financial Services Authority Regulation Number 5 of 2024 on the Determination of Supervision Status and Handling of Problems of Commercial Banks as submitted by the Company to the OJK.
2. In relation to the resolution in point 1, the Board of Commissioners and the Board of Directors shall take all actions necessary in connection with the implementation of the Company's Recovery Plan in accordance with their respective authorities.

SIXTH AGENDA:

The Sixth Agenda of the Meeting is for reporting purposes only and therefore does not require the approval of the Shareholders at the Meeting.

SEVENTH AGENDA:

1. Approving the buyback of the Company's shares that have been issued and listed on the Indonesia Stock Exchange with a Buyback transaction value of up to Rp1,167,000,000,000.00 (one trillion one hundred sixty-seven billion Rupiahs), excluding Buyback transaction costs, while taking into account the required permits and applicable laws and regulations.
2. Approving the granting of power and authority for the implementation of the Company's share buyback, including its cessation, to the Company's Board of Directors while still adhering to applicable provisions and laws and regulations.
3. Approving the transfer of buyback shares held as treasury stock for the implementation of the Employee and/or Management Share Ownership Program for employees and/or management of the Company who are eligible to own the Company's shares, while considering the applicable regulations.
4. Approving to grant authority and power for the implementation of the Employee Stock Ownership Program and/or the Management Stock Ownership Program of the Company to:
 - a. the Company's Board of Directors for the Company's Employee Stock Ownership Program;
 - b. the Board of Commissioners, provided that prior written approval is obtained from the largest Series B Shareholder or their proxy, for the Company's Management Stock Ownership Program,while still taking into account the provisions of the applicable laws and regulations.

EIGHTH AGENDA:

Approving the granting of authority and power to the Company's Board of Commissioners, provided that prior written approval is obtained from the largest Series B Shareholder or their proxy, to approve the Company's 2026-2030 RJPP and the Company's 2027 RKAP along with its amendments. Approval of the Company's 2026-2030 RJPP and the Company's 2027 RKAP along with its amendments shall be carried out in accordance with good corporate governance and applicable regulations, taking into

account the principles of fairness and information transparency, and has been coordinated with the Series A Dwiwarna Shareholder or their proxy for synchronization with Government policy.

NINTH AGENDA:

1. Approving the amendment of the Company's Articles of Association in connection with the reclassification of the Company's shares, namely the change of Series B Shares amounting to 485,333,332 (four hundred eighty-five million three hundred thirty-three thousand three hundred thirty-two) shares owned by the State of the Republic of Indonesia through the State-Owned Enterprises Regulatory Agency into Series A Dwiwarna Shares, in order to comply with Law Number 16 of 2025 concerning the Fourth Amendment to Law Number 19 of 2003 concerning State-Owned Enterprises.
2. Approving the amendment of the articles of the Company's Articles of Association related to the resolution in point 1 above.
3. Granting authority and power to the Board of Directors with the right of substitution to carry out all actions necessary in relation to the resolutions of the Ninth Agenda of this Meeting, including preparing and re-stating the entire Articles of Association of the Company in a Notarial Deed and submitting it to the competent authorities to obtain approval and/or acknowledgment of the notification of amendments to the Company's Articles of Association and changes to the Company's data, doing whatever is deemed necessary and useful for these purposes with nothing excluded, including making additions and/or amendments to such amendments to the Company's Articles of Association if required by the competent authorities

TENTH AGENDA:

Approve the following changes to the Company's management:

1. Respectfully dismiss the following individuals as Company's Management:

- 1) Commissioner : Muhammad Yusuf Ateh
- 2) Director of Operations : Timothy Utama

who were appointed respectively based on the Resolutions of the Annual General Meeting of Shareholders ("GMS") for the Financial Year 2020 dated March 15, 2021, effective as of the closing of this Meeting, with appreciation for the contribution of effort and thought given during their tenure as Company Management.

2. Appointing Mr. Timothy Utama as Director of Operations at the Company.
3. The term of office of the member of the Board of Directors appointed as referred to in point 2, refer to the Article of Association of the Company, taking into account the laws and regulations in the Capital Market sector and without prejudice to the rights of the GMS to dismiss at any time.
4. With the dismissal and appointment of the Company's management as referred to in points 1 and 2, the composition of the Company's Management shall be as follows:

a . Board of Directors

- 1) President Director : Riduan
- 2) Vice President Director : Henry Panjaitan
- 3) Director of *Operations* : Timothy Utama
- 4) Director of *Treasury and International Banking* : Ari Rizaldi
- 5) Director of *Consumer Banking* : Saptari
- 6) Director of *Network and Retail Funding* : Jan Winston Tambunan
- 7) Director of *Corporate Banking* : Mochamad Rizaldi

- 8) Director of *Commercial Banking* : Totok Priyambodo
 9) Director of *Finance and Strategy* : Novita Widya Anggraini
 10) Director of *Information Technology* : Sunarto
 11) Director of *Risk Management* : Danis Subyantoro
 12) Director of *Human Capital and Compliance* : Eka Fitria

b . Board of Commissioners

- 1) President Commissioner/ Independent Commissioner : Zulkifli Zaini
 2) Vice President Commissioner : M. Rudy Salahuddin Ramto
 3) Commissioner : Yuliot
 4) Independent Commissioner : Mia Amiati
 5) Independent Commissioner : Bintoro Kunto Pardewo
 6) Commissioner : Luky Alfirman
5. Requesting the Board of Directors to submit a written application to the Financial Services Authority for the implementation of the Fit & Proper Test for the member of the Board of Directors who were appointed as referred to in point 2 in compliance with the applicable regulations.
6. Member of the Board of Directors appointed as referred to in point 2 who still hold other positions that are prohibited by laws and regulations from being held concurrently with the position of Member of the Board of Directors of a State-Owned Enterprise, must resign or be dismissed from those positions.
7. To grant power with the right of substitution to the Board of Directors of the Company to declare what is decided in this Meeting in the form of a Notarial Deed and to appear before a Notary or authorized official, and to make necessary adjustments or corrections if required by the authorized party for the implementation of the Meeting's resolutions.

SCHEDULE AND PROCEDURES FOR CASH DIVIDEND DISTRIBUTION

In accordance with the resolutions of the Meeting on the Second Agenda, it is hereby informed that the Company will distribute Cash Dividends for the 2025 Financial Year to Shareholders amounting to Rp44,472,220,168,836.70 or Rp476.956938949 per share as Cash Dividends. This amount includes the Interim Dividend that has been distributed to Shareholders on January 14, 2026, amounting to Rp9,324,158,333,200.00 or Rp100 per share. Thus, the remaining Cash Dividend to be paid to Shareholders is Rp35,148,061,835,636.70 or Rp376.956938949 per share.

The following sets out the schedule and procedures for the distribution of cash dividends for the 2025 Financial Year:

Cash Dividend Distribution Schedule

NO	INFORMATION	DATE
1	End of Stock Trading Period With Dividend Rights (Cum Dividend) <ul style="list-style-type: none"> • Regular and Negotiation Market • Cash Market 	May 8, 2026 May 12, 2026
2	Start of the Ex-Dividend Stock Trading Period <ul style="list-style-type: none"> • Regular and Negotiation Market • Cash Market 	May 11, 2026 May 13, 2026
3	Shareholders' Registration Date Eligible for Dividends (Recording Date)	May 12, 2026
4	Cash Dividend Payment Date for Financial Year 2025	May 25, 2026

Procedures for Cash Dividend Distribution

1. Cash dividends will be distributed to the Company's shareholders whose names are recorded in the Company's Shareholders Register ("DPS") or on the recording date of May 12, 2026, and/or to the owners of the Company's shares in the securities sub-account at PT Kustodian Sentral Efek Indonesia ("KSEI") at the close of trading on May 12, 2026.
2. For shareholders of the Company whose shares are included in KSEI's collective custody, cash dividend payments are carried out through KSEI and will be distributed on May 25, 2026, into the Securities Customer Fund Accounts (RDN) at Securities Companies and/or Custodian Banks where the shareholders open their sub-securities accounts. Meanwhile, for shareholders of the Company whose shares are not included in KSEI's collective custody, cash dividend payments will be transferred to the accounts of the Company's shareholders.
3. The cash dividend will be subject to tax in accordance with the prevailing tax laws and regulations. The amount of tax imposed will be the responsibility of the respective shareholder of the Company and will be deducted from the amount of cash dividend entitled to the respective shareholder of the Company.
4. Based on the applicable tax laws and regulations, such cash dividends will be exempted from taxable income if received by shareholders who are domestic corporate taxpayers ("Domestic Corporate Taxpayers") and the Company does not withhold Income Tax on the cash dividends paid to such Domestic Corporate Taxpayers. Cash dividends received by shareholders who are domestic individual taxpayers ("Domestic Individual Taxpayers") will be exempted from taxable income as long as the dividends are invested within the territory of the Republic of Indonesia. For Domestic Individual Taxpayers who do not meet the investment requirements as mentioned above, the dividends received by them will be subject to income tax ("Income Tax") in accordance with the applicable laws and regulations, and such Income Tax must be self-declared and paid by the respective Domestic Individual Taxpayers in accordance with Government Regulation No. 9 of 2021 concerning Tax Treatments to Support Ease of Doing Business and its amendments.
5. Shareholders of the Company can obtain confirmation of dividend payments through the securities company and/or custodian bank where the Company's shareholders open a securities account, and thereafter the Company's shareholders are required to be responsible for reporting the receipt of the said dividends in the tax reporting for the relevant financial year in accordance with the applicable tax laws and regulations.
6. For shareholders who are foreign taxpayers, whose tax withholding will use the rates based on the Double Tax Avoidance Agreement ("DTAA"), they are required to comply with the requirements of the Regulation of the Director General of Taxes No. PER-25/PJ/2018 concerning the Procedures for the Implementation of the Double Tax Avoidance Agreement and to submit proof of record documents or DGT/SKD receipts that have been uploaded to the Directorate General of Taxes website to KSEI or the Securities Administration Bureau in accordance with the provisions and regulations of KSEI regarding the deadline for DGT submission. Without such documents, the cash dividends paid will be subject to Article 26 Income Tax at a rate of 20%.

Jakarta, April 30, 2026

PT Bank Mandiri (Persero) Tbk

BOARD OF DIRECTORS

Appendix

Agenda Item	Shareholders/Number of Shares	Question/Opinions
1	The State-Owned Enterprises Regulatory Agency of the Republic of Indonesia, as the holder of Dwiwarna Series A shares	<p>In order to improve the Company's performance and the effectiveness of PT Bank Mandiri (Persero) Tbk's ("Bank Mandiri"), we hereby convey the following:</p> <ol style="list-style-type: none"> 1. Bank Mandiri's performance achievements for the 2025 financial year are the result of the hard work of the Board of Directors, the Board of Commissioners, and the entire Bank Mandiri team. We note that the many positive achievements made during 2025 are reflected in sustained loan growth with relatively good asset quality, as well as increases in third-party funds and profitability compared to the previous year. This reflects the Company's strong business foundation. <p>However, we note several areas that require attention, including rising interest expenses and pressure on operational efficiency, which have led to a decline in net interest margins and the rate of return on assets and equity. In light of this, management is expected to focus more on managing the cost structure and maintaining the quality of sustainable business growth, so that future performance can improve further.</p> 2. Amid ongoing global developments, including trends in the financial and trade sectors that could impact Bank Mandiri's business, we request that the Board of Directors, under the supervision of the Board of Commissioners, to: <ol style="list-style-type: none"> a. Identify and effectively mitigate risks that affect Bank Mandiri's business and performance. b. Assess and anticipate both the direct and indirect impacts of these global dynamics in the short term as well as their long-term potential, which may influence global economic policies and conditions, thereby directly or indirectly affecting Bank Mandiri's business and performance. c. In implementing work programs, the Board of Directors and management are to consistently prioritize considerations regarding the strengthening of Bank Mandiri's financial health, the principle of prudence in credit risk management, and the principles of good corporate governance. d. The Board of Directors is requested to strive for continuous improvement in competitiveness and performance, including by: <ol style="list-style-type: none"> 1) Improving operational productivity to generate increased revenue in line with the Company's revenue stream (core business). 2) Improving the quality of every product and/or service produced by the Company in order to enhance the competitiveness of such products/services in domestic and/or international markets. 3) Improving efficiency through cost structure optimization, thereby enhancing overall company

		<p>performance, as evidenced by increased profit margins and the return on assets ratio.</p> <p>4) Improving the quality of public services and the efficient execution of assigned tasks, particularly as the Company fulfills its public service obligations.</p> <p>3. The Board of Directors, under the supervision of the Board of Commissioners, is requested to address all findings and recommendations from both internal and external auditors to prevent them from recurring in the next reporting period, and to ensure continuous improvement of the internal control system and business processes as a whole, thereby maintaining the quality of financial statements and sustaining stakeholder confidence.</p>
1	PT Danantara Asset Management as the Largest Holder of Series B Shares	<p>As part of the duties of PT Danantara Asset Management, as the operational holding company of state-owned enterprises, aimed at improving the performance of PT Bank Mandiri (Persero) Tbk ("BMRI"), we hereby convey the following:</p> <ol style="list-style-type: none"> 1. We would like to express our appreciation to the entire Board of Commissioners, the Board of Directors, and all employees of Bank Mandiri for their solid performance during the 2025 financial year, despite domestic liquidity pressures and challenging global economic conditions and geopolitical dynamics. Although several indicators, such as the Casa Ratio, PPOP, and RoE, have not yet met their targets, the Company still recorded profit growth by achieving credit growth exceeding the industry average, namely 13.44% YoY (101.14% of the 2025 RKAP Target), with NPL and LaR maintained at healthy levels, and the Company was able to manage liquidity and capital to remain at healthy levels. <p>We expect these performance achievements to continue improving in the future so that the Company can provide an optimal contribution to all stakeholders.</p> 2. The following are some of the matters that require the attention of the Board of Directors and the Board of Commissioners to improve the Company's performance in the future: <ol style="list-style-type: none"> a. In light of economic conditions that are projected to remain unfavorable, the Company should foster healthy credit growth and profitability, and should explore credit business opportunities in the Corporate Banking segment as well as acquire potential value chain ecosystems, so that credit growth can be achieved evenly across both wholesale and non-wholesale segments. b. Strengthen the third-party funding base and sustainably increase low-cost retail funding through service improvements and product development, ensuring the Bank maintains a competitive cost of funds, safeguarding liquidity stability to support business expansion, and enhancing market confidence in the Bank's resilience. c. The Company needs to continue strengthening its strategy for operating expense efficiency and optimizing other

		<p>operating income from fee-based income, loan recoveries, and other sources to mitigate the impact of the decline in the interest margin on the Company's profitability.</p> <p>d. Maintain credit quality through more selective lending with prudent risk management, thereby minimizing potential credit risks, maintaining profitability, and supporting long-term financial health.</p> <p>e. The Company should continue to enhance its capabilities in managing non-performing loans and ensure adequate provisions as a form of anticipation and fulfillment of the Company's capacity to address credit risks.</p> <p>f. Strengthen reliable, comprehensive, user-friendly, and trustworthy digital banking services, including cybersecurity aspects.</p> <p>g. Promote the implementation of DAM's strategic initiatives while adhering to the principles of Good Corporate Governance, risk management, and prudence.</p> <p>h. In support of sustainable finance principles, the Company should maintain its commitment to developing ESG initiatives within its work programs, both in credit disbursement and debt issuance, in accordance with green financing principles.</p>
1	Gregor Preriatna	<p>Question: How many strategic programs is PT Bank Mandiri (Persero) Tbk participating in?</p> <p>Answer: Bank Mandiri's strategic programs continue to evolve in line with the national development agenda. Here are a few we would like to highlight:</p> <ul style="list-style-type: none"> • As a state-owned enterprise bank and a member of Himbara, Bank Mandiri plays a role in disbursing People's Business Credit (KUR) to support SME financing, the targeted distribution of social assistance (bansos) through the banking system, and the financing of various infrastructure projects and National Strategic Projects (PSN) such as toll roads, ports, energy, and industrial estates. • Bank Mandiri also supports public housing programs through subsidized mortgages (KPR) and the FLPP program for low-income communities. • Another program supported is the placement of government surplus budget funds (SAL) in Himbara banks to maintain liquidity and strengthen credit disbursement to productive sectors. • Bank Mandiri also supports the Merah Putih Village/Neighborhood Cooperative (KDMP) program through account openings, digital services, and financial literacy initiatives, as well as the Free Nutritious Meals (MBG) program through opening accounts for provider partners, managing transactions, and supporting the financial ecosystem for the program's food value chain.

		<ul style="list-style-type: none">• In addition, Bank Mandiri also contributes to financing national priority sectors such as industrial downstreaming, food security, agriculture, and rural economic development through cooperatives and village-owned enterprises (BUMDes).• Through these various programs, Bank Mandiri serves as a strategic partner to the government in driving national economic growth and promoting equitable social welfare.• Moving forward, Bank Mandiri will continue to support other strategic programs by strengthening financial intermediation, innovating financial services, accelerating digitalization, and fostering synergies with all stakeholders to promote inclusive and sustainable national economic growth.
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