



**Additional Information on the Agenda of the Annual General Meeting of Shareholders  
PT Bank Permata Tbk on 3 April 2024**

In accordance with the plan to convene the Annual General Meeting of Shareholders (“**AGMS**”) PT Bank Permata Tbk (“**the Company**”) on 3 April 2024, below are the Agenda explanations:

**I. First Agenda – The approval of the 2023 Annual Report and ratification of the Financial Statements year ended 31 December 2023.**

**First Agenda Explanation:**

Summaries of Annual Report and Financial Statements of the Company for the financial year as of 31 December 2023:

PT Bank Permata Tbk (“PermataBank” or “the Bank”) sustained consistent growth in 2023 with positive performance achievements through the consistent implementation of its business strategy. With strong support from Bangkok Bank as the controlling shareholder, PermataBank strengthens its position as one of the largest commercial banks in Indonesia.

From the financial side, the Bank reaffirmed its position amongst the top 10 banks in Indonesia as it continued to maintain sustainable asset growth of 0.9% (yoy) to Rp257.44 trillion. Loan disbursement grew by 4.3% (yoy) in 2023 to Rp142.98 trillion. Amidst positive loan growth, PermataBank continued to optimize its balance sheet as reflected by improving Loan to Deposit ratio of 74.8% in 2023.

Positive loan growth in 2023 was further accompanied by well-managed credit quality where the Bank consistently applies prudent principles in managing asset quality and reserving adequate credit loss provisions. In addition, PermataBank continued to maintain conservative loan loss provisions, reflected through NPL coverage and LAR coverage ratios of 288.4% and 94.1%, respectively.

In terms of profitability, PermataBank successfully maintained growth of Profit after Tax by 28.4% (yoy) at Rp2.59 trillion whereas Operating Profit before provisions grew by 18.2% (yoy) contributed by higher net interest income.

PermataBank’s relatively strong capital position amongst the top 10 banks in Indonesia, with CAR and CET 1 ratios of 38.7% and 29.5%, respectively, continues to support overall business growth amidst surrounding risks.

From the Information Technology side, PermataBank relies on information technology (IT) to achieve operational excellence through secure, reliable, and scalable technological platforms. In line with developments in digital innovation, the Bank continues to consistently improve its digital platform capabilities as one of the keys to maintaining sustainable business growth.

Another digital transformation initiative carried out by PermataBank is the launch of modernized branches in Java, Bali, and most recently, Sumatra. These branches adopt the "Phygital" concept and elevate customers' banking experience between seamless hybrid experience through offline (with staff support) and online (self-service) services.

From the Human Resources side, PermataBank has implemented the best HR management practices in 2023 as part of its strategy to retain the best talents. Aside from focusing on competency development, the Bank considers employees' well-being to be an integral part of its HR management strategy.

PermataBank continued to successfully implement effective and efficient HR development programs and initiatives in 2023. PermataBank has received several prestigious awards as a result of this positive achievement, including the "Indonesia Human Resources Awards 2023" from *Warta Ekonomi* for "The Best HR Management" award with regards to "Outstanding Support in Enhancing the Employee Experience" in the conventional bank category.

From the good corporate governance part, PermataBank's GCG implementation is also based upon international best practices, such as the ASEAN Corporate Governance Scorecard (ACGS). PermataBank conducts GCG assessments regularly to improve and increase the quality of GCG implementation. Based on the results of an independent evaluation of GCG implementation in accordance with Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks, PermataBank has consistently received a score of 2 (two) with a "Good" predicate for two consecutive semesters in 2023. This indicates that corporate governance implementation within the Bank is generally adequate, although there is room for improvements that need to be addressed for better implementation of the Bank's GCG.

In 2023, PermataBank stepped up its GCG implementation by receiving ISO 37001:2016 certification for Anti-Bribery Management System Implementation (SMAP). Obtaining this certification is a significant milestone in PermataBank's GCG journey as it provides clear evidence and raises awareness from all PermataBankers on the importance of developing an anti-bribery and anti-corruption culture to foster a clean work environment and integrity.

Furthermore, the Bank received ISO 27001:2013 certification for Information Security Management which demonstrates the Bank's commitment to properly handling information security on customer information security and business operations.

Other GCG initiatives were also carried out by PermataBank, such as the continuation of the Culture Alignment program to align the company culture. The Culture Alignment initiative was based upon PermataBank's values, namely I-PRICE which are PermataBank's core values and behaviors.

From Corporate Social Responsibility, in 2023, various PermataHati programs and initiatives continued to be held to support government efforts, particularly in empowering and expanding women's roles and leadership while fulfilling PermataBank's commitment to accelerating financial literacy and inclusivity development. Aligned with its focus, the Bank has launched several CSR initiatives aimed at promoting women's empowerment, particularly in the fields of science, technology, engineering, and mathematics (STEM), as well as accelerating financial literacy, which are expected to bring positive impacts to customers and the wider community. The program included basic UI/UX skill training for 500 young women, and the selected candidates then continued to receive coaching on digital application development.

### **Bank Business Plan Submission**

In accordance with OJK Regulation No.5/POJK.03/2016 dated January 26, 2016, and OJK Circular Letter No.12/SEOJK.03/2021 dated March 31, 2021, regarding Commercial Bank Business Plan and OJK Circular Letter No.14/SEOJK.03/2021 dated April 30, 2021, regarding the Business Plan of Sharia Commercial Banks and Sharia Business Units, Board of Directors is obliged to communicate the Bank's Business Plan to the Shareholders.

In order to achieve the Bank's vision to become the bank of choice by continuing to foster partnerships and create meaningful value for customers and the public, the Bank has established the following key strategic directions:

1. Create leading Deposit and Wealth franchise, where it will be focused on:
  - a. Be the main bank for mass affluent and wealthier segments, to drive deposit and investment
  - b. Build a diversified deposit base from Corporate & SME clients through payroll, cash management, and transaction services
  - c. Innovate digital channel and reimagine branch network with optimized footprint and tailored formats
2. Be the preferred ecosystem partner to businesses and technology players, focusing on:
  - a. Outgrow the market by building strong, long-term, deeper relationships with clients across all aspects of their business (incl. providing transaction banking, treasury services, financial advisory, and innovative regional solutions).
  - b. Leverage synergies (relationships and capabilities) between Permata and Bangkok Bank and become a key pillar in Bangkok Bank's regional network.
  - c. Maintain and expand ecosystem relationships with key corporate; expand value chain as key engine for Commercial and SME growth.
3. To Be the Market Leading Net Promoter Score (NPS) in the Industry, translating from metric to discipline by embracing 4 pillars of NPS strategy:
  - a. Cultural shift – sustaining leadership commitment
  - b. Create a team environment that focus on customer-centricity
  - c. Systematically reinforce learning, feedback, and improvement
  - d. Robust operational metrics and financial to measure the result

### **Information on Sustainable Finance Action Plan**

In accordance with Article 6 the Financial Services Authority No. 51/POJK.03/2017 regarding Sustainable Finance for Financial Services Institutions, Issuer, and Public Companies, the Board of Directors is required to communicate the Sustainable Finance Action Plan (SAFP) to shareholders. In addition to preparing an annual Sustainable Finance Action Plan (SAFP), the Company also reports the implementation of SAFP in its Sustainability Report. The

programs of the 2024 RAKB of the Company are as follows:

1. Increase the proportion of financing to environmentally friendly business activities according to OJK's criteria.
2. Increase the MSME financing portfolio.
3. Increase direct mortgage financing for Low-Income Individuals (PBR).
4. Cooperation with MSME and PBR financing institutions.
5. Offer customers Sukuk Saving (Green Bonds).
6. Development of digital banking for account opening and banking transactions, as well as customer communication via e-channel.
7. Organize webinar and self-learning Sustainable Series" on ESG and sustainable finance for all employees.

### **Supervisory Report of the Board of Commissioners**

In 2023, the Board of Commissioners conducted supervision, and provided recommendations and approval on the following:

1. Supervision of duties and responsibilities of each member of the Board of Directors.
2. Supervision of PermataBank's Financial Performance
3. Approved the risk management framework and portfolio review.
4. Reviewed the Compliance and Business Reports.
5. Approved the provision of funds to Related Parties.
6. Reviewed and approved Business Plan and Annual Budget.
7. Reviewed the adequacy of the internal control system
8. Supervised the follow-up actions of internal and external audit findings.
9. Reviewed the reports from the Audit Committee, Risk Monitoring Committee, as well as Remuneration and Nomination Committee.
10. Proposed the candidate of Public Accountant Firm and/or Public Accountant which will audit the Company's Financial Statements for the 2023 financial year.
11. Approved SFAP for 2024.

## **II. Second Agenda – The approval for the allocation of net profit for the financial year ended 31 December 2023.**

### **Second Agenda Explanation:**

Referring to Article 25 paragraph (1) Articles of Association of the Company as well as Article 71 paragraph (1) Law of the Republic Indonesia Number 40 year 2007 regarding Limited Liability Company ("Company Law"), the Company's net profit for financial year ended on 31 December 2023 is determined by the Meeting.

The net profit of the Company as of 31 December 2023 is amounting Rp2,585,217,889,077 (two trillion five hundred eighty-five billion two hundred seventeen million eight hundred eighty-nine thousand seventy-seven Rupiah). The Company is proposing the use of the net profit as follows:

- 1) Propose dividend distribution as follows:
  - a. An amount of approximately Rp904,532,819,550 (nine hundred four billion five

hundred thirty-two million eight hundred nineteen thousand five hundred and fifty Rupiah) (gross) or Rp25 (twenty-five Rupiah) per share is distributed as a final cash dividend for the financial year as of 31 December 2023 to shareholders who have the right to receive final cash dividends.

- b. Grant authority and power to the Company's Directors with substitution rights to determine the schedule and procedures for distribution of final cash dividends for the financial year as of 31 December 2023 in accordance with applicable regulations.
- 2) Proposing the Company's net profit for the financial year as of 31 December 2023 after deducted with the final cash dividend to shareholders proposed to be recorded as retained earnings of the Company.

**III. Third Agenda – The appointment of the Public Accounting Firm and/or Public Accountant which will audit the Company's books for the financial year 2024, and the determination of honorarium of the said Public Accounting Firm and/or Public Accountant as well as other requirements regarding its appointment.**

**Third Agenda Explanation:**

Financial information of the Company for the financial year 2023 has been well audited by the Public Accounting Firm "Tanudiredja, Wibisana Rintis & Rekan". Referring to Article 12 paragraph (2) Articles of Association of the Company, Article 59 OJK Regulation Number 15/POJK.04/2020 regarding Planning and Holding of the General Meeting of Shareholders of Public Company as well as Article 3 OJK Regulation Number 9 Year 2023 regarding the Services of Public Accountant and/or Public Accounting Firm, the Public Accountant and/or Public Accounting Firm which will audit the books of the Company for the financial year as of 31 December 2024 must be approved by the General Meeting of Shareholders by considering the recommendation from the Board of Commissioners and Audit Committee.

In accordance with the proposal to appoint a Public Accountant and/or Public Accountant Office which will audit the Company's financial information as of 31 December 2024, the Audit Committee of the Company has recommended:

- Public Accountant: Eddy Rintis, S.E., CPA
- Public Accountant Firm: KAP Tanudiredja, Wibisana, Rintis & Rekan

**IV. Fourth Agenda – Appointment of Sharia Supervisory Board ("DPS") for the period of 2024-2026.**

**Fourth Agenda Explanation:**

- Referring to the decision of the Annual GMS on 20 May 2022, the Company's Sharia Supervisory Board consists of Mr. H. Muhamad Faiz, MA and Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag ends its term of office at the closing of the Annual GMS which will be held in 2024 and based on Article 23 paragraph (2) of the Company's Articles of Association, members of the Sharia Supervisory Board are appointed by the GMS for a period of time starting from the date determined at the GMS until the closing of the second Annual GMS after the date of appointment.
- Regarding the end of the term of office of the Sharia Supervisory Board, based on the recommendation of the Remuneration and Nomination Committee, it is proposed to appoint Mr. Prof. Dr. H. Jaih, SE., MH., M.Ag as a member of the Company's Sharia Supervisory Board.

- The curriculum vitae of a candidate for the Sharia Supervisory Board for the 2024-2026 period is as follows:

**Prof. Dr. H. Jaih Mubarak, SE. MH. M.Ag**



Indonesian Citizen, 56 years old, resides in Jakarta.

a. Educational Background

Prof. Dr. H. Jaih Mubarak, SE. MH. M.Ag is a lecturer and Professor of Islamic Law at Sunan Gunung Djati State Islamic University in Bandung. He completed his undergraduate studies at the Faculty of IAIN (UIN) Bandung (in 1991) and the Faculty of Economics, Ars Internasional Bandung University (in 2008). He then pursued a Master's degree at the IAIN Jakarta Postgraduate Study Program (graduated in 1995) and Law Studies at the Djuanda University Graduate School (graduated in 2009). In 1999, he received his PhD from the IAIN Jakarta Postgraduate Program in the Islamic Religious Studies Program.

b. Legal Basis of Appointment

- Appointed as a member of the Sharia Supervisory Board of the Sharia Business Unit of the Company based on the decision of the Annual General Meeting of Shareholders dated 23 April 2014 and has obtained approval from the OJK based on a letter dated 28 August 2014.
- Reappointed as a member of the Sharia Supervisory Board of the Company based on the decision of the Annual General Meeting of Shareholders on 20 May 2022.

c. Work Experience

Currently, he is serving as a member of the Company's Sharia Supervisory Board since 2014.

He is a Professor at the Faculty of Sharia and Law at UIN Sunan Gunung Djati, Bandung. In addition, he currently serves as secretary of the Daily Executive Board (BPH) of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). He has extensive experience in various religious and community organizations.

d. Concurrent Position

Concurrent position in public companies (in Indonesia and/or overseas): No concurrent position.

Concurrent positions in other companies and institutions:

1. Chairman of DPS Bank Jabar Syariah.
2. Chairman of DPS Al-Amin Insurance.

3. DPS member of the Bank Indonesia Defined Contribution Financial Institution Pension Funds (DPLK IP).

Committee positions at the Company: No concurrent position.

## V. Fifth Agenda – The changes in the Management of the Company.

### Fifth Agenda Explanation:

- Referring to Article 3 paragraph (1) of OJK Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies (POJK 33/2024) as well as Article 17 paragraph (2) of the Company's Articles of Association, members of the Company's Board of Directors is appointed by the General Meeting of Shareholders.
- Based on the recommendation of the Company's Remuneration and Nomination Committee, it is proposed to appoint Mr. Eddie Sajoga as the new Director of the Company with an effective term of office as decided at the GMS until the closing of the Company's Annual General Meeting of Shareholders which will be held in 2027 or at any time in the General Meeting of Shareholders in accordance with the provisions of the Company's Articles of Association.
- On 1 April 2024, the Company received a letter of resignation from Mr. Herwin Bustaman as Director of the Company's Sharia Business Unit.
- Based on the recommendation of the Company's Remuneration and Nomination Committee, it is proposed to appoint Mr. Rudy Basyir Ahmad, who currently serves as Director of the Company, to also serve as Director of the Sharia Business Unit.
- The following are the curriculum vitae of Mr. Eddie Sajoga as a candidate for the new Director of the Company and Mr. Rudy Basyir Ahmad who will be proposed to hold concurrent positions as Director of the Sharia Business Unit, as follows:

#### 1. Eddie Sajoga



Indonesian citizen, 54 years old, resides in Jakarta

- a. Educational Background
  - Bachelor of Economics from Atma Jaya University Yogyakarta (1993).
- b. Professional Certification
  - Bank Risk Management from the Banking Professional Certification Institute

(LSPP) (2001).

- Certified Omega-Credit Skills Assessment from Moody's Analytics (2020).
- Certified Omega-Financial Accounting for Lenders from Moody's Analytics (2020).
- Certified Omega-Commercial Loan for Business from Moody's Analytics (2020).
- Blue Ocean Strategy & Leading Innovation Programme from Insead Business School (2012).
- Certified Wealth Manager from MM FE UGM, ECFT Erasmus University of Rotterdam & CWMA (2009).

c. Work Experience

Currently, He serves as Chief of Branch Network PermataBank since January 2023. He has held various important positions, including the following:

- Head of Network of the Company (2012–2022).
- Head of Region Jakarta of the Company (2008–2012).

d. Concurrent Position

No concurrent position.

2. **Rudy Basyir Ahmad**



Indonesian Citizen, 43 years old, resides in Jakarta.

a. Educational Background

Bachelor of Economics from Atma Jaya University Yogyakarta (1993).

b. Professional Certification

He has several professional certifications, including:

- Banking Risk Management competency certification Qualification 7.
- Essential of Banking Regulations certification.

c. Work Experience

At the moment, he serves as Director of the Company since 25 October 2023.



He has extensive experience in the banking sector and has served in various leadership positions in several companies, including:

- Chief Finance Officer (Finance Director) at Citibank (September 2021–August 2023).
- Senior Vice President at PT GoTo Gojek Tokopedia Tbk (December 2020–August 2021).
- Senior Vice President at Citibank (January 2017–November 2020).
- Executive Vice President at PT Bank Danamon Indonesia Tbk (August 2015–December 2016).
- Senior Vice President at Citibank (July 2012–August 2015).
- Vice President at Citibank (November 2010–July 2012).
- Assistant Vice President at Citibank (March 2008– November 2010).
- Manager at Citibank (March 2006–February 2008).
- Assistant Manager at Citibank (May 2004–March 2006).
- Management Associate at Citibank (April 2003–May 2004).
- Internship at IndoverBank-Netherland (August 2001– March 2003).

d. Concurrent Position

No concurrent position.

## **VI. Sixth Agenda - The determination of the remuneration and other allowances granted by the Company to the members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board.**

### **Sixth Agenda Explanation:**

Referring to the Article 20 paragraph (5) Articles of Association of the Company, the total and type of remuneration and other facilities for the members of the Board of Directors and members of the Board of Commissioners are determined by the Meeting, by taking into account the provisions of the applicable laws and regulations.

Considering the decision of the Remuneration and Nomination Committee of the Company, the total remuneration and other facilities proposed to be granted to all members of the Company's Board of Commissioners for the financial year 2024 is a maximum of Rp 40,000,000,000 (forty billion Rupiah) per year.

Furthermore, as stipulated in Article 17 paragraph (4) Articles of Association of the Company, the amount and type of remuneration and other facilities of members of the Board of Directors are determined by the General Meeting of Shareholders and such authority can be bestowed to the Board of Commissioner by the General Meeting of Shareholders.

In accordance with Article 23 paragraph (3) Articles of Association of the Company, members of the Sharia Supervisory Board may be granted the remuneration and/or other facilities which amount determined by the General Meeting of Shareholders.

Considering the decision of the Company's Remuneration and Nomination Committee, the proposed amount of honorarium and/or allowances to be given to the Sharia Supervisory Board for the financial year of 2023 is a maximum of Rp578,664,498 (five hundred and seventy-eight million six hundred and sixty-four thousand four hundred and ninety-eight Rupiah) per year.

## **VII. Seventh Agenda – Amendments of the Company's Articles of Association.**

### **Seventh Agenda Explanation:**

- The Financial Services Authority (OJK) has issued OJK Regulation Number 12 of 2023 regarding Sharia Business Units, OJK Regulation Number 17 of 2023 regarding the Implementation of Governance for Commercial Banks, and OJK Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
- Based on the OJK Regulations, it is necessary to make changes to the company's Articles of Association to conform to the newly issued OJK Regulations.
- Several provisions in the Articles of Association will also be adjusted to the ASEAN Corporate Governance Scorecard (ACGS) 2023.
- The draft of amendments to the Articles of Association as published on the PermataBank website.