

INTEGRITY PACT FOR LEGAL CASE MANAGEMENT

We, the undersigned, on behalf of PT. Bank Panin Tbk (Panin Bank), regarding to the process of good governance management of handling legal cases at Panin Bank, declare that:

1. Panin Bank in handling legal cases prioritizes deliberation to reach consensus to resolve the disputes as the first option if desired by the parties.
2. Panin Bank as an institution always respects and commits to be cooperative while go through the legal proceedings.
3. Panin Bank respects all legal processes and complies with every product and legal instruction issued by the Law Enforcement Official relating to the operational activities of PT Bank Panin Tbk.
4. Panin Bank always continue to improve its operational processes in accordance with the principles of Good Corporate Governance (GCG) from time to time.
5. Panin Bank in order to minimize any Legal Risk, Financial Risk, Reputational Risk and Bank Operational Risk appoints the External Legal Counsel (Legal Office/Law Firm) based on the mechanism approved by Management.
6. Banking attorney on behalf of the interests of Panin Bank shall act in accordance with the following values and principles and in a manner established by the management of Panin Bank, the attorney shall, among others:
 - a. defend the interests of Panin Bank by carrying out duties in accordance with proper legal principles and

legal procedures and rules based on the provisions of the applicable laws and regulations.

- b. carry out the duties and take the best efforts in submitting legal facts and provide appropriate analysis for good outcomes.
- c. not conduct any actions that may harm Panin Bank (Bank, Management, Employees) by law, integrity, reputation and operations.
- d. not violate any legal norms, laws and regulations including the Crime of Corruption, Money Laundering Law, Criminal Code, Civil Code, Banking Law and other relevant laws and regulations.
- e. prepare the administration and documents needed in handling the case officially and report the progress on a regular basis to Panin Bank's team.

Therefore, this Integrity Pact made as the implementation of responsible, effective, efficient, and accountable actions in accordance with applicable laws and regulations.

Jakarta, October 11, 2022

Board of Directors

(Signature)

Herwidayatmo

Board of Commissary

(Signature)

Antonius Ketut D.

(Signature)

Nelson Tampubolon