



PEMANGGILAN
RAPAT UMUM PEMEGANG SAHAM TAHUNAN
(RUPST)
PT. BANK PAN INDONESIA Tbk
Disingkat PT. BANK PANIN Tbk
("Perseroan")

Direksi Perseroan dengan ini mengundang Para Pemegang Saham untuk menghadiri RUPST ("Rapat") yang akan diselenggarakan pada :

Hari / Tanggal : Kamis / 17 Juni 2026
Waktu : Pukul 10.00 WIB - selesai
Tempat : Panin Bank Building Lantai 4,
Jl. Jend. Sudirman - Senayan,
Jakarta Pusat

Mata Acara :

1. Laporan Tahunan Perseroan mengenai kegiatan usaha dan Pengesahan Laporan Keuangan Tahunan Perseroan termasuk Laporan Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2025.
2. Penggunaan laba yang diperoleh Perseroan untuk tahun buku 2025.
3. Penetapan honorarium anggota Dewan Komisaris Perseroan dan Pemberian wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya gaji dan tunjangan para anggota Direksi Perseroan.
4. Penunjukan Akuntan Publik yang akan mengaudit buku Perseroan untuk tahun buku 2026.
5. Realisasi Penggunaan Dana Hasil Penerbitan Obligasi.
6. Pengkinian Rencana Aksi (Recovery Plan) Perseroan Tahun 2025.
7. Perubahan atau pengangkatan kembali pengurus Perseroan.
8. Pengkinian Daftar Pemegang Saham Perseroan.

Dengan penjelasan mata acara sebagai berikut:

1. Mata acara ke-1, ke-2 dan ke-4 Rapat merupakan mata acara yang rutin. Hal ini sesuai dengan ketentuan dalam Anggaran Dasar Perseroan, dan Undang Undang No.40 tahun 2007 tentang



SUMMONS
OF ANNUAL GENERAL MEETING OF
SHAREHOLDERS (ANNUAL GMS)
OF PT BANK PAN INDONESIA Tbk
abbreviated as PT BANK PANIN Tbk
(the "Company")

The Board of Directors of the Company hereby invites the Shareholders to attend the Annual General Meeting of Shareholders (the "Meeting"), which will be held on:

Day/date : Thursday, June 17, 2026
Time : 10.00 a.m. of Western
Indonesian Time - finished
Place : Panin Bank Building 4th Floor
Jl. Jend. Sudirman - Senayan,
Central Jakarta

Agenda:

1. The Approval of the Company's Annual Report regarding the business activities and the Ratification of the Company's Annual Financial Statements as well as the Supervisory Report of the Company's Board of Commissioners for the 2025 fiscal year.
2. The Use of profit earned by the Company for the 2025 fiscal year.
3. The Determination of honorarium for the members of the Company's Board of Commissioners and the Granting of Authority to the Company's Board of Commissioners to determine the salaries and allowances of the members of the Company's Board of Directors.
4. The Appointment of Public Accountant to audit the Company's book for the 2026 fiscal year.
5. The Realization of the Use of Proceeds from the Bond Issuance.
6. The Update to the Company's 2025 Recovery Plan.
7. The Change or Re-Appointment of the management of the Company.
8. The Update to the Company's Shareholders Register.

The explanation of each Meeting agenda is as follows:

1. The 1st, 2nd, and 4th agenda items of the Meeting are routine agenda items. These are in accordance with the provisions of the Company's Articles of Association, Law No. 40 of 2007 on the Limited Liability Companies ("Company Law"), and the

<p>Perseroan Terbatas (“UUPT”) serta Peraturan Otoritas Jasa Keuangan (“POJK”).</p> <ol style="list-style-type: none"> 2. Mata acara ke-3 Rapat sesuai dengan Pasal 96 jo Pasal 113 UUPT dan Anggaran Dasar Perseroan. 3. Mata acara ke-5 Rapat, sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 30 Tahun 2015. 4. Mata acara ke-6 Rapat, sesuai Peraturan Otoritas Jasa Keuangan (POJK) Nomor 5 Tahun 2024. 5. Mata acara ke-7 Rapat, sesuai dengan ketentuan pasal 16.10 dan pasal 19.13 Anggaran Dasar Perseroan, perubahan susunan Direksi dan Dewan Komisaris Perseroan wajib diputuskan oleh Rapat 6. Mata acara ke-8 Rapat, dilakukan dalam rangka pengurusan perijinan Perseroan di oss.go.id, (Online Single Submission) sesuai dengan Peraturan BKPM Nomor 4 tahun 2021. 	<p>Financial Services Authority Regulations (the “FSA Regulations”).</p> <ol style="list-style-type: none"> 2. The 3rd agenda item of the Meeting is in accordance with Article 96 in conjunction with Article 113 of Company Law and the Company’s Articles of Association 3. the 5th agenda item of the Meeting is in accordance with the Financial Services Authority Regulation (the “FSA Regulations”) No. 30 of 2015. 4. the 6th agenda item of the Meeting is in accordance with the Financial Services Authority Regulation (the “FSA Regulations”) No. 5 of 2024. 5. the 7th agenda item of the Meeting is in accordance with the provisions of articles 16.10 and 19.13 of the Company’s Articles of Association, whereby any changes to the composition of the Board of Directors and the Board of Commissioners of the Company must be resolved by the Meeting. 6. The 8th agenda item of the Meeting is proposed in connection with the administration of the Company’s licensing process through the Online Single Submission system at oss.go.id in accordance with BKPM Regulation No. 4 of 2021.
<p>Ketentuan Umum:</p> <ol style="list-style-type: none"> 1. Rapat diselenggarakan secara Elektronik dan Fisik dengan aplikasi Electronic General Meeting System KSEI (“eASY.KSEI”) yang mengacu pada POJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka (“POJK 15/20”) dan POJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik (“POJK 16/20”) dan Anggaran Dasar Perseroan. 2. Perseroan tidak mengirimkan surat undangan tersendiri kepada para Pemegang Saham dan panggilan ini merupakan undangan resmi bagi para Pemegang Saham untuk menghadiri Rapat. 3. Panggilan ini dapat dilihat juga di situs web Perseroan www.panin.co.id ; situs web Bursa Efek Indonesia dan aplikasi eASY.KSEI. 4. Pemegang Saham yang berhak hadir atau diwakili dalam Rapat adalah para Pemegang Saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal 25 Mei 2026 pada pukul 16.00 WIB. 5. Perseroan dengan ini memberikan himbauan kepada Pemegang Saham untuk memberikan 	<p>General Provisions:</p> <ol style="list-style-type: none"> 1. The meeting will be held both Electronically and Physically through the KSEI Electronic General Meeting System (“eASY.KSEI”) which refers to FSA Regulation No. 15/POJK.04/2020 regarding the Planning and Implementation of General Meetings of Shareholders for Public Companies (“FSA Regulation 15/20”) and FSA Regulation No. 16/POJK.04/2020 concerning the Electronic Implementation of General Meetings of Shareholders of Public Companies (“FSA Regulation 16/20”) and the Company’s Articles of Association. 2. The Company will not send separate invitation letters to the Shareholders, and this notice shall constitute the official invitation to the Shareholders to attend the Meeting. 3. This summon is also available on the Company’s website at www.panin.co.id, the website of the Indonesia Stock Exchange, and the eASY.KSEI application. 4. The shareholders who are entitled to attend or be represented at the Meeting are those whose names are registered in the Company’s Shareholder Register as of May 25, 2026, at 04.00 p.m. of Western Indonesian Time. 5. The Company hereby encourages the Shareholders to grant a power of attorney to an Independent Party, namely the Company’s Share

<p>kuasa kepada Pihak Independen yaitu Biro Administrasi Efek Perseroan (PT.Raya Saham Registra), yang akan mewakili Pemberi Kuasa untuk hadir, memberikan suara dan mengajukan pertanyaan serta mengambil keputusan dalam Rapat.</p> <p>6. Keikutsertaan Pemegang Saham dalam Rapat, dapat dilakukan dengan mekanisme sebagai berikut:</p> <p>I. Hadir sendiri dalam Rapat. Para Pemegang Saham yang akan menghadiri Rapat, sebelum memasuki ruangan Rapat diminta untuk:</p> <ol style="list-style-type: none"> a. Menginformasikan Nomor SID (Single Investor Identification) yang berasal dari KSEI. b. Menyerahkan kepada petugas pendaftaran fotokopi Kartu Tanda Penduduk (“KTP”) atau bukti identitas diri. c. Bagi Pemegang Saham Badan Hukum atau Kuasa Pemegang Saham Badan Hukum menyerahkan: (i) Surat Kuasa yang telah ditentukan Perseroan, (ii) fotokopi Anggaran Dasar perusahaan yang terakhir, (iii) fotokopi akta pengangkatan susunan pengurus perusahaan yang terakhir, serta (iv) surat kuasa khusus (apabila diperlukan oleh Anggaran Dasar Badan Hukum dimaksud). d. Bagi Pemegang saham dalam penitipan kolektif KSEI diwajibkan memperlihatkan Konfirmasi Tertulis Untuk RUPS (“KTUR”) kepada petugas pendaftaran sebelum memasuki ruang Rapat. <p>Wajib hadir paling lambat 45 menit sebelum Rapat dimulai.</p> <p>II. Hadir dalam Rapat secara Elektronik.</p> <ol style="list-style-type: none"> a. Pemegang Saham Yang Berhak harus terlebih dahulu terdaftar dalam fasilitas Acuan Kepemilikan Sekuritas KSEI (“AKSes KSEI”). Dalam hal Pemegang Saham belum terdaftar, mohon untuk melakukan registrasi melalui situs web https://akses.ksei.co.id. b. Pemegang Saham Yang Berhak dapat mendeklarasikan kehadirannya sampai dengan selambat-lambatnya tanggal 15 Juni 2026 pukul 10.00 WIB. 	<p>Registrar, PT Raya Saham Registra, who will represent the Principal to attend the Meeting, cast votes, raise questions, and make resolutions at the Meeting.</p> <p>6. The shareholders may participate in the meeting through the following mechanisms:</p> <p>I. Physical Attendance at the Meeting. The shareholders intending to attend the Meeting in person are requested, prior to entering the Meeting room, to:</p> <ol style="list-style-type: none"> a. inform their SID (Single Investor Identification) Number issued by KSEI. b. submit to the registration officer a photocopy of their ID Card (“National Identity Card / KTP”) or other proof of identification. c. shareholders in the form of Legal Entities or their proxies are required to submit: (i) the Power of Attorney in the form of prescribed by the Company; (ii) a photocopy of the latest Articles of Association of the Company; (iii) a photocopy of the latest deed regarding the appointment of the company’s management; and (iv) a special power of attorney (if required under the Articles of Association of the relevant Legal Entity). d. shareholders whose shares are deposited in the KSEI collective custody are required to present the Written Confirmation for the GMS (“KTUR”) to the registration officer prior to entering the Meeting room. <p>The shareholders must be present no later than 45 (forty-five) minutes before the commencement of the Meeting.</p> <p>II. Electronic Attendance at the Meeting</p> <ol style="list-style-type: none"> a. Shareholders entitled to attend the Meeting must first be registered in the KSEI Securities Ownership Reference facility (“AKSes KSEI”). In the event that a Shareholder has not yet been registered, such Shareholder shall complete the registration through the AKSes KSEI website https://akses.ksei.co.id. b. The Eligible Shareholders may declare their attendance no later than June 15, 2026, at 10.00 a.m. of Western Indonesian Time.
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<p>c. Bagi Pemegang Saham Yang Berhak atau Penerima Kuasa dibawah ini:</p> <ul style="list-style-type: none"> i. Pemegang Saham Yang Berhak yang belum melakukan deklarasi kehadiran secara elektronik sampai dengan batas waktu deklarasi kehadiran; ii. Pemegang Saham Yang Berhak yang telah melakukan deklarasi kehadiran secara elektronik namun belum menetapkan pilihan suara sampai dengan batas waktu deklarasi kehadiran; iii. <i>Individual Representative</i> dan Pihak Independen yang telah ditunjuk oleh Perseroan yaitu perwakilan dari PT. Raya Saham Registra selaku Biro Administrasi Efek Perseroan yang telah menerima kuasa dari Pemegang Saham Yang Berhak, namun Pemegang Saham Yang Berhak yang bersangkutan belum menetapkan pilihan suara sampai dengan batas waktu deklarasi kehadiran; iv. Partisipan KSEI/<i>Intermediary</i> (Bank Kustodian atau Perusahaan Efek) yang telah menerima kuasa dari Pemegang Saham Yang Berhak yang telah menetapkan pilihan suara melalui eASY.KSEI; <p>wajib melakukan registrasi kehadiran secara elektronik melalui eASY.KSEI pada tanggal pelaksanaan Rapat mulai pukul 08.00 WIB sampai dengan pukul 09.30 WIB.</p> <p>d. Pemegang Saham Yang Berhak yang telah memberikan deklarasi kehadiran atau kuasa kepada Pihak Individual Representative atau Independen dan telah menetapkan pilihan suara untuk Mata Acara Rapat dalam eASY.KSEI sampai dengan batas waktu yang ditentukan, maka yang bersangkutan tidak perlu melakukan registrasi kehadiran secara elektronik dalam eASY.KSEI.</p> <p>e. Keterlambatan atau kegagalan dalam proses registrasi secara elektronik dengan alasan apapun akan mengakibatkan Pemegang Saham Yang Berhak atau Penerima Kuasanya tidak dapat menghadiri Rapat secara elektronik, serta kepemilikan</p>	<p>c. For the Shareholders entitled to attend or their duly authorized proxies referred to below:</p> <ul style="list-style-type: none"> i. Eligible Shareholders who have not declared their electronic attendance by the attendance declaration deadline; ii. Eligible Shareholders who have declared their electronic attendance by have not submitted their voting preferences by the attendance declaration deadline; iii. individual Representatives and Independent Parties appointed by the Company, namely representatives of PT Raya Saham Registra as the Company's Share Registrar, who have received powers of attorney from Eligible Shareholders, where the relevant Eligible Shareholders have not submitted their voting preferences by the attendance declaration deadline; iv. KSEI Participants/Intermediaries (Custodian Banks or Securities Companies) that have received powers of attorney from Eligible Shareholders who have submitted voting preferences through eASY.KSEI; are required to complete electronic attendance registration through eASY.KSEI on the date of the Meeting from 8.00 a.m. to 09.30 a.m. of Western Indonesian Time. <p>d. The Eligible Shareholders who have declared their attendance or granted a power of attorney to an Individual Representative or Independent Party and have submitted their voting preferences for the Meeting Agenda through eASY.KSEI within the prescribed period are not required to complete electronic attendance registration through eASY.KSEI.</p> <p>e. Any delay or failure in the electronic registration process for any reason whatsoever shall result in the Eligible Shareholders or its proxies being unable to attend the Meeting electronically, and the relevant share ownership shall not be</p>
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sahamnya tidak diperhitungkan sebagai kuorum kehadiran.

III. Pemberian Kuasa

a. Pemberian Kuasa secara Elektronik

- i. Perseroan menghimbau kepada Para Pemegang Saham dalam Penitipan Kolektif PT Kustodian Sentral Efek Indonesia ("KSEI") untuk memberikan kuasa secara elektronik ("**e-Proxy**") kepada Penerima Kuasa Independen, yaitu perwakilan yang ditunjuk Biro Administrasi Efek Perseroan (PT. Raya Saham Registra) dalam fasilitas **eASY.KSEI** yang terdapat pada Situs Web Kepemilikan Sekuritas / AKSes.KSEI (<https://akses.ksei.co.id/>);
- ii. Pemegang saham dapat juga memberikan kuasa secara elektronik/*e-Proxy* kepada Penerima Kuasa yang ditunjuk oleh Pemegang Saham, sepanjang Penerima Kuasa tersebut telah terdaftar dalam fasilitas eASY.KSEI.
- iii. Pemberian kuasa secara elektronik/*e-Proxy* wajib tunduk pada prosedur, syarat dan ketentuan yang ditetapkan oleh KSEI dan Perseroan. Formulir Surat Kuasa tersedia di situs web Perseroan : <https://www.panin.co.id/id/about-panin/hubungan-investor/aksi-korporasi>
- iv. Pemegang Saham yang telah memberikan kuasa secara elektronik dapat menyampaikan pertanyaan atau pendapat atas Mata Acara Rapat dengan menggunakan formulir pertanyaan dan tata cara yang dapat diunduh dalam situs web Perseroan (www.panin.co.id) dan mengirimkannya melalui email: panin@panin.co.id selambat-lambatnya tanggal 11 Juni 2026.

b. Pemberian Kuasa secara Non-Elektronik

- i. Selain pemberian kuasa secara elektronik/*e-Proxy* tersebut diatas, Pemegang Saham dapat memberikan kuasa di luar mekanisme eASY.KSEI.
- ii. Asli Surat Kuasa beserta copy kartu identitas (KTP/Passport) dan anggaran dasar pemegang saham (bila berupa badan hukum) wajib disampaikan secara

counted toward the quorum for attendance.

III. The Grant of Power of Attorney

a. **Electronic Grant of** Power of Attorney

- i. The Company encourages the Shareholders whose shares are held in the Collective Custody of PT Kustodian Sentral Efek Indonesia ("KSEI") to grant an electronic power of attorney ("**e-Proxy**") to an Independent Proxy, namely a representative appointed by the Company's Share Registrar, PT Raya Saham Registra, through the eASY.KSEI facility available on the Securities Ownership Reference System / AKSes.KSEI website (<https://akses.ksei.co.id/>).
- ii. The shareholders may also grant an electronic power of attorney (*e-Proxy*) to a proxy appointed by the Shareholders, provided that such proxy has been registered in the eASY.KSEI system.
- iii. The grant of electronic power of attorney /*e-Proxy* shall be subject to the procedures, terms, and conditions stipulated by KSEI and the Company. The Power of Attorney form is also available on the Company's website; <https://www.panin.co.id/id/about-panin/hubungan-investor/aksi-korporasi>
- iv. The Shareholders who have granted power of attorney electronically may raise questions or opinions on the Meeting agenda items using the question form and procedures available on the Company's website (www.panin.co.id), and must send them via email to panin@panin.co.id no later than June 11, 2026.

b. **Non-Electronic Grant of** Power of Attorney

- i. In addition to the electronic grant of power of attorney /*e-Proxy* described above, the Shareholders may grant a power of attorney outside the eASY.KSEI mechanism.
- ii. The original Power of Attorney, together with a copy of the identity card (National Identity Card / KTP or Passport) and the Articles of

<p>langsung kepada Biro Administrasi Efek Perseroan yakni PT.Raya Saham Registra ("BAE") atau kepada petugas pendaftaran di tempat Rapat selambat-lambatnya 45 menit sebelum Rapat dimulai.</p> <p>7. Pemegang Saham atau kuasanya baik yang akan hadir dalam Rapat atau Pemegang Saham yang akan menggunakan hak suaranya dalam aplikasi eASY.KSEI, dapat menginformasikan kehadirannya, penerima kuasa serta suaranya melalui aplikasi eASY.KSEI pada tautan https://akses.ksei.co.id.</p> <p>8. Materi/Bahan Rapat tersedia di Kantor Pusat Perseroan pada jam kerja sejak tanggal Panggilan Rapat sampai dengan tanggal penyelenggaraan Rapat dan sesuai ketentuan Pasal 17 dan 18 POJK 15/2020, bahan mata acara rapat tersedia dan dapat diakses serta diunduh melalui situs web Perseroan (www.panin.co.id) sejak tanggal dilakukannya pemanggilan RUPS sampai dengan penyelenggaraan RUPS.</p> <p>9. Pelaksanaan Rapat akan diselenggarakan seefisien mungkin dan membatasi jumlah peserta dalam ruangan.</p> <p>10. Tata Tertib, Informasi, Pengumuman dan Pemanggilan dapat dilihat pada situs Web Perseroan.</p> <p style="text-align: center;">Jakarta, 26 Mei 2026 Direksi Perseroan</p>	<p>Association of the Shareholder (if the Shareholder is a legal entity), must be submitted directly to the Company's Share Registrar, PT Raya Saham Registra (the "Share Registrar"), or to the registration officer at the Meeting venue no later than 45 (forty-five) minutes prior to the commencement of the Meeting.</p> <p>7. The shareholders or their proxies, whether attending the Meeting in person or exercising their voting rights through the eASY.KSEI system, may declare their attendance, or attendance of their proxy, and submit their votes via the eASY.KSEI application at https://akses.ksei.co.id.</p> <p>8. The Meeting materials/documents are available at the Company's Hear Office during business hours from the date of the Summon of the Meeting until the date of the Meeting. In accordance with Articles 17 and 18 of FSA Regulation No. 15/POJK.04/2020 ("FSA Regulation 15/2020"), the agenda materials are also available and may be accessed and downloaded through the Company's website (www.panin.co.id) from the date of the Summon of the General Meeting of Shareholders until the date of the Meeting.</p> <p>9. The Meeting will be conducted as efficiently as possible with a limitation on the number of participants in the meeting room.</p> <p>10. The Rules of Procedure, Information, Announcement, and Summon of the Meeting are available on the Company's website.</p> <p style="text-align: center;">Jakarta, May 26, 2026 Company's Board of Directors</p>
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