



INVITATION
ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGMS)
PT BUANA FINANCE TBK

PT Buana Finance Tbk (the "Company") domiciled in South Jakarta hereby invites the Shareholders to attend the Annual General Meeting of Shareholders (the "Meeting") of the Company which will be held on:

Day/Date : Monday, May 18, 2026
Time : 14.00 WIB – finish
Venue : Hotel Shangri-La Jakarta
Jl. Jend. Sudirman Kav. 1
Jakarta Pusat
Mechanism : Physical and electronic Meeting through the Electronic GMS KSEI ("eASY.KSEI") application

With Meeting agenda as follows :

1. Approval of the Annual Report for the financial year 2025
Explanation :
The Company will convey the Company's Annual Report for the financial year of 2025 which includes Financial Statements, the Directors' Report and Report on the Board of Commissioners' Supervision to obtain the approval and ratification of the Meeting.
2. Determination on the Use of the Company's Net Profit for the financial year 2025
Explanation :
The Company will convey to the Meeting to approve the appropriation of the Company's net profit earned in the financial year of 2025.
3. Appointment of Public Accountant/Public Accounting Firm for the financial year 2026 and other requirements related to appointment
Explanation :
The Company will convey to the Meeting the appointment of a Public Accountant/Public Accounting Firm, in accordance with the criteria or limitations set forth in the prevailing regulations, to audit the Company's financial statements for the financial year 2026, as well as determine the audit fee and other terms of appointment.
4. Determination of remuneration for the Directors, the Board of Commissioners, and Sharia Supervisory Board of the Company
Explanation :
The Company will convey to the Meeting to determinate the Directors, the Board of Commissioners, and Sharia Supervisory Board of the Company remuneration
5. Approval for the pledge of the Company's assets more than 50% (fifty percent) of the Company's entire net assets, whether existing or future, for the purpose of obtaining financing from Banking Financial Institutions, Non-Banking Financial Institutions, and the public (through securities other than equity securities offered via a public offering), without prejudice to the Articles of Association and the prevailing laws and regulations
Explanation :
The Company will convey to the Meeting to approve pledge of the Company's assets more than 50% (fifty percent) of the Company's entire net assets, whether existing or future, for the purpose of obtaining financing from Banking Financial Institutions, Non-Banking Financial Institutions, and the public (through securities other than equity securities offered via a public offering), without prejudice to the Articles of Association and the prevailing laws and regulations
6. Discussion of the Feasibility Study in relation to the addition of the Company's business activities in order to comply with Financial Services Authority Regulation Number 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities ("POJK 17/2020").
Explanation :
Discussion of the Feasibility Study concerning the addition of business activities of the Sharia Business Unit (UUS) in order to comply with POJK 17/2020.
7. Amendment to the Articles of Association, including the addition of the Sharia Business Unit activities and the revision of KBLI 2025, with the working capital of the Sharia Business Unit derived from retained earnings.
Explanation :
Amendment to the Articles of Association, including changes to Article 3 concerning the Company's purposes and objectives as well as its business activities, by adding the activities of the Sharia Business Unit and revising KBLI 2025, with the working capital of the Sharia Business Unit derived from retained earnings.

8. Changes in the Composition of the Company's Management

Explanation :

The Company will propose to the Meeting, among others: the reappointment of members of the Board of Commissioners, and appointment to Sharia Supervisory Board of the Company in connection with the addition of Sharia business activities as presented under agenda items 6 and 7.

Explanation on Quorum of Attendance and Resolution:

1. For the agendas 1st up to 4th, and agendas 6th and 8th the Meeting is valid and entitled to take the lawful and binding resolutions, if attended by the Shareholders or their authorized proxies representing more than 1/2 (half) of the total shares issued by the Company. And a resolution of the Meeting is valid if it is approved by more than 1/2 (half) of the total number of shares with valid voting rights present and/or represented at the Meeting
2. For the agenda 7th, the Meeting is valid and entitled to take the lawful and binding resolutions if attended by the Shareholders or their authorized proxies who represents 2/3 (two-third) of total shares issued by the Company. And a resolution of the Meeting is valid if it is approved by more than 2/3 (two-third) of the total number of shares with valid voting rights present and/or represented at the Meeting
3. For the agenda 5th, the Meeting is valid and entitled to take the lawful and binding resolutions if attended by the Shareholders or their authorized proxies who represents 3/4 (three-four) of total shares issued by the Company. And a resolution of the Meeting is valid if it is approved by more than 3/4 (three-four) of the total number of shares with valid voting rights present and/or represented at the Meeting

Notes :

1. This Meeting Invitation (the "Invitation") constitutes as an official invitation and therefore it is not necessary to extend a separate invitation to the Company's Shareholders (the "Shareholders").
2. Shareholders who entitled to attend or be represented in the Meeting are Shareholders of the Company, registered in the Register of Shareholders on April 23, 2026, 16.00 Western Indonesia Time.
3. The eligible Shareholders may participate in the Meeting with the following mechanism:
 - a. attend the Meeting electronically or authorize the electronic proxy (e-Proxy) through eASY.KSEI application; or
 - b. attend the Meeting physically; or
 - c. granting power using a written form of Power of Attorney which can be downloaded from the Company's website at www.buanafinance.co.id
4. The Company suggests the Shareholders to attend the Meeting with the mechanism as referred to point 3.a. with due observance to the following matters:
 - a. Shareholders who can use the eASY.KSEI application are the Shareholders whose shares are kept in the collective custody of KSEI;
 - b. Shareholders must first be registered for the KSEI Securities Ownership Reference facility ("AKSes KSEI"). For the Shareholders who have not been registered, please register by accessing the AKSes KSEI website (<https://akses.ksei.co.id/>);
 - c. To use the eASY.KSEI application, the Shareholders can access the eASY.KSEI menu, and then login in the eASY.KSEI submenu found on the AKSes KSEI website (<https://akses.ksei.co.id/>).Guidelines for registration, use, and further explanation regarding the eASY.KSEI application (e-Proxy and e-Voting) can be seen on the AKSes KSEI website (<https://akses.ksei.co.id/>).
5. Shareholders or their proxies who will attend the Meeting electronically through the eASY.KSEI application as referred to in point 3.a., should observe the following provisions:
 - a. The Company's Shareholders can declare their electronic attendance until May 13, 2026 at 12:00 Western Indonesian Time ("Deadline of Attendance Declaration"), and cast their vote through the eASY.KSEI application from the Invitation date until the Deadline for Attendance Declaration;
 - b. For:
 - (i) The Shareholders who have not made an electronic declaration of attendance by the Deadline for Declaration of Attendance;
 - (ii) The Shareholders who have declared their electronic attendance but have not cast their vote until the Deadline for Attendance Declaration;
 - (iii) Individual Representative, and independent party appointed by the Company who have received their proxies from the Company's Shareholders, but such Shareholders have not cast a vote until the Deadline for Attendance Declaration;
 - (iv) KSEI Participants/Intermediary (Custodian Banks or Securities Companies) that have received its proxies from the Company's Shareholders that have their vote through eASY.KSEI application;must register through eASY.KSEI Application on the Meeting date at the latest at 13:30 Western Indonesian Time.
 - c. Delay or failure in the process of electronic registration for any reason will result that the Shareholders or their proxies will not be being permitted to electronically attend the Meeting and their share ownership will not be being taken into account in the attendance quorum.
6. Shareholders may be represented by their proxies through the eASY.KSEI application as referred to in point 3.a., should observe the following provisions:
 - a. Authorizing the electronic proxy (e-Proxy) through the eASY.KSEI application can be accessed through the AKSes KSEI facility (<https://akses.ksei.co.id/>).

- b. Shareholders may declare their proxies and votes, change the appointment of their proxies and/or change the votes for the Meeting's agenda or revoke the proxies electronically through eASY.KSEI application from the Invitation date until the Deadline for Attendance Declaration.
7. Shareholders or Proxies who will be attending the Meeting physically as referred to in point 3.b., are required to register to the Company's Register Officer start from 13.00 Western Indonesia Time and registration will be close at 13:45 Western Indonesia Time, under the condition that:
- For Individual Shareholders are required to submit his/her copy of Identify Card (*Kartu Tanda Penduduk*) or another form of identification
 - Shareholders which are legal entity are required to submit the copy of its latest amendment of Article of Association and the last composition of management of such legal entity.
8. Shareholders who will granting power using Power of Attorney form as referred to point 3.c., by downloading the form on the Company's website (www.buanafinance.co.id), should observe the following provisions :
- The complete power of attorney accompanied by a photocopy of identity or valid proof of identity from the attorney must be received by the Company at the latest on May 15, 2025 at 16:00 Western Indonesia Time, via electronic mail to bae@edi-indonesia.co.id and dldivcorsec@buanafinance.co.id and the original document sent to PT EDI Indonesia, Wisma SMR Lt. 1 dan 3 unit 02, Jl. Yos Sudarso Kav. 89 Jakarta 14350 attn. Ahmad Firdaus or to PT Buana Finance Tbk, Office Tower-Ciputra World 2 Lt. 38, Jl. Prof. Dr. Satrio Kav.11 Jakarta Selatan attn. Ahmad Khaetami (Corporate Secretary).
 - The proxies of the Shareholders which are legal entities (Corporate Shareholders) must provide:
 - Copy of the valid Articles of Association;
 - Document of the appointment of incumbent members of the management;
9. The Company's Meeting, insofar as conducted electronically, will be held using the eASY.KSEI application provided by PT Kustodian Sentral Efek Indonesia ("KSEI"), with due observance of Regulation of the Financial Services Authority No. 14 of 2025 on the Conduct of Electronic General Meetings of Shareholders, General Meeting of Bondholders, and General Meeting of Sukuk-holders
10. The Meeting Material is available in electronic form on the Company's website www.buanafinance.co.id from the date of the Invitation for the Meeting to the date of the Meeting. The Company does not provide hard copy material of the Meeting to shareholders at the time of the Meeting.
11. If there are changes and/or additions to information related to the procedure for holding the Meeting in connection with the latest conditions and developments it will be announced through the Company's website www.buanafinance.co.id.

Jakarta, 24 April 2026
PT Buana Finance Tbk
Directors