



**PENJELASAN MATA ACARA RAPAT UMUM PEMEGANG SAHAM TAHUNAN (“RAPAT”) 2026
PT BUANA FINANCE TBK (“PERSEROAN”)**

***EXPLANATION OF ANNUAL GENERAL MEETING SHAREHOLDERS AGENDA (the “MEETING”) 2026
PT BUANA FINANCE TBK (the “COMPANY”)***

Mata Acara 1/*First Meeting Agenda:*

Persetujuan atas Laporan Tahunan Perseroan untuk tahun buku 2025

Approval of the Annual Report for the financial year 2025

Berdasarkan Pasal 69 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas (“UUPT”), persetujuan Laporan Tahunan Perseroan termasuk pengesahan Laporan Keuangan serta Laporan tugas pengawasan Dewan Komisaris dilakukan oleh Rapat.

Perseroan akan menyampaikan pokok-pokok Laporan Tahunan Perseroan untuk tahun buku 2025 termasuk di dalamnya Laporan Keuangan, Laporan Direksi dan Laporan Pelaksanaan Pengawasan Dewan Komisaris terhadap jalannya Perseroan pada tahun 2025 untuk mendapatkan persetujuan dan pengesahan Rapat.

Laporan Keuangan tanggal 31 Desember 2025 telah dipublikasikan di situs web Bursa Efek Indonesia dan situs web Perseroan www.buanafinance.co.id pada tanggal 12 Maret 2026, dan juga harian Media Indonesia tanggal 16 Maret 2026.

Refer to Chaper 69 the Law of the Republic of Indonesia Number 40/2007 concerning Limited Liability Company, the approval of Annual Report of the Company, include ratification Financial Statement and Report on the Board of Commissioners’ Supervision have to decide in the Meeting.

The Company will submit 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.

Financial Statement as December 31, 2025 have been announced through Indonesian Stock Exchange website and Company’s website www.buanafinance.co.id on March 12, 2026, and Media Indonesia newspaper on March 16, 2026.

Mata Acara 2/ Second Meeting Agenda:

Penetapan penggunaan Laba Bersih Perseroan untuk tahun buku 2025

Determination on the Use of the Company's Net Profit for the financial year 2025

Perseroan akan menyampaikan kepada Rapat untuk menyetujui penggunaan laba bersih Perseroan tahun buku 2025 untuk disisihkan sebagai dana cadangan, pembagian dividen, dan sisa laba bersih yang belum ditentukan penggunaannya akan ditetapkan sebagai laba ditahan.

The Company will convey to the Meeting to approve the appropriation of the Company's net profit earned in the financial year of 2025 to be set aside as reserved fund, distribution of dividends, and the remaining unappropriated net profit will be determined as retained earnings.

Mata Acara 3/Third Meeting Agenda:

Penunjukan Akuntan Publik/Kantor Akuntan Publik untuk tahun buku 2026 dan persyaratan penunjukan lainnya.

Appointment of Public Accounting Firm for the financial year 2026 and other requirements related to appointment.

Perseroan akan menyampaikan kepada Rapat usulan penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik dengan kriteria atau batasan sesuai peraturan yang berlaku yang akan mengaudit laporan keuangan Perseroan untuk tahun buku 2026, serta menetapkan imbalan jasa audit dan persyaratan penunjukan lainnya.

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.

Mata Acara 4/ Fourth Meeting Agenda:

Penetapan remunerasi bagi Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan.

Determination of remuneration for the Directors, the Board of Commissioners, and Sharia Supervisory Board of the Company.

Perseroan akan menyampaikan kepada Rapat untuk menetapkan besaran remunerasi bagi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan.

The Company will convey to the Meeting to determinate the Directors, the Board of Commissioners, and Sharia Supervisory Board of the Company remuneration

Mata Acara 5/Fifth Meeting Agenda:

Persetujuan penjaminan aset Perseroan melebihi 50% (lima puluh persen) dari kekayaan bersih Perseroan saat ini dan yang akan datang dalam rangka perolehan pendanaan dari Lembaga Keuangan Bank maupun Lembaga Keuangan Bukan Bank dan Masyarakat (melalui Efek selain Efek Bersifat Ekuitas melalui Penawaran Umum) dengan tidak mengesampingkan Anggaran Dasar dan Peraturan Perundang-undangan yang berlaku.

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.

Perseroan akan menyampaikan kepada Rapat untuk menyetujui menjaminkan lebih dari 50% (lima puluh persen) maupun seluruh dari kekayaan bersih Perseroan dalam rangka menunjang modal kerja Perseroan dari Lembaga Keuangan Bank maupun Lembaga Keuangan Bukan Bank dan Masyarakat (melalui Efek selain Efek Bersifat Ekuitas melalui Penawaran Umum) dengan tidak mengesampingkan Anggaran Dasar dan Peraturan Perundang-undangan yang berlaku.

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.

Mata Acara 6/Sixth Meeting Agenda:

Pembahasan Studi Kelayakan sehubungan dengan Penambahan Kegiatan Usaha Perseroan guna memenuhi Peraturan Otoritas Jasa Keuangan Nomor 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha ("POJK 17/2020")

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").

Pembahasan Studi Kelayakan terkait penambahan kegiatan usaha Unit Usaha Syariah (UUS) guna memenuhi POJK 17/2020.

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.

Mata Acara 7/Seventh Meeting Agenda:

Perubahan Anggaran Dasar, diantaranya menambah kegiatan Unit Usaha Syariah dan mengubah KBLI 2025, yang modal kerja Unit Usaha Syariah berasal dari Laba Ditahan.

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.

Perubahan anggaran dasar diantaranya perubahan pasal 3 terkait maksud dan tujuan serta kegiatan usaha Perseroan, dengan menambah kegiatan Unit Usaha Syariah dan mengubah KBLI 2025, yang modal kerja Unit Usaha Syariah berasal dari Laba Ditahan.

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.

Mata Acara 8/Eighty Meeting Agenda:

Perubahan Pengurus Perseroan

Changes in the Composition of the Company's Management

Perseroan akan mengusulkan kepada Rapat diantaranya: pengangkatan kembali anggota Dewan Komisaris Perseroan, dan pengangkatan anggota Dewan Pengawas Syariah (DPS) Perseroan sehubungan dengan penambahan kegiatan usaha syariah sebagaimana telah disampaikan pada mata acara 6 dan 7.

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.

PT Buana Finance Tbk

Corporate Secretary