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ANNOUNCEMENT OF SUMMARY MINUTES OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BUANA FINANCE Tbk

The Directors of **PT Buana Finance Tbk** (the "Company") hereby announces to the Shareholders of the Company that the Company has held the Annual General Meeting of Shareholders (the "Meeting") as follows:

A. Meeting

Day/Date	: Monday, May 18, 2026
Time	: 14.06 pm until 15.22 Western Indonesian Time
Venue	: Hotel Shangri-La Jakarta Jl. Jend. Sudirman Kav. 1 Jakarta Pusat

Agenda of the Meeting:

1. Approval of the Annual Report for the financial year 2025
2. Determination on the Use of the Company's Net Profit for the financial year 2025
3. Appointment of Public Accountant/Public Accounting Firm for the financial year 2026 and other requirements related to appoinment
4. Determination of remuneration for the Directors, the Board of Commissioners, and Sharia Supervisory Board of the Company
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
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")
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.
8. Changes in the Company's Management

Chairperson of the Meeting

The meeting was chaired by Siang Hadi Widjaja as the President Commissioner of the Company

B. Members of the Board of Commissioners and Directors who attended the Meeting

<u>Board of Commissioners :</u>

President Commissioner	: Siang Hadi Widjaja
Commissioner	: Tjan Soen Eng
Independent Commissioner	: Pintaro Mulia

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Director :

President Director : Yannuar Alin
Director : Herman Lesmana
Director : Mariana Setyadi

C. Independent Party that Counted the Attendance of Shareholders and Ensured the Meeting Process

The Company had appointed independent party, namely Securities Administration Bureau (BAE) PT EDI Indonesia to count the shareholders who were present in the Meeting, and Notary Fathiah Helmi, SH to notarize the meeting processes and results.

D. Quorum of Attendance of Shareholders

Meeting attended by 1.427.446.836 shares with valid voting rights or equal to 86,73% of the total shares having valid voting rights issued by the Company.

E. Mechanism of Meeting Resolutions

The Meeting's resolutions were resolved amicably. When an amicable resolution could not be reached, decision was taken by voting.

F. The Opportunity to ask Question/Opinions and Voting Result

1. The shareholders were given the opportunity to ask questions and/or give opinions regarding the Meeting Agenda and there were no questions or oppinions from shareholders, whether present in person or via electronic, regarding any of the items on the meeting agenda.
2. **The resolutions on the first, second, third, sixth, seventh, and eight agenda items were approved by consensus.**
3. The voting results for all shares with valid voting rights present at the Meeting, including e-Proxy and e-Voting votes from the KSEI system, are as follows:

Agenda	Agree	Disagree	Abstain *)	Total Agree**)
Fourth	1,425,346,836, or approximately 99.85% of all shares with valid voting rights present at the Meeting	-	2,100,000 shares, or approximately 0.15% of all shares with valid voting rights present at the Meeting.	1,427,446,836 shares, or approximately 100% of all shares with valid voting rights present at the Meeting.

Fifth	1,425,346,836, or approximately 99.85% of all shares with valid voting rights present at the Meeting	-	2,100,000 shares, or approximately 0.15% of all shares with valid voting rights present at the Meeting.	1,427,446,836 shares, or approximately 100% of all shares with valid voting rights present at the Meeting.

*) In accordance with POJK No.15/POJK.04/2020, abstaining votes are considered to cast the same vote as the majority of shareholders who cast their votes.

**) The total abstaining votes are added to the agreeing votes, and this amount is calculated based on the KSEI system and the Company's BAE.

G. Meeting Resolutions were as follows:

<u>First Agenda :</u>

1. Approve the Company's Annual Report for the fiscal year 2025, including the Company's Activity Report, Board of Commissioners' Supervisory Task Report; and ratify the Company's Financial Statement that ended on December 31, 2025, which has been audited by the Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan, based on Report number 00375/2.1133/AU.1/09/0519-3/1/III/2026, dated March 10, 2026, with the opinion present fairly in all material respects. Therefore granting release and discharge (*volledig acquit et de charge*) to the members of the Directors and Board of Commissioners of the Company from all responsibilities for management and supervision actions that they have carried out during the fiscal year 2025, insofar as this action is reflected in the Company's Annual Report and is not a criminal offense;
2. Approve the granting of authority to the Directors of the Company, with the right of substitution, to state the Company's Annual Report for the 2025 financial year at the Meeting and to formalize the resolutions of the Meeting under agenda item 1 in a separate Notarial Deed, as well as to arrange for the receipt of notification of such Annual Report by the Ministry of Law of the Republic of Indonesia and to take all necessary actions in connection therewith.

<u>Second Agenda :</u>

1. Approved the appropriation of net income of the Company for the fiscal year 2025 of **Rp13.479.934.519** Furthermore, taking into account the Company's financial condition, the Directors deems it necessary to use the Company's net profit for the financial year 2025 as follows:

   a. Distributed as a cash dividend in the amount of Rp 2.50 per share, or a total maximum amount of Rp 4,114,490,135, to be distributed proportionally to eligible shareholders; in accordance with the provisions governing cash dividends, this amount is subject to withholding tax in accordance with applicable tax regulations

b. Rp1,000,000,000.- is determined and recorded as a reserve to fulfill the provisions of article 70 of the Law on Limited Liability Companies and Article 23 point 1 of the Company's Articles of Association; and

c. The remaining determined and recorded as retained earnings.

2. Approved the granting of power and authority to the Directors of the Company with the right of substitution to take all actions in carrying out the cash dividend payments to each shareholder, including but not limited to changing the schedule and procedure for the distribution of the dividends mentioned above.

Third Agenda :

Approved the appointment of the Public Accountant Darmenta Pinem S.E,CPA from Public Accounting Firm (KAP) Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners as the Public Accountant and Public Accounting Firm that will audit the the Company's Financial Statement for the Fiscal Year 2026; and approved the Granting of Authority and Power to the Company's Board of Commissioners to determine the Audit Fees and other requirements for the Public Accountant and/or Public Accounting Firm, as well as appointing the Public Accountant and/or Substitute Public Accounting Firm in the case of the Public Accounting Firm (KAP) Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners for whatever reason, were unable to complete the Audit of the Company's Financial Statements for the Fiscal Year 2026.

Fourth Agenda :

1. Approved to determine remuneration of members of the Company's Board of Commissioners with a maximum of Rp5,000,000,000.- gross per year and giving authority and power to the Board of Commissioners to determine the distribution;
2. Approved to grant power and authority to the Board of Commissioners of the Company to determine the amount of remuneration for each member of the Company's Directors.
3. Approve the granting of power and authority to the Company's Board of Commissioners to determine the amount of remuneration for each member of the Company's Sharia Supervisory Board, provided that Agenda Items 6 and 7 are approved and the amendments to the Articles of Association regarding the addition of a sharia business unit have been approved by the Ministry of Law of the Republic of Indonesia and in accordance with the regulations of the Financial Services Authority.

Fifth Agenda :

1. Approve the granting of authorization for the pledging of the Company's assets in excess of 50% (fifty percent) of the Company's current and future net worth for the purpose of obtaining financing from banking and non-banking financial institutions and the public (through securities other than equity securities via a public offering), without prejudice to the Articles of Association and applicable laws and regulations, particularly capital market regulations.

2. Approved giving authority and power to the Board of Commissioners of the Company to determine the amount of loans to be received by the Company;
3. Approved to grant authority and power to the Directors of the Company with the right of substitution, to carry out all and every legal action required related to the transaction as referred to in number 1, with due observance of the terms and conditions in the prevailing laws, particularly the Capital Market Regulations.

Sixth Agenda :

Approve the discussion of the Feasibility Study regarding the Expansion of the Company's Business Activities to comply with Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities (POJK 17/2020) as outlined in the Meeting announced in the Disclosure on April 9, 2026, and the amendment to the disclosure on May 12, 2026; thereby approving the Expansion of the Company's Business Activities, the working capital for which is derived from the Company's retained earnings.

Seventh Agenda :

Approve the following amendments to the Company's Articles of Association:

1. Approve amendments to the Articles of Association, including Article 3 of the Company's Articles of Association, namely the amendment to the business activities by adding Sharia business activities in accordance with KBLI 2025, and approve the alignment with KBLI 2025, as well as approve amendments to related to the addition of Sharia business units and adjustments to comply with applicable laws and regulations; consequently, adjustments will be made to several articles in the Articles of Association.
2. Approve the revision of all provisions in the Articles of Association in connection with the amendments referred to in item 1 above; accordingly, the Company's Articles of Association shall henceforth read as set forth in the Appendix to the Minutes of the Meeting and shall constitute an integral part of the Minutes of the Meeting.
3. Approve the granting of authority to the Company's Directors, with the right of substitution, to take all necessary actions in connection with the resolutions of the Meeting, including restating all such amendments to the Company's Articles of Association in a separate Notarial Deed, including seeking approval and/or notifying the Minister of Law of the Republic of Indonesia of such amendments to the Company's Articles of Association, and taking all necessary actions in connection therewith in accordance with the provisions of applicable laws and regulations.

Eight Agenda :

Approve the following changes to the Company's management:

1. Approve the reappointment of the entire Board of Commissioners of the Company, effective from the close of this Meeting until the close of the Company's Annual General Meeting of Shareholders to be held in 2031, in accordance with applicable laws and regulations, namely:

Board of Commissioners:

President Commissioner	: Siang Hadi Widjaja
Commissioner	: Tjan Soen Eng
Independent Commissioner	: Pintaro Mulia

2. Approve the appointment of:
   - Arwani, as Chairman of the Sharia Supervisory Board*)
   - Khariri, as a Member of the Sharia Supervisory Board*)

   *) effective from the date all requirements and provisions under applicable regulations are met, until the conclusion of the Company's Annual General Meeting of Shareholders to be held in 2031.

   Accordingly, the composition of the Company's Board of Commissioners and Sharia Supervisory Board is as follows:

Board of Commissioners:

President Commissioner	: Siang Hadi Widjaja
Commissioner	: Tjan Soen Eng
Independent Commissioner	: Pintaro Mulia

Sharia Supervisory Board:

Chairman	: Arwani*
Member	: Khariri*

*) effective upon fulfillment of all requirements and conditions set forth in applicable regulations

Meanwhile, the composition of the Directors remains unchanged, as follows:

Directors:

President Director	: Yannuar Alin
Director	: Herman Lesmana
Director	: Mariana Setyadi

3. Approve authorize the Company's Directors, with the right of substitution, to restate the resolution of the Meeting regarding the changes to the Company's management structure in a separate deed before a Notary Public, and subsequently to handle the submission of the notification to the Minister of Law of the Republic of Indonesia and to take all necessary actions in connection therewith in accordance with applicable laws and regulations.

Jakarta, May 20, 2026
Directors