

ANNOUNCEMENT**SUMMARY OF MINUTES OF ANNUAL GENERAL MEETING OF SHAREHOLDERS & EXTRAORDINARY
GENERAL MEETING OF SHAREHOLDERS (Meetings)****PT Bank Mestika Dharma, Tbk. (Company)**

It is hereby notified to the Shareholders of the Company that the Company has held a Meeting which in essence has decided on the following matters:

A. Day / date, time, place and agenda of the Meeting;

Day / Date : Thursday / 3 June 2021

Time : 09.00 am to finish

Place : Cypress Room – Grand Aston City Hall

Jl. Balai Kota No. 1, Medan - North Sumatra

Agenda :

Annual General Meeting of Shareholders

1. Approval of the Annual Report of the Board of Directors and Ratification of the Company's Financial Statements for the financial year ending on December 31 th, 2020
2. Determination of the use of the Company's profits for the financial year ending in December 31 th, 2020
3. Granting authority to the Company's Board of Commissioner to appoint an Independent Public Accountant to audit the Company's financial statements for the financial year ending December 31 th, 2021 and to authorize the Company's Directors to determine the honorarium of the Public Accountant to be appointed.
4. Determination of Remuneration (Salary and Other Benefits) and Tantiem for Directors and Board of Commissioners,
5. Approval for Granting Variable Remuneration,
6. Presentation of Bank Business Plan and Sustainable Financial Action Plan by the Board of Directors (in this agenda, would not take any decision)

Extraordinary General Meeting of Shareholders

1. Renewal the Company's articles of association

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

President Director : Achmad S. Kartasasmita

Vice President Director : Hendra Halim

Compliance Director : Andy

Operations Director : Harun Ansari

General Director : Yusri Hadi

Board of Commissioners

President Commissioner	: Witarsa Oemar
Commissioner	: Indra Halim
Independent Commissioner	: Katio
Independent Commissioner	: Gardjito Heru

C. Number of Shareholders Attendance

The meeting was attended by shareholders and proxies for shareholders representing 3,658,362,800 shares physical present and 200 shares present electronic or 90.87% of the 4,026,956,100 shares after deducting buyback shares of 63,133,900 shares.

D. Providing opportunities for shareholders to ask questions and / or provide opinion regarding the agenda of the Meeting;

Shareholders and shareholder proxies are given the opportunity to ask questions and / or provide opinions on each agenda item of the Meeting, but at the time this takes place, no shareholder and / or shareholder proxies ask questions and / or provide opinions.

E. Number of shareholders who raised questions and / or gave opinions regarding the agenda of the Meeting;

Annual General Meeting of Shareholders			
Meeting agenda	Shareholders	Number of shares owned	Status Decision
Meeting agenda I	nihil	nihil	kuorum
Meeting agenda II	nihil	nihil	kuorum
Meeting agenda III	nihil	nihil	kuorum
Meeting agenda IV	nihil	nihil	kuorum
Meeting agenda V	nihil	nihil	kuorum
Meeting agenda VI	nihil	nihil	kuorum

Extraordinary General Meeting of Shareholders			
Meeting agenda	shareholders	Number of shares owned	Decision Status
Meeting agenda I	nihil	nihil	kuorum

F. Meeting decision making mechanism;

Meeting decisions are made based on deliberation to reach consensus. In the event that deliberation to reach a consensus cannot be reached, the decision is made by voting.

G. The results of decision making;

Annual General Meeting of Shareholders						
Physical Present				Electronic Present		
Meeting Agenda	Agree	Disagree	Abstain	Agree	Disagree	Abstain
Meeting agenda I	3,659,362,800 shares or 90.87% part of all shares with voting rights present at the meeting.	nihil	nihil	100 shares or 0,0000024% part of all shares with voting rights present at the meeting.	nihil	100 shares or 0,0000024% part of all shares with voting rights present at the meeting.
Meeting agenda II		nihil	nihil		nihil	
Meeting agenda III		nihil	nihil		nihil	
Meeting agenda IV		nihil	nihil		nihil	
Meeting agenda V		nihil	nihil		nihil	
Meeting agenda VI	Indecision					

Annual General Meeting of Shareholders						
Physical Present				Electronic Present		
Meeting Agenda	Agree	Disagree	Abstain	Agree	Disagree	Abstain
Meeting agenda I	3,659,362,800 shares or 90.87% part of all shares with voting rights present at the meeting.	nihil	nihil	200 shares or 0,0000049% part of all shares with voting rights present at the meeting.	nihil	nihil

H. Meeting Decisions;

Annual General Meeting of Shareholders

Meeting Agenda I :

1. Received and approved the Annual Report of the Board of Directors regarding the condition and operation of the Company during the 2020 financial year, as well as the Supervisory Report of the Board of Commissioners for the financial year 2020,
2. Received and ratified the Financial Statements for the 2020 financial year which included Balance Sheet and Calculation Profit and Loss that have been audited by the Public Accountant Office of Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan and Rekan which is located at Jl. MH Thamrin Lot 8-10, Jakarta as stated in report number 00441 / 2.1133 / AU.1 / 07 / 0354-3 / 1 / III / 2021 dated March 31, 2021
3. Provide full repayment and discharge of responsibility to the Board of Directors and the Board of Commissioners on the management and supervision that have been carried out during the financial year as long as these actions are reflected in the financial statements.

Meeting Agenda II:

1. About Rp 120,000,000,000 (one hundred twenty billion rupiahs) will be used for the distribution of dividends to the Shareholders of 4,026,956,100 (four billion twenty six million nine hundred fifty six thousand one hundred) shares.

The total shareholders above have been reduced by the treasury shares owned by the Company amounting to 63,133,900 (sixty three million one hundred thirty three thousand nine hundred) shares.

Thus the distribution of dividends per share is Rp 29.79 (twenty nine point seventy nine rupiahs)

2. Giving power and authority to the Board of Directors of the Company to take any necessary actions in connection
3. The rest of the Company's profits will be used for the strengthening of the capital ratio, development of digital technology to improve services to customers, strengthen systems and expand banking operations and improve Human Resources.

Meeting Agenda III:

1. Independent Public Accountant:

Public Accountant : Frendy Susanto

Name of Public Accountant Firm Reappointed : Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners

Business License Number : 855 / KM.1 / 2017

Address : Jl. MH Thamrin Lot 8-10
UOB Plaza Floors 30 & 42, Jakarta.

Group : Conventional

that will audit the Company's financial statements for the financial year ended 31 December 2021,

2. Authorized the Board of Directors of the Company to determine the honorarium for the appointed Independent Public Accountant.

Meeting Agenda IV:

1. Determine the honorarium budget for all members of the Board of Commissioners in the amount of IDR 225,708,500 (two hundred twenty five million seven hundred eight thousand five hundred rupiah) per month, taxes are borne by the company and provide power and authority to the Company's Board of Commissioners. to determine the amount of bonus and determine the distribution for each member of the Board of Commissioners which is valid until it is decided otherwise at the next Annual General Meeting of Shareholders.
2. Give the authority and power to the Board of Commissioners for and on behalf of the meeting to determine the salary, bonus and other benefits for each member of the Board of Directors of the Company until it is decided otherwise at the next Annual General Meeting of Shareholders.

Meeting Agenda V:

1. To approve the purchase of the Company's shares as a form of variable remuneration in the form of shares of a maximum of IDR 632,000,000 (six hundred thirty two rupiah) by appointing 1 (one) member of the Stock Exchange. to make the intended purchase and carried out for a period of 18 (eighteen) months from the date of June 4, 2021 until December 3, 2022 with due regard to the applicable regulation.
2. Provide power and authority with substitution rights to the Company's Board of Directors to carry out all necessary processes and actions in connection with the implementation of the share purchase.
3. Provision of variable remuneration in the form of shares to material risk takers for the period of 2017, whose postponement period starts from 2019 to 2021 is withdrawn from the account treasury stock recorded in the Company's financial statements.

Meeting Agenda VI:

Submission of the Company's 2021 Bank Business Plan and the Company's Sustainable Finance Action Plan by the Board of Directors (no decision is made in this agenda)

Extraordinary General Meeting of Shareholders**Meeting Agenda I:**

Renewal the Company's articles of association.

1. Article 16, Article 17, Article 18, Article 19, Article 20, Article 21, Article 23 and Article 29
2. Completion of the contents of the articles of association, among others by affirming the renewal of the terms banking and capital market and the improvement of writing
3. Giving power and authority to the Board of Directors of the Company to take all actions in connection with the above-mentioned decision, but not limited to, to make, sign and submit all documents and then notify the updates Company's data to the competent authority based on the prevailing laws and regulations.

I. The Implementation of dividends distribution;

The schedule of payment of the Company's cash dividend to all shareholders is as follows :

No	ACTIVITY	DATE
1.	The End of Share Trading Period With Dividend Right (<i>Cum Dividen</i>) <ul style="list-style-type: none">• Regular & Negotiation Market• Cash Market	June 11, 2021 June 15, 2021
2.	The Beginning of Share Trading Period Without Dividend Right (<i>Ex Dividen</i>)	

	<ul style="list-style-type: none"> • Regular & Negotiation Market • Cash Market 	June 14, 2021 June 16, 2021
3.	The Date of List of Shareholders entitled to Dividend Right (Recording Date)	June 15, 2021
4.	The Date of Cash Dividend Payment Financial Year 2020	July 2, 2021

The Procedures for Cash Dividend Distribution:

1. Cash dividends will be distributed to shareholders whose names are recorded in the Company's Shareholder List (Recording Date) and / or shareholders of the Company at Sub Stock Account of PT KSEI at the close of trading on June 15, 2021 at 4 p.m.
2. For shareholders whose shares are included in KSEI collective custody and will be distributed into Stock Company account, cash dividend payment will be conducted through KSEI and will be submitted by KSEI to shareholders through Stock Company or Custodian Bank where shareholders open their account. Whereas for shareholders whose shares are not included in KSEI collective custody, cash dividend payment will be transferred to shareholder's account,
3. The cash dividend will be taxed based on the applicable taxation legislation. The amount of tax charged will be the responsibility of the Shareholders and will be deducted from the amount of cash dividend entitled to the Shareholders.
4. For shareholders who are domestic taxpayers in the form of legal entities which do not attach the Taxpayer Identification Number (NPWP) are required to submit NPWP to KSEI or Stock Administration Bureau (BAE), PT Raya Saham Registra Gedung Plaza Sentral, Lt.2 Jl .Jend.Sudirman Kav.47-48, Jakarta 12930 no later than June 15, 2021 at 4 p.m. Without the inclusion of NPWP, cash dividends paid to a resident Taxpayer in the form of such legal entity shall be subject to Income Tax of 30%.
5. For Shareholders who are Foreign Tax Payers whose tax will use tariff pursuant to the Agreement of Double Taxation Avoidance (P3B) must comply with the requirements of Article 26 of the Income Tax Law No.36 Year 2008 and submit the DGT-1 or DGT-2 form which has been legalized by the Corporate Tax Service Office of Stock Exchange to KSEI or Registrar no later than June 15, 2021 at 4 p.m. Without such documents, the paid cash dividend will be subject to Income Tax Article 26 of 20%.
6. For shareholders, proof of withholding tax can be obtained at the Registrar. Shareholders whose shares are in the collective custody of KSEI can take proof of tax deduction at the securities company or custodian bank where the shareholders open their securities accounts.

Medan, June 3, 2021

PT Bank Mestika Dharma, Tbk.
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