

DISCLOSURE OF INFORMATION RELATED TO AFFILIATE TRANSACTIONS
In order to fulfill the Financial Services Authority Regulation No. 42/POJK.04/2020
Concerning the Affiliated and Conflict of Interest Transactions

THE BOARD OF DIRECTORS OF THE COMPANY, EITHER INDIVIDUALLY OR JOINTLY, IS FULLY RESPONSIBLE FOR THE VALIDITY AND COMPLETENESS OF THE INFORMATION AS DISCLOSED IN THIS DISCLOSURE OF INFORMATION AND AFTER FURTHER STUDY, HEREBY, STATED THAT ALL INFORMATION CONTAIN IN THIS DISCLOSURE OF INFORMATION IS VALID AND NO IMPORTANT AND RELEVANT MATERIAL FACTS ARE NOT DISCLOSED OR REMOVED THAT MAY CAUSE THE INFORMATION PROVIDED IN THIS DISCLOSURE OF INFORMATION TO BE UNTRUE AND/OR MISLEADING.



PT BANK MEGA Tbk
("Company")

Business Activity
Banking

Address

Menara Bank Mega,
Jl. Kapten Tendean Kav 12-14A, Jakarta 12790
Telp. +62 21 79175000 Fax. +62 2179187100
www.bankmega.com

THIS INFORMATION DISCLOSURE IS ISSUED IN CONNECTION WITH THE AFFILIATE TRANSACTION AS DEFINED IN THE FINANCIAL SERVICES AUTHORITY REGULATION NO. 42/POJK.04/2020 CONCERNING AFFILIATE TRANSACTIONS AND CONFLICT OF INTEREST TRANSACTIONS RELATED TO THE LEASE OF OFFICE SPACE ON THE 18TH FLOOR OF THE MEGA BANK TOWER BUILDING, JAKARTA BETWEEN THE COMPANY AND PT ASURANSI UMUM MEGA.

This Disclosure of Information issued in Jakarta dated March 27th 2026

PREFACE

This information disclosure is made in connection with the Lease Agreement for Space in the Menara Bank Mega Jakarta Jakarta Tendea Building between **PT Asuransi Umum Mega (“AUM”)** and the Company, with transaction details as contained in the Transaction Description below (“**Transaction**”) and to comply with the provisions of the Financial Services Authority Regulation No.42/POJK.04/2020 concerning Affiliate Transactions and Conflicts of Interest Transactions (“**POJK No.42/2020**”).

The Company and AUM have the same main shareholder and/or controller, namely PT Mega Corpora (“**Mega Corp**”), therefore the Transaction is an affiliate transaction but not a Conflict of Interest Transaction as stipulated in POJK No.42/2020.

This transaction is not a material transaction as referred to in the Financial Services Authority Regulation No. 17/POJK.04/2020 concerning Material Transactions and Changes in Business Activities (“**POJK No. 17/2020**”) because the Transaction value is less than 20% of the Company's total equity of IDR25,076,358,660,270 (twenty-five trillion seventy-six billion three hundred fifty-eight million six hundred sixty thousand two hundred seventy rupiah) as of December 31st 2025 based on the Company's financial statements audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan (“**RSM Indonesia**”).

DESCRIPTION OF TRANSACTION

1. DATE OF TRANSACTION

The Company has signed a Space Lease Agreement at the Menara Bank Mega with AUM on March 25th 2026, with the rental object in the form of a room located on 18th floor of the Menara Bank Mega Jakarta Building located on Jalan Kapten P. Tendea Number 12-14A, Mampang Prapatan Village, Mampang Prapatan District, South Jakarta Administrative City.

2. TRANSACTION OBJECT

The object of the transaction is the lease of office space with service charges located on the 18th floor of the Menara Bank Mega Jakarta Building, and will be used by AUM as an Office Space with a total area of Rental Space of 1,199.5 m² (nine hundred sixty-eight square meters) semi-gross, with an agreement period of 60 (sixty) months or 5 (five) years, starting from March 25th, 2026 to March 24th, 2031 and can be extended with terms and conditions determined later by the Company.

3. TRANSACTION VALUE

The agreed space rental value for the 18th floor of the Bank Mega Building is IDR170,000 (one hundred seventy thousand rupiah) per square meter per month and the agreed service charge is IDR75,000 (seventy-five thousand Rupiah) per square meter per month. Therefore, the total transaction value of the renting a space of 1,199.5 m² (one thousand one hundred ninety-nine point five square meters) along with the service charge for 60 (sixty) months or 5 (five) years is IDR17,632,650,000,- (seventeen billion six hundred thirty-two million six hundred fifty thousand rupiah) before tax.

Considering the Company's Financial Statements for the year ended December 31st 2025 which were audited by RSM Indonesia and signed by Public Accountant Saptoto Agustomo (License

No. AP. 0499) with an unqualified opinion in all material respects, pursuant to Report No. 00055/2.1030/AU.1/07/0499-1/1/II/2026 dated February 6th 2026, the Company's equity was recorded at IDR25,076,358,660,270 (twenty-five trillion seventy-six billion three hundred fifty-eight million six hundred sixty thousand two hundred seventy rupiah). Consequently, the transaction value represents only 0.07% (zero point zero seven percent) of the Company's equity. As such, it does not reach the materiality threshold as referred to in POJK No. 42/2020.

4. PARTIES INVOLVED IN THE TRANSACTION

A. THE COMPANY

- The Company is a limited liability company domiciled in South Jakarta. The Company was established under the name PT Bank Karman based on deed No.32 dated April 15th 1969 and was amended by Deed of Amendment No.47 dated November 26th 1969 , both made before Oe Siang Djie,S.H Notary in Surabaya and has been ratified by the Minister of Justice of Republic of Indonesia as referred to in Decree No. J.A 5/8/1 dated January 16th 1970 and announced in the State Gazette Republic of Indonesia No.13 dated February 13th 1970, Supplement No.55.
- The Articles of Association of PT Bank Mega Tbk have been amended several times, with the most recent change being outlined in the Deed of Amendment No. 08, dated February 27th 2023, which was made before Dharma Akhyuzi, S.H., a Notary in Jakarta. This amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia, as stated in his Decree No. AHU-0015234.AH.01.02.Tahun 2023, dated March 10th 2023. The amendment has also been recorded and filed in the Legal Entity Administration System of the Ministry of Law and Human Rights, as confirmed by the letter No. AHU-AH-01.03-0038091, dated March 10th 2023.
- The latest changes to the composition of the Board of Commissioners and Board of Directors as referred to in the Deed of Statement of Meeting Resolutions of PT Bank Mega Tbk No. 11 dated March 27th 2025 made before Dharma Akhyuzi, S.H., Notary in Jakarta, the change has been officially recorded and filed in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia, as confirmed by their notification No. AHU-AH.01.09-0182026, dated April 11th, 2025.

The Company Address:

Address : Menara Bank Mega Jl. Kapten Tendean Kav. 12-14A, Jakarta 12790
Kelurahan Mampang Prapatan, Kecamatan Mampang Prapatan
Kota Administrasi Jakarta Selatan, Provinsi DKI Jakarta

Telephone : +62 21 79175000
Faximile : +62 21 79187100
Website : www.bankmega.com
e-mail : corsec@bankmega.com

Business Activities

Based on Article 3 of the Company's Articles of Association, the Company is engaged in Conventional Banking.

Company's Capital and Shareholders Composition

Based on the Deed of Amendment to the Articles of Association of PT Bank Mega Tbk No. 08, dated February 27th 2023 made before Dharma Akhyuzi, S.H., Notary in Jakarta in conjunction with the Deed of Statement of Resolution of the Meeting of PT Bank Mega Tbk No.02 dated March 4th 2024 made before Dharma Akhyuzi, S.H., Notary in Jakarta, the capital and composition of the Company's shareholders as of February 28th 2025 are as follows:

DESCRIPTION	TOTAL SHARES	TOTAL NOMINAL Rp500,- per shares	%
Authorized Capital	27,000,000,000	13.500.000.000.000	-
Issued and fully paid-up capital			
1. PT Mega Corpora	6,812,223,614	3,406,111,807,000	58.02
2. Public with shares below 5%	4,928,699,751	2,464,349,875,500	41.98
Total Issued and fully paid-up capital	11,740,923,365	5,870,461,682,500	100.00

Board of Management

Board of Commissioners

President Commissioner	: Chairul Tanjung
Independent Commissioner	: Achjadi Ranuwisastra
Independent Commissioner	: Lambok V. Nahattands
Independent Commissioner	: Hizbullah

Directors:

President Director	: Kostaman Thayib
Vice President Director	: Erni (Indivara Erni)
Credit Director	: Madi D. Lazuardi
Treasury & International Banking Director	: Martin Mulwanto
Operations & IT Director	: YB Hariantono
Retail Banking Director	: Heriwan Gazali
Compliance & Human Capital Director	: Yuni Lastianto

B. PT ASURASI UMUM MEGA (AUM)

- Based in South Jakarta, established based on the Deed of Limited Liability Company of PT Asuransi Republik No. 110, dated August 22nd 1957, drawn up before Eliza Pondaag, Notary in Jakarta, which has been approved by the Minister of Justice No. J.A.3/94/15 dated November 16th 1957, the latest amendment of which was recorded in the Deed of Amendment to the Articles of Association of PT Asuransi Umum Mega No. 42 dated March 1st 2024, drawn up before Dedy Syamri, S.H., Notary in South Jakarta, which has been approved by the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01-09-0113030;

- Change in the Composition of Shareholders based on the Deed of Statement of Shareholders' Resolution of PT Asuransi Umum Mega No. 75 dated July 21st 2014, drawn up before F.X. Budi Santoso Isbandi, S.H., Notary in South Jakarta, and has been received and recorded by the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.07053.40.20.2014 dated August 27th 2014;
- The latest change in the composition of the Board of Commissioners and Board of Directors as referred to in the Deed of Statement of Shareholders' Resolution of PT Asuransi Umum Mega No. 42 dated March 21st 2024, drawn up before Dedy Syamri, S.H., Notary in South Jakarta, and has been received and recorded by the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01-09-0113030 dated March 21st 2024;

Office Address:

Address : Menara Bank Mega, 18th Floor
 Jl. Kapten P. Tendean Kav 12-14A
 Jakarta Selatan 12790
 Website : www.megainsurance.co.id

Business Activities

Based on Risk-Based Business License No. 0220305881311, PT Asuransi Umum Mega is engaged in the business activities of Conventional General Insurance and Sharia General Insurance.

Capital and Shareholders Composition

Based on the Deed of Statement of Shareholders' Resolution of PT Asuransi Umum Mega No. 75 dated July 21st, 2014, which has been approved by the Ministry of Law and Human Rights of the Republic of Indonesia under No. AHU-AH.07053.40.20.2014, the capital composition and structure of shareholders of AUM are as follows:

DESCRIPTION	TOTAL SHARES	TOTAL NOMINAL Rp1,000,000, - per shares	%
Authorized Capital	800,000,000	800,000,000,000	
Issued and fully paid-up capital			
1. PT Mega Corpora	230,979,999	230,979,999,000	99.99
2. PT Para Rekan Investama	1	1,000	00.01
Total Issued and fully paid-up capital	230,980,000	230.980,000,000	100.00

Board of Management

Based on the Deed of Statement of Shareholders' Resolution of PT Asuransi Umum Mega No. 42 dated March 21st 2024, drawn up before Dedy Syamri, S.H., Notary in South Jakarta, the composition of the management of PT Asuransi Umum Mega is as follows:

Board of Commissioners

President Commissioner : Johanes Bambang Kendarto
Independent Commissioner : Djazoeli Sadhani
Independent Commissioner : Ariastiadi Saleh Herutjakra

Sharia Supervisory Board

Member : Kanny Hidayat Y.W

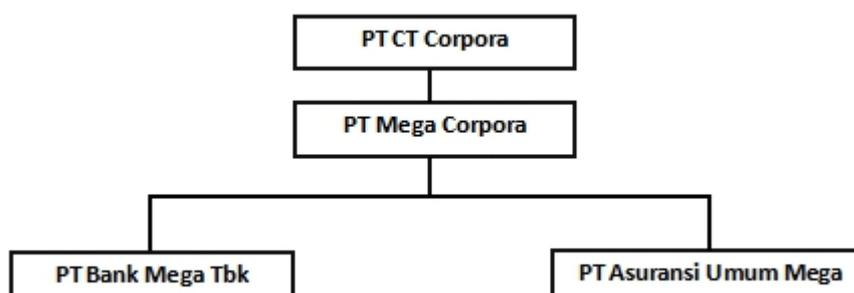
Directors

President Director : Tomy Ferdiansah
Vice President Director : Hardianto Wirawan
Director : Diang Edelina

5. Affiliated Relationships Information

From the Aspect of Ownership

The transaction between the Company and AUM is categorized as an affiliated transaction as referred to in POJK No. 42/2020, as both the Company and AUM are directly controlled by the same party, namely Mega Corp.



6. The Considerations and Reasons for Transaction Plan with Affiliated Party Compared to Carried Out with Non-Affiliated Parties.

Having the same transactions with unaffiliated parties, it might not bring significant benefit compare for having transactions with the affiliated parties. The existence synergy and control toward service quality provided by the affiliated party will increase the business transaction and financial performance of both companies as expected.

EXPLANATION, CONSIDERATION AND REASONS FOR THE TRANSACTION PLAN

1. The Reasoning and Background of The Transaction Plan

The Company as a Bank, has a building with a large capacity office space. In its development, there is still unused office space. At the same time, AUM requires office space that will be used as office space, by renting office space available on the 18th floor of the Menara Bank Mega Jakarta Building along with service charges.

With the same ownership control, namely Mega Corp, it is hoped that there will be synergy and control over the quality of services provided to the company so that the company's improvement can be achieved as expected

2. The Transaction Purpose and Benefits

In its development, consumers have a tendency to choose to conduct business and financial transactions efficiently in an integrated area. So seeing this opportunity, the Company as a General Bank that has office space with a large capacity rents out the work space to be utilized by companies that have related needs. With this effort, it is expected to provide economic benefits to the office buildings owned by the Company.

3. The Effect of The Proposed Transaction on The Company's Financial Condition

In accordance with the Company's agreement in the Space Lease Agreement, where the Company receives rental income of IDR17.632.650.000 (Seventeen billion six hundred thirty-two million six hundred fifty thousand Rupiah) before calculating taxes, the Company will record additional non-operational income.

THE SUMMARY OF INDEPENDENT PARTY'S OPINION

1. SUMMARY OF ASSET ASSESSMENT

The following is a summary of the Asset Valuation Report based on Report No. 00275/2.0120-00/PI/07/0374/1/III/2026 dated March 13th 2026.

A. IDENTITY OF THE PARTIES

- **Appraiser Identity**

The Company has appointed Public Appraisal Service Office (KJPP) Herman Meirizki and Rekan ("HMR" or "Appraiser") which has a business license from the Ministry of Finance of the Republic of Indonesia based on the Decree of the Minister of Finance No. 66/KM.1/2014 dated February 10th 2014 registered as a capital market supporting profession at the Financial Services Authority with a Capital Market Supporting Profession Registration Certificate No. STTD.PP-08/PJ-1/PM.02/2023 to conduct an assessment of this proposed Transaction, with the following data on the person in charge of the appraiser:

Name : Susi Meirizki, S.T., MAPPI (Cert)
No. MAPPI : 08-S-02197
Appraiser Registration : RMK-2017.00334
Public Appraiser License : P-1.13.00374
Service Field Classification : Property Appraiser (P)
Address : The Akkas Commercial Building 6th Floor
Jl. TB Simatupang No. 23 RT.011 RW.004
Kelurahan Tanjung Barat, Kecamatan Jagakarsa
Kota Jakarta Selatan, Provinsi DKI Jakarta 12530

- **Identity of Assignor**

This assessment was assigned by PT. Bank Mega, Tbk. with the following data:

Company Name : PT. Bank Mega Tbk
Business Activity : Banking
Address : Menara Bank Mega Jalan Kapten P. Tendean No. 12-14A,
Jakarta 12790 Kelurahan Mampang Prapatan,
Kecamatan Mampang Prapatan,
Kota Administrasi Jakarta Selatan, Provinsi DKI Jakarta
Phone : +62 21 79175000
Faksimile : +62 21 79187100
Website : www.bankmega.com
e-mail : corsec@bankmega.com

B. ASSESSMENT OBJECT

This assignment includes an assessment of the office space to be rented along with the service charge by the Company on the 18th floor of the Menara Bank Mega Jakarta Building, Jl. Kapten Tendean Kav 12-14A, Mampang Prapatan Village, Mampang Prapatan District, South Jakarta City, which will then be used as AUM office space covering an area of 1,199.50 m².

C. PURPOSE AND OBJECTIVES OF THE APPRAISER

The purpose of this assessment is to verify between documents and physical conditions in the field, obtain and provide an independent opinion on the Market Rental Value of the property in question according to the scope of the assignment which can be used as a basis for consideration for **the Purpose of Transactions on Leased Property Objects as of December 31st 2025** and therefore is not recommended for other uses. This Asset Valuation Report is used to support the Fairness Opinion.

D. ASSESSMENT DATE

The assessment date in this fairness opinion report is December 31st 2025.

E. ASSUMPTION AND LIMITATION CONDITION

The valuation of this asset is based on the following assumptions and limiting conditions:

- i. That HMR has no financial interest in the assets being assessed and the results of the assessment conducted;
- ii. That in good faith, all documents provided or shown by the Company and third parties to HMR in the context of this asset assessment are valid, correct, complete and in accordance with the actual facts and have not changed until the date of this asset assessment; That the documents provided to HMR in the form of photocopies, derivatives and/or copies are in accordance with the originals and the documents are valid, correct, complete and in accordance with the actual facts and have not changed until the date of this asset assessment; If it turns out that the documents do not correspond to the actual facts, then it is beyond the responsibility of the appraiser and this report automatically becomes invalid;
- iii. That all signatures, stamps, scribbles and marks contained in each document given and/or shown by the Company to HMR are true, including land certificates, stamps, scribbles and marks contained in each photocopy, derivative and/or copy of the document given by the Company to HMR are in accordance with those contained in the original document and the signatures, stamps, scribbles and marks contained in the document are true;
- iv. That the Government agency and/or party issuing and/or issuing permits, approvals, licenses and/or proof of registration to the Company is an official and/or party authorized to carry out such actions and is represented by the person(s) who is entitled and has the permit, approval, license and/or proof of registration in question;
- v. That in conducting this asset assessment, HMR does not provide legality for a transaction in which the Company is a party or has an interest in the related assets;
- vi. That in conducting this asset assessment, HMR does not check the completeness/requirements that must be met as a guarantee for binding mortgage rights, and therefore if this report is intended as a basis for credit granting policies by banks, then the Company is obliged to check and ensure that these requirements are met including the legality aspect;
- vii. Unless expressly stated in this asset assessment report, it cannot be assumed that HMR is obliged and has conducted a legality and/or debt examination of the assets being assessed; HMR does not conduct research/investigation into the ownership and/or debt and the validity of the documents of the assets being assessed, assuming that the rights to the Property are clear and under legal ownership;
- viii. That all disputes in the form of criminal or civil cases (both inside and outside the Court) related to the assets being assessed are not the responsibility of HMR; in this assessment the assets being assessed are as if they are free and clean under the responsibility (property) of the Company;
- ix. That HMR's responsibility is limited to the Company in question and HMR is not responsible to other parties who use this Assessment Report;
- x. That this Assessment Report is considered valid if there is a stamp (seal) and original signature from HMR;
- xi. That the value is given in Rupiah units based on the understanding that the property market is in Rupiah currency.
- xii. That the assessment fee is determined based on man-days and not based on the value given in the Assessment Report;
- xiii. That changes made by the Government or private parties related to the condition of the asset, in this case rezoning, road widening, market conditions and so on are not the responsibility of HMR;

- xiv. That if there is a building as the object of the assessment, then HMR considers the visual condition of the building in question, however, it is not obliged to check the building structure or parts of the asset that are covered, invisible or inaccessible, and HMR does Not provide a guarantee if there is termite decay, damage and other invisible disturbances;
- xv. That the object of assessment does not contain and/or use materials that are damaging or dangerous;
- xvi. That if there are buildings and other complementary facilities as objects of assessment, then all buildings and other complementary facilities are considered to be within the boundaries of the land, and are built in accordance with applicable regional development regulations, unless specifically stated;
- xvii. That the images, sketches or maps attached to this appraisal report are intended to help the reader get an idea of the assets being appraised. HMR does not carry out comprehensive measurements of the objects referred to in the images, sketches or maps and is not responsible for matters related to them; That in this assessment, if there are machines, they are detailed as a complete work unit, namely including all parts and accessories which are usually technically included in the unit;
- xviii. That if in the future new data is found which in HMR's opinion requires a revision to this report, then HMR has the right to make changes to this assessment report;
- xix. HMR, due to this assessment, has no obligation to provide an explanation to other parties or to provide testimony or attendance in a court case or other related Government Agency;
- xx. The report is presented only for the intent and purpose as written in the report, and is directed only to the Company. Responsibility related to the report is limited only to the Company and the appraiser is not responsible to any party other than the Company. Other parties who use this report are responsible for all risks that arise;
- xxi. That HMR's liability in relation to the services rendered in this Valuation Report (regardless of actions in contract, negligence, or otherwise) is limited to the Fee paid by the Company for part of the service obligation or work results rendered. Under no circumstances, HMR including the Partner Leader, Deputy Partner Leader, Partners and all existing staff, shall be liable for any consequences, special events or losses arising from legal implementation, losses or costs (including, but not limited to, loss of profits, possible costs, and so on) even though HMR has previously been notified of the possibility of such events occurring;
- xxii. That the Company must provide compensation and guarantee against all disturbances to HMR from and against lawsuits, responsibilities, costs and expenses (including but not limited to legal costs and time that has been given) directed at, paid or incurred in connection with the issuance of the Appraisal Report on the assets in question, except to the extent that it has been determined in a previous agreement.

F. APPROACHES AND ASSESSMENT METHODS

The object of assessment is an office space which in this assessment uses the Market Approach with the Market Data Comparison Method.

The assessment process is the stages of determining property based on the objective of understanding the problem, planning things that need to be done in order to solve the problem, obtaining data, classifying data, analyzing and then producing a value opinion.

The stages are as follows:

1. Identification of problems
2. Preliminary analysis
3. Field inspection

4. Data collection and analysis
5. Application of assessment methods
6. Conclusion of Values and Assessment Reports

G. CONCLUSION OF ASSET ASSESSMENT

Considering all relevant information and prevailing market conditions, HMR is of the opinion that the Market Rental Value of the valuation objects, consisting of office space on the 18th floor covering 1,226.80 m², the 20th floor covering 1,309.30 m², and the 22nd floor covering 1,199.50 m², located at Menara Bank Mega, Jalan Kapten Tendean No. 12-14A, Mampang Prapatan, Mampang Prapatan, South Jakarta, DKI Jakarta, as of December 31st 2025, is IDR169,000 (one hundred sixty nine thousand rupiah) per square meter per month, with a service charge of IDR75,000 (seventy five thousand rupiah) per square meter per month.

2. SUMMARY OF FAIRNESS OPINION

The following is a summary of the Fairness Opinion Report based on Report No. 00008/2.0120-04/BS/07/0627/1/III/2026 dated March 16th 2026

A. IDENTITY OF THE PARTIES

- **Appraiser Identity**

The Company has appointed Public Appraisal Service Office (KJPP) Herman Meirizki and Rekan (“HMR” or “Appraiser”) which has a business license from the Ministry of Finance of the Republic of Indonesia based on the Decree of the Minister of Finance No. 66/KM.1/2014 dated February 10th 2014 registered as a capital market supporting profession at the Financial Services Authority with a Capital Market Supporting Profession Registration Certificate No. STTD.PB-57/PM.02/2023 and is registered as a Business Appraiser in the Non-Bank Financial Industry (NBFI) under number 296/PD.021/STTD-P/2023 to conduct an assessment of this proposed Transaction, with the following data on the person in charge of the appraiser:

Name	: Willyams, S.E., MAPPI (Cert)
No. MAPPI	: 13-S-04028
Appraiser Registration	: RMK-2017.01124
Public Appraiser License	: B-1.22.00627
Service Field Classification	: Business Appraiser(B)
Address	: The Akkas Commercial Building 2 nd floor Jl. TB Simatupang No. 23 RT.011 RW.004 Kelurahan Tanjung Barat, Kecamatan Jagakarsa Kota Jakarta Selatan, Provinsi DKI Jakarta 12530

- **Identity of Assignor**

This assessment was assigned by PT. Bank Mega, Tbk. with the following data:

Company Name : PT. Bank Mega Tbk
Business Activity : Banking
Address : Menara Bank Mega Jalan Kapten P. Tendean No. 12-14A,
Jakarta 12790 Kelurahan Mampang Prapatan,
Kecamatan Mampang Prapatan,
Kota Administrasi Jakarta Selatan, Provinsi DKI Jakarta
Phone : +62 21 79175000
Faksimile : +62 21 79187100
Website : www.bankmega.com
e-mail : corsec@bankmega.com

B. THE SUBJECT OF THE FAIRNESS OPINION

The object of the Fairness Opinion is the plan for an affiliate transaction for the lease of office space owned by the Company by AUM with total area of 1,199.50m²

No.	Location	Area (m2)
1.	Menara Bank Mega Building, 18 th Floor, Jalan Kapten Tendean Kav. 12-14 A, Mampang Prapatan, Mampang Prapatan, South Jakarta City, DKI Jakarta.	Office Unit with a unit area of 1,199.50m ²

C. PURPOSE AND OBJECTIVE OF THE FAIRNESS OPINION

The purpose and objective of this fairness opinion is to provide a fairness opinion on the Transaction Plan. This fairness opinion report is used as one of the materials for information disclosure as regulated in POJK 42/2020 concerning Affiliated Transactions and Conflict of Interest Transactions.

D. FAIRNESS OPINION DATE

The assessment date in this fairness opinion report is December 31st 2025.

E. ASSUMPTION AND LIMITATION CONDITION

Without prejudice to the responsibility of HMR as the Appraiser, this Fairness Opinion is subject to the following assumptions and limiting conditions:

- i. This Fairness Opinion Report is a non-disclaimer opinion

- ii. The financial projections are provided by the Company's management, reflecting the fairness of such projections and the feasibility of their achievement (fiduciary duty);
- iii. HMR is responsible for the fairness opinion report and the opinion in the fairness opinion report;
- iv. HMR assumes that after the date of issuance of the fairness opinion report, there have been no changes that have a material effect on the transaction plan;
- v. In conducting the analysis, HMR relies on data from the Company, both from financial data, legality, information in the draft agreement related to the transaction plan, and so on;
- vi. The truth, reliability, and accuracy of the data are the responsibility of the Company;
- vii. Any changes to data and information that are only known after the date of the fairness opinion report that can materially affect the results of the fairness opinion are not the responsibility of HMR, and HMR is not responsible for updating the results of the fairness opinion in the future;
- viii. The fairness opinion is prepared based on market and economic conditions, general business and financial conditions, and Government regulations on the date of this assessment;
- ix. This fairness opinion must be viewed as a whole. The use of part of the analysis and information without considering the contents of this fairness opinion as a whole, may lead to a misleading view of the process underlying this fairness opinion;
- x. In conducting an analysis of the industry related to the Company's business activities, HMR has used data from external sources that it considers reliable;
- xi. The Company's historical financial data is obtained from financial statements that have been audited by an Independent Public Accountant registered with the Financial Services Authority, so that HMR does not confirm and verify the accuracy of the data presented;
- xii. HMR does not conduct due diligence on the legal and tax aspects of the Company or its implications for the planned transaction;
- xiii. HMR receives financial projections and calculation assumptions from the Company, and has made several adjustments in accordance with the needs of providing a fairness opinion;
- xiv. This fairness opinion report is open to the public except for confidential information that may affect the Company's operations;
- xv. This assessment cannot be interpreted or intended as an audit review or implementation of certain procedures and is also not intended to reveal weaknesses in internal control, errors, or irregularities in financial reporting, and/or violations of law.

F. APPROACHES AND ASSESSMENT METHODS

Methods used in the analysis of Fairness Opinion is as follows:

- Transaction Analysis
- Qualitative and Quantitative Analysis
- Analysis on the fairness of the transaction
- Analysis of other relevant factors

G. FAIRNESS OPINION ON TRANSACTION

Based on the analysis that has been conducted on the fairness of the Transaction which includes transaction analysis, qualitative and quantitative analysis, analysis of the fairness of the transaction, and analysis of other relevant factors, HMR is of the opinion that the Transaction of renting office space on the 18th floor with an area of 1,199.50 m² in the Menara Bank Mega Building by the Company is **FAIR**.

SUMMARY OF PROFORMA FINANCIAL REPORT

Presented below are the Financial Statements of Bank Mega for the year ended December 31st 2025, which have been audited by RSM Indonesia and signed by Public Accountant Saptoto Agustomo (License No. AP. 0499), with an unqualified opinion in all material respects, as set forth in Report No. 00055/2.1030/AU.1/07/0499-1/1/II/2026 dated February 6th 2026.

- **Summary of Financial Position**

(in billion Rupiah)

Description	Year Ended	
	December 31 st 2025	December 31 th 2024
Total Assets	140,828	134,915
Loans Granted	67,231	64,645
Third-Party Funds	104,131	91,669
Total Liabilities	115,752	113,733
Total Equity	25,076	21,182
Total Liabilities and Equity	140,828	134,915

- **Summary of Financial Ratios**

(in %)

Description	Year Ended	
	December 31 st 2025	December 31 th 2024
Return on Asset (ROA)	3.10	2.56
Return on Equity (ROE)	15.54	13.62
Loan to Deposit Ratio (LDR)	64.48	70.34
Capital Adequacy Ratio (CAR)	30.49	25.77
Net Interest Margin (NIM)	4.18	4.64
NPL (Non Performing Loan)-gross	1.65	1.69
BOPO	69.12	73.61

- **Highlight of Comprehensive Income Statement**

(in billion Rupiah)

Description	Year Ended	
	December 31 st , 2025	December 31 st , 2024
Interest Income	10,197	10,289
Interest Expense	(5,268)	(5,189)
Net Interest Income	4,929	5,100

Description	Year Ended	
Other Operating Income	2,788	1,815
Other Operating Expenses	(3,677)	(3,684)
Net Operating Income	4,040	3,231
Net Non-Operating Income (Expenses)	121	26
Income before tax expense	4,161	3,257
Net Tax Expense	(796)	(626)
Income for the year	3,365	2,631
Net Other Comprehensive income	1,582	(747)
Total Comprehensive Income for the year	4,947	1,884
Basic Earnings per Share (full amount)	287	224
Income attributable to the owners of the parent entity	3,365	2,631
Comprehensive income attributable to owners of the parent entity	4,947	1,884

STATEMENT OF THE DIRECTORS AND BOARD OF COMMISSIONERS

The Company Directors and Board of Commissioners are hereby stated that:

1. All materials information and opinions stated in this Disclosure of Information is valid and can be accounted for and there is no other information that has not been disclosed that could cause this statement to be untrue or misleading.
2. Having reviewed the Transaction Plan, including assessing the risks and benefits of the Transaction Plan for the Company and all Shareholders, therefore confidence that the Transaction Plan is the best option for the Company and all Shareholders.
3. The Transaction is not a conflict of interest transaction as defined in the POJK No.42/POJK.04/2020 concerning the Affiliated Transaction and Conflict of Interest Transaction.
4. Considering the Company's Financial Statements for the year ended December 31st 2025, which were audited by the Public Accounting Firm of Amir Abadi Jusuf, Aryanto, Mawar & Rekan ("RSM Indonesia") and signed by Saptoto Agustomo, AP. 0499 pursuant to Report No. 00055/2.1030/AU.1/07/0499-1/1/II/2026 dated February 06th, 2026, the Company's equity was recorded at IDR25,076,358,660,270 (twenty-five trillion seventy-six billion three hundred fifty-eight million six hundred sixty thousand two hundred seventy rupiah). Consequently, the transaction value represents only 0.07% (zero point zero seven percent) of the Company's equity. As such, it does not reach the materiality threshold as defined under POJK No. 42/2020; however, the Company is still required to perform a Disclosure of Information to fulfill the applicable regulatory requirements.

5. The Company has received a Report from KJPP Herman Meirizki and Partners No. 00275/2.0120-00/PI/07/0374/1/III/2026 dated March 13th, 2026 regarding the Asset Valuation Report and Report No. 00008/2.0120-04/BS/07/0627/1/III/2026 dated March 16th 2026 regarding the Fairness Opinion of PT Bank Mega Tbk, with the conclusion that, in its entirety, with the conclusion that overall the transaction is determined to be **FAIR**.
6. The implementation of the Transaction does not violate all provisions in the agreements between the Company and any party.

ADDITIONAL INFORMATION

Shareholders who require additional information can contact the Company during business hours at the following address:

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