

INFORMATION DISCLOSURE

In order to comply with Financial Services Authority Regulation Number 27/POJK.04/2020

April 22nd, 2020 concerning Bonus Shares

PT Asuransi Ramayana Tbk. (“the Company”) is fully responsible for the accuracy of the information contained in this Disclosure and, after conducting reasonable checks, confirms that there are no material facts that have been omitted or concealed in this Disclosure that could render the information in this Disclosure inaccurate and/or misleading.



PT Asuransi Ramayana Tbk.
(Company)

Business Activities :
Engaged in General Insurance Services

Head Office :
Jl. Kebon Sirih No. 49
Central Jakarta 10340
Phone. (021) 31937148
Fax. (021) 31934825

This Information Disclosure is intended for Shareholders in connection with the Company's plan to distribute Stock Dividends (hereinafter referred to as “Stock Dividends”) derived from the Profit Balance as of December 31, 2024, in accordance with the GMS resolution approved by the Shareholders at the GMS on April 24, 2025.

An Extraordinary General Meeting of Shareholders (“EGM”) will be held on November 4, 2025, at 10:00 a.m. WIB at the Borobudur Hotel, Banda A Room, Lobby Level, Jl. Lapangan Banteng Selatan, Jakarta. The announcement and invitation for the EGMS will be published on the KSEI website, the Indonesia Stock Exchange website, and the Company's website www.asuransiramayana.co.id on September 26, 2025, and October 13, 2025, respectively.

This information was published in Jakarta on September 26, 2025.

**SCHEDULE FOR THE DISTRIBUTION OF BONUS SHARES IN THE FORM
OF STOCK DIVIDENDS PT ASURANSI RAMAYANA TBK**

| NO | ACTIVITIES | DATES |
|-----------|--|--------------------|
| 1 | Announcement of EGMS Plan | September 18, 2025 |
| 2 | Announcement of Stock Dividend Distribution Plan | September 18, 2025 |
| 3 | Announcement of EGMS on the KSEI Website, the Indonesia Stock Exchange Website, and the Company Website | September 26, 2025 |
| 4 | Information Disclosure of Stock Dividend Distribution Plan | September 26, 2025 |
| 5 | Recording Date of Shareholder Entitled to Attend the EGMS | October 10, 2025 |
| 6 | Invitation to EGMS | October 13, 2025 |
| 7 | Implementation of the Extraordinary General Meeting of Shareholder | November 4, 2025 |
| 8 | Announcement of Summary of EGMS Minutes on the KSEI Website, the Indonesia Stock Exchange Website, and the Company Website | November 6, 2025 |
| 9 | Cum Dividend in Regular and Negotiation Market | November 12, 2025 |
| 10 | Ex Dividend in Regular and Negotiation Market | November 13, 2025 |
| 11 | Cum Dividend in Cash Market | November 14, 2025 |
| 12 | Ex Dividend in Cash Market | November 17, 2025 |
| 13 | Recording Date of Shareholder Entitled to Receive Stock Dividend | November 14, 2025 |
| 14 | Application for Listing of Additional Stock Dividend | November 27, 2025 |
| 15 | Stock Dividend Distribution | December 5, 2025 |
| 16 | Report by Public Accountant | December 19, 2025 |

I. GENERAL

The company was established by Deed No. 14 dated August 6, 1956, drawn up by Soewandi, S.H., a notary in Jakarta. This deed of establishment was ratified by the Minister of Justice of the Republic of Indonesia in Decree No. J.A.5/67/16 dated September 15, 1956, and announced in the State Gazette of the Republic of Indonesia No. 94 dated November 23, 1956, Supplement No. 1170. The Company's Articles of Association have undergone several amendments, most recently by Deed No. 03 dated May 6, 2024, from Dr. Agung Iriantoro S.H., MH, a notary in Jakarta, regarding changes to the number of shares in Article 4 paragraph 1 and Article 4 paragraph 2. This amendment to the articles of association has been accepted and recorded in the legal entity administration system of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0103264 dated May 6, 2024.

On January 30, 1990, the Company obtained a Share Issuance Permit from the Chairman of the Capital Market Supervisory Agency (Bapepam or Capital Market and Financial Institution Supervisory Agency/Bapepam and LK or now the Financial Services Authority/OJK) with letter No. SI-078/SHM/MK. 10/1990 to conduct a public offering of 2 million shares with a nominal value of Rp 1,000 per share and an offering price of Rp 6,000 per share. Subsequently, on September 19, 1990, the Company obtained a Letter of Approval from the Chairman of Bapepam for the Application for Listing of Shares with a Partial Listing system on the Indonesia Stock Exchange through his letter No. S-638/PM/1990 to list 1 million shares with a nominal value of Rp 1,000 per share. With this letter of approval, the Company's shares listed on the Jakarta Stock Exchange (now the Indonesia Stock Exchange) since October 23, 1990, amounted to 3 million shares in accordance with the Listing Approval Letter from the Board of Directors of the Indonesia Stock Exchange No. 5-103/BEJ/V/1992 dated May 15, 1992. The following are the Company's share capital transactions up to December 31, 2024:

| Date | Description | Accumulated number of shares issued and outstanding | Par value per share (in full Rupiah) |
|--|--|--|--|
| | Number of shares before public offering | 2,000,000 | |
| April 2, 1998 | Stock split with a par value from Rp 1,000 (in full Rupiah) to Rp 500 (in full Rupiah) per share and distributed from agio with nominal value of Rp 500 (in full Rupiah) per share | 20,000,000 | 500 |
| December 20, 2000 and January 29, 2001 | Initial public offering of twenty eight million shares with Rp 500 (in full Rupiah) par value per share in Indonesia Stock Exchange | 40,000,000 | 500 |
| May 3, 2002 | Shareholders agreed to distributed stock dividends as much as 16,999,982 shares with Rp 500 (in full Rupiah) per share | 56,999,982 | 500 |
| September 29, 2008 | Bonus shares which entitled each shareholder to receive five (5) new shares for every two (2) shares, all of the issued shares were listed in Indonesia Stock Exchange | 79,799,943 | 500 |
| August 4, 2010 | Stock dividen from retained earnings capitalization which entitled each shareholder to receive three (3) new shares for everyone (1) shares with Rp 500 (in full Rupiah) per share | 106,399,876 | 500 |
| May 25, 2011 | Bonus shares which entitled each shareholder to receive nineteen (19) new shares for every seven (7) shares, with Rp 500 (in full Rupiah) per share and stock dividen from retained earnings capitalization which entitled each shareholder to receive five (5) new shares for every one (1) shares with Rp 500 (in full Rupiah) per share | 166,879,646 | 500 |

| Tanggal | Keterangan | Accumulated number of shares issued and outstanding | Par value per share (in full Rupiah) |
|-----------------|---|--|--|
| July 26, 2012 | Bonus shares with provisions of seven (7) bonus shares for every two (2) shares outstanding | 214,559,422 | 500 |
| August 30, 2019 | Stock dividends from capitalization of retained earnings with the provision of eleven (11) shares for every one (1) share in circulation, with a nominal value of IDR 500 (in full Rupiah) per share. | 234,064,634 | 500 |
| July 30, 2020 | Bonus shares with the provision of three (3) bonus shares for every eleven (11) shares outstanding, with a nominal value of IDR 500 (in full Rupiah) per share. | 304,283,840 | 500 |
| May 6, 2024 | Splitting of the nominal value of shares from Rp. 500 (in full Rupiah) to Rp. 125 (in full Rupiah) per share | 1,217,135,360 | 125 |

Business Field of the Company

In accordance with Article 3 of the Articles of Association, the scope of the Company's activities is to conduct business in the field of non-life insurance in accordance with applicable laws and regulations.

The Company has obtained a license as a non-life insurance company from the Ministry of Finance of the Republic of Indonesia qq Directorate General of Domestic Monetary Affairs, with letter No. KEP-6651/MD/1986 dated October 13, 1986. The Company has been operating commercially since 1956.

Capital Structure

In accordance with the Company's Shareholder Register as of August 31, 2025, the composition of the Company's shareholders is as follows:

| Name of Stockholder | Number of Share | Percentage of Ownership % | Total Amount |
|-----------------------------|--------------------|---------------------------------|-----------------|
| Syahril, S.E. | 383,550,484 | 31.51 | 47,943,810,500 |
| Aloysius Winoto Doeriat | 233,288,432 | 19.17 | 29,161,054,000 |
| Wirastuti Puntaraksma, S.H. | 141,783,616 | 11.64 | 17,722,952,000 |
| PT Ragam Venturindo | 128,600,140 | 10.57 | 16,075,017,500 |
| Korean Reinsurance Compan | 121,714,032 | 10.00 | 15,214,254,000 |
| Society (less than 5%) | 208,198,656 | 17.11 | 26,024,832,000 |
| Total | 1,217,135,360 | 100.00 | 152,141,920,000 |

Supervision and Management

Based on the General Meeting of Shareholders on May 6, 2024, documented in Deed No. 03 by Dr. Agung Iriantoro S.H., M.H., notary in Jakarta, the composition of the Company's management as of August 31, 2025 is as follows:

Commissioners

| | | |
|--------------------------|---|--|
| President Commissioner | : | Dr. Aloysius Winoto Doeriat |
| Independent Commissioner | : | Dr. Antonius Widyatma Sumarlin, B.A., M.A. |
| Independent Commissioner | : | M. Rusli, S.IP., M.B.A. CFP, QWP |
| Commissioner | : | Ananto Harjokusumo, ACII.,M.B.A, AAIK |

Board of Directors

| | | |
|--------------------|---|--|
| President Director | : | Syahril, S.E. AMRP. |
| Director | : | Jiwa Anggara, S.H.,CRGP. |
| Director | : | Y. Parlindungan Manurung, S.E, M.S.E. |
| Director | : | Pristiwanto Bani, S.Si,M.M.,AAIK, AAK, CRGP.AAIJ.,AIIS |
| Director | : | A.M. Andi Primadi, S.E.AMRP. |

Summary of Important Financial Data of the Company

The following is a summary of the Company's key financial data taken from the financial statements ended December 31, 2024, which have been audited by the Public Accounting Firm Mirawati Sensi Idris with report No. 00489/2.1090/AU.1/08/1904-1/1/III/2025 dated March 26, 2025, with an unqualified opinion.

Statement of Financial Position

| | 2024 | 2023 |
|--|--------------------------|--------------------------|
| ASSET | | |
| INVESTMENT | 602,859,137,352 | 688,987,457,583 |
| REINSURANCE ASSET | 252,743,778,791 | 239,943,393,785 |
| NON-INVESTMENT & NON-REINSURANCE ASSET | 893,123,708,326 | 921,838,161,986 |
| TOTAL ASSET | 1,748,726,624,469 | 1,850,769,013,354 |
| LIABILITY AND EQUITY | | |
| LIABILITY | | |
| INSURANCE CONTRACT LIABILITY | 671,730,395,441 | 821,825,453,834 |
| NON-INSURANCE CONTRACT LIABILITY | 388,505,306,350 | 350,464,560,009 |
| TOTAL LIABILITY | 1,060,235,701,791 | 1,172,290,013,843 |
| EQUITY | | |
| PAID-IN CAPITAL | 152,141,920,000 | 152,141,920,000 |
| SHARE PREMIUM | 1,710,209,470 | 1,710,209,470 |
| RETAINED EARNING – APPROPRIATED | 540,407,817,287 | 471,399,331,396 |
| RETAINED EARNING – UNAPPROPRIATED | (7,262,396,489) | 48,927,581,995 |
| OTHER EQUITY | 1,493,372,410 | 4,299,956,650 |
| TOTAL EQUITY | 688,490,922,678 | 678,478,999,511 |
| TOTAL LIABILITY AND EQUITY | 1,748,726,624,469 | 1,850,769,013,354 |

INCOME STATEMENT

| | 2024 | 2023 |
|---|------------------------|------------------------|
| PROFIT OR LOSS | | |
| OPERATING REVENUES | | |
| UNDERWRITING RESULTS | | |
| PREMIUM INCOME | 1,578,309,886,803 | 1,904,714,171,262 |
| CLAIMS EXPENSES | 910,778,669,248 | 1,082,631,022,470 |
| NET COMMISSIONS | 310,369,820,511 | 417,448,701,653 |
| TOTAL UNDERWRITING RESULTS | 357,161,397,044 | 404,634,447,139 |
| INVESTMENT INCOME | 63,528,457,640 | 117,754,934,918 |
| TOTAL OPERATING REVENUES | 420,689,854,684 | 522,389,382,057 |
| OPERATING EXPENSES | 370,379,592,735 | 416,655,057,797 |
| OPERATING PROFIT | 50,310,261,949 | 105,734,324,260 |
| OTHER INCOME (EXPENSES) | (8,393,878,146) | 495,649,738 |
| PROFIT BEFORE TAX | 41,916,383,803 | 106,229,973,998 |
| INCOME TAX EXPENSE | 9,480,758,129 | 17,431,768,782 |
| PROFIT FOR THE YEAR | 32,435,625,674 | 88,798,205,216 |
| TOTAL OTHER COMPREHENSIVE LOSSES | (2,635,110,154) | (4,655,685,718) |
| TOTAL OTHER COMPREHENSIVE INCOME | 29,800,515,520 | 84,142,519,498 |
| EARNINGS PER SHARE | 27 | 73 |

II. SHARE DIVIDEND DISTRIBUTION PLAN

The Company intends to propose to the Shareholders through the Extraordinary General Meeting of Shareholders to be held on November 4, 2025, to approve the Company's plan to distribute Stock Dividends derived from the Company's Retained Earnings Capitalization, the use of which is determined as of December 31, 2024.

Stock Dividends are a portion of profits distributed to all Shareholders of the Company in the form of shares.

Benefits of the Stock Dividend Distribution Plan

The Stock Dividend Distribution is carried out in accordance with the Resolution of the General Meeting of Shareholders held on Thursday, April 24, 2025, as stated in the Deed of Resolution of the General Meeting of Shareholders No. 8 dated May 16, 2025.

The distribution of dividends is expected to increase the number of shares owned by investors, thereby increasing the liquidity of stock trading on the Exchange.

In connection with the above, the Company will submit a proposal to the Shareholders through the EGMS to approve the Company's Stock Dividend distribution plan with reference to Financial Services Authority Regulation Number 27/POJK.04/2020 and other regulations related to the capital market. If the EGMS does not approve the proposal to be submitted, then all information in this disclosure shall be deemed null and void, and the plan to distribute Stock Dividends cannot be implemented.

III. STATEMENT REGARDING THE SHARE DIVIDEND DISTRIBUTION PLAN

Company Profit Balance as of December 31, 2024:

In accordance with the notes to the financial statements ended on December 31, 2024, which have been audited by the Public Accounting Firm Mirawati Sensi Idris with report No. 00489/2.1090/AU.1/08/1904-1/ 1/III/2025 dated March 26, 2025 with an Unqualified Opinion, the amount of Retained Earnings that has been determined for use as of December 31, 2024 is IDR 540,407,817,287. The details of the Company's Equity are as follows:

| EQUITY | 2024 | 2023 |
|----------------------------------|------------------------|------------------------|
| PAID-IN CAPITAL | 152,141,920,000 | 152,141,920,000 |
| SHARE PREMIUM | 1,710,209,470 | 1,710,209,470 |
| RETAINED PROFIT – APPROPRIATED | 540,407,817,287 | 471,399,331,396 |
| RETAINED PROFIT – UNAPPROPRIATED | (7,262,396,489) | 48,927,581,995 |
| OTHER EQUITY | 1,493,372,410 | 4,299,956,650 |
| TOTAL EQUITY | 688,490,922,678 | 678,478,999,511 |

Dividend Payout Ratio and Retained Earnings Proposed to be Distributed as Dividends:

Considering that the Company has issued 1,217,135,360 shares with a nominal value of Rp 125 per share, forming a paid-up capital of Rp 152,141,920,000, the Company strives to increase its paid-up and issued capital to a minimum of IDR 210,000,000,000, which still requires an additional IDR 57,858,080,000 or 462,864,640 shares. Therefore, the Company plans to distribute stock dividends with a nominal value of Rp 125 for 60,856,768 shares with a ratio of 20 old shares receiving 1 new share or a total of Rp 17,161,608.576 from the Capitalization of Retained Earnings, the use of which has been determined, based on the average closing price of the Company's shares for the last 3 months, which is Rp. 282, assuming that this price is the same as the closing price of the Company's shares on the day before the Extraordinary General Meeting of Shareholders (November 3, 2025). Of the Rp 17,161,608,576, Rp 7,607,096,000 will be directly recorded as Paid-in Capital, while the remaining Rp 9,554,512,576 will be recorded as Additional Paid-in Capital (Agio).

As a result of the Stock Dividend distribution, the number of shares will become 1,277,992,128 shares with a value of IDR 159,749,016,000. Meanwhile, the Additional Paid-in Capital (Agio) the Share Premium balance with an additional IDR 9,554,512,576 will change to IDR 11,264,722,046.

The distribution of Stock Dividends to the Company's Shareholders is rounded down, and the Company will not issue shares whose ownership cannot be determined (residual shares).

Basis for Determining Dividend Prices for Shares originating from Retained Earnings Capitalization whose Use has been Determined

The basis for determining the dividend price of shares originating from the capitalization of retained earnings whose use has been determined refers to the provisions of Article 5.1 letter (d) of Financial Services Authority Regulation Number 27/POJK.04/2020 concerning Bonus Shares, which states that in the event that the price per share is equal to or higher than the nominal value of the share, the number of shares to be distributed shall be determined based on the market price of the share at the close of trading 1 (one) day prior to the General Meeting of Shareholders.

Considering that the average stock market price for the last three months when this disclosure was made was Rp 282, and assuming that the price on D-1 is the same as the price mentioned above, the number of new shares to be issued as Stock Dividends originating from Retained Earnings Capitalization, the use of which has been determined, is 60,856,768 Registered Common Shares, each with a nominal value of Rp 125 each.

The ratio, value, and amount of the above-mentioned Stock Dividends are assumptions. For certainty, the ratio, value, and amount of Stock Dividends to be distributed to Shareholders shall be based on the decision of the Company's Extraordinary General Meeting of Shareholders to be held on November 4, 2025. The Company's Extraordinary General Meeting of Shareholders may decide on an amount different from the amount stated in this disclosure, as long as the ratio, value, and amount of Dividend Shares distributed do not violate applicable laws.

Capital Structure :

Based on the Shareholder List from the Company's Securities Administration Bureau, PT Bakti Share Registrar, the Company's capital structure as of August 31, 2025 is as follows:

| Name of Stockholder | Number of Share | Percentage of Ownership % | Total Amount |
|-----------------------------|-----------------|------------------------------|-----------------|
| Syahril, S.E. | 383,550,484 | 31.51 | 47,943,810,500 |
| Aloysius Winoto Doeriat | 233,288,432 | 19.17 | 29,161,054,000 |
| Wirastuti Puntaraksma, S.H. | 141,783,616 | 11.64 | 17,722,952,000 |
| PT Ragam Venturindo | 128,600,140 | 10.57 | 16,075,017,500 |
| Korean Reinsurance Compan | 121,714,032 | 10.00 | 15,214,254,000 |
| Society (less than 5%) | 208,198,656 | 17.11 | 26,024,832,000 |
| Total | 1,217,135,360 | 100.00 | 152,141,920,000 |

The assumptions of the Company's capital structure after the distribution of Stock Dividends is as follows:

| Name of Stockholder | Number of Share | Percentage of Ownership % | Total Amount |
|-----------------------------|-----------------|------------------------------|-----------------|
| Syahril, S.E. | 402,695,320 | 31.51 | 50,336,914,942 |
| Aloysius Winoto Doeriat | 244,991,091 | 19.17 | 30,623,886,367 |
| Wirastuti Puntaraksma, S.H. | 148,758,284 | 11.64 | 18,594,785,462 |
| PT Ragam Venturindo | 135,083,768 | 10.57 | 16,885,470,991 |
| Korean Reinsurance Compan | 127,799,213 | 10.00 | 15,974,901,600 |
| Society (less than 5%) | 218,664,452 | 17.11 | 27,333,056,638 |
| Total | 1,277,992,128 | 100.00 | 159,749,016,000 |

IV. THE EFFECT OF STOCK DIVIDEND DISTRIBUTION ON THE COMPANY'S STOCK PRICE

1. Stock Dividends are not derived from Net Income for the current year, and therefore cannot be used as an indication of the company's ability to achieve certain performance targets.
2. Stock Dividends are distributed proportionally to all shareholders of the Company in accordance with their shareholdings, and the value of shareholders' investments in the Company's shares before and after the distribution of Bonus Shares remains the same.
3. Stock Dividends will be issued using the Company's nominal share value of Rp 125 (One Hundred Twenty-Five Rupiah) per share. Thus, after the Recording Date for shareholders entitled to Stock Dividends and Bonus Shares, the market price per share of the Company on the IDX may be affected in proportion to the ratio of the distribution of Stock Dividends and Bonus Shares.

4. With this Stock Dividend distribution, the number of the Company's shares on the market will increase, followed by an adjustment in the Company's share price after the Stock Dividend distribution. Thus, it is expected that the distribution of the Company's shares will be more evenly spread among the public and the Company's shares will become more liquid and better reflect the Company's performance.

V. TAX TREATMENT OF STOCK DIVIDENDS

In accordance with the provisions of Law No. 11 of 2020 on Job Creation, followed by the issuance of Government Regulation No. 9 of 2021 concerning Tax Treatment to Support Ease of Doing Business, the implementation of which is regulated by Minister of Finance Regulation No. 18/PMK.03/2021 concerning the Implementation of Law No. 11 of 2020 concerning Job Creation in the Field of Income Tax, Value Added Tax and Sales Tax on Luxury Goods, as well as General Provisions and Tax Procedures.

Referring to the aforementioned PMK in Chapter II Income Tax, Section III, Paragraph 1, dividends that are exempt from income tax under Articles 14 to 24 are as follows:

- a. Dividends originating from within the country obtained from domestic entities or individuals, as long as the dividends are invested in the Republic of Indonesia for a certain period of time.
- b. Dividends originating from abroad, as long as they are invested or used to support other business activities in the Republic of Indonesia for a certain period of time.

Dividends are exempt from income tax provided that at least 30% of the after-tax amount (in accordance with the share ownership portion) is invested or used to support other business activities in the Republic of Indonesia within a certain period of time.

Therefore, shareholders who do not meet the provisions of points a and b above will be subject to tax at the applicable rate.

VI. PROCEDURES AND METHODS FOR DISTRIBUTING STOCK DIVIDENDS

If the EGMS approves the proposed distribution of Stock Dividends, the distribution of Stock Dividends shall be carried out in accordance with the following procedures:

Eligible Shareholders

Eligible shareholders are those listed in the Company's Shareholder Register on November 14, 2025 (recording date), taking into account that the shares held by these shareholders were acquired through trading on the Indonesia Stock Exchange no later than November 12, 2025 (cum bonus).

Stock Dividend Distribution Ratio

For every 20 (twenty) shares owned by shareholders registered on November 14, 2025 (recording date), they will receive 1 (one) Bonus Share originating from the Capitalization of Retained Earnings whose use has been determined.

Distribution of Stock Dividends

The Company proposes the distribution of Bonus Shares as follows:

- A. For shareholders whose shares are included in the KSEI collective custody, the Bonus Shares to which they are entitled will be distributed through a securities account under the name of the shareholder on December 5, 2025.
- B. For shareholders whose shares are still in the form of certificates, shareholders can collect their Bonus Shares starting on December 5, 2025 by submitting their old share certificates to the Company's Securities Administration Bureau, namely:

PT BSR Indonesia

Sindo Building 3rd Floor

Jl. Wahid Hasyim No. 38

Central Jakarta 10340

Phone : 021-31181811

Email : adm.efek@bsrindonesia.com

Bring the following documents ;

For Individuals :

- Original identity card (KTP/SIM/Passport) that is still valid.
- a sufficiently stamped power of attorney if authorized by attaching a copy of proof of identity from the authorizer and the original proof of identity of the proxy.

For Legal Entities :

- Copy of the articles of association.
- Copy of sufficiently stamped power of attorney affixed with a copy of the identity card of the authorized management and the original proof of identity of the proxy.

VII. EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS

To comply with the provisions of the Company's Articles of Association and Regulation No. 27/POJK.04/2020, information to the OJK regarding the planned distribution of Stock Dividends has been submitted through the Company's letter No. 1255/DIR/Corp.Sec/IX/2025 on September 18, 2025.

The announcement of the Extraordinary General Meeting of Shareholders will be posted on the Stock Exchange website and the Company's website on September 26, 2025.

The invitation to the Extraordinary General Meeting of Shareholders will be posted on the Stock Exchange website and the Company's website on October 13, 2025.

The Company's EGMS will be held on Tuesday, November 4, 2025, at 10:00 a.m. WIB until completion, at the Borobudur Hotel, Banda A Room Lobby Level, Jl. Lapangan Banteng Selatan, Central Jakarta. Shareholders who are entitled to attend the EGMS are those whose names are listed in the Company's Shareholder Register on October 10, 2025, at the close of trading of the Company's shares on the Indonesia Stock Exchange.

Shareholders whose shares are held in collective custody at PT Kustodian Sentral Efek Indonesia (KSEI) and who wish to attend the EGMS may register through a stock exchange member or custodian bank holding securities accounts at KSEI to obtain a Written Confirmation for the EGMS.

Pay attention to the provisions of Article 24 paragraph (4) Financial Services Authority Regulation no. 14 of 2025 concerning the Implementation of Electronic General Meetings of Shareholders, General Meetings of Bond Holders and General Meetings of Sukuk Holders. The Company urges the Company's shareholders to:

1. Attend and vote at the EGMS via the KSEI Electronic General Meeting System (eASY.KSEI) provided by PT Kustodian Sentral Efek Indonesia (KSEI)
2. Provide power of attorney electronically ('e-Proxy") through the eASY.KSEI facility or provide power of attorney to an independent power of attorney who will be appointed by the Company.

The e-Proxy facility is available for the Company's shareholders who are entitled to attend the EGMS from the date of the EGMS Invitation until the day before the EGMS, namely November 3, 2025.

To grant Power of Attorney outside the eASY.KSEI Application, the Power of Attorney form can be obtained every working day (Monday to Friday, 08.00 – 16.45 WIB) at the Company's Office or can be downloaded on the Company's website www.asuransiramayanains.co.id

For all Power of Attorney (originals) that have been signed on a stamp of IDR 10,000 and accompanied by a copy of the Authorizer's ID card, they must be submitted to the Company officer on duty for this purpose or to PT BSR Indonesia as the Company's Securities Administration Bureau, Sindo Building, Floor 3. Jl. Wahid Hasyim No. 38. Menteng, Central Jakarta 10340. No later than 3 (three) working days before the date of the Company Meeting.

The quorum for the Meeting is more than 2/3 (two-thirds) of all shares issued and fully paid up by the Company and must be approved by more than 2/3 (two-thirds) of the shareholders who cast valid votes at the EGMS.

VIII. ADDITIONAL INFORMATION

For further information, please contact the Company during business hours, Monday to Friday, at the following address:

Corporate Secretary
PT Asuransi Ramayana Tbk.
Head Office
Jalan Kebon Sirih No 49.
Central Jakarta -10340
Telp. (021) 31937148
Fax. (021) 31934825