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Tata Kelola Perusahaan
Corporate Governance

Setiap tahun, Bank terus melakukan evaluasi dan peningkatan terhadap pengelolaan GCG di lingkungan Bank Muamalat Indonesia.

Every year, the Bank continues to evaluate and improve GCG management within Bank Muamalat Indonesia.

15 **Inisiatif**
Initiatives

Ada 15 (lima belas) inisiatif pengembangan GCG pada tahun 2024.
There are 15 (fifteen) GCG development initiatives in 2024.

3

Hasil penilaian GCG Bank mencapai skor 3 ("Baik").
The Bank's GCG assessment results achieved a score of 3 ("Good").

Praktik penerapan tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG) PT Bank Muamalat Indonesia Tbk ("Bank Muamalat Indonesia," "BMI," "Bank") mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah. Bank juga menyesuaikan penerapan GCG sesuai dengan prinsip syariah dan praktik terbaik di lingkungan industri.

Dengan penerapan prinsip-prinsip GCG yang konsisten, Bank percaya dapat menumbuhkan perusahaan agar selalu dapat berkembang lebih baik dalam menjalankan kegiatan usahanya serta meningkatkan kepercayaan para pemangku kepentingan. Bank Muamalat telah memperoleh pengakuan atas penerapan GCG pada tahun 2024 dengan diraihnya: *Indonesia Sustainable Development Goals Award 2024 Kategori SDGs 4.1 Social Pillar* yang diselenggarakan oleh *Corporate Forum for CSR Development (CFCD), The Best Indonesia Annual Report Award tahun 2024 (Indonesian Annual Report Award III 2024)* yang diselenggarakan oleh Economic Review, dan Sekretaris Perusahaan Bank Muamalat yaitu Bapak Hayunaji sebagai pemenang pada *Corporate Secretary Champion 2024* oleh SWA Media Group.

The practice of the implementation of good corporate governance (GCG) of PT Bank Muamalat Indonesia Tbk ("Bank Muamalat Indonesia," "BMI," "Bank") refers to Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Unit. The Bank also adjusts the implementation of GCG in accordance with sharia principles and best practices in the industrial environment.

By consistently implementing GCG principles, the Bank believes it can grow the company so that it can always develop better in carrying out its business activities and increase the trust of stakeholders. Bank Muamalat has received recognition for its implementation of GCG in 2024 by winning: Indonesia Sustainable Development Goals Award 2024 SDGs 4.1 Social Pillar Category organized by the Corporate Forum for CSR Development (CFCD), The Best Indonesia Annual Report Award 2024 (Indonesian Annual Report Award III 2024) organized by Economic Review, and the Corporate Secretary of Bank Muamalat, namely Mr. Hayunaji, as the winner of the Corporate Secretary Champion 2024 by SWA Media Group.

Komitmen dan Kebijakan Penerapan
Commitment and Implementation Policy

Penerapan prinsip-prinsip GCG di lingkungan Bank Muamalat Indonesia diuraikan melalui tabel berikut ini:

The application of GCG principles within Bank Muamalat Indonesia is described in the following table:

Prinsip Principle	Implementasi di Bank Muamalat Indonesia	Implementation at Bank Muamalat Indonesia
Keterbukaan "Sesungguhnya Allah menyuruh kamu menyampaikan amanat (hak/informasi) kepada yang berhak menerimanya" (QS. An-Nisa: 58) **Transparency** "Indeed, Allah commands you to convey the mandate (rights/information) to those who are entitled to receive it" (QS. An-Nisa: 58)	Keterbukaan atau transparansi mengandung unsur pengungkapan (*disclosure*) dan penyediaan informasi secara tepat waktu, memadai, jelas, akurat, dapat diperbandingkan serta mudah diakses oleh para pemangku kepentingan dan masyarakat. Bank dan jajaran manajemen selalu berupaya menjamin adanya keterbukaan dalam menyampaikan informasi materiil dan relevan. Begitu juga dalam melaksanakan proses pengambilan keputusan. Seluruh Informasi mudah diakses oleh para pemangku kepentingan sesuai dengan haknya. Kebijakan BMI dibuat secara tertulis dan dikomunikasikan kepada pemangku kepentingan yang berhak memperoleh informasi. Keterbukaan tidak hanya mengungkapkan informasi yang diwajibkan oleh peraturan perundang-undangan, tetapi juga hal penting dalam proses pengambilan keputusan sesuai ketentuan syariah, tanpa mengurangi kewajiban Bank memenuhi ketentuan kerahasiaan organisasi sesuai peraturan perundang-undangan yang berlaku.	Openness or transparency contains elements of disclosure and providing information in a timely, adequate, clear, accurate, comparable, and easily accessible manner to stakeholders and the public. The Bank and management always strive to ensure openness in conveying material and relevant information. Similarly, in carrying out the decision-making process. All information is easily accessible to stakeholders according to their rights. BMI policies are made in writing and communicated to stakeholders who have the right to obtain information. Openness is not only disclosing information required by laws and regulations but is also important in the decision-making process in accordance with sharia provisions, without reducing the Bank's obligation to fulfill organizational confidentiality provisions in accordance with applicable laws and regulations.
Akuntabilitas "Sesungguhnya yang takut kepada Allah di antara hamba-hamba-Nya, hanyalah ulama (orang-orang yang berilmu pengetahuan)" (QS Fathir: 28) "Adakah sama orang yang berilmu pengetahuan dengan yang tidak berilmu pengetahuan" (QS Az-Zumar: 9) "Allah mengangkat derajat orang yang beriman di antara kamu dan orang yang memiliki ilmu pengetahuan beberapa derajat. Allah Maha Mengetahui apa-apa yang kamu lakukan" (QS Al-Mujaadilah: 11) **Accountability** "Indeed, those who fear Allah among His servants are only scholars (those who are knowledgeable)" (QS Fathir: 28) "Are there people who are knowledgeable and those who are not knowledgeable" (QS Az-Zumar: 9) "Allah raises the rank of those who believe among you and those who have knowledge by several degrees. Allah is All-Knowing of what you do" (QS Al-Mujaadilah: 11)	Akuntabilitas merupakan bagian dari kejelasan fungsi dalam organisasi dan cara mempertanggungjawabkannya sehingga pengelolaannya dapat berjalan secara efektif. Manajemen Bank Muamalat Indonesia mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, bisnis Bank Muamalat Indonesia harus dikelola secara benar, terukur dan sesuai kepentingan pelaku bisnis dengan tetap memperhitungkan kepentingan para pemangku kepentingan.	Accountability is part of clarifying functions in an organization and how to account for them so that management can run effectively. Bank Muamalat Indonesia management is accountable for its performance in a transparent and fair manner. For this reason, Bank Muamalat Indonesia's business must be managed correctly, measurably, and in accordance with the interests of business actors while still considering the interests of stakeholders.

Prinsip Principle	Implementasi di Bank Muamalat Indonesia	Implementation at Bank Muamalat Indonesia
Tanggung Jawab "Tiap-tiap diri bertanggung jawab atas apa yang telah diperbuatnya" (QS Al-Muddatsir: 38) **Responsibility** "Everyone is responsible for what he has done" (QS Al-Muddatsir: 38)	Tanggung jawab atau responsibilitas merupakan bentuk kepatuhan terhadap peraturan perundang-undangan dan ketentuan internal serta tanggung jawab terhadap masyarakat dan lingkungan. Responsibilitas diperlukan agar dapat menjamin terpeliharanya kesinambungan usaha dalam jangka panjang dan mendapat pengakuan sebagai warga korporasi yang baik/*good corporate citizen*. Jajaran manajemen BMI selalu berpegang teguh pada prinsip kehati-hatian dan peraturan perundang-undangan yang berlaku serta prinsip pengelolaan bank yang sehat dalam setiap tindakannya, dengan tetap menyadari segala risiko dan implikasi negatif yang mungkin ditimbulkan oleh tindakannya. Bank dan jajaran manajemen Bank harus selalu mengingat kepentingan seluruh pemangku kepentingan dalam menjalankan fungsinya dan menetapkan kebijaksanaan dalam mengambil keputusan.	Accountability, or responsibility, is a form of compliance with statutory regulations and internal provisions as well as responsibility towards society and the environment. Responsibility is needed in order to ensure the maintenance of business continuity in the long term and to gain recognition as a good corporate citizen. BMI management always adheres to the principle of prudence and applicable laws and regulations as well as the principles of sound bank management in all its actions while remaining aware of all risks and negative implications that may arise from its actions. Banks and Bank management must always remember the interests of all stakeholders in carrying out their functions and determine policies in making decisions.
Independensi "Barang siapa meniru-niru suatu kaum, maka ia termasuk golongan mereka" (HR Abu Daud) "Sesungguhnya Allah mencintai seseorang apabila mengerjakan sesuatu pekerjaan, dilakukan secara profesional (itqon)" (HR Abu Ya'la dan dishahihkan oleh Albany) **Independency** "Whoever imitates a people, then he is among their group" (HR Abu Daud) "Indeed, Allah loves someone if they do something, done professionally (itqon)" (HR Abu Ya'la and authenticated by Albany)	Bank mendefinisikan independensi sebagai keadaan yang dikelola secara mandiri dan profesional serta bebas dari benturan kepentingan dan pengaruh atau tekanan dari pihak manapun yang tidak sesuai dengan ketentuan peraturan perundang-undangan dan nilai etika sertastandar, prinsip, dan praktik. Bank dan seluruh jajaran manajemen menjamin bahwa Bank Muamalat Indonesia dikelola secara independen tanpa adanya benturan kepentingan dan dapat menghindari pengaruh/tekanan dari pihak mana pun (independen) yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat. Implementasi prinsip profesional dan kemandirian dilaksanakan oleh BMI.	The Bank defines independence as a state of being managed independently and professionally and free from conflicts of interest and influence or pressure from any party that is not in accordance with the provisions of laws and regulations and ethical values as well as standards, principles and practices. The Bank and all levels of management guarantee that Bank Muamalat Indonesia is managed Independent without any conflict of interest and can avoid influence/pressure from any party (independent), which is not in accordance with applicable laws and regulations and healthy corporate principles. The implementation of professional principles and independence is carried out by BMI.
Kewajaran "Sesungguhnya Allah memerintahkan kamu untuk berlaku adil dan berbuat kebaikan" (QS An-Nahl: 90) "Wahai orang-orang yang beriman, jadilah kamu orang yang benar-benar penegak keadilan, menjadi saksi karena Allah biarpun terhadap dirimu sendiri atau ibu bapak dan kaum kerabatmu..." (QS An-Nisa:135) **Fairness** "Indeed, Allah commands you to act justly and do good" (QS An-Nahl: 90) "Those who are believers, be true upholders of justice, witnesses for Allah, even if it is against yourselves or your parents and your relatives..." (QS An-Nisa: 135)	Kewajaran dan kesetaraan merupakan nilai dari perlakuan yang adil dan kesempatan yang sama sesuai proporsinya dalam memenuhi hak-hak pemangku kepentingan berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. Kesetaraan mengandung unsur kesamaan perlakuan dan kesempatan, sehingga senantiasa memperhatikan kepentingan pemegang saham, nasabah dan pemangku kepentingan lainnya berdasarkan asas kewajaran serta kesetaraan dari masing-masing pihak yang bersangkutan antara lain: 1. BMI menerapkan prinsip kewajaran yang diimplementasikan sebagai keadilan dan kesetaraan (*equal treatment*) di dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. 2. BMI menjamin bahwa setiap pemangku kepentingan akan mendapatkan perlakuan yang setara tanpa diskriminasi sesuai dengan peraturan perundang-undangan yang ada.	Fairness and equality are the values of fair treatment and equal opportunities according to proportion in fulfilling the rights of stakeholders based on agreements and applicable laws and regulations. Equality contains elements of equal treatment and opportunity, so that we always pay attention to the interests of shareholders, customers and other stakeholders based on the principles of fairness and equality for each party concerned, including: 1. BMI applies the principle of fairness, which is implemented as fairness and equality (equal treatment) in fulfilling stakeholder rights arising based on agreements and applicable laws and regulations. 2. BMI guarantees that every stakeholder will receive equal treatment without discrimination in accordance with existing laws and regulations.

DASAR PENERAPAN GCG

Penerapan prinsip GCG Bank Muamalat mengacu pada berbagai peraturan perundang-undangan, yang antara lain mencakup:

BASIS OF GCG IMPLEMENTATION

The implementation of Bank Muamalat's GCG principles refers to various statutory regulations, which include:

Jenis Peraturan Type of Regulation	**Peraturan**	Regulation
Undang-Undang **Law**	• Undang Undang No. 8 tahun 1995 tentang Pasar Modal sebagaimana diubah dengan Undang Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan. • Undang Undang No. 21 tahun 2008 tentang Perbankan Syariah sebagaimana diubah dengan Undang Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan. • Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan PERPU No. 2 Tahun 2022 tentang Cipta Kerja.	• Law No. 8 of 1995 concerning Capital Markets as amended by Law no. 4 of 2023 concerning Development and Strengthening of the Financial Sector. • Law No. 21 of 2008 concerning Sharia Banking as amended by Law no. 4 of 2023 concerning Development and Strengthening of the Financial Sector. • Law No. 40 of 2007 concerning Limited Liability Companies as amended by PERPU No. 2 of 2022 concerning Job Creation.
Surat Edaran Bank Indonesia **Bank Indonesia Circular Letter**	Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.	Bank Indonesia Circular Letter No. 12/13/DPbS dated April 30, 2010 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Peraturan Otoritas Jasa Keuangan (OJK) **Financial Services Authority (OJK) Regulation**	• Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. • Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Usaha Syariah. • Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.03/2022 tentang Bank Umum Syariah. • Peraturan Otoritas Jasa Keuangan Nomor 2/POJK.03/2022 tentang Penilaian Kualitas Aset Bank Umum Syariah dan Unit Usaha Syariah. • Peraturan Otoritas Jasa Keuangan No. 33/ POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 8/ POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 21/ POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka. • Peraturan Otoritas Jasa Keuangan No. 31/ POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 17/ POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha. • Peraturan Otoritas Jasa Keuangan No. 42/ POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan. • Peraturan Otoritas Jasa Keuangan No. 14/ POJK.03/2021 Tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 34/ POJK.03/2018 Tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan. • Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. • Peraturan Otoritas Jasa Keuangan No. 29/ POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah. • Peraturan Otoritas Jasa Keuangan No. 46/ POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. • Peraturan Otoritas Jasa Keuangan Nomor 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah.	• Financial Services Authority Regulation No. 17 of 2023 concerning Implementation of Governance for Commercial Banks. • Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Businesses. • OJK Regulation No. 16/POJK.03/2022 concerning Sharia Commercial Banks. • Financial Services Authority Regulation No. 2/POJK.03/2022 concerning Asset Quality Assessment of Sharia Commercial Banks and Sharia Business Units. • Financial Services Authority Regulation No. 33/ POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies. • Financial Services Authority Regulation No. 8/ POJK.04/2015 concerning Issuer or Public Company Websites. • Financial Services Authority Regulation No. 21/ POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines. • Financial Services Authority Regulation No. 31/ POJK.04/2015 concerning Disclosure of Material Information or Facts by Issuers or Public Companies. • Financial Services Authority Regulation No. 17/ POJK.04/2020 concerning Material Transactions and Changes in Business Activities. • Financial Services Authority Regulation No. 42/ POJK.04/2020 concerning Affiliate Transactions and Conflict of Interest Transactions. • Financial Services Authority Regulation No. 14/ POJK.03/2021 Concerning Amendments to Financial Services Authority Regulation No. 34/ POJK.03/2018 Concerning Reassessment for Main Parties of Financial Services Institutions. • Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Capability and Conformity Assessment for Main Parties of Financial Services Institutions. • Financial Services Authority Regulation No. 29/ POJK.04/2016 concerning Annual Reports of Issuers or Public Companies. • Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. • Financial Services Authority Regulation No. 65/POJK.03/2016 concerning the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units. • Financial Services Authority Regulation No. 46/ POJK.03/2017 concerning the Implementation of Commercial Bank Compliance Functions. • Financial Services Authority Regulation No. 59/POJK.03/2017 concerning the Implementation of Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units.

Jenis Peraturan Type of Regulation	Peraturan	Regulation
	• Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. • Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik. • Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. • Peraturan Otoritas Jasa Keuangan No. 3/POJK.04/2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal. • Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.03/2016 tentang Rencana Bisnis Bank. • Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank. • Peraturan Otoritas Jasa Keuangan Nomor 39/POJK.03/2019 tentang Penerapan Strategi Anti Fraud bagi Bank Umum. • Peraturan Otoritas Jasa Keuangan Nomor 26/POJK.03/2021 tentang Batas Maksimum Penyaluran Dana dan Penyaluran Dana Besar bagi Bank Umum Syariah. • Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank. • Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank. • Peraturan Otoritas Jasa Keuangan Nomor 45 Tahun 2024 tentang Pengembangan dan Penguatan Emiten dan Perusahaan Publik.	• Financial Services Authority Regulation No. 15/ POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies. • Financial Services Authority Regulation No. 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies. • Financial Services Authority Regulation No. 37/ POJK.03/2019 concerning Transparency and Publication of Bank Reports. • Financial Services Authority Regulation No. 3/ POJK.04/2021 concerning the Implementation of Activities in the Capital Market Sector. • Financial Services Authority Regulation No. 5/POJK.03/2016 concerning Bank Business Plans. • Financial Services Authority Regulation No. 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Banks. • Financial Services Authority Regulation No. 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks. • Financial Services Authority Regulation No. 26/POJK.03/2021 concerning Legal Lending Limits for Fund Distribution and Large Fund Distribution for Sharia Commercial Banks. • Financial Services Authority Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Banks. • Financial Services Authority of the Republic of Indonesia Regulation No. 15 of 2024 concerning the Integrity of Bank Financial Reporting. • Financial Services Authority Regulation No. 45 of 2024 concerning the Development and Strengthening of Issuers and Public Companies.
Surat Edaran Otoritas Jasa Keuangan (OJK) **Circular Letter of the Financial Services Authority Financial Services Authority (OJK)**	• Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 15/SEOJK.03/2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah. • Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah. • Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. • Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. • Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah.	• Financial Services Authority of the Republic of Indonesia Circular No. 15/SEOJK.03/2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units. • Financial Services Authority Circular No. 10/SEOJK.03/2014 concerning the Assessment of the Soundness Level of Sharia Commercial Banks and Sharia Business Units. • Financial Services Authority Circular No. 32/SEOJK.04/2015 concerning Public Company Governance Guidelines. • Financial Services Authority Circular No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies. • Financial Services Authority Circular No. 10/SEOJK.03/2020 concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units.

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Lain-lain **Others**	• Anggaran Dasar PT Bank Muamalat Indonesia Tbk. • Pedoman Umum *Good Governance* Bisnis Syariah. • *Board Manual* PT Bank Muamalat Indonesia Tbk. • Kebijakan *Good Corporate Governance* PT Bank Muamalat Indonesia Tbk. • Piagam Komite. • Pedoman dan Prosedur Pelaksanaan Penanganan Pelaporan Pengaduan Nasabah PT Bank Muamalat Indonesia Tbk. • Kode Etik Bankir. • Kode Etik PT Bank Muamalat Indonesia Tbk. • Ittifaq Muamalat.	• Articles of Association of PT Bank Muamalat Indonesia Tbk. • General Guidelines for Sharia Business Good Governance. • Board Manual of PT Bank Muamalat Indonesia Tbk. • PT Bank Muamalat Indonesia Tbk Good Corporate Governance Policy. • Committee Charter. • Implementation of Guidelines and Procedures for Handling Customer Complaint Reporting of PT Bank Muamalat Indonesia Tbk. • Banker Code of Ethics. • PT Bank Muamalat Indonesia Tbk Code of Ethics. • Ittifaq Muamalat.

TUJUAN PENERAPAN GCG

Penerapan prinsip-prinsip GCG di Bank Muamalat bertujuan untuk:

1. Mengendalikan dan mengarahkan hubungan antara Organ Perusahaan (Pemegang Saham, Dewan Komisaris, Direksi dan Dewan Pengawas Syariah), karyawan, nasabah, mitra kerja, serta masyarakat dan lingkungan agar seluruh aktivitas Bank dapat dijalankan dengan baik sesuai dengan prinsip-prinsip GCG.
2. Memenuhi peraturan perundang-undangan, standar, nilai-nilai etika, prinsip dan praktik yang berlaku umum.
3. Meningkatkan daya saing Bank dan respon Bank terhadap perubahan lingkungan eksternal dan internal yang semakin kompleks dan kompetitif.
4. Meningkatkan citra (*image*) Bank Muamalat Indonesia menjadi semakin baik di tingkat nasional maupun regional.
5. Meningkatkan kinerja Bank Muamalat melalui program-program efisiensi perusahaan yang tercipta dari penerapan budaya GCG di setiap kegiatan operasional.
6. Meningkatkan pertanggungjawaban serta menjaga keseimbangan kepentingan pemegang saham dan seluruh pemangku kepentingan lain.
7. Mencegah terjadinya penyimpangan dalam pengelolaan Bank Muamalat.
8. Mempersiapkan landasan yang kuat bagi pertumbuhan berkelanjutan Bank Muamalat.

OBJECTIVES OF GCG IMPLEMENTATION

The implementation of GCG principles at Bank Muamalat aims to:

1. Control and direct the relationship between Company Organs (Shareholders, Board of Commissioners, Board of Directors and Sharia Supervisory Board), employees, customers, and work partners, as well as the community and environment, so that all Bank activities can be carried out well in accordance with GCG principles.
2. Comply with laws and regulations, standards, ethical values, and generally accepted principles and practices.
3. Increasing the Bank's competitiveness and the Bank's response to changes in the increasingly complex and competitive external and internal environment.
4. Improve the image of Bank Muamalat Indonesia to become better at the national and regional levels.
5. Improving Bank Muamalat's performance through company efficiency programs created by implementing a GCG culture in every operational activity.
6. Increase accountability and maintain the balance of interests of shareholders and all other stakeholders.
7. Prevent irregularities in the management of Bank Muamalat.
8. Prepare a strong foundation for Bank Muamalat's sustainable growth.

REALISASI PENERAPAN GCG TAHUN 2024

Sepanjang tahun 2024, Bank Muamalat Indonesia telah melakukan sejumlah inisiatif perbaikan, yang di antaranya adalah:

1. Bank Muamalat meraih 16 penghargaan dari Infobank Media Group dalam 'The 8th Infobank *Satisfaction*, *Loyalty*, *and Engagement* 2025'. Bank menerima dua trofi yakni *The Best Sharia Bank in Satisfaction*, *Loyalty*, *and Engagement* 2025 dan menjadi satu-satunya Bank Umum Syariah penerima *Golden Champion in Satisfaction*, *Loyalty*, *and Engagement* (2019-2024).
2. Menerima sertifikat ISO 37001:2016 pada 25 Januari 2024 oleh TUV SUD Indonesia yang merupakan badan sertifikasi internasional yang telah terakreditasi oleh Komite Akreditasi Nasional (KAN) atas komitmennya dalam menerapkan Sistem Manajemen Anti Penyuapan (SMAP). Sertifikasi ini berlaku selama periode 20 Desember 2023 hingga 28 November 2026 yang digunakan sebagai instrumen pengendalian dengan standar internasional dalam pencegahan praktik penyuapan yang bertujuan untuk membangun manajemen bisnis yang berintegritas yang didasari oleh nilai-nilai etika dan tata kelola yang profesional.
3. Memperoleh *Indonesia Sustainable Development Goals Award 2024 Kategori SDGs 4.1 Social Pillar* yang diselenggarakan oleh *Corporate Forum for CSR Development (CFCD), The Best Indonesia Annual Report Award tahun 2024 (Indonesian Annual Report Award III 2024)* yang diselenggarakan oleh Economic Review, dan Sekretaris Perusahaan Bank Muamalat yaitu Bapak Hayunaji sebagai pemenang pada *Corporate Secretary Champion 2024* oleh SWA Media Group.
4. Menyelenggarakan Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Juni 2024 dan Rapat Umum Pemegang Saham Luar Biasa pada tanggal 11 Desember 2024.
5. Menyempurnakan ketentuan Anggaran Dasar sesuai amanat Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Usaha Syariah.

REALIZATION OF GCG IMPLEMENTATION IN 2024

Throughout 2024, Bank Muamalat Indonesia has carried out a number of improvement initiatives, including:

1. Bank Muamalat won 16 awards from Infobank Media Group in 'The 8th Infobank Satisfaction, Loyalty, and Engagement 2025.'. The Bank received two trophies, namely the Best Sharia Bank in Satisfaction, Loyalty, and Engagement 2025, and was the only Sharia Commercial Bank to receive the Golden Champion in Satisfaction, Loyalty, and Engagement (2019-2024).
2. Received the ISO 37001:2016 certificate on January 25, 2024, from TUV SUD Indonesia, which is an international certification body that has been accredited by the National Accreditation Committee (KAN) for its commitment to implementing the Anti-Bribery Management System (SMAP). This certification is valid for the period December 20, 2023 to November 28, 2026 and is used as a control instrument with international standards in preventing bribery practices, which aims to build business management with integrity based on ethical values and professional governance.
3. Obtained the 2024 Indonesia Sustainable Development Goals Award in the SDGs. 4.1 Social Pillar Category organized by the Corporate Forum for CSR Development (CFCD), The Best Indonesia Annual Report Award 2024 (Indonesian Annual Report Award III 2024) organized by the Economic Review, and the Corporate Secretary of Bank Muamalat, namely Mr. Hayunaji, as the winner of the 2024 Corporate Secretary Champion by SWA Media Group.
4. Hold an Annual General Meeting of Shareholders on June 27, 2024, and an Extraordinary General Meeting of Shareholders on December 11, 2024.
5. Improve the provisions of the Articles of Association in accordance with the mandate of Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Businesses.

6. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 1 (satu) orang anggota Dewan Komisaris sesuai perubahan susunan pengurus Perseroan pada Rapat Umum Pemegang Saham Luar Biasa pada tanggal 11 Desember 2024.
7. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Direksi sesuai perubahan susunan pengurus Perseroan pada Rapat Umum Pemegang Saham Luar Biasa pada tanggal 11 Desember 2024.
8. Melakukan pengkinian Struktur Organisasi sesuai dengan perubahan susunan pengurus Perseroan pada Rapat Umum Pemegang Saham Luar Biasa pada tanggal 11 Desember 2024.
9. Melakukan pengkinian Komite-Komite Tingkat Dewan Komisaris dan Komite-Komite Tingkat Direksi sesuai dengan perubahan susunan pengurus Perseroan pada Rapat Umum Pemegang Saham Luar Biasa pada tanggal 11 Desember 2024.
10. Mengajukan sertifikat kompetensi Ahli Syariah Pasar Modal yang selanjutnya disingkat ASPM atas 1 (satu) orang anggota Dewan Pengawas Syarah sebagai komitmen Bank dalam meningkatkan pengawasan DPS dalam kegiatan syariah di pasar modal.
11. Penyelenggaraan pelatihan dan sertifikasi wajib seperti Pelaksanaan Sertifikasi Tresuri, Wakil Perantara Pedagang Efek, Pelatihan Berbasis Kompetensi (PBK), Standarisasi Kompetensi Sistem Pembayaran (SKSP) dan Sertifikasi Manajemen Risiko kepada pejabat dan pegawai terkait secara berkala.
12. Membangun sosialisasi budaya kepatuhan (*compliance culture*), budaya risiko, budaya *anti-fraud* dan kode etik Bank Muamalat di lingkungan Bank melalui *email blast* dan juga sistem *Muamalat Human Power* (MHP).
13. Mewajibkan setiap karyawan Bank Muamalat untuk membuat persetujuan secara elektronik surat pernyataan kepatuhan, pelaksanaan GCG dan deklarasi anti-fraud secara berkala.
14. Memonitor penerbitan produk dan aktivitas Bank oleh Dewan Pengawas Syariah (DPS) dan Compliance Syariah agar tetap sesuai dengan aspek syariah.
15. Mengevaluasi pelaksanaan Tata Kelola Syariah, termasuk penerapan kepatuhan syariah, manajemen risiko syariah, dan audit intern syariah.

6. Process the application for a Fit and Proper Test for 1 (one) member of the Board of Commissioners in accordance with changes to the composition of the Company's management at the Extraordinary General Meeting of Shareholders on December 11, 2024.
7. Processing requests for a Fit and Proper Test for 2 (two) members of the Board of Directors in accordance with changes to the composition of the Company's management at the Extraordinary General Meeting of Shareholders on December 11, 2024.
8. Update the Organizational Structure in accordance with changes to the composition of the Company's management at the Extraordinary General Meeting of Shareholders on December 11, 2024.
9. Updating Board of Commissioners Level Committees and Board of Directors Level Committees in accordance with changes in the composition of the Company's management at the Extraordinary General Meeting of Shareholders on December 11, 2024.
10. Submit a Capital Market Sharia Expert competency certificate, hereinafter abbreviated as ASPM, to 1 (one) member of the Sharia Supervisory Board as the Bank's commitment to increasing DPS supervision in sharia activities in the capital market.
11. Organizing mandatory training and certification such as the implementation of Treasury Certification, Broker-Dealer Representative, Competency-Based Training (PBK), Payment System Competency Standardization (SKSP), and Risk Management Certification for relevant officials and employees on a regular basis.
12. Developing the socialization of compliance culture, risk culture, anti-fraud culture, and Bank Muamalat's code of ethics within the Bank through email blasts and also the Muamalat Human Power (MHP) system.
13. Require every Bank Muamalat employee to electronically approve a statement of compliance, GCG implementation and anti-fraud declarations periodically.
14. Monitor the issuance of Bank products and activities by the Sharia Supervisory Board (DPS) and Sharia Compliance so that they remain in accordance with Sharia aspects.
15. Evaluate the implementation of Sharia Governance, including the implementation of sharia compliance, sharia risk management, and sharia internal audit.

Peningkatan Kualitas GCG Tahun 2025
GCG Quality Improvement in 2025

Bank Muamalat berkomitmen untuk selalu meningkatkan praktik penerapan Tata Kelola Perusahaan yang baik agar dapat memacu pertumbuhan dan profit yang berkelanjutan dengan tetap memperhatikan kepentingan pemegang saham dan pemangku kepentingan. *Action plan* untuk *continues improvement* implementasi GCG Bank Muamalat akan didasarkan pada hasil *assessment* GCG yang dilakukan secara periodik. Adapun *action plan* pada tahun 2025 adalah sebagai berikut:

a. Melakukan finalisasi Kebijakan Tata Kelola Perusahaan dan ketentuan pada Board of Manual yang disesuaikan dengan perubahan Anggaran Dasar Perseroan sesuai keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 11 Desember 2024.
b. Meningkatkan kualitas data pelaporan Bank dan memitigasi terjadinya Risiko Kepatuhan dengan menciptakan sistem reminder laporan yang terpusat dan melakukan pemberian *reminder* berupa notifikasi yang diterima lewat email kepada *Person in Charge* secara periodik.
c. Pengkinian keanggotaan komite level Direksi sesuai perubahan pengurus pada Rapat Umum Pemegang Saham Luar Biasa tanggal 11 Desember 2024.
d. Melakukan perbaikan proses Tata Kelola pada kegiatan bisnis Bank secara berkelanjutan dan terencana dengan baik.
e. Membentuk unit kerja khusus yang bertanggung jawab terhadap pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan/atau Laporan Keuangan Bank Umum sesuai amanat POJK Nomor 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank.
f. Mendukung seluruh proses aksi korporasi Bank pada tahun 2025 dan memastikan jalannya aksi korporasi Bank sesuai dengan prinsip-prinsip syariah dan ketentuan peraturan perundang-undangan yang berlaku.

Bank Muamalat is committed to always improving the practice of implementing good Corporate Governance in order to spur sustainable growth and profits while still paying attention to the interests of shareholders and stakeholders. The action plan for continued improvement in Bank Muamalat's GCG implementation will be based on the results of GCG assessments carried out periodically. The action plan for 2025 is as follows:

a. Finalize the Corporate Governance Policy and provisions in the Board of Manual, which are adjusted to changes to the Company's Articles of Association in accordance with the resolutions of the Extraordinary General Meeting of Shareholders on December 11, 2024.
b. Improving the quality of Bank reporting data and mitigating the occurrence of Compliance Risk by creating a centralized report reminder system and providing reminders in the form of notifications received via email to the Person in Charge periodically.
c. Updated Board of Directors-level committee membership in accordance with management changes at the Extraordinary General Meeting of Shareholders on December 11, 2024.
d. Improving the Governance process in the Bank's business activities in a sustainable and well-planned manner.
e. Establish a special work unit responsible for preventing fraud or manipulation in Financial Information and/or Commercial Bank Financial Statements in accordance with the mandate of POJK No. 15 of 2024 concerning the Integrity of Bank Financial Reporting.
f. Support the entire Bank's corporate action process in 2025 and ensure that the Bank's corporate actions are carried out in accordance with sharia principles and the provisions of applicable laws and regulations.

STANDAR KUALITAS PENERAPAN GCG

Penerapan tata kelola perusahaan yang baik di lingkungan Bank Muamalat Indonesia melingkupi seluruh aktivitas kerja di semua organ Bank, yang meliputi: Rapat Umum Pemegang Saham, Dewan Pengawas Syariah, Dewan Komisaris, Direksi, Komite-komite tingkat Dewan Komisaris, Komite-komite tingkat Direksi, Pejabat Eksekutif serta seluruh karyawan Bank. Standar kualitas penerapan GCG berpedoman pada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Usaha Syariah serta praktik terbaik di industri perbankan.

Dalam penerapan GCG, Dewan Pengawas Syariah bertugas dalam mengarahkan, memantau, dan mengevaluasi pelaksanaan Tata Kelola Syariah termasuk penerapan manajemen risiko syariah, kepatuhan syariah, dan audit intern syariah serta kebijakan strategis Bank yang terkait dengan penerapan Prinsip Syariah. Adapun Dewan Komisaris menjalankan fungsi pengawasan guna memastikan pengelolaan GCG dilaksanakan oleh Direksi sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS. Termasuk, dalam memberikan saran/pendapat atas tindakan/kegiatan strategis yang akan dan telah dilaksanakan oleh Direksi.

Sementara Direksi bertanggung jawab penuh atas pengurusan Bank untuk kepentingan Bank secara amanah dan profesional serta menghindari terjadinya segala potensi benturan kepentingan. Demikian juga dengan Komite-komite di tingkat Dewan Komisaris dan Komite-komite di tingkat Direksi serta organ-organ GCG lainnya yang saling bersinergi untuk menciptakan seluruh kegiatan operasional Bank berjalan sesuai dengan peraturan perundang-undangan yang berlaku dan target bisnis yang ditetapkan.

GCG IMPLEMENTATION QUALITY STANDARDS

The implementation of good corporate governance within Bank Muamalat Indonesia covers all work activities in all Bank organs, which include: General Meeting of Shareholders, Sharia Supervisory Board, Board of Commissioners, Board of Directors, Board of Commissioners level committees, Board of Directors level committees, Executive Officers and all Bank employees. The quality standards for implementing GCG are guided by Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Businesses as well as best practices in the banking industry.

In implementing GCG, the Sharia Supervisory Board is tasked with directing, monitoring, and evaluating the implementation of Sharia Governance, including the implementation of sharia risk management, sharia compliance, and sharia internal audit, as well as the Bank's strategic policies related to the implementation of Sharia Principles. The Board of Commissioners carries out a supervisory function to ensure that GCG management is carried out by the Board of Directors in accordance with the provisions of statutory regulations, articles of association, and/or GMS resolutions. Including, providing suggestions/opinions on strategic actions/activities that will be and have been implemented by the Board of Directors.

Meanwhile, the Board of Directors is fully responsible for managing the Bank for the Bank's interests in a trustworthy and professional manner and avoiding any potential conflicts of interest. Similarly, Committees at the Board of Commissioners level and Committees at the Board of Directors level, as well as other GCG organs, synergize with each other to ensure that all Bank operational activities run in accordance with applicable laws and regulations and established business targets.

Penilaian Penerapan GCG
Assessment of GCG Implementation

Bank Muamalat secara mandiri (*self-assessment*) melakukan penilaian penarapan GCG yang bertujuan untuk mengukur kedalaman implementasi praktik GCG setiap semester dan mendapatkan umpan balik perbaikan penerapan GCG selanjutnya. Pelaksanaan *self-assessment* dimaksud mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Usaha Syariah, Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah, Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah, serta Surat Edaran Otoritas Jasa Keuangan Nomor 15/SEOJK.03/2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah.

Bank Muamalat independently (self-assessment) carries out GCG implementation assessments, which aim to measure the depth of implementation of GCG practices every semester and obtain feedback on improvements to subsequent GCG implementation. The implementation of the self-assessment refers to Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Businesses, and Financial Services Authority Regulation No. 8/POJK.03/2014 concerning Assessment of the Soundness Level of Sharia Commercial Banks and Sharia Business Units, Financial Services Authority Regulation No. 16/POJK.03/2022 concerning Sharia Commercial Banks, Financial Services Authority Circular Letter No. 10/SEOJK.03/2014 concerning Assessment of the Soundness Level of Sharia Commercial Banks and Sharia Business Units, and Circular Letter of the Financial Services Authority Number 15/SEOJK.03/2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

PROSEDUR PENILAIAN

Terdapat 3 (tiga) aspek GCG yang dinilai secara terstruktur dan menyeluruh dalam penerapan GCG, yaitu:

1. **Struktur Tata Kelola**
   Pada penilaian ini, Bank Muamalat mengukur kecukupan struktur dan infrastruktur tata kelola yang dimiliki secara menyeluruh, guna menghasilkan hasil yang sesuai dengan harapan seluruh pemangku kepentingan Bank.
2. **Proses Tata Kelola**
   Penilaian ini bertujuan untuk mengukur efektivitas proses implementasi tata kelola yang berjalan.
3. **Hasil Tata Kelola**
   Penilaian tata kelola dilakukan Bank Muamalat guna menilai kualitas hasil tata kelola perusahaan serta meninjau struktur dan proses tata kelola yang dilakukan guna menghasilkan penerapan tata kelola yang berkualitas sesuai harapan seluruh pemangku kepentingan Bank.

ASSESSMENT PROCEDURE

There are 3 (three) aspects of GCG that are assessed in a structured and comprehensive manner in implementing GCG, namely:

1. **Governance Structure**
   In this assessment, Bank Muamalat measures the adequacy of its overall governance structure and infrastructure in order to produce results that meet the expectations of all Bank stakeholders.
2. **Governance Process**
   This assessment aims to measure the effectiveness of the ongoing governance implementation process.
3. **Governance Results**
   The governance assessment was carried out by Bank Muamalat to assess the quality of corporate governance results and to review the governance structure and processes carried out to produce quality governance implementation in line with the expectations of all Bank stakeholders.

Penilaian penerapan GCG Bank Muamalat Indonesia dilaksanakan secara mandiri atau *self-assessment* secara berkala dengan tahapan sebagai berikut:

1. Melakukan persiapan materi penilaian dengan mengacu kepada format kertas kerja atau kuisoner yang ditetapkan oleh OJK.
2. Mendistribusikan kertas kerja/kuisoner *self-assessment* GCG kepada organ perusahaan dan fungsi terkait.
3. Mengacu pada *feedback* yang diterima dari organ perusahaan dan fungsi terkait, Satuan Kerja Kepatuhan Bank melakukan *review* dan evaluasi atas pengisian kertas kerja/kuisoner. Dalam proses tersebut, dimungkinkan untuk meminta penjelasan atau klarifikasi dari unit terkait atas hasil pengisian kuisoner yang telah disusun.
4. Satuan Kerja Kepatuhan membuat analisis dari hasil pengisian kuisoner dan menuangkannya dalam Laporan *Self-Assessment* GCG.
5. Meminta review dan persetujuan kepada jajaran manajemen atas Laporan *Self-Assessment* GCG yang telah disusun.
6. Mengirimkan hasil Laporan *Self-Assessment* GCG yang telah disetujui manajemen Perseroan kepada OJK sesuai dengan batas waktu yang berlaku.
7. Menginformasikan kepada Dewan Komisaris Bank atas hasil pelaksanaan penilaian *self-assessment* GCG, antara lain melalui rapat Komite Tata kelola Perusahaan.

KRITERIA YANG DIGUNAKAN

Dalam memastikan penerapan 5 (lima) prinsip GCG, Bank melakukan penilaian sendiri (*self assesment*) secara berkala yang paling kurang meliputi aspek berikut:

Penerapan Tata Kelola yang Baik pada Bank paling sedikit diwujudkan dalam:

a. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
b. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
c. Kelengkapan dan pelaksanaan tugas komite;
d. Penanganan benturan kepentingan;
e. Penerapan fungsi kepatuhan;
f. Penerapan fungsi audit intern;
g. Penerapan fungsi audit ekstern;
h. Penerapan manajemen risiko termasuk sistem pengendalian intern;
i. Pemberian remunerasi;
j. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
k. Integritas pelaporan dan sistem teknologi informasi;

Bank Muamalat Indonesia's GCG implementation assessment is carried out independently or periodically by self-assessment with the following stages:

1. Prepare assessment materials by referring to the working paper or questionnaire format determined by the OJK.
2. Distribute GCG self-assessment working papers/ questionnaires to company organs and related functions.
3. Referring to the feedback received from company organs and related functions, the Bank Compliance Work Unit reviews and evaluates the filling out of work papers/questionnaires. In this process, it is possible to request an explanation or clarification from the relevant unit regarding the results of filling out the questionnaire that has been prepared.
4. The Compliance Work Unit makes an analysis of the results of filling out the questionnaire and presents it in the GCG Self-Assessment Report.
5. Request review and approval from management regarding the GCG Self-Assessment Report that has been prepared.
6. Send the results of the GCG Self-Assessment Report, which has been approved by the Company's management, to the OJK according to the applicable deadline.
7. Inform the Bank's Board of Commissioners regarding the results of the GCG self-assessment, including through Corporate Governance Committee meetings.

CRITERIA USED

In ensuring the implementation of the 5 (five) GCG principles, the Bank carries out periodic self-assessments, which at least cover the following aspects:

The implementation of Good Governance in Banks is at least manifested in:

a. Implementation of the duties, responsibilities, and authority of the Board of Directors;
b. Implementation of the duties, responsibilities, and authority of the Board of Commissioners;
c. Completeness and implementation of committee duties;
d. Handling conflicts of interest;
e. Implementation of compliance functions;
f. Implementation of the internal audit function;
g. Implementation of external audit function;
h. Implementation of risk management, including internal control systems;
i. Providing remuneration;
j. Providing funds to related parties and providing large funds;
k. Integrity of reporting and information technology systems;

l. Rencana strategis Bank;
m. Aspek pemegang saham;
n. Penerapan strategi anti fraud, termasuk anti penyuapan;
o. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan
p. Penerapan tata kelola dalam kelompok usaha Bank.

Dalam menerapkan Tata Kelola Syariah Bank wajib memiliki kerangka tata kelola syariah diwujudkan paling sedikit melalui:
a. Pelaksanaan tugas dan tanggung jawab DPS;
b. Penerapan fungsi kepatuhan syariah;
c. Penerapan fungsi manajemen risiko syariah;
d. Penerapan fungsi audit intern syariah; dan
e. Pelaksanaan kaji ulang ekstern terhadap tata kelola syariah.

PIHAK YANG MELAKUKAN PENILAIAN

Penilaian dilakukan oleh internal Bank Muamalat dengan metode penilaian *self-assessment*. Adapun pelaksanaannya dilakukan oleh Satuan Kerja Kepatuhan (SKK).

HASIL PENILAIAN

Pada tahun 2024, Bank Muamalat Indonesia melalui Satuan Kerja Kepatuhan melakukan penilaian sendiri (*self-assessment*) pelaksanaan GCG dengan hasil penilaian pada peringkat 3 (tiga) yang mencerminkan Manajemen Bank telah melakukan penerapan GCG yang secara umum cukup baik. Hal ini tercermin dari penerapan atas prinsip-prinsip GCG yang cukup memadai. Apabila terdapat kelemahan dalam penerapan prinsip GCG maka secara umum kelemahan tersebut cukup signifikan dan memerlukan perhatian yang cukup dari manajemen Bank.

Analisis

Berdasarkan kertas kerja *self-assessment* tahun 2024 secara komprehensif dan terstruktur yang mencakup *governance structure, governance process*, dan *governance outcome*, dapat diidentifikasi mengenai permasalahan berupa kelemahan dan penyebabnya (*root caused*) dan kekuatan pelaksanaan *Good Corporate Governance* sebagai berikut:

l. Bank strategic plan;
m. Shareholder aspect;
n. Implementation of anti-fraud strategies, including anti-bribery;
o. Implementation of sustainable finance, including implementation of social and environmental responsibility; and
p. Implementation of governance within the Bank's business group.

In implementing Sharia Governance, Banks are required to have a Sharia governance framework realized at least through:
a. Implementation of DPS duties and responsibilities;
b. Implementation of sharia compliance functions;
c. Implementation of sharia risk management functions;
d. Implementation of the sharia internal audit function; and
e. Implementation of external reviews of sharia governance.

PARTY CARRYING OUT THE ASSESSMENT

The assessment was carried out internally by Bank Muamalat using the self-assessment method. The implementation is carried out by the Compliance Work Unit (SKK).

ASSESSMENT RESULTS

In 2024, Bank Muamalat Indonesia, through the Compliance Work Unit, carried out a self-assessment of GCG implementation with assessment results at rank 3 (three), which reflects that Bank Management has implemented GCG, which is generally quite good. This is reflected in the adequate implementation of GCG principles. If there are weaknesses in the application of GCG principles, in general these weaknesses are quite significant and require sufficient attention from Bank management.

Analysis

Based on the 2024 self-assessment working paper in a comprehensive and structured manner, which includes governance structure, governance process, and governance outcomes, problems can be identified in the form of weaknesses and their root causes and strengths in the implementation of Good Corporate Governance as follows:

No.	Uraian	Description
1.	***Governance Structure***	
	Struktur organisasi Bank Muamalat telah memadai dan terdiri dari Dewan Komisaris, Direksi, Dewan Pengawas Syariah (DPS), Sekretaris Perusahaan, Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah (DPS) yang diangkat melalui Rapat Umum Pemegang Saham telah sesuai dengan ketentuan. Pengangkatan anggota Dewan Komisaris, Direksi dan DPS memperhatikan faktor integritas, kompetensi, dan reputasi keuangan. Anggota Dewan Komisaris, Direksi dan DPS memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya.	Bank Muamalat's organizational structure is adequate and consists of the Board of Commissioners, the Board of Directors, Sharia Supervisory Board (DPS), Corporate Secretary, Internal Audit Work Unit, Risk Management Work Unit and Compliance Work Unit. The number and composition of members of the Board of Commissioners, the Board of Directors and Sharia Supervisory Board (DPS) appointed through the General Meeting of Shareholders is in accordance with the provisions. The appointment of members of the Board of Commissioners, the Board of Directors, and DPS considers the factors of integrity, competence, and financial reputation. Members of the Board of Commissioners, the Board of Directors, and DPS have adequate competence and are relevant to their positions to carry out their duties and responsibilities.
	Berdasarkan hasil keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 11 Desember 2024 terkait perubahan pengurus Perseroan, seluruh anggota DPS telah mendapatkan persetujuan dari OJK. Adapun dari 3 (tiga) orang jumlah anggota Dewan Komisaris, terdapat 2 (dua) anggota Dewan Komisaris yang telah mendapat persetujuan dari OJK dan dari 3 (tiga) orang anggota Direksi, terdapat 1 (satu) anggota Direksi yang telah mendapat persetujuan dari OJK.	Based on the results of the resolution of the Extraordinary General Meeting of Shareholders on December 11, 2024, regarding changes to the Company's management, all DPS members have received approval from the OJK. Of the 3 (three) members of the Board of Commissioners, there are 2 (two) members of the Board of Commissioners who have received approval from the OJK, and of the 3 (three) members of the Board of Directors, there is 1 (one) member of the Board of Directors who has received approval from the OJK.
	Komisaris Utama Bank telah mendapatkan persetujuan dari OJK pada tanggal 24 Maret 2025, sehingga seluruh anggota Dewan Komisaris yang ditetapkan dalam RUPSLB tanggal 11 Desember 2024 telah efektif menjabat. Direktur Utama juga telah mendapatkan persetujuan dari OJK tanggal 24 Maret 2025, sehingga jumlah anggota Direksi yang efektif menjabat adalah 2 (dua) orang.	The Bank's President Commissioner has received approval from OJK on March 24, 2025, so that all members of the Board of Commissioners determined in the EGMS on December 11, 2024 have effectively served. The President Director has also received approval from OJK on March 24, 2025, so that the number of members of the Board of Directors who are effectively serving is 2 (two) people.
	Dewan Komisaris, Direksi dan DPS telah memiliki pedoman kerja yang mengatur pelaksanaan tugas dan tanggung jawabnya. Dalam rangka membantu pelaksanaan tugas pengawasan, Dewan Komisaris telah membentuk Audit Committee, Risk Oversight Committee (ROC), Corporate Governance Committee dan Nomination and Remuneration Committee (NRC). Direksi telah membentuk 5 (lima) komite yaitu Risk Management Committee, Komite Kebijakan Pembiayaan, Komite Pembiayaan, IT Steering Committee, dan ALCO, guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi.	The Board of Commissioners, the Board of Directors, and DPS have work guidelines that regulate the implementation of their duties and responsibilities. In order to assist in carrying out its supervisory duties, the Board of Commissioners has formed an Audit Committee, Risk Oversight Committee (ROC), Corporate Governance Committee, and Nomination and Remuneration Committee (NRC). The Board of Directors has formed 5 (five) committees, namely the Risk Management Committee, Financing Policy Committee, Financing Committee, IT Steering Committee, and ALCO, to support the effective implementation of the Board of Directors' duties and responsibilities.
	Berikutnya, Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko, Sekretaris Perusahaan dan Satuan Kerja Kepatuhan Bank Muamalat dibentuk secara independen terhadap satuan kerja operasional Bank. Adapun terkait dengan fungsi kepatuhan syariah, fungsi manajemen risiko syariah, dan fungsi audit intern syariah dilaksanakan oleh fungsi kepatuhan, fungsi manajemen risiko dan fungsi audit intern yang ada yang telah didukung oleh pejabat minimal setingkat Pejabat Eksekutif yang mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah.	Subsequently, the Internal Audit Work Unit, Risk Management Work Unit, Corporate Secretary, and Bank Muamalat Compliance Work Unit were formed independently of the Bank's operational work units. As for the sharia compliance function, sharia risk management function, and sharia internal audit function, they are carried out by the existing compliance function, risk management function, and internal audit function, which have been supported by officials at least at the executive officer level who have knowledge and/or understanding of sharia banking operations.
	Infrastruktur tata kelola Bank berupa kebijakan, pedoman, dan prosedur Bank, tugas pokok dan fungsi masing-masing struktur organisasi telah memadai dan mendukung kegiatan usaha Bank serta telah dikinikan secara berkala. Dalam rangka meningkatkan kompetensi Sumber Daya Manusia, Bank juga telah menyelenggarakan *training/workshop*, sosialisasi dan sertifikasi yang bekerjasama dengan lembaga berwenang terkait.	The Bank's governance infrastructure in the form of Bank policies, guidelines, and procedures; the main tasks; and the functions of each organizational structure are adequate, support the Bank's business activities, and have been updated regularly. In order to improve Human Resources competency, the Bank has also organized training/workshops, socialization, and certification in collaboration with relevant authorized institutions.

No.	Uraian	Description
2.	***Governance Process***	
	Dewan Komisaris telah melakukan tugas pengawasan antara lain memberikan arahan kepada Direksi, melakukan evaluasi terhadap pelaksanaan kebijakan stratejik Bank dan melakukan pengawasan terhadap kegiatan operasional Bank. Dewan Komisaris telah menyesuaikan keanggotaan Komite level Dewan Komisaris sesuai dengan ketentuan POJK No. 17 tahun 2023 tentang Tata Kelola bagi Bank Umum. Komite-Komite yang dibentuk oleh Dewan Komisaris telah menyampaikan rekomendasi proses perbaikan kepada Dewan Komisaris. Dewan Komisaris dan Komite level Dewan Komisaris juga telah menyelenggarakan rapat sesuai dengan ketentuan. Dewan Komisaris telah menyelenggarakan rapat bersama Direksi guna melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dan pemberian nasihat oleh Dewan Komisaris kepada Direksi. Dewan Komisaris telah menyetujui Rencana Bisnis Bank (RBB) yang telah disusun dan melakukan pengawasan terhadap realisasi RBB serta menyampaikan laporan hasil pengawasannya kepada OJK secara periodik.	The Board of Commissioners has carried out supervisory duties, including providing direction to the Board of Directors, evaluating the implementation of the Bank's strategic policies, and supervising the Bank's operational activities. The Board of Commissioners has adjusted the membership of Board of Commissioners-level committees in accordance with the provisions of POJK No. 17 of 2023 concerning Governance for Commercial Banks. Committees formed by the Board of Commissioners have submitted recommendations for the improvement process to the Board of Commissioners. The Board of Commissioners and Board of Commissioners-level committees have also held meetings in accordance with the provisions. The Board of Commissioners has held meetings with the Board of Directors to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice from the Board of Commissioners to the Board of Directors. The Board of Commissioners has approved the Bank Business Plan (RBB), which has been prepared and supervises the realization of the RBB and submits reports on the results of its supervision to the OJK periodically.
	Dalam rangka melaksanakan tugas dan tanggung jawabnya mengawasi pemenuhan tata kelola syariah, DPS telah mengarahkan, memantau, dan mengevaluasi pelaksanaan Tata Kelola Syariah termasuk penerapan manajemen risiko syariah, kepatuhan syariah, dan audit intern syariah. Fungsi audit syariah yang merupakan bagian dari Satuan Kerja Audit Intern (SKAI) yang dipimpin oleh Kepala SKAI telah melakukan audit penerapan aspek syariah di Kantor Pusat Bank dan Kantor Cabang Bank. DPS telah menyelenggarakan rapat rutin bulanan guna membahas dan memberikan opini terhadap usulan produk, aktivitas dan program sesuai dengan prinsip syariah. Adapun rapat rutin Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi dilaksanakan paling sedikit 1 (satu) kali dalam 4 (empat) bulan. DPS telah melakukan pengawasan terhadap kegiatan usaha Bank dan menyampaikan laporan hasil pengawasannya kepada OJK dan Dewan Syariah Nasional - Majelis Ulama Indonesia (DSN-MUI) secara semesteran.	In order to carry out its duties and responsibilities in supervising the fulfillment of sharia governance, DPS has directed, monitored, and evaluated the implementation of Sharia Governance, including the implementation of sharia risk management, sharia compliance, and sharia internal audit. The sharia audit function, which is part of the Internal Audit Work Unit (SKAI) led by the Head of SKAI, has carried out audits of the implementation of sharia aspects at the Bank Head Office and Bank Branch Offices. DPS has held regular monthly meetings to discuss and provide opinions on proposed products, activities, and programs in accordance with sharia principles. The regular meetings of the Sharia Supervisory Board together with the Board of Commissioners and the Board of Directors are held at least once every 4 (four) months. DPS has supervised the Bank's business activities and submitted reports on the results of its supervision to the OJK and the National Sharia Board - Indonesian Ulema Council (DSN-MUI) on a semesterly basis.
	Direksi bertanggung jawab penuh terhadap pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian, GCG dan aspek syariah. Direksi telah menyusun RBB dan telah mendapatkan persetujuan Dewan Komisaris. Proses pengambilan keputusan Direksi antara lain dilakukan melalui rapat rutin Direksi yang diselenggarakan secara mingguan. Dalam rangka merealisasikan target bisnis dalam RBB dan memperbaiki kinerja Bank, Direksi telah melakukan upaya-upaya antara lain sebagai berikut: a. Melakukan perbaikan-perbaikan atas tata kelola pembiayaan antara lain menyempurnakan komposisi dan limit kewenangan memutus pembiayaan, menyusun dan menginikan ketentuan internal, meningkatkan kualitas SDM terkait risiko pembiayaan, menyusun perangkat analisis dan *tools* terkait pembiayaan dan memantau pengelolaan risiko kredit. b. Melakukan inisiatif perbaikan atas tata kelola operasional Bank melalui pengelolaan risiko operasional bank, pendampingan pengelolaan risiko operasional untuk Risk Taking Unit (RTU), baik pada *business/support function*, penyempurnaan dan penyusunan ketentuan internal terkait operasional, peningkatan kualitas SDM terkait risiko operasional, dan pemantauan pengelolaan risiko operasional. c. Mengembangkan budaya manajemen risiko dan kepatuhan pada seluruh jenjang organisasi, antara lain melalui *e-mail blast*, video dan pelatihan.	The Board of Directors is fully responsible for the implementation of Bank management based on the principles of prudence, GCG, and sharia aspects. The Board of Directors has prepared the RBB and has received approval from the Board of Commissioners. The decision-making process for the Board of Directors is carried out, among other things, through regular meetings of the Board of Directors, which are held weekly. In order to realize the business targets in the RBB and improve the Bank's performance, the Board of Directors has made efforts, including the following: a. Carrying out improvements to financing governance includes improving the composition and limits of authority to decide on financing, compiling and updating internal regulations, improving the quality of human resources related to financing risk, developing analytical tools and tools related to financing, and monitoring credit risk management. b. Carrying out initiatives to improve the operational governance of the Bank through managing operational risks of the bank, assisting with operational risk management for Risk Taking Units (RTU), both in business/support functions, refining and drafting internal regulations related to operations, improving the quality of human resources related to operational risks, and monitoring operational risk management. c. Developing a culture of risk management and compliance at all levels of the organization, including through e-mail blasts, videos and training.

No.	Uraian	Description
	d. Melakukan beberapa inisiatif *project* dan pengembangan produk dan aktivitas Bank. Selama tahun 2024, Bank Muamalat telah menyampaikan 1 (satu) surat penyampaian informasi uji coba produk baru yaitu, Uji Coba Muamalat Hijrah *Groceries* dan menyampaikan 1 (satu) surat Laporan Realisasi penerbitan produk, yaitu Laporan Realisasi Solusi Emas Hijrah. Bank Muamalat secara resmi telah berdasarkan Surat Keputusan Dewan Komisioner Otoritas Jasa Keuangan Nomor KEP-50/PM.02/2024 tanggal 22 Oktober 2024. Sebagai bank kustodian, Bank akan melayani kebutuhan kustodian para nasabah institusi dan individual, baik lokal ataupun asing. e. Melaksanakan training/*workshop* & sosialisasi, dan sertifikasi profesi, antara lain terkait dengan sertifikasi manajemen risiko beserta *resfreshment*, sertifikasi treasuri beserta *resfreshment*, Standarisasi Kompetensi Sistem Pembayaran (SKSP), Sertifikasi Wakil Perantara Pedagang Efek (WPPE), Sertifikasi Asosiasi Asuransi Syariah Indonesia (AASI), Campaign Terkait dengan Anti-Fraud, Mandatory Muamalat Internal Certification (MIC), Muamalat Associate Program (MAP) Wholesale Banking dan Small Medium Enterprise, program Muamalat *internal certification* yang ditujukan untuk profesi Teller, CS dan Operation supervisor, dan webinar Dirasah Islamiyah. f. Melaksanakan penerapan strategi pencegahan anti-*fraud* secara periodik melalui program Anti-*Fraud Awareness*, identifikasi kerawanan, dan *know your employee.* Bank juga telah melakukan evaluasi dan penginian terhadap ketentuan internal secara berkala dalam rangka menjaga efektivitas, kecukupan dan kesesuaian ketentuan internal dengan peraturan perundang-undangan yang berlaku serta prinsip syariah. Pengajuan produk dan aktivitas baru telah dikaji/dievaluasi oleh fungsi-fungsi terkait yaitu Satuan Kerja Manajemen Risiko, unit kerja kepatuhan dan legal serta telah mendapatkan opini/pendapat dari DPS atas kesesuaian produk dan aktivitas baru sesuai dengan Fatwa DSN-MUI.	d. Carry out several project initiatives and develop Bank products and activities. In 2024, Bank Muamalat submitted 1 (one) letter conveying information on new product trials, namely, the Muamalat Hijrah Groceries Trial, and submitted 1 (one) letter of Realization Report on product issuance, namely, the Hijrah Gold Solution Realization Report. Bank Muamalat has officially been based on the Decree of the Board of Commissioners of the Financial Services Authority No. KEP-50/PM.02/2024 dated October 22, 2024. As a custodian bank, the Bank will serve the custodial needs of institutional and individual customers, both local and foreign. e. Carrying out training/workshops & socialization, and professional certification, including related to risk management certification with refreshment, treasury certification with refreshment, Payment System Competency Standardization (SKSP), Securities Brokerage Representative Certification (WPPE), Indonesian Sharia Insurance Association (AASI) Certification, Campaign Related to Anti-Fraud, Mandatory Muamalat Internal Certification (MIC), Muamalat Associate Program (MAP) Wholesale Banking and Small Medium Enterprise, Muamalat internal certification program aimed at Teller, CS and Operation supervisor professions, and Dirasah Islamiyah webinar. f. Implementing periodic anti-fraud prevention strategies through the Anti-Fraud Awareness program, identifying vulnerabilities, and knowing your employees. The Bank has also evaluated and updated internal regulations periodically in order to maintain the effectiveness, adequacy, and conformity of internal regulations with applicable laws and regulations and sharia principles. Submissions of new products and activities have been reviewed/evaluated by related functions, namely the Risk Management Work Unit and compliance and legal work units, and have received opinions from DPS regarding the suitability of new products and activities in accordance with the DSN-MUI Fatwa.
3.	***Governance Outcome***	
	Bank telah melaksanakan RUPS tahunan dan pertanggungjawaban manajemen telah diterima oleh Pemegang Saham. Setiap pengambilan keputusan Dewan Komisaris, DPS dan Direksi dilakukan melalui rapat yang dituangkan dalam risalah rapat dan telah ditindaklanjuti sebagai upaya perbaikan. Rencana Bisnis Bank telah disusun dan dikaji secara komprehensif dengan memperhatikan peluang bisnis, kekuatan yang dimiliki Bank serta kelemahan dan ancaman yang akan dihadapi. Rencana Bisnis Bank juga telah dikomunikasikan kepada seluruh pejabat di internal Bank. Produk dan aktivitas yang diterbitkan oleh Bank sesuai dengan fatwa yang diterbitkan oleh DSN-MUI. Setiap produk dan aktivitas yang diterbitkan oleh Bank telah mendapat opini syariah dari DPS. Prosedur pelaksanaan dalam penghimpunan dana, penyaluran dana, dan pelayanan jasa Bank juga telah sesuai dengan regulasi dan prinsip syariah. Bank telah merealisasikan produk Solusi Emas Hijrah. Bank telah berhasil meraih sertifikat ISO 37001:2016 atas komitmen Bank dalam menerapkan Sistem Manajemen Anti Penyuapan (SMAP). Bank Muamalat meraih Indonesia Sustainable Development Goals Award 2024 Kategori SDGs 4.1 Social Pillar yang diselenggarakan oleh Corporate Forum for CSR Development (CFCD), The Best Indonesia Annual Report Award tahun 2024 (Indonesian Annual Report Award III 2024) yang diselenggarakan oleh Economic Review, dan Sekretaris Perusahaan Bank Muamalat yaitu Bapak Hayunaji sebagai pemenang pada Corporate Secretary Champion 2024 oleh SWA Media Group. Secara umum rasio prudensial Bank telah sesuai dengan ketentuan. Bank juga tidak melakukan pelanggaran dan/atau pelampauan Batas Maksimum Penyaluran Dana (BMPD).	The Bank has held an annual GMS, and management accountability has been accepted by Shareholders. Every decision made by the Board of Commissioners, DPS, and the Board of Directors is carried out through meetings that are outlined in the minutes of the meeting and have been followed up as an improvement effort. The Bank's Business Plan has been prepared and studied comprehensively by considering business opportunities, the Bank's strengths as well as the weaknesses and threats it will face. The Bank's Business Plan has also been communicated to all internal Bank officials. Products and activities issued by the Bank are in accordance with the fatwa issued by DSN-MUI. Every product and activity issued by the Bank has received sharia opinion from DPS. Implementation procedures for collecting funds, distributing funds, and providing Bank services are also in accordance with sharia regulations and principles. The Bank has realized the Hijrah Gold Solutions product. The Bank has succeeded in achieving ISO 37001:2016 certificate for the Bank's commitment to implementing the Anti-Bribery Management System (SMAP). Bank Muamalat won the Indonesia Sustainable Development Goals Award 2024 in the SDGs 4.1 Social Pillar Category organized by the Corporate Forum for CSR Development (CFCD), The Best Indonesia Annual Report Award 2024 (Indonesian Annual Report Award III 2024) organized by Economic Review, and Bank Muamalat's Corporate Secretary, Mr. Hayunaji, won the Corporate Secretary Champion 2024 by SWA Media Group. In general, the Bank's prudential ratios are in accordance with the provisions. The Bank also did not violate and/or exceed the Maximum Fund Distribution Limit (BMPD).

Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Corporate Governance Guidelines for Public Companies

Berdasarkan Peraturan Otoritas Jasa Keuangan No. 21/ POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan No. 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka sebagai standar penerapan GCG, Bank Muamalat mengimplementasikan dasar Pedoman Tata Kelola Perusahaan yang meliputi 5 (lima) aspek yang diturunkan ke dalam 8 (delapan) prinsip dan 25 rekomendasi. Aspek-aspek dan prinsip-prinsip tersebut, adalah sebagai berikut:

Based on Financial Services Authority Regulation No. 21/ POJK.04/2015 concerning the Implementation of Guidelines for Public Company Governance and Financial Services Authority Circular Letter No. 32/ SEOJK.04/2015 concerning Public Company Governance Guidelines as a standard for implementing GCG, Bank Muamalat implements the basic Corporate Governance Guidelines, which include 5 (five) aspects that are broken down into 8 (eight) principles and 25 recommendations. These aspects and principles are as follows:

Prinsip Principle	**Rekomendasi** Recommendation	**Penjelasan Rekomendasi OJK** Explanation of OJK Recommendations	**Penerapan di Bank Muamalat** Implementation at Bank Muamalat
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham **Aspect 1: Public Company Relationship with Shareholders in Guaranteeing Shareholder Rights**			
Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).	1.1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi.	Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (*one share one vote*). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (*voting*). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengumpulan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengumpulan suara (*voting*) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (*voting*) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (*voting*) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan *electronic voting*.	**Telah Diterapkan** Bank telah memiliki ketentuan tata cara pengambilan keputusan melalui pengumpulan suara *(voting)* dalam RUPS, baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Ketentuan tersebut diatur dalam Anggaran Dasar Bank dan Prosedur Pelaksanaan RUPS sebagai berikut: 1. Keputusan RUPS diambil berdasarkan musyawarah untuk mufakat. 2. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, keputusan RUPS adalah sah jika disetujui lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali peraturan perundang-undangan dan/atau Anggaran Dasar menentukan bahwa keputusan adalah sah jika disetujui oleh jumlah suara setuju yang lebih besar. 3. Pemungutan suara mengenai diri orang dan pemungutan suara mengenai hal-hal lain diatur sebagai berikut: a. diri orang dilakukan secara tertulis dengan suara tertutup yang tidak ditandatangani; b. mengenai hal-hal lain dilakukan secara lisan, kecuali apabila ketua RUPS menentukan lain tanpa ada keberatan dari 1 (satu) atau lebih pemegang saham yang hadir dalam RUPS.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Principle 1: Increase the value of holding a General Meeting of Shareholders (GMS).	1.1. Public Companies have technical methods or procedures for collecting votes (voting) both openly and privately that prioritize independence.	Each share with voting rights issued has one voting right (one share, one vote). Shareholders can use their voting rights when making decisions, especially when making decisions by collecting votes. However, the decision-making mechanism by means of voting, both openly and privately, has not been regulated in detail. Public Companies are recommended to have procedures for collecting votes in making decisions on a GMS agenda. The voting procedures must maintain the independence or freedom of shareholders. For example, voting is done openly by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting is carried out on decisions that require confidentiality or at the request of shareholders by using voting cards or by using electronic voting.	**Has Been Implemented** The Bank has provisions for procedures for making decisions through voting at the GMS, both openly and closed, which prioritizes independence and the interests of shareholders. These provisions are regulated in the Bank's Articles of Association and the GMS Implementation Procedures as follows: 1. GMS decisions are taken based on deliberation to reach consensus. 2. In the event that a decision based on deliberation to reach consensus is not reached, the GMS decision is valid if it is approved by more than 1/2 (one half) of the total number of shares with voting rights present at the GMS, unless the statutory regulations and/or the Articles of Association determine that the decision is valid if it is approved by a greater number of affirmative votes. 3. Voting regarding individuals and voting regarding other matters are regulated as follows: a. personally executed in writing with an unsigned closed voice; b. regarding other matters, this is done orally unless the chairman of the GMS determines otherwise without any objection from 1 (one) or more shareholders present at the GMS.
	1.2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.	Anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS.	**Telah Diterapkan** 1. RUPS Tahunan (RUPST) tanggal 27 Juni 2024 dihadiri oleh 2 (dua) orang anggota Dewan Pengawas Syariah, 1 (satu) orang anggota Dewan Komisaris, dan 4 (empat) orang anggota Direksi. 1 (satu) orang anggota Dewan Pengawas Syariah, 2 (dua) orang anggota Dewan Komisaris, dan 1 (satu) orang anggota Direksi berhalangan hadir. 2. RUPSLB pada tanggal 11 Desember 2024 dihadiri seluruh anggota Dewan Pengawas Syariah, 2 (dua) orang anggota Dewan Komisaris dan 1 (satu) orang anggota Direksi. 1 (satu) orang anggota Dewan Komisaris dan 2 (dua) orang anggota Direksi berhalangan hadir.
	1.2. All members of the Board of Directors and members of the Board of Commissioners of Public Companies are present at the Annual GMS.	Members of the Board of Commissioners of Public Companies aim to ensure that every member of the Board of Directors and members of the Board of Commissioners can pay attention to, explain and answer directly problems that occur or questions raised by shareholders regarding the agenda at the GMS.	**Has Been Implemented** 1. The Annual GMS (AGMS) on June 27, 2024, was attended by 2 (two) members of the Sharia Supervisory Board, 1 (one) member of the Board of Commissioners, and 4 (four) members of the Board of Directors. 1 (one) member of the Sharia Supervisory Board, 2 (two) members of the Board of Commissioners, and 1 (one) member of the Board of Directors were unable to attend. 2. The EGMS on December 11, 2024, was attended by all members of the Sharia Supervisory Board, 2 (two) members of the Board of Commissioners, and 1 (one) member of the Board of Directors. 1 (one) member of the Board of Commissioners and 2 (two) members of the Board of Directors were unable to attend.

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	1.3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.	Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui situs *web* Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada situs *web* Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di situs *web* dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	**Telah Diterapkan** Bank memiliki ringkasan risalah RUPS atas RUPS Tahunan dan RUPS Luar Biasa yang telah diselenggarakan, baik dalam Bahasa Indonesia maupun Bahasa Inggris dan dapat diakses oleh masyarakat 2 (dua) hari kerja setelah pelaksanaan RUPS, salah satunya adalah melalui Situs Web Bank (www.bankmuamalat.co.id) pada menu hubungan investor-RUPS yang tersedia selama lebih dari 1 (satu) tahun.
	1.3. A summary of the GMS minutes is available on the Public Company Website for at least 1 (one) year.	Public Companies are required to prepare a summary of the minutes of the GMS in Indonesian and a foreign language (at least in English), and announce it 2 (two) working days after the GMS is held to the public, one of which is via the Public Company website. The availability of a summary of the GMS minutes on the Public Company website provides an opportunity for shareholders who are not present to obtain important information in holding the GMS easily and quickly. Therefore, the provisions regarding the minimum period for the availability of a summary of the GMS minutes on the website are intended to provide sufficient time for shareholders to obtain this information.	**Has Been Applied** The Bank has a summary of the minutes of the GMS, for the GMS that has been held, both in Indonesian and English and can be accessed by the public 2 (two) working days after the GMS is held, one of which is through the Bank's Website (www. bankmuamalat.co.id) on the investor relations-GMS menu available for more than 1 (one) year.
Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.	2.1. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.	Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta Pelaksanaan Tata Kelola Perusahaan Terbuka. Di samping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukkan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut.	**Telah Diterapkan** Dalam kebijakan GCG diatur bahwa dalam hubungan dengan Pemegang Saham, Bank Muamalat Indonesia senantiasa mendorong penerapannya berdasarkan ketentuan sebagai berikut: 1. Melindungi hak-hak Pemegang Saham sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank; 2. Menyelenggarakan Daftar Pemegang Saham secara tertib dan teratur sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank; 3. Menyediakan informasi mengenai Bank secara tepat waktu, benar, dan teratur bagi seluruh Pemegang Saham, kecuali hal-hal yang bersifat rahasia; dan 4. Memberikan penjelasan yang lengkap dan informasi yang akurat mengenai penyelenggaraan RUPS. Bank Muamalat Indonesia melakukan komunikasi dengan para pemegang saham melalui media komunikasi antara lain melalui Rapat Umum Pemegang Saham (RUPS), *website* Bank (www.bankmuamalat.co.id), *e-mail helpdesk*: investor.relations@bankmuamalat.co.id, akun sosial media Bank Muamalat, SalaMuamalat, dan melalui surat menyurat.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.	2.1. Public Companies have a communication policy with shareholders or investors.	The existence of communication between Public Companies and shareholders or investors is intended to ensure that shareholders or investors gain a clearer understanding of information that has been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the Implementation of Public Company Governance. Apart from that, shareholders or investors can also submit input and opinions to the management of the Public Company. The communication policy with shareholders or investors shows the Public Company's commitment to implementing communication with shareholders or investors. This policy may include strategies, programs, and timing for implementing communications, as well as guidelines that support shareholders or investors in participating in such communications.	**Has Been Implemented** The GCG policy stipulates that in relations with Shareholders, Bank Muamalat Indonesia always encourages its implementation based on the following provisions: 1. Protect the rights of Shareholders in accordance with laws and regulations and the Bank's Articles of Association; 2. Organize an orderly Register of Shareholders in accordance with statutory regulations and the Bank's Articles of Association; 3. Provide information regarding the Bank in a timely, correct, and regular manner to all Shareholders, except for matters of a confidential nature; and 4. Provide complete explanations and accurate information regarding the implementation of the GMS. Bank Muamalat Indonesia communicates with shareholders through communication media, including the General Meeting of Shareholders (GMS), the Bank's website (www.bankmuamalat.co.id), e-mail helpdesk: investor. relations@ bankmuamalat.co.id, Bank Muamalat's social media account, SalaMuamalat, and through correspondence.
	2.2. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs *Web*.	Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk peningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.	**Telah Diterapkan** Bank telah menyediakan mekanisme komunikasi antara Pemegang Saham dengan Bank sebagaimana dijelaskan pada website Bank.
	2.2. The Public Company discloses the Public Company's communication policy with shareholders or investors on the Website.	Disclosure of communication policies is a form of transparency regarding the Public Company's commitment to providing equality to all shareholders or investors regarding the implementation of communications. Disclosure of this information also aims to increase the participation and role of shareholders or investors in implementing Public Company communication programs.	**Has Been Implemented** The Bank has provided a communication mechanism between Shareholders and the Bank as explained on the Bank's website.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Aspek 2: Fungsi dan Peran Dewan Komisaris **Aspect 2: Functions and Roles of the Board of Commissioners**			
Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris. Principle 3: Strengthen the Membership and Composition of the Board of Commissioners.	3.1. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. 3.1. Determining the number of members of the Board of Commissioners considers the conditions of the Public Company.	Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 (dua) orang berdasarkan ketentuan peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda di antara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris. The number of members of the Board of Commissioners can influence the effectiveness of the implementation of the duties of the Board of Commissioners. Determining the number of members of the Board of Commissioners of a Public Company must refer to the provisions of applicable laws and regulations, consisting of at least 2 (two) people based on the provisions of OJK regulations concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies. Apart from that, it is also necessary to consider the conditions of Public Companies, which include, among other things, characteristics, capacity, and size, as well as achieving goals and meeting different business needs among Public Companies. However, the number of members of the Board of Commissioners that is too large has the potential to disrupt the effectiveness of the implementation of the Board of Commissioners' functions.	**Telah Diterapkan** Hingga berakhirnya tahun buku 2024, jumlah anggota Dewan Komisaris adalah 3 (tiga) orang di mana 2 (dua) orang anggota Dewan Komisaris merupakan Komisaris Independen. Penentuan jumlah anggota Dewan Komisaris tersebut telah memenuhi regulasi dan mempertimbangkan karakteristik, kapasitas, ukuran, dan komposisi terhadap Direksi serta pencapaian tujuan dan pemenuhan kebutuhan bisnis Bank. **Has Been Implemented** Until the end of the 2024 financial year, the number of members of the Board of Commissioners is 3 (three) people, of which 2 (two) members of the Board of Commissioners are Independent Commissioners. The determination of the number of members of the Board of Commissioners has complied with regulations and considered the characteristics, capacity, size, and composition of the Board of Directors as well as achieving objectives and meeting the Bank's business needs.
	3.2. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.	**Telah Diterapkan** Komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan di mana keberagaman tersebut tercermin dari keahlian dan pengalaman yang dimiliki masing-masing anggota Dewan Komisaris. Anggota Dewan Komisaris memiliki keahlian pada bidang: • Perbankan syariah • Audit • Industri keuangan • Manajemen strategis • Tata Kelola Perusahaan • Hukum

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	3.2. Determining the composition of members of the Board of Commissioners considers the diversity of skills, knowledge, and experience required.	The composition of the Board of Commissioners is a combination of characteristics both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics can be reflected in determining the skills, knowledge and experience required in carrying out supervisory duties and providing advice by the Board of Commissioners of a Public Company. A composition that considers the needs of Public Companies is a positive thing, especially regarding decision-making in the context of implementing the supervisory function, which is carried out by considering various broader aspects.	**Has Been Implemented** The composition of the members of the Board of Commissioners has considered the diversity of skills, knowledge, and experience required, where this diversity is reflected in the skills and experience possessed by each member of the Board of Commissioners. Members of the Board of Commissioners have expertise in the areas of: • Islamic banking • Audits • Financial industry • Strategic management • Corporate governance • Law
Prinsip 4: Meningkatkan kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.	4.1. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.	Kebijakan penilaian sendiri (self- assessment) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. Self-assessment atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing- masing anggota Dewan Komisaris. Dengan adanya self-assessment ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, di mana adanya fungsi tersebut telah diwajibkan dalam Peraturan OJK tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik.	**Telah Diterapkan** Dewan Komisaris telah memiliki kebijakan penilaian sendiri (*self-assessment*) sebagai mekanisme penilaian kinerja Dewan Komisaris.
Principle 4: Improving the quality of implementation of the duties and responsibilities of the Board of Commissioners.	4.1. The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.	The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for the collegial performance assessment of the Board of Commissioners. Self-assessment is carried out by each member to assess the implementation of the performance of the Board of Commissioners in a collegial manner and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, it is hoped that each member of the Board of Commissioners can contribute to improving the performance of the Board of Commissioners on an ongoing basis. This policy may include the assessment activities carried out along with their goals and objectives, the timing of their implementation on a regular basis, and the benchmarks or assessment criteria used in accordance with the recommendations provided by the nomination and remuneration function of the Public Company, where the existence of this function is required in the OJK Regulations concerning the Remuneration and Nomination Committee of Issuers or Public Companies.	**Has Been Implemented** The Board of Commissioners has a self-assessment policy as a mechanism for assessing the performance of the Board of Commissioners.

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	4.2. Kebijakan penilaian sendiri *(self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan PerusahaanTerbuka.	Pengungkapan kebijakan *self-assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya- upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris.	**Telah Diterapkan** Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan Bank.
	4.2. The self-assessment policy for assessing the performance of the Board of Commissioners is disclosed in the Public Company's Annual Report.	Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties but also to provide confidence, especially to shareholders or investors regarding the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Commissioners.	**Has Been Implemented** The self-assessment policy for assessing the performance of the Board of Commissioners has been disclosed in the Bank's Annual Report.
	4.3. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	Pengungkapan kebijakan *self-assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya- upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balances* terhadap kinerja Dewan Komisaris.	**Telah Diterapkan** Dalam *Board Manual* Dewan Komisaris Bank Muamalat Indonesia di bab Etika Berkaitan dengan Penyuapan dan Kejahatan Keuangan diatur bahwa anggota Dewan Komisaris yang terlibat dalam tindak kejahatan keuangan sebagai status terpidana maka harus mengundurkan diri dari jabatan sebagai anggota Dewan Komisaris.
	4.3. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties but also to provide confidence, especially to shareholders or investors regarding the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the checks and balances mechanism for the performance of the Board of Commissioners.	**Has Been Implemented** In the Board Manual for the Board of Commissioners of Bank Muamalat Indonesia, in the chapter on Ethics Relating to Bribery and Financial Crimes, it is stipulated that members of the Board of Commissioners who are involved in financial crimes as convicts must resign from their position as members of the Board of Commissioners.

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	4.4. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi	Berdasarkan ketentuan Peraturan OJK tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.	**Telah Diterapkan** Bank telah memiliki dan menerapkan program *Talent Management* dan *Succession Plan*. Program *Talent Management* bertujuan untuk mempersiapkan *Pool of Talent* dari Bank sebagai upaya menyediaan dan penguatan Sumber Daya Insani di Bank. Suksesi diterapkan untuk penyiapan kader-kader terbaik dari *Pool of Talent* Bank yang siap menduduki posisi-posisi kritikal termasuk posisi Pejabat Eksekutif Bank. Bank telah memiliki *database Pool of Talent* dan *Successor* berdasarkan proses identifikasi *talent* dan suksesor dengan menggunakan metodologi yang disiapkan Bank. Proses validasi dan kalibrasi dilakukan atas *talent* dan suksesor, baik di tingkat Direktorat maupun di tingkat Direksi untuk posisi-posisi strategis yaitu posisi satu level di bawah Direksi dan *Region Head*. Database ini diperbarui setiap tahun dan menjadi referensi manajemen dalam melakukan rotasi maupun promosi karyawan serta untuk kebutuhan nominasi jabatan strategis termasuk Direksi.
	4.4. The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function prepares a succession policy in the Nomination process for members of the Board of Directors.	Based on the provisions of the OJK Regulations concerning Remuneration and Nomination Committees for Issuers or Public Companies, the committee carrying out the nomination function has the task of formulating the policies and criteria required in the nomination process for prospective members of the Board of Directors. One policy that can support the nomination process as intended is the succession policy for members of the Board of Directors. The policy regarding succession aims to maintain the continuity of the leadership regeneration or cadre process in the company in order to maintain business continuity and the company's long-term goals.	**Has Been Implemented** The Bank had and has implemented a Talent Management and Succession Plan program. The Talent Management Program aims to prepare the Bank's Pool of Talent as an effort to provide and strengthen Human Resources at the Bank. Succession is applied to prepare the best cadres from the Bank's Pool of Talent who are ready to occupy critical positions, including the position of Bank Executive Officer. The Bank has a Pool of Talent and Successor database based on the talent and successor identification process using a methodology prepared by the Bank. The validation and calibration process is carried out on talent and successors, both at the Directorate level and at the Board of Directors level for strategic positions, namely positions one level below the Board of Directors and Region Head. This database is updated every year and becomes a reference for management in carrying out employee rotations and promotions as well as for nomination needs for strategic positions, including the Board of Directors.

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Aspek 3: Fungsi dan Peran Direksi **Aspect 3: Functions and Roles of the Board of Directors**			
Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.	5.1. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.	Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang-undangan yang berlaku, di mana berdasarkan Peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Di samping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka, meliputi karakteristik, kapasitas dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi.	**Telah Diterapkan** Komposisi Direksi telah sesuai dengan regulasi dan telah mempertimbangkan karakteristik, kapasitas, dan skala usaha Bank. Per Desember 2024, jumlah Direksi sebanyak 3 (tiga) orang dengan pembagian tugas sebagai Direktur Utama, Direktur Kepatuhan dan Sumber Daya Manusia, dan Direktur Bisnis. Adapun untuk bidang Operasi diampu oleh Senior Executive Vice President (SEVP) Operasi dan Teknologi Informasi. Seluruh anggota Direksi memiliki keahlian dan pengalaman yang sesuai dengan bidang tugasnya masing-masing.
Principle 5: Strengthen the Membership and Composition of the Board of Directors.	5.1. Determining the number of members of the Board of Directors considers the condition of the Public Company and effectiveness in decision-making.	As a company organ with authority to manage the company, determining the number of the Board of Directors greatly influences the performance of a Public Company. Therefore, determining the number of members of the Board of Directors must be carried out through careful consideration and must refer to the provisions of applicable laws and regulations, which based on OJK Regulations regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies consists of at least 2 (two) people. In addition, determining the number of the Board of Directors must be based on the need to achieve the goals and objectives of the Public Company and adjusted to the conditions of the Public Company, including the characteristics, capacity, and size of the Public Company, as well as how to achieve the effectiveness of the Board of Directors' decision-making.	**Has Been Implemented** The composition of the Board of Directors is in accordance with regulations and has considered the characteristics, capacity, and scale of the Bank's business. As of December 2024, the number of the Board of Directors was 3 (three) people with a division of duties as President Director, Compliance and Human Resources Director, and Business Director. The Operations sector is supervised by the Senior Executive Vice President (SEVP) Operations and Information Technology. All members of the Board of Directors have expertise and experience in accordance with their respective fields of duties.

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	5.2. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan, dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukkan individual anggota Direksi ataupun Direksi secara kolegial.	**Telah Diterapkan** Komposisi anggota Direksi telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai pembagian fungsi, tugas dan wewenang Direksi dalam mencapai tujuan Bank.
	5.2. Determining the composition of members of the Board of Directors considers the diversity of skills, knowledge and experience required.	As with the Board of Commissioners, diversity in the composition of members of the Board of Directors is a combination of desired characteristics both in terms of the Board of Directors and individual members of the Board of Directors, in accordance with the needs of the Public Company. This combination is determined by considering the appropriate skills, knowledge, and experience in the division of duties and functions of the Board of Directors in achieving the goals of the Public Company. Therefore, consideration of the combination of characteristics referred to will have an impact on the accuracy of the process of nominating and appointing individual members of the Board of Directors or the Board of Directors collegially.	**Has Been Implemented** The composition of members of the Board of Directors has considered the diversity of expertise, knowledge, and experience required according to the division of functions, duties, and authority of the Board of Directors in achieving the Bank's objectives.
	5.3. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sector pasar modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kualifikasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (*stakeholders*) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, sertifikasi pelatihan dan/atau pengalaman kerja terkait.	**Telah Diterapkan** Direktur yang membawahi bidang akuntansi atau keuangan memiliki latar belakang pendidikan dan pengalaman kerja di bidang keuangan. Beliau memiliki pengalaman berkarir sebagai Direktur Utama PT Bank BNI Syariah (2016-2017), Direktur Bisnis PT Bank BNI Syariah (2012-2016), Direktur Risiko dan Kepatuhan PT Bank BNI Syariah (2010-2012), serta memegang peran penting lainnya seperti VP Corporate Secretary PT Bank Permata Tbk (2005-2007) dan Head of Investor Relations PT Bank Permata Tbk (2003-2005). Selain itu, beliau juga menjabat sebagai Wakil Ketua Badan Wakaf Indonesia (2017-2024).

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	5.3. Members of the Board of Directors who are in charge of accounting or finance have expertise and/or knowledge in the field of accounting.	Financial Statements are management accountability reports for the management of resources owned by Public Companies, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia and also related OJK regulations, including laws and regulations in the Capital Market sector that regulate the presentation and disclosure of Public Company Financial Statements. Based on statutory regulations in the capital markets sector, which regulate the responsibility of the Board of Directors for Financial Satements, the Board of Directors is jointly and severally responsible for the Financial Statements, which are signed by the President Director and members of the Board of Directors who are in charge of accounting or finance. Therefore, the disclosure and preparation of financial information presented in financial statements will greatly depend on the expertise and/or knowledge of the Board of Directors, especially members of the Board of Directors who are in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that at least members of the Board of Directors have can provide confidence in the preparation of Financial Satements, so that the Financial Statements can be relied upon by stakeholders as a basis for making economic decisions regarding the Public Company in question. These skills and/or knowledge can be proven by educational background, training certification, and/or related work experience.	**Has Been Implemented** Directors in charge of accounting or finance have an educational background and work experience in the financial sector. He has career experience as President Director of PT Bank BNI Syariah (2016-2017), Business Director of PT Bank BNI Syariah (2012-2016), Director of Risk and Compliance of PT Bank BNI Syariah (2010-2012), as well as holding other important roles such as VP Corporate Secretary of PT Bank Permata Tbk (2005-2007) and Head of Investor Relations of PT Bank Permata Tbk (2003-2005). Apart from that, he also served as Deputy Chair of the Indonesian Waqf Board (2017-2024).
	6.1. Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.	Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (*self-assessment*) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self-assessment* atau penilaian sendiri dimaksud dilakukan oleh masing- masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self-assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, di mana pembentukan fungsi tersebut telah diwajibkan dalam peraturan OJK tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik.	**Telah Diterapkan** Direksi memiliki kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi secara kolegial. Selain itu *self-assessment* kinerja Direksi juga dilakukan secara berkala terhadap *governance structure*, *governance process* dan *governance outcome* di level Direksi. Berdasarkan hasil *self-assessment* tersebut telah dilakukan upaya-upaya yang perlu ditingkatkan untuk peningkatan kinerja ke depan.

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	6.1. The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.	As is the case with the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability for the collegial assessment of the Board of Directors' performance. Self-assessment is carried out by each member of the Board of Directors to assess the implementation of the performance of the Board of Directors in a collegial manner and not to assess the individual performance of each member of the Board of Directors. With this self-assessment, it is hoped that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis. This policy may include assessment activities carried out along with their goals and objectives, periodic implementation times, and benchmarks or assessment criteria used in accordance with the recommendations provided by the nomination and remuneration function of Public Companies, where the establishment of this function has been required in OJK regulations regarding Remuneration and Nomination Committees for Issuers or Public Companies.	**Has Been Implemented** The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors in a collegial manner. Apart from that, self-assessment of the Board of Directors' performance is also carried out periodically on the governance structure, governance process, and governance outcomes at the Board of Directors level. Based on the results of the self-assessment, efforts have been made to improve future performance.
	6.2. Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.	Pengungkapan kebijakan *self-assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balances* terhadap kinerja Direksi.	**Telah Diterapkan** Kebijakan *self-assessment* atas kinerja Direksi diungkapkan dalam bagian Penilaian Kinerja Direksi di Laporan Tahunan.
	6.2. The self-assessment policy for assessing the performance of the Board of Directors is disclosed in the Public Company's annual report.	Disclosure of the self-assessment policy on the performance of the Board of Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties but also to provide important information regarding improvement efforts in the management of Public Companies. This information is very useful for providing confidence to shareholders or investors that there is certainty that company management will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Directors.	**Has Been Implemented** The self-assessment policy on the Board of Directors' performance is disclosed in the Directors' Performance Assessment section in the Annual Report.

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	6.3. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan	Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi.	**Telah Diterapkan** Dalam ketentuan Internal: *Board Manual* Direksi Bank Muamalat Indonesia dalam bab Etika Berkaitan dengan Penyuapan dan Kejahatan Keuangan bagi Direksi antara lain diatur bahwa: 1. Direksi dilarang melakukan tindakan manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta tindakan pidana pencucian uang sebagaimana dimaksud UU No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pencucian Uang. 2. Anggota Direksi yang terlibat dalam tindak kejahatan keuangan sebagai status terpidana, maka harus mengundurkan diri dari jabatan sebagai anggota Direksi.
	6.3. The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes	The policy of resigning members of the Board of Directors who are involved in financial crimes is a policy that can increase stakeholders' trust in Public Companies so that the company's integrity will be maintained. This policy is needed to help the legal process run smoothly and so that the legal process does not interfere with the running of business activities. Apart from that, from a morality perspective, this policy will build an ethical culture within the Public Company environment. These policies can be included in the Guidelines or Code of Ethics that apply to the Board of Directors.	**Has Been Implemented** In the Internal provisions: Board Manual for the Board of Directors of Bank Muamalat Indonesia in the Ethics chapter relating to Bribery and Financial Crimes for the Board of Directors, among other things, it is regulated that: 1. The Board of Directors is prohibited from carrying out acts of manipulation and various forms of embezzlement in financial services activities as well as criminal acts of money laundering as intended in Law No. 8 of 2010 concerning Prevention and Eradication of Money Laundering. 2. Members of the Board of Directors who are involved in financial crimes as convicted persons must resign from their positions as members of the Board of Directors.
Aspek 4: Partisipasi Pemangku Kepentingan **Aspect 4: Stakeholder Participation**			
Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.	7.1. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading.*	Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya insider trading tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan informasi yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.	**Telah Diterapkan** Kebijakan GCG Bank mengatur bahwa Bank senantiasa menyediakan informasi yang cukup, akurat, dipercaya dan tepat waktu kepada segenap pemangku kepentingan dengan mengedepankan prinsip *equal/ treatment*. Jajaran Bank dilarang untuk membeli atau menjual saham (*common stock*) atau surat berharga Bank lainnya pada saat yang bersangkutan bertanggung jawab atas informasi penting yang tidak dimaksudkan untuk konsumsi publik yang dapat mempengaruhi nilai harga saham dan surat berharga Bank. Sebagai informasi bahwa Bank Muamalat Indonesia merupakan perusahaan terbuka, namun tidak memperdagangkan sahamnya di Bursa Efek Indonesia, sehingga potensi terjadinya *insider trading* sangat rendah.

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Principle 7: Improving Corporate Governance Aspects through Stakeholder Participation.	7.1. Public Companies have policies to prevent insider trading.	A person who has inside information is prohibited from carrying out securities transactions using inside information as intended in the Law on Capital Markets. Public Companies can minimize the occurrence of insider trading through prevention policies, for example, by strictly separating confidential data and/or information from public information, as well as dividing duties and responsibilities for managing the information in question proportionally and efficiently.	**Has Been Implemented** The Bank's GCG policy stipulates that the Bank always provides sufficient, accurate, reliable, and timely information to all stakeholders by prioritizing the principle of equal/treatment. Bank officials are prohibited from buying or selling shares (common stock) or other Bank securities when they are responsible for important information that is not intended for public consumption, which may affect the price value of the Bank's shares and securities. For information, Bank Muamalat Indonesia is a public company but does not trade its shares on the Indonesian Stock Exchange, so the potential for insider trading to occur is very low.
	7.2. Perusahaan Terbuka memiliki kebijakan anti korupsi dan *anti-Fraud*.	Kebijakan anti-korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *Fraud*, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	**Telah Diterapkan** Ketentuan terkait anti-korupsi dan anti *Fraud* telah diatur dalam Board Manual dan Prosedur. Bank telah menyusun Prosedur Sistem Manajemen Anti Penyuapan yang secara umum mengatur tugas dan tanggung jawab unit kerja Anti *Fraud*, wewenang anti-*Fraud*, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi tindak lanjut dan *whistleblowing system*.
	7.2. Public Companies have anti-corruption and anti-fraud policies.	Anti-corruption policies are useful for ensuring that Public Company business activities are carried out legally, prudently, and in accordance with the principles of good governance. This policy can be part of a code of ethics or in its own form. This policy may include, among other things, programs and procedures carried out to overcome corrupt practices, kickbacks, fraud, bribery, and/or gratification in Public Companies. The scope of the policy must describe the Public Company's prevention of all corrupt practices, whether giving or receiving from other parties.	**Has Been Implemented** Provisions related to anti-corruption and anti-fraud have been regulated in the Board Manual and Procedures. The Bank has developed an Anti-Bribery Management System Procedure, which generally regulates the duties and responsibilities of the Anti-Fraud work unit, Anti-Fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, follow-up evaluation, and whistleblowing system.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.3. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.	Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/ memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas *output* perusahaan. Pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan Kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor.	**Telah Diterapkan** Kebijakan GCG mengatur bahwa Bank dalam berinteraksi dengan Penyedia Barang/Jasa antara lain dengan pemasok dan pihak lain yang melakukan transaksi usaha dengan Bank senantiasa menjalin hubungan baik didasarkan atas dasar profesionalisme kepercayaan, kejujuran, saling menghormati dan memberi kesempatan yang sama dalam memperoleh informasi yang relevan sesuai hubungan bisnis dengan Perseroan sehingga masing-masing pihak dapat membuat keputusan atas dasar pertimbangan yang adil dan wajar. Dalam menjalin hubungan antara Bank dengan penyedia barang/jasa, seluruh pihak berkewajiban untuk merahasiakan informasi dan melindungi kepentingan masing-masing pihak. Dalam melaksanakan hubungan dengan penyedia barang/jasa, Bank senantiasa mengedepankan prinsip-prinsip sebagai berikut: • Pengadaan barang/jasa harus dilakukan melalui seleksi dan persaingan yang sehat dengan memberikan perlakukan yang setara terhadap semua calon mitra bisnis yang telah memenuhi syarat/kriteria tertentu dari perusahaan. • Semua ketentuan dan informasi mengenai pengadaan barang/jasa termasuk syarat teknis administrasi, tata cara evaluasi serta hasil evaluasi disampaikan kepada calon mitra bisnis yang akan melakukan bisnis dengan perusahaan. • Memberikan perlakukan yang sama bagi semua calon mitra bisnis secara proporsional dan tidak mengarah untuk memberikan keuntungan kepada pihak tertentu dengan cara apapun. • Mekanisme seleksi pemasok atau vendor telah diatur secara detil dalam Prosedur Pengadaan Barang dan Jasa.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.3. Public Companies have policies regarding the selection and improvement of supplier or vendor capabilities.	Policies regarding supplier or vendor selection are useful for ensuring that Public Companies obtain the required goods or services at competitive prices and good quality. Meanwhile, the policy of increasing supplier or vendor capabilities is useful for ensuring that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfill the goods or services required by the company will affect the quality of the company's output. The implementation of these policies can guarantee continuity of supply, both in terms of quantity and quality required by Public Companies. The scope of this Policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capabilities of suppliers or vendors, and fulfillment of rights related to suppliers or vendors.	**Has Been Implemented** The GCG policy stipulates that the Bank, in interacting with Goods/Service Providers, including suppliers and other parties conducting business transactions with the Bank, always maintains good relationships based on professionalism, trust, honesty, mutual respect, and providing equal opportunities to obtain relevant information in accordance with the business relationship with the Company so that each party can make decisions based on fair and reasonable considerations. In establishing relationships between the Bank and providers of goods/services, all parties are obliged to keep information confidential and protect the interests of each party. In carrying out relationships with goods/service providers, the Bank always prioritizes the following principles: • Procurement of goods/services must be carried out through fair selection and competition by providing equal treatment to all prospective business partners who have met certain requirements/criteria from the company. • All provisions and information regarding the procurement of goods/services including administrative technical requirements, evaluation procedures and evaluation results are conveyed to prospective business partners who will do business with the company. • Providing equal treatment to all potential business partners proportionally and not aiming to provide benefits to certain parties in any way. • The supplier or vendor selection mechanism has been regulated in detail in the Goods and Services Procurement Procedure.
	7.4. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.	Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.	**Telah Diterapkan** Pemenuhan hak-hak kreditur telah diatur pada prosedur produk Bank serta tercantum dalam perjanjian.
	7.4. Public Companies have policies regarding the fulfillment of creditor rights.	Policies regarding the fulfillment of creditors' rights are used as guidelines in making loans to creditors. The aim of the policy in question is to ensure the fulfillment of rights and maintain creditors' trust in Public Companies. This policy includes considerations in entering into agreements, as well as follow-up actions in fulfilling the Public Company's obligations to creditors.	**Has Been Implemented** Fulfillment of creditor rights is regulated in the Bank's product procedures and stated in the agreement.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.5. Perusahaan Terbuka memiliki kebijakan *system whistleblowing*.	Kebijakan *system whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan *system whistleblowing* mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.	**Telah Diterapkan** Bank memiliki kebijakan pelaksanaan *Whistleblowing System* sebagaimana diatur dalam Kebijakan GCG dan Prosedur Sistem Manajemen Anti Penyuapan yang mencakup: • Perlindungan kepada *Whistleblower*. • Sistem Pelaporan dan Mekanisme Tindak Lanjut Laporan *Whistleblower*. • Pengaduan indikasi *Fraud*. • *Contact center whistleblowing system.*
	7.5. Public Companies have a whistleblowing system policy.	A well-drafted whistleblowing system policy will provide guaranteed protection to witnesses or whistleblowers for indications of violations committed by employees or management of a Public Company. The implementation of these system policies will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy includes, among other things, the types of violations that can be reported through the whistleblowing system, how to make complaints, protection and guarantee of confidentiality of the whistleblower, handling of complaints, parties who manage complaints, and the results of handling and follow-up on complaints.	**Has Been Implemented** The Bank has a Whistleblowing System implementation policy as regulated in the GCG Policy and Anti-Bribery Management System Procedures, which includes: • Protection for Whistleblowers. • Reporting System and Follow-up Mechanism for Whistleblower Reports. • Complaints indicating fraud. • Whistleblowing system Contact center.
	7.6. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.	Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup, antara lain: maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, serta kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	**Telah Diterapkan** *Long Term Incentive Plan* (LTIP) dikembangkan sebagai bagian dari penerapan konsep *Talent Management* dan *Succession Plan* di Bank. *Talent dan Successor Pool* yang tersedia merupakan karyawan terpilih yang diharapkan menjadi penggerak utama proses bisnis perusahaan. Salah satu upaya untuk mempertahankan mereka adalah melalui program retensi baik yang bersifat finansial maupun non finansial. Program LTIP merupakan salah satu program retensi dari sisi finansial di mana skema yang dibuat mengacu pada pencapaian kinerja atas *Key Performance Indicator* (KPI) jangka panjang dengan syarat dan kondisi khusus. Beberapa skema ditetapkan dalam beberapa opsi yaitu *upfront payment system* dengan *bonding period* dan mekanisme *clawback* serta opsi x. Masing-masing terikat dengan syarat dan ketentuan yang relevan.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.6. Public Companies have a policy of providing long-term incentives to the Board of Directors and employees.	Long-term incentives are incentives that are based on long-term performance achievements. Long-term incentive plans are based on the premise that the company's long-term performance is reflected by the growth in the value of shares or other long-term company targets. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Board of Directors and employees to improve their performance or productivity, which will have an impact on improving company performance in the long term. The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to the Board of Directors and Employees with terms, procedures, and forms that are adapted to the long-term goals of the Public Company. The policy in question may include, among other things, the goals and objectives of providing long-term incentives, terms and procedures for providing incentives, as well as conditions and risks that Public Companies must pay attention to when providing incentives. The policy may also be included in the Public Company's existing remuneration policy.	**Has Been Implemented** The Long-Term Incentive Plan (LTIP) was developed as part of the implementation of the Talent Management and Succession Plan concept at the Bank. The available Talent and Successor Pool are selected employees who are expected to be the main drivers of the company's business processes. One effort to retain them is through retention programs, both financial and non-financial. The LTIP program is a retention program from a financial perspective where the scheme created refers to achieving performance on long-term Key Performance Indicators (KPI) with special terms and conditions. Several schemes are specified in several options, namely an upfront payment system with a bonding period and a clawback mechanism and option x. Each is bound by the relevant terms and conditions.
Aspek 5: Keterbukaan Informasi **Aspect 5: Information Disclosure**			
Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi.	8.1. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs *Web* sebagai media keterbukaan informasi.	Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain situs *web* diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.	**Telah Diterapkan** Bank senantiasa berupaya untuk meningkatkan kualitas keterbukaan informasi kepada *stakeholders* dan *shareholders* melalui media teknologi informasi selain website Bank. Media teknologi informasi yang digunakan oleh Bank untuk melakukan pelayanan dan update kebutuhan informasi kepada nasabah atau calon nasabah adalah website Bank Muamalat, SalaMuamalat, media sosial, yang terdiri dari Youtube, TikTok, X dan Instagram.
Principle 8: Improving the Implementation of Information Disclosure.	8.1. Public Companies make wider use of information technology apart from Websites as a medium for information disclosure.	The use of information technology can be useful as a medium for information disclosure. The information disclosure carried out is not only information disclosure that has been regulated in statutory regulations but also other information related to Public Companies that is considered to be useful for shareholders or investors to know. By utilizing information technology more widely besides websites, it is hoped that companies can increase the effectiveness of disseminating company information. However, the use of information technology still considers the company's benefits and costs.	**Has Been Implemented** The Bank always strives to improve the quality of information disclosure to stakeholders and shareholders through information technology media other than the Bank's website. The information technology media used by the Bank to provide services and update information needs for customers or prospective customers are the Bank Muamalat websites, SalaMuamalat, and social media, consisting of YouTube, TikTok, X, and Instagram.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	8.2. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.	Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	**Telah Diterapkan** Bank telah mengungkapkan informasi mengenai pemegang saham yang memiliki lebih dari 5% (lima) persen atau lebih saham Bank kepada Regulator dan Masyarakat melalui website, publikasi Laporan Keuangan, dan Laporan Tahunan Bank. Pengungkapan informasi tersebut telah diungkapkan pada *website* Bank menu Hubungan Investor bagian pemegang saham, Laporan Triwulan serta bagian ikhtisar saham dalam Laporan Tahunan ini.
	8.2. The Annual Report of a Public Company discloses the ultimate beneficial owner in Public Company share ownership of at least 5% (five percent), in addition to disclosure of the ultimate beneficial owner in Public Company share ownership through the main and controlling shareholders.	Legislation in the Capital Market sector that regulates the submission of annual reports for Public Companies has regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company, both directly and indirectly, up to the last beneficial owner of the share ownership. In these Governance Guidelines, it is recommended to disclose the ultimate beneficial owner of Public Company share ownership of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the main and controlling shareholders.	**Has Been Implemented** The Bank has disclosed information regarding shareholders who own more than 5% (five) percent or more of the Bank's shares to Regulators and the Public through the website, publication of Financial Satements and the Bank's Annual Report. Disclosure of this information has been disclosed on the Bank's website, Investor Relations menu, shareholder section, Quarterly Reports and share overview section in this Annual Report.

Struktur dan Mekanisme GCG
GCG Structure and Mechanisms

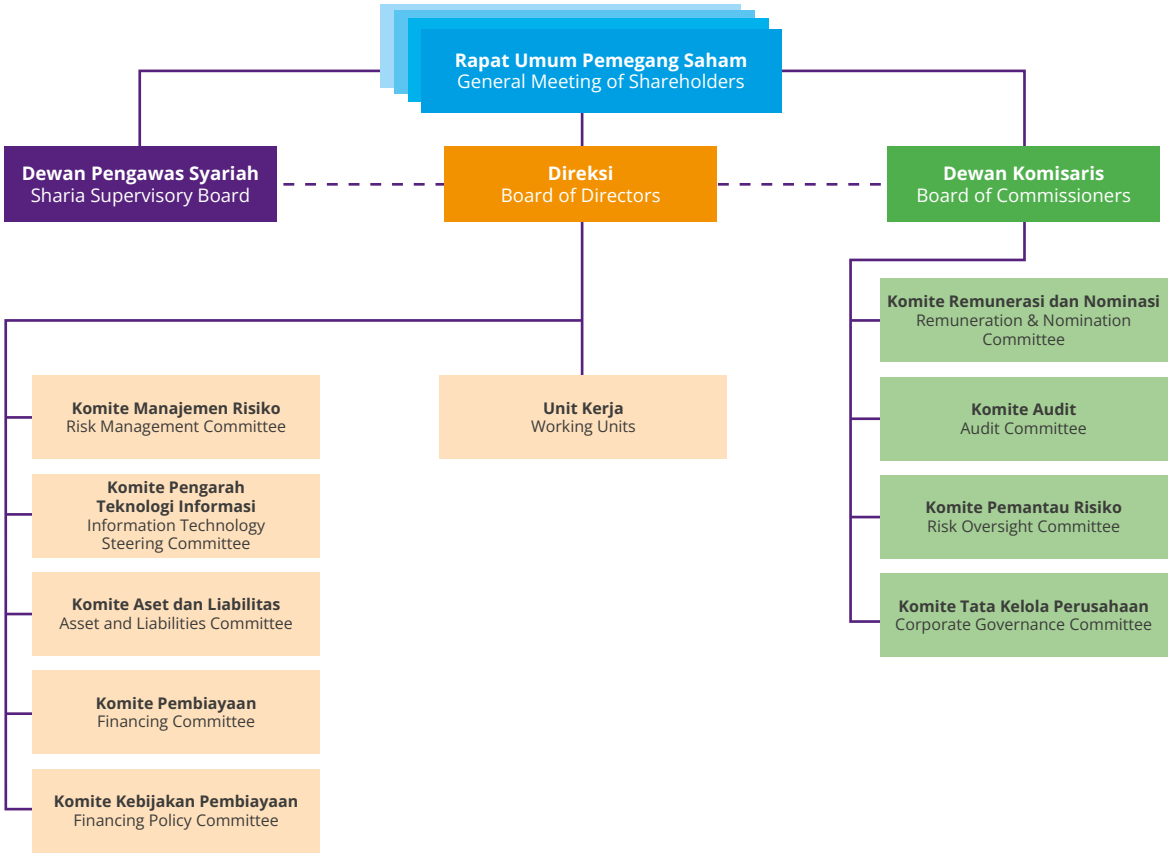
STRUKTUR TATA KELOLA PERUSAHAAN

Bank Muamalat memiliki struktur tata kelola perusahaan yang terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Dewan Pengawas Syariah, Direksi serta Komite- komite di tingkat Dewan Komisaris dan Direksi. Seluruh unsur tersebut melaksanakan tugas dan tanggung jawab sesuai fungsinya masing-masing.

CORPORATE GOVERNANCE STRUCTURE

Bank Muamalat has a corporate governance structure consisting of the General Meeting of Shareholders (GMS), Board of Commissioners, Sharia Supervisory Board, Board of Directors, and committees at the level of the Board of Commissioners and the Board of Directors. All these elements carry out duties and responsibilities according to their respective functions.

STRUKTUR ORGANISASI TATA KELOLA BANK MUAMALAT INDONESIA
Bank Muamalat Indonesia Governance Organization Structure



INFRASTRUKTUR TATA KELOLA PERUSAHAAN

Infrastruktur tata kelola perusahaan pada Bank Muamalat terdiri dari kebijakan dan prosedur sebagai panduan dalam menjalankan fungsi dan tugas organ perusahaan, dengan rincian sebagai berikut:

- Anggaran Dasar Bank Muamalat Indonesia
- *Board Manual* Bank Muamalat Indonesia
- Kode Etik Bank Muamalat Indonesia
- Kebijakan GCG Bank Muamalat Indonesia
- Kebijakan Umum Operasional Bank
- Kebijakan Umum dan Prosedur Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal
- Kebijakan Umum Akuntansi
- Prosedur Pelaksanaan Rapat Direksi
- Prosedur Pelaksanaan Rapat Umum Pemegang Saham
- Piagam Komite Audit
- Piagam Komite Remunerasi dan Nominasi
- Piagam Komite Pemantau Risiko
- Piagam Komite Tata Kelola Perusahaan

CORPORATE GOVERNANCE INFRASTRUCTURE

The corporate governance infrastructure at Bank Muamalat consists of policies and procedures as a guide in carrying out the functions and duties of corporate organs, with the following details:

- Bank Muamalat Indonesia's Articles of Association
- Bank Muamalat Indonesia Board Manual
- Bank Muamalat Indonesia Code of Ethics
- Bank Muamalat Indonesia GCG Policy
- General Bank Operational Policy
- General Policy and Procedures for Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of the Proliferation of Weapons of Mass Destruction
- General Accounting Policies
- Procedures for Implementing Board of Directors Meetings
- Procedures for Implementing the General Meeting of Shareholders
- Audit Committee Charter
- Remuneration and Nomination Committee Charter
- Risk Monitoring Committee Charter
- Corporate Governance Committee Charter

- Piagam Komite Aset dan Liabilitas
- Piagam Komite Pengarah Teknologi Informasi
- Piagam Komite Manajemen Risiko
- Piagam Komite Kebijakan Pembiayaan
- Prosedur Sistem Manajemen Anti Penyuapan
- Piagam Internal Audit

MEKANISME TATA KELOLA PERUSAHAAN

Mekanisme tata kelola di Bank Muamalat berlandaskan kebijakan dan prosedur operasional terkait GCG (*soft structure*). Kebijakan dan prosedur tersebut diimplementasikan dalam kegiatan bisnis Bank sehari-hari dan dikaji secara berkala efektivitasnya. Norma tersebut secara berkelanjutan dikomunikasikan kepada seluruh jajaran karyawan dalam organisasi Bank untuk dapat dijadikan sebagai landasan dalam menerapkan prinsip-prinsip GCG di lingkungan Bank.

Organ utama Bank dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari komite di tingkat Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Satuan Kerja Kepatuhan, Sekretaris Perusahaan, Manajemen Risiko dan Internal Audit.

Berikut adalah komite-komite di tingkat Dewan Komisaris BMI yang bertugas untuk membantu dan meningkatkan tugas dan fungsi pengawasan Dewan Komisaris, yaitu:

- Komite Audit
- Komite Pemantau Risiko
- Komite Remunerasi dan Nominasi
- Komite Tata Kelola Perusahaan

Adapun komite tingkat Direksi adalah sebagai berikut:
- Komite Aset dan Liabilitas
- Komite Pengarah Teknologi Informasi
- Komite Manajemen Risiko
- Komite Kebijakan Pembiayaan
- Komite Pembiayaan

- Asset and Liability Committee Charter
- Information Technology Steering Committee Charter
- Risk Management Committee Charter
- Financing Policy Committee Charter
- Anti-Bribery Management System Procedures
- Internal Audit Charter

CORPORATE GOVERNANCE MECHANISM

The governance mechanism at Bank Muamalat is based on operational policies and procedures related to GCG (soft structure). These policies and procedures are implemented in the Bank's daily business activities, and their effectiveness is periodically reviewed. These norms are continuously communicated to all levels of employees within the Bank's organization to serve as a basis for implementing GCG principles within the Bank.

The Bank's main organs are assisted in their implementation by supporting organs consisting of committees at the level of the Board of Commissioners, the Board of Directors, Sharia Supervisory Board, Compliance Work Unit, Corporate Secretary, Risk Management, and Internal Audit.

The following are committees at the level of the BMI Board of Commissioners whose task is to assist and improve the supervisory duties and functions of the Board of Commissioners, namely:
- Audit Committee
- Risk Monitoring Committee
- Remuneration and Nomination Committee
- Corporate Governance Committee

The Board of Directors level committees are as follows:
- Assets and Liabilities Committee
- Information Technology Steering Committee
- Risk Management Committee
- Financing Policy Committee
- Financing Committee

Rapat Umum Pemegang Saham
General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur organisasi GCG Bank Muamalat Indonesia. Hak dan kewenangan RUPS tidak dimiliki oleh Dewan Komisaris serta Direksi Bank, namun batasannya diatur oleh undang-undang mengenai perseroan terbatas dan/atau anggaran dasar.

RUPS juga berfungsi sebagai salah satu media komunikasi antara para Pemegang Saham dengan Dewan Pengawas Syariah, Dewan Komisaris dan Direksi melalui forum tanya jawab. Forum tersebut memberikan kesempatan yang sama kepada seluruh pemegang saham yang hadir pada setiap mata acara RUPS. RUPS selanjutnya juga berfungsi sebagai forum bagi para pemegang saham untuk mengevaluasi kinerja Direksi, Dewan Pengawas Syariah dan Dewan Komisaris Bank. Penyelenggaraan RUPS Bank Muamalat berdasarkan pada beberapa ketentuan, di antaranya:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas yang diubah dengan Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
2. Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
3. Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik.
4. Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
5. Peraturan OJK Nomor 2 Tahun 2024 Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
6. Anggaran Dasar Bank.
7. Prosedur Internal terkait Pelaksanaan Rapat Umum Pemegang Saham.
8. Peraturan perundang-undangan terkait lainnya.

The General Meeting of Shareholders (GMS) is the highest organ in the GCG organizational structure of Bank Muamalat Indonesia. The rights and authority of the GMS are not owned by the Bank's Board of Commissioners and Board of Directors, but the limitations are regulated by the law regarding limited liability companies and/or the articles of association.

The GMS also functions as a communication medium between Shareholders and the Sharia Supervisory Board, Board of Commissioners, and Board of Directors through a question-and-answer forum. The forum provides equal opportunities to all shareholders who attend each GMS agenda. The next GMS also functions as a forum for shareholders to evaluate the performance of the Board of Directors, Sharia Supervisory Board, and Board of Commissioners of the Bank. The implementation of the Bank Muamalat GMS is based on several provisions, including:

1. Law No. 40 of 2007 concerning Limited Liability Companies, which was amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law No. 2 of 2022 concerning Job Creation into Law.
2. OJK Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies.
3. OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies.
4. OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
5. OJK Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units
6. Bank Articles of Association.
7. Internal procedures related to the implementation of the General Meeting of Shareholders.
8. Other related laws and regulations.

JENIS RUPS

Sesuai dengan UU No. 40 Tahun 2007 tentang Perseroan Terbatas dan Peraturan OJK No. 15/POJK.04/2020 Tahun 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, terdapat 2 (dua) jenis RUPS yang mencakup:

1. RUPS Tahunan

RUPS Tahunan ialah RUPS yang diselenggarakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku atau batas waktu yang ditentukan oleh OJK. Agenda utama RUPS Tahunan terdiri dari pengajuan Laporan Keuangan dan Laporan Tahunan dari Direksi untuk disahkan dan disetujui oleh Pemegang Saham. Agenda lainnya ialah penunjukkan Akuntan Publik dan/atau Kantor Akuntan Publik untuk tahun buku berikutnya, pengesahan penggunaan laba, transaksi material, pengangkatan atau pemberhentian anggota Direksi atau anggota Dewan Komisaris serta hal-hal lain yang diperlukan.

2. RUPS Luar Biasa atau RUPS Lainnya

RUPS Luar Biasa atau RUPS Lainnya ialah RUPS yang pelaksanaannya tidak terbatas oleh ketentuan waktu, dapat diselenggarakan kapan saja sesuai keperluan perusahaan oleh Dewan Komisaris atau Direksi, atas permintaan dari Pemegang Saham.

WEWENANG RUPS

Rapat Umum Pemegang Saham memiliki wewenang tertinggi dalam Tata Kelola Perusahaan yang tidak dimiliki oleh Dewan Komisaris maupun Direksi, yang batasannya ditentukan dalam UU No. 40 tahun 2007 tentang Perseroan Terbatas, Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Peraturan Otoritas Jasa Keuangan Nomor 3/POJK.04/2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal, Anggaran Dasar Bank dan peraturan terkait lainnya. Wewenang RUPS yaitu:

1. Melakukan evaluasi kinerja Dewan Komisaris dan Direksi;
2. Melakukan pengesahan perubahan Anggaran Dasar;
3. Melakukan pengesahan transaksi material dan/atau perubahaan kegiatan usaha;
4. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris serta Laporan Keuangan Perseroan;
5. Memutuskan alokasi penggunaan laba;
6. Menunjuk dan menetapkan biaya jasa akuntan publik;
7. Memutuskan jumlah dan jenis kompensasi serta fasilitas pengurus;

TYPE OF GMS

In accordance with Law No. 40 of 2007 concerning Limited Liability Companies and OJK Regulation No. 15/POJK.04/2020 of 2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies, there are 2 (two) types of GMS, which include:

1. Annual GMS

Annual GMS is a GMS held no later than 6 (six) months after the end of the financial year or the time limit determined by the OJK. The main agenda of the Annual GMS consists of submitting the Financial Statement and Annual Report from the Board of Directors to be ratified and approved by Shareholders. Other agendas include the appointment of a Public Accountant and/or Public Accounting Firm for the next financial year, ratification of the use of profits, material transactions, appointment or dismissal of members of the Board of Directors or members of the Board of Commissioners, and other necessary matters.

2. Extraordinary GMS or Other GMS

Extraordinary GMS or Other GMS is a GMS whose implementation is not limited by time requirements and can be held at any time according to the company's needs by the Board of Commissioners or the Board of Directors, at the request of the Shareholders.

GMS AUTHORITY

The General Meeting of Shareholders has the highest authority in Corporate Governance, which is not owned by the Board of Commissioners or the Board of Directors, the limits of which are determined in Law No. 40 of 2007 concerning Limited Liability Companies, OJK Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation No. 3/POJK.04/2021 concerning Organizing Activities in the Capital Market Sector, Bank Articles of Association, and other related regulations. The authority of the GMS is:

1. Evaluate the performance of the Board of Commissioners and the Board of Directors;
2. Ratify changes to the Articles of Association;
3. Validate material transactions and/or changes in business activities;
4. Give approval to the Board of Directors' Report, the Board of Commissioners' Supervisory Duties Report and the Company's Financial Statement;
5. Decide on the allocation of profit use;
6. Appoint and determine the fees for public accounting services;
7. Decide on the amount and type of compensation as well as management facilities;

8. Memberikan persetujuan Laporan Tahunan termasuk Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et decharge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dilakukannya masing-masing;
9. Memberi kuasa dan wewenang kepada Direksi untuk menentukan dan membayar dividen final;
10. Mengambil keputusan-keputusan menyangkut struktur organisasi misalnya perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran dan likuidasi Perseroan;
11. Mengangkat dan/atau mengubah susunan anggota Dewan Pengawas Syariah, Direksi dan Dewan Komisaris;
12. Menetapkan remunerasi yakni penetapan gaji, tunjangan lain serta honorarium Dewan Pengawas Syariah, Direksi, dan Dewan Komisaris Perseroan;
13. Memberi persetujuan terhadap transaksi yang mengandung benturan kepentingan;
14. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit;
15. Menetapkan Pihak yang menjadi Pengendali dari Perusahaan Terbuka.

HAK PEMEGANG SAHAM

Berdasarkan Anggaran Dasar Bank dan peraturan terkait, pemegang saham memiliki hak-hak sebagai berikut:

1. Pemegang saham dapat melakukan permintaan penyelenggaraan RUPS. Permintaan tersebut dapat dilakukan atas permintaan: 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari jumlah seluruh saham dengan hak suara, kecuali anggaran dasar menentukan suatu jumlah yang lebih kecil.
2. Menghadiri dan memberikan hak suara di RUPS berdasarkan dengan syarat dan ketentuan yang berlaku dan tata tertib RUPS.
3. Pemegang saham berhak memperoleh informasi mata acara rapat dan bahan terkait mata acara rapat sepanjang tidak bertentangan dengan kepentingan Bank.
4. Menerima dividen saham dengan syarat dan ketentuan sesuai dengan keputusan RUPS.
5. Menerima informasi mengenai tata tertib RUPS dan prosedur *voting* di dalam RUPS.
6. Hak-hak lainnya sesuai dengan peraturan perundang-undangan terkait.

8. Approving the Annual Report, including the Company's Financial Statement and the Supervisory Duties Report of the Company's Board of Commissioners, as well as granting repayment and discharge of responsibility (acquit et decharge) to members of the Board of Directors and Board of Commissioners for the management and supervision actions that each of them has carried out;
9. Give power and authority to the Board of Directors to determine and pay final dividends;
10. Make decisions regarding the organizational structure, for example changes to the Articles of Association, merger, consolidation, separation, dissolution and liquidation of the Company;
11. Appoint and/or change the composition of members of the Sharia Supervisory Board, Board of Directors and Board of Commissioners;
12. Determine remuneration, namely determining salaries, other allowances, and honorarium for the Sharia Supervisory Board, Board of Directors and Board of Commissioners of the Company;
13. Approving transactions that contain conflicts of interest;
14. Grant power and authority to the Board of Commissioners to appoint a Public Accounting Firm (KAP) by considering recommendations from the Audit Committee;
15. Determine the party who controls the public company.

SHAREHOLDER RIGHTS

Based on the Bank's Articles of Association and related regulations, shareholders have the following rights:

1. Shareholders can request to hold a GMS. This request can be made at the request of 1 (one) or more shareholders who together represent 1/10 (one tenth) or more of the total number of shares with voting rights, unless the articles of association determine a smaller amount.
2. Attend and cast voting rights at the GMS based on the applicable terms and conditions and GMS rules and regulations.
3. Shareholders have the right to obtain information on the meeting agenda and materials related to the meeting agenda as long as it does not conflict with the interests of the Bank.
4. Receive share dividends with terms and conditions in accordance with the GMS resolution.
5. Receive information regarding the GMS rules and voting procedures at the GMS.
6. Other rights in accordance with relevant laws and regulations.

PELAKSANAAN RUPS TAHUN BUKU 2024

Sepanjang tahun 2024, Bank Muamalat Indonesia telah melaksanakan 2 (dua) kali RUPS, yang mencakup: 1 (satu) kali RUPS Tahunan dan 1 (satu) kali RUPS Luar Biasa.

RUPS Tahunan

RUPS Tahunan (RUPST) diselenggarakan pada tanggal 27 Juni 2024.

IMPLEMENTATION OF THE 2024 FINANCIAL YEAR GMS

Throughout 2024, Bank Muamalat Indonesia has held 2 (two) GMS, including 1 (one) Annual GMS and 1 (one) Extraordinary GMS.

Annual GMS

The Annual General Meeting of Shareholders (AGM) was held on June 27, 2024.

DAFTAR PESERTA RUPS TAHUNAN
List of AGM Participants

No.	Nama Name	Jabatan	Position
Dewan Pengawas Syariah | Sharia Supervisory Board			
1.	Sholahudin Al Aiyub	Ketua	Chairman
2.	Siti Haniatunnisa	Anggota	Member
Dewan Komisaris | Board of Commissioners			
1.	Andre Mirza Hartawan	Komisaris	Commissioner
Direksi | Board of Directors			
1.	Indra Falatehan	Direktur Utama	President Director
2.	Karno	Direktur Kepatuhan, Risiko, dan Hukum	Compliance, Risk, and Legal Director
3.	Hery Syafril	Direktur Risiko Bisnis Pembiayaan	Financing Business Risk Director
4.	Suhendar	Direktur Keuangan dan Strategi	Finance and Strategy Director

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Tahunan telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Tahunan selalu dilakukan melalui mekanisme musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai maka pengambilan keputusan dalam rapat dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen yang dilakukan oleh PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan.

Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam setiap agenda RUPS Tahunan dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Opportunity to Ask Questions and/or Opinions at the Meeting

In each Annual GMS agenda, the opportunity is given to shareholders and/or shareholder proxies to ask questions and/or provide opinions/suggestions regarding the Meeting agenda.

Meeting Decision-Making Mechanism

Decision-making at the Annual GMS is always carried out through a deliberation mechanism to reach consensus. However, if deliberation to reach consensus cannot be reached, then decision-making at the meeting is carried out by means of open voting involving independent parties carried out by PT Datindo Entrycom as the Company's Securities Administration Bureau.

Involvement of Independent Parties in Vote Counting

The decision-making mechanism in each Annual GMS agenda is carried out by deliberation to reach consensus. Therefore, there is no decision-making on the GMS agenda, which is carried out by means of open voting involving independent parties.

TAHAPAN PELAKSANAAN RUPS TAHUNAN
Stages of Implementation of the Annual GMS

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summon	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal, Keuangan Derivatif, dan Bursa Karbon OJK melalui surat nomor 123/B/PRD-SRT/V/2024 dan kepada Kepala Departemen Pengawasan Perbankan Syariah OJK tertanggal 23 Mei 2024 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Tahunan ("RUPST") PT Bank Muamalat Indonesia ("Perseroan").	Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui *Website* Perseroan pada tanggal 20 Mei 2024 dalam bahasa Indonesia dan bahasa Inggris.	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 4 Juni 2024 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui *Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris.	Bank melaksanakan RUPS Tahunan (RUPST) pada tanggal 27 Juni 2024 pukul 10.15 WIB s.d. 12.15 WIB bertempat di Ballroom BJ Habibie-Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	Ringkasan Risalah RUPS Tahunan telah diumumkan pada tanggal 1 Juli 2024 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris.
The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of Supervision of Capital Markets, Derivative Finance, and the OJK Carbon Exchange via letter number 123/B/PRD-SRT/V/2024 and to the Head of the OJK Sharia Banking Supervision Department dated May 23, 2024, regarding Notification of the Plan to Hold the Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia ("Company").	The announcement to shareholders regarding the invitation to the Meeting has been made through 1 (one) Indonesian-language daily newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website on May 20, 2024, in Indonesian and English.	Summons to shareholders regarding the holding of the Meeting were made on June 4, 2024, through 1 (one) daily Indonesian-language newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website in Indonesian and English.	The Bank held an Annual GMS (AGMS) on June 27, 2024, from 10:15 WIB to 12:15 WIB at the BJ Habibie Ballroom-Muamalat Tower Floor 2, Jalan Prof. Dr. Satrio Kav. 18, Jakarta 12940, Indonesia.	A summary of the Minutes of the Annual GMS was announced on July 1, 2024, through 1 (one) Indonesian-language daily newspaper with national circulation, namely the newspaper "Harian konomi Neraca," and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi RUPS Tahunan

Seluruh Keputusan rapat telah disahkan dalam RUPS Tahunan tanggal 27 Juni 2024.

Resolution and Realization of the Annual GMS

All resolutions of the meeting have been ratified at the Annual GMS on June 27, 2024.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
1.	Persetujuan Laporan Tahunan Perseroan Tahun Buku 2023 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2023 serta pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2023.	Terdapat 2 (dua) usulan dan 1 (satu) tanggapan dari pemegang saham dan/atau kuasa pemegang saham.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	1. Menyetujui dan menerima Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023 dan mengesahkan Laporan Keuangan Konsolidasian untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A), afiliasi BKR International, sesuai laporan Nomor 00007/2.0936/AU.4/07/0396-3/1/III/2024 tanggal 26 Maret 2024 dengan Opini Wajar dalam Semua Hal yang Material, posisi keuangan PT Bank Muamalat Tbk tanggal 31 Desember 2023, dan kinerja keuangan, arus kas, rekonsiliasi pendapatan dan bagi hasil, sumber dan penyaluran dana zakat serta sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia. 2. Memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et decharge*) kepada Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Perseroan atas tindakan pengawasan dan pengurusan yang telah dilakukan selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sejauh tindakan tersebut bukan merupakan tindak pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.	Sudah direalisasikan pada tahun 2024 dan Bank Muamalat telah menyampaikan Laporan Tahunan tahun buku 2023 melalui surat No. 075/S/CAR-SRT/IV/2024 dan No. 076/S/CAR-SRT/IV/2024 tanggal 30 April 2024 kepada pihak-pihak terkait dan kepada lembaga-lembaga terkait serta dipublikasikan di *website* Bank sesuai ketentuan.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
	Approval of the Company's Annual Report for Financial Year 2023, including the Supervisory Duties Report of the Board of Commissioners and Sharia Supervisory Board for Financial Year 2023, as well as ratification of the Company's Financial Statement for Financial Year 2023.	There were 2 (two) proposals and 1 (one) response from shareholders and/or shareholder proxies.	Decision making is carried out by deliberation to reach unanimous consensus.	1. Approve and accept the Company's Annual Report including the Supervisory Task Report, which has been carried out by the Board of Commissioners and Sharia Supervisory Board for the Financial Year ending December 31, 2023, and ratify the Consolidated Financial Statement for the Financial Year ending December 31, 2023, which has been audited by the Public Accounting Firm Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A), an affiliate of BKR International, according to report No. 00007/2.0936/AU.4/07/0396-3/1/III/2024 dated March 26, 2024, with a Fair Opinion in All Material Matters, the financial position of PT Bank Muamalat Tbk as of December 31, 2023, and its financial performance, cash flow, reconciliation of income and profit sharing, sources and distribution of zakat funds as well as sources and uses of benevolent funds for the year ended on that date, in accordance with Financial Accounting Standards in Indonesia. 2. Provide full release and discharge of responsibility (volledig acquit et decharge) to the Sharia Supervisory Board, Board of Commissioners, and Board of Directors of the Company for supervisory and management actions that have been carried out during the financial year ending December 31, 2023, as long as these actions do not constitute criminal acts and these actions are reflected in the Company's Annual Report and Financial Statement for the financial year ending December 31, 2023.	It has been realized in 2024, and Bank Muamalat has submitted its Annual Report for the 2023 financial year via letter No. 075/S/CAR-SRT/IV/2024 and No. 076/S/CAR-SRT/IV/2024 dated April 30, 2024, to related parties and related institutions and published on the Bank's website in accordance with provisions.
2.	Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2023.	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	Menyetujui laba bersih Perseroan untuk tahun buku 2023 setelah Pajak sebesar Rp13.294.252.000,00 (tiga belas miliar dua ratus sembilan puluh empat juta dua ratus lima puluh dua ribu rupiah), seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak diadakan pembagian dividen atas laba bersih Perseroan tahun buku 2023.	Sudah direalisasikan pada tahun 2023 dan Laba bersih Perseroan untuk Tahun Buku 2023 tidak dibagikan dan dipergunakan seluruhnya untuk cadangan Perseroan.
	Approval of the Use of the Company's Net Profit for the 2023 Financial Year.	There were no shareholders and/or shareholder proxies who submit questions and/or opinions/suggestions.	Decision making is carried out by deliberation to reach unanimous consensus.	Approved the Company's net profit for the 2023 financial year after Tax amounting to Rp 13,294,252,000.00 (thirteen billion two hundred ninety-four million two hundred and fifty-two thousand rupiah), all of which were used for the Company's reserves, so that there will be no dividend distribution on the Company's net profit for the 2023 financial year.	It has been realized in 2023, and the Company's net profit for the 2023 Financial Year was not distributed and was used entirely for the Company's reserves.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
3.	Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2024 dan audit lain yang dibutuhkan Perseroan.	Terdapat 1 (satu) usulan dan 2 (dua) tanggapan dari pemegang saham dan/atau kuasa pemegang.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	Menyetujui Penunjukan langsung Kantor Akuntan Publik Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A) sebagai Kantor Akuntan Publik yang akan melakukan Audit Laporan Keuangan PT Bank Muamalat Indonesia Tbk Tahun Buku 2024.	Sudah direalisasikan pada tahun 2024 dan KAP serta Akuntan Publik yang ditunjuk bekerja berdasarkan perjanjian kerjasama No.: 047-3.2-1024/EL/DBSDA Tanggal 16 November 2024. Hasil audit akan disampaikan kepada Otoritas Jasa Keuangan paling lambat pada tanggal 31 Maret 2025.
	Appointment of a Public Accounting Firm to audit the Company's Financial Statement for the 2024 Financial Year and other audits required by the Company.	There were 1 (one) proposal and 2 (two) responses from shareholders and/or their proxies.	Decision making is carried out by deliberation to reach unanimous consensus.	Approved the direct appointment of the Public Accounting Firm Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A) as the Public Accounting Firm that will audit the financial statements of PT Bank Muamalat Indonesia Tbk for the 2024 financial year.	It has been realized in 2024, and the appointed KAP and Public Accountant worked based on cooperation agreement No.: 047-3.2-1024/EL/DBSDA dated November 16, 2024. The audit results will be submitted to the Financial Services Authority no later than March 31, 2025.
4.	Penetapan gaji atau honorarium dan tunjangan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan untuk tahun buku 2024.	Terdapat 2 (dua) tanggapan dari pemegang saham dan/atau kuasa pemegang saham.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	1. Menyetujui penetapan Gaji, Uang Jasa dan Tunjangan lainnya bagi Dewan Komisaris dan anggota Direksi untuk tahun 2024 tidak mengalami perubahan sebagaimana yang telah ditetapkan untuk tahun 2023. 2. Menyetujui penetapan Honorarium dan/atau Tunjangan bagi anggota Dewan Pengawas Syariah Perseroan untuk tahun 2024 tidak mengalami perubahan sebagaimana yang telah ditetapkan untuk tahun 2024.	Sudah direalisasikan pada tahun 2024, di mana sesuai dengan amanat RUPS, tidak terdapat perubahan Gaji, Uang Jasa dan Tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris serta Honorarium dan Tunjangan bagi anggota Dewan Pengawas Syariah untuk tahun 2024.
	Determination of salaries or honorarium and allowances for members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company for the 2024 financial year.	There were 2 (two) responses from shareholders and/or shareholder proxies.	Decision making is carried out by deliberation to reach unanimous consensus.	1. Approve the determination of salaries, service fees, and other allowances for the Board of Commissioners and members of the Board of Directors for 2024 without changes as determined for 2023. 2. Approve the determination of the Honorarium and/or Allowances for members of the Company's Sharia Supervisory Board for 2024 without changes as determined for 2024.	It has been realized in 2024, where, in accordance with the mandate of the GMS, there were no changes to salaries, service fees, and other allowances for members of the Board of Directors and Board of Commissioners, as well as honorarium and allowances for members of the Sharia Supervisory Board for 2024.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
5.	Perubahan susunan pengurus Perseroan.	Terdapat 4 (empat) tanggapan dari pemegang saham dan/atau kuasa pemegang saham.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	1. Menyetujui pengakhiran Masa Tugas Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Perseroan Periode 2019-2024 disertai dengan ucapan terima kasih dan penghargaan atas jasa mereka selama ini untuk kemajuan Perseroan. Dengan berakhirnya masa jabatan anggota Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Perseroan, serta diangkatnya anggota Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Periode 2024-2029, Rapat menyetujui pemberian asuransi purna jabatan kepada anggota Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi yang berakhir masa jabatannya, serta mengalokasikannya untuk anggota Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi yang diangkat dalam Rapat, yang besarannya didelagasikan kepada Dewan Komisaris, setelah berkonsultasi dengan Pemegang Saham Pengendali dan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi serta ketentuan peraturan perundang-undangan yang berlaku. 2. Dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi Nomor: 023/S/COM-SRT/VI/2024 tanggal 26 Juni 2024 perihal Perubahan Susunan Pengurus Perseroan dalam RUPS Tahunan PT Bank Muamalat Indonesia Tbk tanggal 27 Juni 2024, maka susunan Pengurus Perseroan Periode 2024-2029 sebagai berikut: **Dewan Pengawas Syariah** Ketua: Sholahudin Al Aiyub Anggota: Siti Haniatunnisa Anggota: Agung Danarto **Dewan Komisaris** Komisaris Utama/Independen: Amin Said Husni Komisaris Independen: Sartono Komisaris: Andre Mirza Hartawan **Direksi** Direktur Utama: Hery Syafril Direktur Kepatuhan: Karno Direktur: Riksa Prakoso	Keputusan berkenaan dengan pengangkatan anggota Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Perseroan periode 2024-2029 telah dituangkan ke dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Nomor 23 Tanggal 11 Juli 2024, yang Penerimaan Pemberitahuan Perubahan Data Perseroan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan surat Nomor AHU-AH.01.09-0228236 tertanggal 18 Juli 2024. Akta tersebut dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
				RUPS menyetujui pengangkatan calon Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Periode 2024 hingga 2029 tersebut di atas, yang berlaku efektif sejak ditutupnya RUPS sampai dengan RUPS Tahunan kelima sejak pengangkatan masing-masing, yang akan dilaksanakan pada tahun 2029, dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya sesuai dengan ketentuan Anggaran Dasar Perseroan. Bagi calon anggota Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (*Fit and Proper Assessment)*, maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari RUPS. Sehubungan dengan persetujuan pengangkatan tersebut di atas, RUPS juga memutuskan untuk menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan susunan Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi tersebut dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.	

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
	Changes in the composition of the Company's management.	There were 4 (four) responses from shareholders and/or shareholder proxies.	Decision making is carried out by deliberation to reach unanimous consensus.	1. Approved the termination of the term of office of the Company's Sharia Supervisory Board, Board of Commissioners, and Board of Directors for the 2019-2024 period, accompanied by gratitude and appreciation for their services so far for the progress of the Company. With the end of the term of office of members of the Sharia Supervisory Board, Board of Commissioners and Board of Directors of the Company, as well as the appointment of members of the Sharia Supervisory Board, Board of Commissioners and Board of Directors for the 2024-2029 period, the Meeting approved the provision of retirement insurance to members of the Sharia Supervisory Board, Board of Commissioners and Board of Directors whose terms of office expire, as well as allocating it to members of the Sharia Supervisory Board, Board of Commissioners and Board of Directors appointed at the Meeting, the amount of which is delegated to the Board of Commissioners, after consulting with the Controlling Shareholders and considering recommendations from the Committee Remuneration and Nomination as well as the provisions of applicable laws and regulations. 2. Considering the recommendation of the Remuneration and Nomination Committee No. 023/S/COM-SRT/VI/2024 dated June 26, 2024 regarding Changes in the Composition of the Company's Management at the Annual GMS of PT Bank Muamalat Indonesia Tbk dated June 27, 2024, the composition of the Company's Management for the 2024-2029 Period, is as follows: **Sharia Supervisory Board** Chairman: Sholahudin Al Aiyub Member: Siti Haniatunnisa Member: Agung Danarto **Board of Commissioners** Independent President Commissioner: Amin Said Husni Independent Commissioner: Sartono Commissioner: Andre Mirza Hartawan **Board of Directors** President Director: Hery Syafril Compliance Director: Karno Director: Riksa Prakoso	The decision regarding the appointment of members of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors of the Company for the period 2024-2029 has been stated in the Deed of Statement of Resolution of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk No. 23 dated July 11, 2024, in which the Receipt of Notification of Changes to Company Data has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with letter No. AHU-AH.01.09-0228236 dated July 18, 2024. The deed was made in the presence of Ashoya Ratam, S.H., M.Kn., Notary in Jakarta.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
				The GMS approved the appointment of candidates for the Sharia Supervisory Board, Board of Commissioners, and Board of Directors for the 2024 to 2029 period mentioned above, which will be effective from the closing of the GMS until the fifth Annual GMS since their respective appointments, which will be held in 2029, without prejudice to the GMS's right to dismiss them at any time before their term of office in accordance with the provisions of the Company's Articles of Association. For prospective members of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors of the Company who have not received a determination of passing the Fit and Proper Assessment from the OJK, their appointment will become effective after obtaining a determination of passing the Fit and Proper Test from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, then the appointment in question will be cancelled, without the need for a resolution from the GMS. In connection with the approval of the appointment above, the GMS also decided to approve the granting of power to the Board of Directors with the right of substitution, to restate the decision regarding changes to the composition of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors in a Notarial deed and to notify the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Tahunan tanggal 27 Juni 2024 telah direalisasikan pada tahun 2024.

Reasons for the Unrealized Resolutions

All results of the Annual GMS resolutions on June 27, 2024 have been realized in 2024.

RUPS Luar Biasa

RUPS Luar Biasa (RUPSLB) diselenggarakan pada tanggal 11 Desember 2024.

Extraordinary GMS

The Extraordinary GMS (EGMS) was held on December 11, 2024.

DAFTAR PESERTA RUPS LUAR BIASA
List of the Extraordinary GMS Participants

No.	Nama Name	Jabatan	Position
Dewan Pengawas Syariah | Sharia Supervisory Board			
1.	Sholahudin Al Aiyub	Ketua	Chairman
2.	Siti Haniatunnisa	Anggota	Member
3.	Agung Danarto	Anggota	Member
Dewan Komisaris | Board of Commissioners			
1.	Sartono	Komisaris Independen	Independent Commissioner
2.	Andre Mirza Hartawan	Komisaris	Commissioner
Direksi | Board of Directors			
1.	Karno	Direktur Kepatuhan, Risiko, dan Hukum	Compliance, Risk, and Legal Director

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

Opportunity to Ask Questions and/or Opinions at the Meeting

In each Extraordinary GMS Agenda, an opportunity has been given to shareholders and/or shareholder proxies to ask questions and/or provide opinions/suggestions regarding the Meeting agenda.

Mekanisme Pengambilan Keputusan Rapat

Mekanisme pengambilan keputusan dalam setiap agenda RUPS Luar Biasa dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Meeting Decision-Making Mechanism

The decision-making mechanism in each Extraordinary GMS agenda is carried out by deliberation to reach consensus. Therefore, there is no decision-making on the GMS agenda, which is carried out by means of open voting involving independent parties.

Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam setiap agenda RUPS Luar Biasa dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Involvement of Independent Parties in Vote Counting

The decision-making mechanism in each Extraordinary GMS agenda is carried out by deliberation to reach consensus. Therefore, there is no decision-making on the GMS agenda, which is carried out by means of open voting involving independent parties.

TAHAPAN PELAKSANAAN RUPS LUAR BIASA

Stages of Implementation of the Extraordinary GMS

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summon	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
1. Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal, Keuangan Derivatif, dan Bursa Karbon OJK dan kepada Kepala Departemen Pengawasan Perbankan Syariah OJK melalui surat nomor 352/B/PRD-SRT/X/2024 tertanggal 18 Oktober 2024 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia ("Perseroan"). 2. Perseroan telah menyampaikan pemberitahuan perubahan tanggal dan Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal, Keuangan Derivatif, dan Bursa Karbon OJK dan kepada Kepala Departemen Pengawasan Perbankan Syariah OJK melalui surat nomor 366/S/PRD-SRT/XI/2024 tertanggal 1 November 2024 perihal Pemberitahuan Perubahan Tanggal dan Mata Acara Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia ("Perseroan").	1. Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan pada tanggal 28 Oktober 2024 dalam bahasa Indonesia dan bahasa Inggris. 2. Ralat Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan pada tanggal 4 November 2024 dalam bahasa Indonesia dan bahasa Inggris.	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 19 November 2024 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris.	Bank melaksanakan RUPS Luar Biasa (RUPST) pada tanggal 11 Desember 2024 pukul 10.10 WIB sd 10.57 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	Ringkasan Risalah RUPS Tahunan telah diumumkan pada tanggal 13 Desember 2024 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris.

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summon	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
1. The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of Supervision of the Capital Market, Derivative Finance, and Carbon Exchange of the OJK and to the Head of the OJK Sharia Banking Supervision Department via letter number 352/B/PRD-SRT/X/2024 dated October 18, 2024, regarding Notification of the Plan to Hold an Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia ("the Company"). 2. The Company has submitted notification of changes to the date and agenda of the Meeting to the Chief Executive of Supervision of the Capital Market, Derivative Finance, and Carbon Exchange of the OJK, and to the Head of the OJK Sharia Banking Supervision Department via letter number 366/S/PRD-SRT/XI/2024 dated November 1, 2024, regarding Notification of Changes to the Date and Agenda of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia ("Company").	1. Announcement to shareholders regarding the invitation to the Meeting has been made through 1 (one) Indonesian-language daily newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website on October 28, 2024, in Indonesian and English. 2. Rectification of the announcement to shareholders regarding the invitation to the Meeting has been made through 1 (one) daily Indonesian-language newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website on November 4, 2024, in Indonesian and English.	Summons to shareholders regarding the holding of the Meeting were made on November 19, 2024, through 1 (one) Indonesian-language daily newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website in Indonesian and English.	The Bank held an Extraordinary GMS (AGMS) on December 11, 2024, from 10:10 WIB to 10:57 WIB at the BJ Habibie Ballroom – Muamalat Tower Floor 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	A summary of the Minutes of the Annual GMS was announced on December 13, 2024, through 1 (one) daily Indonesian-language newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi RUPS Luar Biasa

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa tanggal 11 Desember 2024.

Resolutions and Realization of Extraordinary GMS

All resolutions of the meeting have been ratified at the Extraordinary GMS on December 11, 2024.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
1.	Perubahan Susunan Pengurus.	Terdapat 1 (satu) tanggapan dari pemegang saham dan/ atau kuasa pemegang saham.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	1. Menyetujui pemberhentian dengan hormat yaitu: • Bapak Amin Said Husni sebagai Komisaris Utama merangkap Komisaris Independen; • Bapak Hery Syafril sebagai Direktur Utama; dan • Bapak Riksa Prakoso sebagai Direktur. Terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa mereka selama ini untuk kemajuan Perseroan. 2. Menyetujui pengangkatan: • Bapak Sapto Amal Damandari sebagai Komisaris Utama Independen; • Bapak Imam Teguh Saptono sebagai Direktur Utama; dan • Bapak Kukuh Rahardjo sebagai Direktur. Dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya sesuai dengan ketentuan Anggaran Dasar Perseroan, terhitung sejak ditutupnya RUPS sampai dengan ditutpnya RUPS Tahunan Perseroan Tahun 2029, dengan ketentuan bahwa bagi calon anggota Dewan Komisaris dan Direksi Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. pengangkatan akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. 3. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan anggota Dewan Komisaris tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.	Keputusan berkenaan dengan perubahan susunan pengurus Perseroan telah dituangkan ke dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Nomor 23 Tanggal 18 Desember 2024, yang Penerimaan Pemberitahuan Perubahan Data Perseroan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan surat Nomor AHU-AH.01.09-0291015 tanggal 20 Desember 2024. Akta tersebut dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
				Maka susunan selengkapnya anggota Dewan Pengawas Syariah, Dewan Komisaris dan Direksi Perseroan akan menjadi sebagai berikut: **Dewan Pengawas Syariah** Ketua: Sholahudin Al Aiyub Anggota: Siti Haniatunnisa Anggota: Agung Danarto **Dewan Komisaris** Komisaris Utama Independen: Sapto Amal Damandari*) Komisaris Independen: Sartono Komisaris: Andre Mirza Hartawan **Direksi** Direktur Utama: Imam Teguh Saptono*) Direktur Kepatuhan: Karno Direktur: Kukuh Rahardjo*) *) Bagi calon anggota Dewan Komisaris, dan Direksi Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan, maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari RUPS. Apabila Direktur Utama belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, maka Bapak Karno selaku Direktur Kepatuhan yang telah mendapat penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK akan menjadi Pelaksana Tugas Direktur Utama.	

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
	Changes in Management Composition.	There was 1 (one) response from the shareholder and/or shareholder's proxy.	Decision making is carried out by deliberation to reach unanimous consensus.	1. Agree to honorably discharge, namely: • Mr. Amin Said Husni as President Commissioner and Independent Commissioner; • Mr. Hery Syafril as President Director; and • Mr. Riksa Prakoso as Director. starting from the closing of the Meeting accompanied by gratitude and appreciation for their services so far for the progress of the Company. 2. Approve the appointment: • Mr. Sapto Amal Damandari as Independent President Commissioner; • Mr. Imam Teguh Saptono as President Director; and • Mr. Kukuh Rahardjo as Director; without prejudice to the GMS's right to dismiss them at any time before their term of office in accordance with the provisions of the Company's Articles of Association, starting from the closing of the GMS until the closing of the Company's 2029 Annual GMS, provided that prospective members of the Company's Board of Commissioners and Board of Directors who have not yet received a determination have passed the Fit and Proper Test from the OJK. The appointment will be effective after obtaining a determination of passing the Fit and Proper Test from the OJK. 3. Approved the granting of authority to the Board of Directors with the right of substitution to restate the decision regarding the change of members of the Board of Commissioners into a Notarial deed and notify the competent authorities and, in connection with this matter, do everything necessary in accordance with the provisions of the applicable laws and regulations.	The decision regarding changes to the composition of the Company's management has been stated in the Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk No. 23 dated December 18, 2024, in which the Receipt of Notification of Changes to Company Data has been received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia in accordance with letter No. AHU-AH.01.09-0291015 dated December 20, 2024. The deed was made in the presence of Ashoya Ratam, S.H., M.Kn., Notary in Jakarta.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
				Therefore, the complete composition of members of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors of the Company will be as follows: **Sharia Supervisory Board** Chairman: Sholahudin Al Aiyub Member: Siti Haniatunnisa Member: Agung Danarto **Board of Commissioners** Independent President Commissioner: Sapto Amal Damandari*) Independent Commissioner: Sartono Commissioner: Andre Mirza Hartawan **Board of Directors** President Director: Imam Teguh Saptono*) Compliance Director: Karno Director: Kukuh Rahardjo*) *) For prospective members of the Board of Commissioners and Board of Directors of the Company who have not yet received a determination of passing the Fit and Proper Assessment from the OJK, their appointment will become effective after obtaining a determination of passing the Fit and Proper Test from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Test, then the appointment in question will be cancelled, without the need for a resolution from the GMS. If the President Director has not received the determination of passing the Fit and Proper Test from the OJK, then Mr. Karno, as the Compliance Director who has received the determination of passing the Fit and Proper Test from the OJK, will become the Acting President Director.	
2.	Pengesahan Asuransi Purna Jabatan untuk Pengurus Lama dan Pengurus Baru.	Terdapat 1 (satu) tanggapan dan pertanyaan dari pemegang saham dan/atau kuasa pemegang saham.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	Menyetujui pemberian Asuransi Purna Jabatan kepada Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi yang diangkat dalam RUPS maupun Rapat berikutnya selama periode 2024 hingga 2029, sesuai dengan pengalokasian yang telah ditetapkan dalam keputusan Rapat Umum Pemegang Saham Tahunan 27 Juni 2024.	Pemberian Asuransi Purna Jabatan kepada Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi yang diangkat dalam RUPS Luar Biasa tanggal 11 Desember 2024 telah direalisasikan sesuai dengan pengalokasian yang telah ditetapkan dalam keputusan Rapat Umum Pemegang Saham Tahunan 27 Juni 2024.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
	Approval of Retirement Insurance for Old Management and New Management.	There was 1 (one) response and question from a shareholder and/or shareholder's proxy.	Decision making is carried out by deliberation to reach unanimous consensus.	Approved the provision of Retirement Insurance to the Sharia Supervisory Board, Board of Commissioners, and Board of Directors appointed at the GMS and subsequent meetings during the period 2024 to 2029, in accordance with the allocation determined in the resolution of the Annual General Meeting of Shareholders on June 27, 2024.	The provision of retirement insurance to the Sharia Supervisory Board, Board of Commissioners, and Board of Directors appointed at the Extraordinary GMS on December 11, 2024, has been realized in accordance with the allocation determined in the resolution of the Annual General Meeting of Shareholders on June 27, 2024.
3.	Persetujuan atas Rencana Aksi Pemulihan *(Recovery Plan)* Perseroan.	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	Menyetujui Rencana Aksi Pemulihan *(Recovery Plan)* Perseroan Tahun 2024.	Rencana Aksi Pemulihan *(Recovery Plan)* Perseroan Tahun 2024 yang telah disahkan oleh RUPS telah disampaikan Perseroan kepada Otoritas Jasa Keuangan.
	Approval of the Company's Recovery Action Plan.	There were no shareholders and/or shareholder proxies who submit questions and/or opinions/suggestions.	Decision making is carried out by deliberation to reach unanimous consensus.	Approved the Company's 2024 Recovery Action Plan.	The Company's Recovery Action Plan for 2024, which has been approved by the GMS, has been submitted by the Company to the Financial Services Authority.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
4.	Perubahan Anggaran Dasar.	Terdapat 1 (satu) tanggapan dari pemegang saham dan/atau kuasa pemegang saham.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dengan suara bulat.	1. Menyetujui Perubahan Anggaran Dasar Perseroan. 2. Menyetujui pemberian kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan dan penyusunan kembali seluruh ketentuan Anggaran Dasar Perseroan ke dalam akta Notaris dan menyampaikan pemberitahuan atas perubahan Anggaran Dasar tersebut kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.	Perubahan Anggaran Dasar Perseroan telah dituangkan ke dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Nomor 24 tanggal 18 Desember 2024 yang telah memperoleh Persetujuan dari Menteri Hukum Republik Indonesia Nomor AHU-0086493.AH.01.02. TAHUN 2024 tanggal 31 Desember 2024 dan Penerimaan Pemberitahuan Perubahan Anggaran Dasar telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum Republik Indonesia Nomor AHU-AH.01.03-0231070 tanggal 31 Desember 2024. Akta tersebut dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta.

No.	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Who Asked Questions & Opinions/Suggestions	Pengambilan Keputusan Decision-Making	Keputusan Resolution	Realisasi Realization
	Changes to the Articles of Association.	There was 1 (one) response from the shareholder and/or shareholder's proxy.	Decision making is carried out by deliberation to reach unanimous consensus.	1. Approve changes to the Company's Articles of Association. 2. Approved the granting of authority to the Company's Board of Directors with the right of substitution to restate decisions regarding changes and re-drafting of all provisions of the Company's Articles of Association into a Notarial deed and to submit notification of the changes to the Articles of Association to the authorized parties and, in connection with this matter, to do everything necessary in accordance with the provisions of the applicable laws and regulations.	Changes to the Company's Articles of Association have been included in the Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk No. 24 dated December 18, 2024, which has received approval from the Minister of Law of the Republic of Indonesia No. AHU-0086493.AH.01.02. TAHUN 2024 dated December 31, 2024, and Receipt of Notification of Changes to the Articles of Association has been received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia No. AHU-AH.01.03-0231070 dated December 31, 2024. The deed was made in the presence of Ashoya Ratam, S.H., M.Kn., Notary in Jakarta

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa tanggal 11 Desember 2024 telah direalisasikan pada tahun 2024.

Reasons for the Unrealized Resolutions

All results of the Extraordinary GMS decisions on December 11, 2024, have been realized in 2024.

KEPUTUSAN DAN REALISASI RUPS TAHUN SEBELUMNYA

Sepanjang tahun 2023, Bank Muamalat Indonesia telah melaksanakan 2 (dua) kali RUPS, yang mencakup: 1 (satu) kali RUPS Tahunan dan 1 (satu) kali RUPS Luar Biasa.

Keputusan RUPS Tahunan 11 Mei 2023

PREVIOUS GMS RESOLUTIONS AND REALIZATIONS

Throughout 2023, Bank Muamalat Indonesia has held 2 (two) GMS, including: 1 (one) Annual GMS and 1 (one) Extraordinary GMS.

Annual GMS Resolutions May 11, 2023

No.	Agenda	Keputusan Resolution	Realisasi Realization
1.	Persetujuan Laporan Tahunan Perseroan Tahun Buku 2022 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2022 serta pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2022	1. Menyetujui dan menerima Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2022 dan mengesahkan Laporan Keuangan Konsolidasian untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A), afiliasi BKR International, sesuai laporan Nomor 00003/2.0936/AU.4/07/0396-2/1/II/2023 tanggal 17 Februari 2023 dengan Opini Wajar dalam, tanggal 17 Februari 2023 dengan Opini Wajar dalam Semua Hal yang Material, posisi keuangan PT Bank Muamalat Tbk tanggal 31 Desember 2022, dan kinerja keuangan, arus kas, rekonsiliasi pendapatan dan bagi hasil, sumber dan penyaluran dana zakat serta sumber dan penggunaan dana kebajikan untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia. 2. Memberikan pembebasan dan pelunasan tanggung jawab sepenuhnya (*volledig acquit et decharge*) kepada Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi Perseroan atas tindakan pengawasan dan pengurusan yang telah dilakukan selama tahun buku yang berakhir pada tanggal 31 Desember 2022, sejauh tindakan tersebut bukan merupakan tindak pidana dan tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.	Sudah direalisasikan pada tahun 2023 dan Laporan Tahunan Perseroan telah disampaikan kepada OJK melalui melalui surat No. 078/B/PRD-SRT/IV/2023 dan No. 079/B/PRD-SRT/IV/2023 tanggal 18 April 2023 kepada pihak-pihak terkait dan kepada lembaga-lembaga terkait.
	Approval of the Company's Annual Report for Financial Year 2022, including the Supervisory Duties Report of the Board of Commissioners and Sharia Supervisory Board for Financial Year 2022, as well as ratification of the Company's Financial Statement for Financial Year 2022.	1. Approve and accept the Company's Annual Report, including the Supervisory Task Report, which has been carried out by the Board of Commissioners and the Sharia Supervisory Board for the Financial Year ending December 31, 2022, and ratify the Consolidated Financial Statement for the Financial Year ending December 31, 2022, which has been audited by the Public Accounting Firm Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A), an affiliate of BKR International, according to report No. 00003/2.0936/AU.4/07/0396-2/1/II/2023 dated February 17, 2023, with a Fair Opinion in All Material Respects, the financial position of PT Bank Muamalat Tbk as of December 31, 2022, and financial performance, cash flow, reconciliation of income and profit sharing, sources and distribution of zakat funds as well as the source and use of benevolent funds for the year ending on that date, in accordance with Financial Accounting Standards in Indonesia. 2. Provide full release and discharge of responsibility (volledig acquit et decharge) to the Sharia Supervisory Board, Board of Commissioners, and Board of Directors of the Company for supervisory and management actions that have been carried out during the financial year ending December 31, 2022, as long as these actions do not constitute criminal acts and these actions are reflected in the Company's Annual Report and Financial Statement for the financial year ending December 31, 2022.	It has been realized in 2023, and the Company's Annual Report has been submitted to the OJK via letter No. 078/B/PRD-SRT/IV/2023 and No. 079/B/PRD-SRT/IV/2023 dated April 18, 2023 to related parties and to related institutions.

No.	Agenda	Keputusan Resolution	Realisasi Realization
2.	Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2022.	Menyetujui pembagian dividen kepada Pemegang Saham sebesar 18,8% (delapan belas koma delapan per seratus) dari Laba Bersih Perseroan Tahun Buku 2022 atau sebesar Rp5.001.774.144,- (lima miliar satu juta tujuh ratus tujuh puluh empat ribu seratus empat puluh empat Rupiah), dengan memperhatikan persetujuan yang diperlukan, dan sisa dari Laba Bersih Perseroan Tahun Buku 2022 tersebut secara keseluruhan akan dipergunakan untuk Cadangan Umum Perseroan.	Pembagian dividen kepada Pemegang Saham sebesar 18,8% (delapan belas koma delapan per seratus) dari Laba Bersih Perseroan Tahun Buku 2022 atau sebesar Rp5.001.774.144,- telah direalisasikan pada tahun 2023 kepada para pemegang saham yang mengajukan permohonan pembayaran dividen. Adapun untuk keterbukaan informasi mengenai Tata Cara Pembagian Dividen Tunai telah diumumkan kepada pemegang saham pada tanggal 15 Mei 2023 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris.
	Determination of the Use of the Company's Net Profit for the 2022 Financial Year.	Approved the distribution of dividends to Shareholders in the amount of 18.8% (eighteen point eight per hundred) of the Company's Net Profit for the 2022 Financial Year or Rp. 5,001,774,144,- (five billion one million seven hundred seventy-four thousand one hundred and forty-four Rupiah), considering the necessary approvals, and the remainder of the Company's Net Profit for the 2022 Financial Year as a whole was used for the Company's General Reserves.	Dividend distribution to Shareholders of 18.8% (eighteen point eight per hundred) of the Company's Net Profit for the 2022 Financial Year or Rp. 5,001,774,144,- has been realized in 2023 to shareholders who submitted applications for dividend payments. As for the disclosure of information regarding the Procedures for Distribution of Cash Dividends, it was announced to shareholders on May 15, 2023, through 1 (one) daily Indonesian-language newspaper with national circulation, namely the newspaper "Harian Ekonomi Neraca," and through the Company's Website in Indonesian and English.
3.	Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2023 dan audit lain yang dibutuhkan Perseroan.	Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk, mengakhiri dan/atau mengganti Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan tahun buku 2023 dan/atau audit lain yang dibutuhkan Perseroan serta menetapkan jumlah honorarium dan persyaratan penunjukkan lainnya yang wajar bagi Kantor Akuntan Publik tersebut. Atas pelimpahan kewenangan tersebut berlaku ketentuan sebagai berikut: 1. Kantor Akuntan Publik yang ditunjuk harus merupakan Kantor Akuntan Publik yang dapat diandalkan dan memiliki reputasi yang baik; 2. Penunjukan Kantor Akuntan Publik dilakukan dengan tata kelola yang baik; 3. Penunjukan Kantor Akuntan Publik tersebut tidak bertentangan dengan peraturan perundangan yang berlaku.	Sudah direalisasikan pada tahun 2023 dan Dewan Komisaris telah menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2023 berdasarkan rekomendasi dari Komite Audit. Penunjukan berdasarkan surat Dewan Komisaris tanggal 26 Oktober 2023 dan telah dilaporkan kepada OJK melalui surat No. 113/B/FSD-SRT/XI/2023 tanggal 23 November 2023.
	Appointment of a Public Accounting Firm to audit the Company's Financial Statement for the 2023 Financial Year and other audits required by the Company.	Approved to grant authority to the Company's Board of Commissioners to appoint, terminate, and/or replace the Public Accounting Firm to audit the Company's Financial Statement for the 2023 financial year and/or other audits required by the Company as well as determine the amount of honorarium and other reasonable appointment requirements for the Public Accounting Firm. The following provisions apply to the delegation of authority: 1. The appointed Public Accounting Firm must be a Public Accounting Firm that is reliable and has a good reputation; 2. The appointment of a Public Accounting Firm is carried out with good governance; 3. The appointment of the Public Accounting Firm does not conflict with applicable laws and regulations.	It has been realized in 2023, and the Board of Commissioners has appointed a Public Accounting Firm to audit the Company's Financial Statement for the 2023 Financial Year, based on recommendations from the Audit Committee. The appointment is based on a letter from the Board of Commissioners dated October 26, 2023, and has been reported to the OJK via letter No. 113/B/FSD-SRT/XI/2023 dated November 23, 2023.

No.	Agenda	Keputusan Resolution	Realisasi Realization
4.	Penetapan gaji atau honorarium dan tunjangan anggota Direksi dan Dewan Komisaris Perseroan untuk tahun 2023.	1. Perseroan menyetujui penetapan Gaji, Uang Jasa dan Tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris untuk tahun 2023 tidak mengalami perubahan sebagaimana yang telah ditetapkan untuk tahun 2022. 2. Perseroan menyetujui penetapan Honorarium dan/atau Tunjangan bagi anggota Dewan Pengawas Syariah Perseroan untuk tahun 2023 tidak mengalami perubahan sebagaimana yang telah ditetapkan untuk tahun 2022. Rapat juga menyetujui penetapan Gaji, Uang Jasa dan Tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris serta Honorarium dan Tunjangan bagi anggota Dewan Pengawas Syariah Perseroan ditetapkan berdasarkan keputusan RUPS.	Sudah direalisasikan pada tahun 2023, di mana sesuai dengan amanat RUPS, tidak terdapat perubahan Gaji, Uang Jasa dan Tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris serta Honorarium dan Tunjangan bagi anggota Dewan Pengawas Syariah untuk tahun 2023.
	Determination of salaries or honorarium and allowances for members of the Company's Board of Directors and Board of Commissioners for 2023.	1. The Company agrees that the determination of salaries, service fees, and other allowances for members of the Board of Directors and Board of Commissioners for 2023 without changes as determined for 2022. 2. The Company agrees to determine the Honorarium and/or Allowances for members of the Company's Sharia Supervisory Board for 2023 without changes as determined for 2022. The meeting also approved the determination of salaries, service fees, and other allowances for members of the Board of Directors and Board of Commissioners, as well as honorarium and allowances for members of the Company's Sharia Supervisory Board to be determined based on the GMS resolution.	It has been realized in 2023, where, in accordance with the mandate of the GMS, there were no changes to Salaries, Service Fees and other Allowances for members of the Board of Directors and Board of Commissioners as well as Honorarium and Allowances for members of the Sharia Supervisory Board for 2023.
5.	Perubahan Anggaran Dasar Perseroan.	Mata Acara "Perubahan Anggaran Dasar Perseroan" tidak dilakukan pembahasan dalam Rapat dan akan diagendakan pada Rapat Umum Pemegang Saham Luar Biasa atau Rapat Umum Pemegang Saham Tahunan terdekat.	Tidak terdapat realisasi karena pembahasan Mata Acara Rapat ditunda.
	Changes to the Company's Articles of Association.	The agenda item "Amendments to the Company's Articles of Association" was not discussed at the Meeting and will be on the agenda at the nearest Extraordinary General Meeting of Shareholders or Annual General Meeting of Shareholders.	There was no realization because discussion of the Meeting Agenda was postponed.
6.	Perubahan Susunan Pengurus Perseroan.	Mata Acara "Perubahan Susunan Pengurus Perseroan" tidak dilakukan pembahasan dalam Rapat dan akan diagendakan pada Rapat Umum Pemegang Saham Luar Biasa atau Rapat Umum Pemegang Saham Tahunan terdekat.	Tidak terdapat realisasi karena pembahasan Mata Acara Rapat ditunda.
	Changes in the Composition of the Company's Management.	The agenda item "Changes in the Composition of the Company's Management" was not discussed at the Meeting and will be put on the agenda at the nearest Extraordinary General Meeting of Shareholders or Annual General Meeting of Shareholders.	There was no realization because discussion of the Meeting Agenda was postponed.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Tahunan tanggal 11 Mei 2023 telah direalisasikan pada tahun 2023.

Reasons for the Unrealized Resolutions

All results of the Annual GMS resolutions on May 11, 2023 have been realized in 2023.

Keputusan RUPS Luar Biasa 13 November 2023

Extraordinary GMS Resolutions November 13, 2023

No.	Agenda	Keputusan Resolution	Realisasi Realization
1.	Persetujuan Penggabungan Nilai Nominal Saham (*Reverse Stock Split*).	Menyetujui Penggabungan Saham Perseroan (*Reverse Stock Split*) dengan Rasia 3:2 (tiga banding dua), sehingga nilai nominal saham: 1. Seri A dari semula Rp200,00 (dua ratus rupiah) per saham menjadi Rp300,00 (tiga ratus rupiah) per saham; 2. Seri B dari semula Rpl00,00 (seratus rupiah) per saham menjadi Rp150,00 (seratus lima puluh rupiah) per saham; dan 3. Seri C dari semula Rp30,00 (tiga puluh rupiah) per saham menjadi Rp45,00 (empat puluh lima rupiah) per saham.	Keputusan berkenaan dengan Penggabungan Nilai Nominal Saham (*Reverse Stock Split*) telah dituangkan ke dalam akta Notaris No. 6 tanggal 13 November 2023 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang
	Approval of Merger of Nominal Value of Shares (Reverse Stock Split).	Approved the Merger of Company Shares (Reverse Stock Split) with a Ratio of 3:2 (three to two), so that the nominal value of the shares: 1. Series A from Rp. 200.00 (two hundred rupiah) per share to Rp. 300.00 (three hundred rupiah) per share; 2. Series B from Rp. 100.00 (one hundred rupiah) per share to Rp. 150.00 (one hundred and fifty rupiah) per share; and 3. Series C from Rp. 30.00 (thirty rupiah) per share to Rp. 45.00 (forty-five rupiah) per share.	The resolution regarding the Merger of Nominal Value of Shares (Reverse Stock Split) has been stated in Notary Deed No. 6 dated November 13, 2023, made by Notary Ashoya Ratam, S.H. M.Kn, and has been notified to the authorities.

No.	Agenda	Keputusan Resolution	Realisasi Realization
2.	Persetujuan atas perubahan Anggaran Dasar Perseroan.	1. Menyetujui penambahan Modal Dasar sebesar Rp 115,00 (seratus lima belas rupiah) dan penambahan Modal Ditempatkan dan Modal Disetor sebesar Rp30,00 (tiga puluh rupiah) sebagai akibat dari Penggabungan Saham atau *Reverse Stock Split*. 2. Menyetujui perubahan Pasal 4 ayat 1 dan 2 Anggaran Dasar Perseroan, sehingga menjadi sebagai berikut: **Pasal 4.1 Modal Dasar dan Nilai Nominal** Modal Dasar Perseroan berjumlah Rp5.600.000.000.115,00 (lima triliun enam ratus miliar seratus lima belas rupiah) yang terbagi atas 55.448.900.551 (lima puluh lima miliar empat ratus empat puluh delapan juta sembilan ratus ribu lima ratus lima puluh satu) lembar saham, yang terdiri dari: a. Sejumlah 551.099.450 (lima ratus lima puluh satu juta sembilan puluh sembilan ribu empat ratus lima puluh) lembar saham Seri A masing-masing dengan nilai nominal Rp300,00 (tiga ratus rupiah) atau seluruhnya bernilai nominal Rp165.329.835.000,00 (seratus enam puluh lima miliar tiga ratus dua puluh sembilan juta delapan ratus tiga puluh lima ribu rupiah); b. Sejumlah 28.231.134.434 (dua puluh delapan miliar dua ratus tiga puluh satu juta seratus tiga puluh empat ribu empat ratus tiga puluh empat) lembar saham Seri B masing-masing dengan nilai nominal Rpl50,00 (seratus lima puluh rupiah) atau seluruhnya bernilai nominal Rp4.234.670.165.100,00 (empat triliun dua ratus tiga puluh empat miliar enam ratus tujuh puluh juta seratus enam puluh lima ribu seratus rupiah); c. Sejumlah 26.666.666.667 (dua puluh enam miliar enam ratus enam puluh enam juta enam ratus enam puluh enam ribu enam ratus enam puluh tujuh) lembar saham Seri C masing-masing dengan nilai nominal Rp45,00 (empat puluh lima rupiah) atau seluruhnya bernilai nominal Rp1.200.000.000.015,00 (satu triliun dua ratus miliar lima belas rupiah). **Pasal 4.2 Modal Ditempatkan dan Modal Disetor** Dari modal dasar tersebut, telah ditempatkan dan diambil bagian serta disetor penuh 33.345.160.962 (tiga puluh tiga miliar tiga ratus empat puluh lima juta seratus enam puluh ribu sembilan ratus enam puluh dua) lembar saham yang terdiri dari: a. 551.099.450 (lima ratus lima puluh satu juta sembilan puluh sembilan ribu empat ratus lima puluh) lembar saham Seri A dengan jumlah nilai nominal seluruhnya sebesar Rp165.329.835.000,00 (seratus enam puluh lima miliar tiga ratus dua puluh sembilan juta delapan ratus tiga puluh lima ribu rupiah); b. 6.254.035.440 (enam miliar dua ratus lima puluh empat juta tiga puluh lima ribu empat ratus empat puluh) lembar saham Seri B dengan jumlah nilai nominal seluruhnya sebesar Rp938.105.316.000,00 (sembilan ratus tiga puluh delapan miliar seratus lima juta tiga ratus enam belas ribu rupiah); c. 26.540.026.072 (dua puluh enam miliar lima ratus empat puluh juta dua puluh enam ribu tujuh puluh dua) lembar saham Seri C dengan jumlah nilai nominal seluruhnya sebesar Rp1.194.301.173.240,00 (satu triliun seratus sembilan puluh empat miliar tiga ratus satu juta seratus tujuh puluh tiga ribu dua ratus empat puluh rupiah); d. dengan jumlah nilai nominal seluruhnya sebesar Rp2.297.736.324.240,00 (dua triliun duaratus sembilan puluh tujuh miliar tujuh ratus tiga puluh enam juta tiga ratus dua puluh empat ribu duaratus empat puluh rupiah). 3. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan Anggaran Dasar tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.	Perubahan Anggaran Dasar Perseroan telah direalisaskan dan dituangkan dalam Akta No. 6 tanggal 13 November 2023 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Keputusannya tertanggal 20 November 2023 No. AHU-0071588. AH.01.02.

No.	Agenda	Keputusan Resolution	Realisasi Realization
	Approval of changes to the Company's Articles of Association.	1. Approve an increase in Authorized Capital of Rp 115.00 (one hundred and fifteen rupiah) and an increase in Issued Capital and Paid-up Capital of Rp 30.00 (thirty rupiah) as a result of the Stock Merger or Reverse Stock Split. 2. Approve changes to Article 4, paragraphs 1 and 2 of the Company's Articles of Association, so that they become as follows: **Article 4.1 Authorized Capital and Nominal Value** The authorized capital of the Company is Rp 5,600,000,000,115.00 (five trillion six hundred billion one hundred and fifteen rupiah), which is divided into 55,448,900,551 (fifty-five billion four hundred forty-eight million nine hundred thousand five hundred and fifty-one) shares, consisting of: a. A total of 551,099,450 (five hundred fifty-one million ninety-nine thousand four hundred and fifty) Series A shares each with a nominal value of Rp300.00 (three hundred rupiah) or a total nominal value of Rp165,329,835,000.00 (one hundred and sixty-five billion three hundred twenty-nine million eight hundred thirty-five thousand rupiah); b. A total of 28,231,134,434 (twenty-eight billion two hundred thirty-one million one hundred thirty-four thousand four hundred thirty-four) Series B shares, each with a nominal value of Rp150.00 (one hundred and fifty rupiah) or a total nominal value of Rp4,234,670,165,100.00 (four trillion two hundred thirty-four billion six hundred seventy million one hundred sixty-five thousand one hundred rupiah); c. A total of 26,666,666,667 (twenty-six billion six hundred sixty-six million six hundred sixty-six thousand six hundred sixty-seven) Series C shares, each with a nominal value of Rp 45.00 (forty-five rupiah) or a total nominal value of Rp 200,000,000,015.00 (one trillion two hundred billion fifteen rupiah). **Article 4.2 Issued Capital and Paid Up Capital** From the authorized capital, 33,345,160,962 (thirty-three billion three hundred forty-five million one hundred sixty thousand nine hundred and sixty-two) shares have been placed and subscribed and paid up, consisting of: a. 551,099,450 (five hundred fifty-one million ninety-nine thousand four hundred and fifty) Series A shares with a total nominal value of Rp 65,329,835,000.00 (one hundred sixty-five billion three hundred twenty-nine million eight hundred thirty-five thousand rupiah); b. 6,254,035,440 (six billion two hundred fifty-four million thirty-five thousand four hundred and forty) Series B shares with a total nominal value of Rp938,105,316,000.00 (nine hundred thirty-eight billion one hundred five million three hundred and sixteen thousand rupiah); c. 26,540,026,072 (twenty-six billion five hundred forty million twenty-six thousand seventy-two) Series C shares with a total nominal value of Rp1.194,301,173,240.00 (one trillion one hundred ninety-four billion three hundred one million one hundred seventy-three thousand two hundred and forty rupiah); d. with a total nominal value of Rp2,297,736,324,240.00 (two trillion two hundred ninety-seven billion seven hundred thirty-six million three hundred twenty-four thousand two hundred and forty rupiah). 3. Approved the granting of authority to the Board of Directors with the right of substitution to restate the decision regarding changes to the Articles of Association into a Notarial deed and notify the competent authorities and, in connection with this matter, do everything necessary in accordance with the provisions of the applicable laws and regulations.	Changes to the Company's Articles of Association have been realized and stated in Deed No. 6 dated November 13, 2023, made in the presence of Notary Ashoya Ratam, S.H. M.Kn., and have obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with its Decree dated November 20, 2023 No. AHU-0071588.AH.01.02.
3.	Perubahan Susunan Pengurus Perseroan. Changes in the Composition of the Company's Management.	Mata Acara: "Perubahan Susunan Pengurus Perseroan" tidak dilakukan pembahasan dalam Rapat dan karenanya Rapat tidak mengambil keputusan. Agenda item: "Changes in the Composition of the Company's Management" was not discussed at the Meeting and therefore the Meeting did not take a decision.	Tidak terdapat realisasi karena pembahasan mata acara Rapat tidak dilakukan pembahasan dalam Rapat. There was no realization because discussion of the Meeting agenda was not discussed at the Meeting.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa tanggal 13 November 2023 telah direalisasikan pada tahun 2023.

Reasons for the Unrealized Resolutions

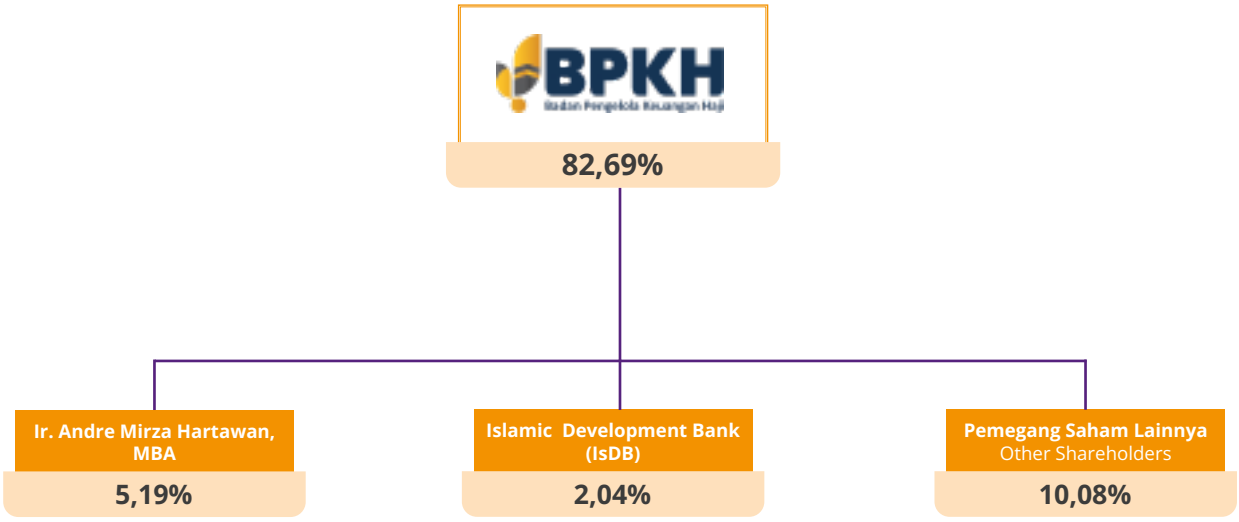
All results of the Extraordinary GMS resolutions on November 13, 2023 have been realized in 2023.

Informasi Pemegang Saham Utama/ Pengendali

Information on Main/Controlling Shareholders

Pengendali Bank Muamalat Indonesia ialah pihak yang memiliki saham Perseroan sebesar 25% (dua puluh lima persen) atau lebih dari jumlah saham yang dikeluarkan dan mempunyai hak suara sebagaimana dimaksud dalam Peraturan OJK No. 39/POJK.03/2017 tentang Kepemilikan Tunggal pada Perbankan Indonesia. Sampai dengan laporan ini diterbitkan, Pemegang saham utama Bank Muamalat ialah Badan Pengelolaan Keuangan Haji (BPKH) dengan kepemilikan saham sebesar 82,69% dari total keseluruhan saham yang ada. Berikut ialah bagan terkait informasi pemegang saham utama Bank:

The controller of Bank Muamalat Indonesia is the party who owns 25% (twenty-five percent) of the Company's shares or more than the number of shares issued and has voting rights as intended in OJK Regulation No. 39/POJK.03/2017 concerning Sole Ownership in Indonesian Banking. As of the publication of this report, the main shareholder of Bank Muamalat is the Hajj Fund Management Agency (BPKH) with share ownership of 82.69% of the total existing shares. The following is a chart related to information on the Bank's main shareholders:



Dewan Pengawas Syariah
Sharia Supervisory Board

Dewan Pengawas Syariah yang selanjutnya disingkat DPS adalah pihak yang bertugas memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar sesuai dengan Prinsip Syariah sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.

The Sharia Supervisory Board, hereinafter abbreviated as DPS, is the party tasked with providing advice and suggestions to the Board of Directors and supervising the Bank's activities so that they comply with Sharia Principles in accordance with the provisions of statutory regulations, articles of association, and/or GMS resolutions.

DASAR HUKUM

Dasar hukum pembentukan dan pelaksanaan tugas Dewan Pengawas Syariah, ialah sebagai berikut:

1. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan Undnag-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
2. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah sebagaimana telah diubah dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
3. Peraturan Otoritas Jasa Keuangan (POJK) No 16/ POJK.03/2022 Tahun 2022 tentang Bank Umum Syariah.
4. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
5. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
6. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 15/ POJK.04/2015 tentang Penerapan Prinsip Syariah di Pasar Modal.
7. Anggaran Dasar Bank Muamalat Indonesia.
8. Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Nomor 07 tanggal 15 April 2025 yang Penerimaaan Pemberitahuan Perubahan Data Perseroan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementrian Hukum Republik Indonesia sesuai dengan surat Nomor AHU-AH.01.09-0194966 tanggal 19 April 2025. Kedua akta terakhir dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta.

LEGAL BASIS

The legal basis for the formation and implementation of the duties of the Sharia Supervisory Board is as follows:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies as amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law No. 2 of 2022 concerning Job Creation into Law.
2. Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking as amended by Law No. 4 of 2023 concerning Development and Strengthening of the Financial Sector.
3. Financial Services Authority Regulation (POJK) No. 16/ POJK.03/2022 of 2022 concerning Sharia Commercial Banks.
4. Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
5. Financial Services Authority Regulation (POJK) No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
6. Financial Services Authority Regulation (POJK) No. 15/ POJK.04/2015 concerning the Application of Sharia Principles in the Capital Market.
7. Articles of Association of Bank Muamalat Indonesia.
8. Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk No. 07 dated April 15, 2025, regarding the receipt of Notification of Changes to Company Data has been received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia in accordance with letter No. AHU-AH.01.09-0194966 dated April 19, 2025. The last two deeds were made in the presence of Ashoya Ratam, S.H., M.Kn., Notary in Jakarta.

TUGAS DAN TANGGUNG JAWAB DEWAN PENGAWAS SYARIAH

Tugas dan tanggung jawab Dewan Pengawas Syariah Bank Muamalat Indonesia ialah sebagai berikut:

1. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi dan bertanggung jawab atas pengawasan tersebut, agar kegiatan Bank sesuai dengan Prinsip Syariah dan bertanggung jawab atas pengawasan tersebut, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
2. Memberikan nasihat dan saran serta mengawasi pemenuhan Prinsip Syariah di Pasar Modal terhadap Pihak yang melakukan Kegiatan Syariah di Pasar Modal.
3. Memberikan nasihat dan saran kepada Direksi termasuk memberikan opini syariah terkait kegiatan Bank agar sesuai dengan Prinsip Syariah.
4. Menilai dan memastikan pemenuhan prinsip syariah atas pedoman operasional dan produk yang telah dikeluarkan Bank Muamalat Indonesia.
5. Sebagai mediator antara Bank Muamalat Indonesia dengan DSN-MUI dalam mengkomunikasikan usul dan saran pengembangan produk dan jasa dari Bank Muamalat Indonesia yang memerlukan kajian dan fatwa dari DSN-MUI.
6. Mengawasi proses pengembangan produk baru dan kegiatan Bank Muamalat Indonesia agar sesuai dengan fatwa DSN-MUI.
7. Melaksanakan tugas, wewenang, dan tanggung jawab untuk kepentingan Bank dengan itikad baik dan dengan prinsip kehati-hatian.
8. Melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan OJK, dan/atau hasil pengawasan otoritas dan lembaga lain, terkait penerapan Prinsip Syariah.
9. Meminta fatwa kepada DSN-MUI untuk produk baru Bank Muamalat Indonesia yang belum ada fatwanya.
10. Sebagai perwakilan DSN-MUI yang ditempatkan di Bank Muamalat Indonesia, Dewan Pengawas Syariah wajib melaporkan atas hasil pengawasannya kepada DSN-MUI dan OJK dalam waktu 6 (enam) bulan sekali.
11. Memberikan opini dari aspek syariah terhadap pelaksanaan operasional Bank Muamalat Indonesia secara keseluruhan dalam laporan publikasi Bank Muamalat Indonesia.
12. Melakukan *review* secara berkala atas pemenuhan prinsip syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES OF THE SHARIA SUPERVISORY BOARD

The duties and responsibilities of the Sharia Supervisory Board of Bank Muamalat Indonesia are as follows:

1. Carry out supervision in the interests of the Bank over the policies and course of management by the Board of Directors and be responsible for such supervision, so that the Bank's activities are in accordance with Sharia Principles and are responsible for such supervision, in accordance with the provisions of laws and regulations, the articles of association, and/or GMS resolutions.
2. Provide advice and suggestions and supervise the fulfillment of Sharia Principles in the Capital Market to Parties carrying out Sharia Activities in the Capital Market.
3. Provide advice and suggestions to the Board of Directors, including providing sharia opinions regarding the Bank's activities so that they are in accordance with Sharia Principles.
4. Assess and ensure compliance with sharia principles for operational and product guidelines issued by Bank Muamalat Indonesia.
5. As a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for product and service development from Bank Muamalat Indonesia, which require study and fatwa from DSN-MUI.
6. Supervise the process of developing new products and activities of Bank Muamalat Indonesia so that they comply with the DSN-MUI fatwa.
7. Carry out duties, authority, and responsibilities for the interests of the Bank in good faith and with the principle of prudence.
8. Supervise the Board of Directors' follow-up on audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, OJK supervision results, and/or supervision results from other authorities and institutions, related to the implementation of Sharia Principles.
9. Request a fatwa from DSN-MUI for new Bank Muamalat Indonesia products for which there is no fatwa yet.
10. As a representative of DSN-MUI placed at Bank Muamalat Indonesia, the Sharia Supervisory Board is obliged to report the results of its supervision to DSN-MUI and OJK within 6 (six) months.
11. Provide opinions from sharia aspects regarding the overall operational implementation of Bank Muamalat Indonesia in Bank Muamalat Indonesia's published reports.
12. Conduct regular reviews on the fulfillment of sharia principles regarding the mechanism for collecting funds and distributing funds as well as Bank Muamalat Indonesia's services.

13. Memberikan opini aspek syariah atas temuan/penyimpangan yang dijumpai oleh audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain, terkait penerapan Prinsip Syariah.
14. Mengarahkan, memantau, dan mengevaluasi pelaksanaan Tata Kelola Syariah, termasuk penerapan kepatuhan syariah, manajemen risiko syariah, dan audit intern syariah secara terintegrasi.
15. Memberikan opini terkait hal-hal strategis dan/atau hal-hal yang disyaratkan dalam ketentuan sehingga tidak bertentangan dengan Prinsip Syariah, antara lain pelaksanaan sinergi perbankan, rencana aksi pemulihan dan rencana tindak, serta penanganan permasalahan bank umum;
16. Memberikan pendapat mengenai pemenuhan Prinsip Syariah kepada komite pendukung pelaksanaan tugas Dewan Komisaris.
17. Memberikan layanan konsultasi dan pendapat kepada fungsi kepatuhan syariah, fungsi manajemen risiko syariah, dan fungsi audit intern syariah.
18. Memberikan rekomendasi terkait pemenuhan Prinsip Syariah berdasarkan hasil pengawasan DPS.
19. Berkoordinasi dengan otoritas fatwa dan/atau regulator terkait, apabila diperlukan.
20. Meminta data dan informasi terkait dengan aspek syariah dari satuan kerja di Bank Muamalat Indonesia dalam rangka pelaksanaan tugasnya.

Adapun tugas dan tanggung jawab pengawasan DPS terhadap proses pengembangan produk baru Bank Muamalat ialah sebagai berikut:

1. Meminta penjelasan dari pejabat Bank Muamalat Indonesia yang berwenang mengenai tujuan, karakteristik, dan akad yang digunakan dalam produk baru yang akan dikeluarkan.
2. Memeriksa apakah terhadap akad yang digunakan dalam produk baru telah terdapat fatwa DSN-MUI
   a. Dalam hal telah terdapat fatwa, maka Dewan Pengawas Syariah melakukan analisis atas kesesuaian akad produk baru dengan fatwa DSN-MUI.
   b. Dalam hal belum terdapat fatwa, maka Dewan Pengawas Syariah mengusulkan kepada Direksi Bank untuk melengkapi akad produk baru dengan fatwa dari DSN-MUI.
3. Melakukan *review* sistem dan prosedur produk baru yang akan dikeluarkan terkait dengan pemenuhan prinsip syariah.
4. Memberikan pendapat syariah atas produk baru yang akan dikeluarkan.
5. Memberikan opini atas hasil kaji ulang terhadap konsep akad/perjanjian/formulir aplikasi produk Bank baru.

13. Provide opinions on sharia aspects regarding findings/deviations found by the Bank's internal audit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions, related to the implementation of Sharia Principles.
14. Direct, monitor, and evaluate the implementation of Sharia Governance, including the implementation of sharia compliance, sharia risk management, and sharia internal audit in an integrated manner.
15. Provide opinions related to strategic matters and/or matters required in the provisions so as not to conflict with Sharia Principles, including the implementation of banking synergy, recovery action plans and action plans, and handling of general bank problems;
16. Provide opinions regarding the fulfillment of Sharia Principles to the committee supporting the implementation of the Board of Commissioners' duties.
17. Provide consultation services and opinions to the sharia compliance function, sharia risk management function, and sharia internal audit function.
18. Provide recommendations regarding the fulfillment of Sharia Principles based on the results of DPS supervision.
19. Coordinate with the fatwa authority and/or relevant regulators, if necessary.
20. Request data and information related to sharia aspects from work units at Bank Muamalat Indonesia in the context of carrying out their duties.

The duties and responsibilities of DPS supervision of Bank Muamalat's new product development process are as follows:

1. Request an explanation from the authorized Bank Muamalat Indonesia official regarding the objectives, characteristics, and contracts used in the new product that will be released.
2. Check whether the contract used in the new product has a DSN-MUI fatwa
   a. In the event that there is a fatwa, the Sharia Supervisory Board will conduct an analysis of the suitability of the new product contract with the DSN-MUI fatwa.
   b. In the event that there is no fatwa, the Sharia Supervisory Board proposes to the Bank's Board of Directors to complete the new product agreement with a fatwa from DSN-MUI.
3. Review systems and procedures for new products that will be issued in relation to compliance with sharia principles.
4. Provide sharia opinions on new products that will be released.
5. Provide opinions on the results of the review of the concept of the agreement/contract/application form for new Bank products.

Tugas dan tanggung jawab pengawasan Dewan Pengawas Syariah terhadap kegiatan Bank Muamalat ialah sebagai berikut:

1. Menganalisis laporan yang disampaikan oleh dan/atau yang diminta dari Direksi, pelaksana fungsi audit intern dan/atau fungsi kepatuhan untuk mengetahui kualitas pelaksanaan pemenuhan prinsip syariah atas kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank.
2. Melakukan pengawasan terhadap tindak lanjut Direksi atas temuan audit atau pemeriksaan dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain, terkait penerapan Prinsip Syariah.
3. Memberikan nasihat dan/atau mengawasi pelaksanaan penerapan Prinsip Syariah di Pasar Modal dalam kegiatan usaha Perusahaan dan/atau memberikan pernyataan kesesuaian syariah atas produk atau jasa syariah di Pasar Modal.
4. Memeriksa, mengamati, meminta keterangan dan/atau konfirmasi kepada karyawan Bank Muamalat Indonesia dan/atau nasabah untuk memperkuat hasil pemeriksaan dokumen, apabila diperlukan.
5. Melakukan *review* terhadap prosedur terkait aspek syariah apabila terdapat indikasi ketidaksesuaian pelaksanaan pemenuhan prinsip syariah atas kegiatan dimaksud.
6. Memberikan pendapat syariah atas kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank.
7. Melaporkan hasil pengawasan Dewan Pengawas Syariah kepada Direksi dan Dewan Komisaris.

The duties and responsibilities of the Sharia Supervisory Board's supervision of Bank Muamalat's activities are as follows:

1. Analyze reports submitted by and/or requested from the Board of Directors, implementing the internal audit function and/or compliance function to determine the quality of implementation of compliance with sharia principles for fund collection and distribution activities as well as Bank services.
2. Supervise the Board of Directors' follow-up on audit findings or examinations and recommendations from the Bank's internal audit work unit, external auditors, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities and institutions, related to the implementation of Sharia Principles.
3. Provide advice and/or supervise the implementation of Sharia Principles in the Capital Market in the Company's business activities and/or provide Sharia conformity statements for Sharia products or services in the Capital Market.
4. Examine, observe, ask for information, and/or confirmation from Bank Muamalat Indonesia employees and/or customers to strengthen the results of document examination, if necessary.
5. Review procedures related to sharia aspects if there are indications of non-compliance with the implementation of compliance with sharia principles for the activities in question.
6. Provide sharia opinions on fund collection and distribution activities as well as Bank services.
7. Report the results of the supervision of the Sharia Supervisory Board to the Board of Directors and Board of Commissioners.

PEDOMAN DAN TATA TERTIB KERJA DEWAN PENGAWAS SYARIAH

Pedoman dan tata tertib kerja Dewan Pengawas Syariah Bank Muamalat merujuk pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 Tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah Dan Unit Usaha Syariah, Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan (POJK) Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, dan *Board Manual* Bank Muamalat, yang antara lain meliputi:

1. Persyaratan
2. Komposisi
3. Pengangkatan
4. Rangkap Jabatan
5. Masa Jabatan dan Pemberhentian
6. Program Orientasi Dan Peningkatan Kapabilitas

WORK GUIDELINES AND PROCEDURES OF THE SHARIA SUPERVISORY BOARD

The work guidelines and procedures of the Bank Muamalat Sharia Supervisory Board refer to the provisions of the Financial Services Authority Regulation Number 2 of 2024 Concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation (POJK) No. 16/POJK.03/2022 concerning Sharia Commercial Banks, and the Bank Muamalat Board Manual, which includes, among other things:

1. Requirements
2. Composition
3. Appointment
4. Concurrent Positions
5. Term of Office and Dismissal

7. Standar Etika Dewan Pengawas Syariah
8. Tugas, Tanggung Jawab dan Wewenang Dewan Pengawas Syariah
9. Tata Kerja Dewan Pengawas Syariah
10. Pembagian Tugas Dewan Pengawas Syariah (Pengaturan kewenangan dan prosedur keputusan DPS)
11. Rapat Dewan Pengawas Syariah
12. Pola Hubungan Kerja DPS dengan Dewan Komisaris dan Direksi
13. Pelaporan Dewan Pengawas Syariah
14. Hak Kompensasi Dewan Pengawas Syariah
15. Larangan Terhadap Dewan Pengawas Syariah
16. Evaluasi Kinerja Dewan Pengawas Syariah

KRITERIA ANGGOTA DEWAN PENGAWAS SYARIAH

Kriteria anggota Dewan Pengawas Syariah Bank merujuk pada ketentuan Pasal 60 POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, Pasal 8 POJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah serta tertuang pada Board Manual Bank Muamalat dengan uraian sebagai berikut:

`1. Memiliki akhlak dan moral yang baik.
2. Memiliki integritas, kompetensi dan reputasi yang baik.
3. Memiliki komitmen untuk mematuhi peraturan perbankan syariah dan peraturan perundang-undangan lain yang berlaku.
4. Memiliki komitmen yang tinggi terhadap pengembangan Bank yang sehat dan tangguh (*sustainable*).
5. Tidak termasuk dalam Daftar Tidak Lulus sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia dan/atau Otoritas Jasa Keuangan.
6. Memiliki keahlian di bidang *fiqih mu'amalah*.
7. Memiliki pengetahuan dan pengalaman di bidang syariah mu'amalah dan pengetahuan di bidang perbankan dan/atau keuangan secara umum.
8. Jika diperlukan anggota DPS dapat pula memiliki keahlian selain fiqih mu'amalah, tetapi harus memiliki pengalaman di bidang perbankan dan atau lembaga keuangan syariah.
9. Tidak termasuk dalam daftar kredit/pembiayaan macet.
10. Tidak pernah dinyatakan pailit atau menjadi pihak yang dinyatakan bersalah menyebabkan suatu Perseroan dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.
11. Setiap usulan pengangkatan dan/atau penggantian anggota DPS kepada RUPS wajib memperhatikan rekomendasi Komite Remunerasi dan Nominasi.

6. Orientation and Competency Improvement Program
7. Ethical Standards of the Sharia Supervisory Board
8. Duties, Responsibilities, and Authorities of the Sharia Supervisory Board
9. Work Procedures of the Sharia Supervisory Board
10. Division of Duties of the Sharia Supervisory Board (Setting the authority and decision procedures of the DPS)
11. Sharia Supervisory Board Meeting
12. DPS Working Relationship Pattern with the Board of Commissioners and the Board of Directors
13. Sharia Supervisory Board Reporting
14. Sharia Supervisory Board Compensation Rights
15. Prohibition against the Sharia Supervisory Board
16. Evaluation of the Performance of the Sharia Supervisory Board

CRITERIA FOR MEMBERS OF THE SHARIA SUPERVISORY BOARD

The criteria for members of the Bank's Sharia Supervisory Board refer to the provisions of Article 60 POJK No. 16/POJK.03/2022 concerning Sharia Commercial Banks, Article 8 POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, and are contained in the Bank Muamalat Board Manual with the following description:

1. Have good characters and morals.
2. Have integrity, competence, and a good reputation.
3. Have a commitment to comply with sharia banking regulations and other applicable laws and regulations.
4. Have a high commitment to developing a healthy and resilient Bank (sustainable).
5. Not included in the Failed List in accordance with the provisions stipulated by Bank Indonesia and/or the Financial Services Authority.
6. Have expertise in the field of mu'amalah fiqh.
7. Have knowledge and experience in the field of sharia mu'amalah and knowledge in the field of banking and/or finance in general.
8. If necessary, DPS members can also have expertise other than mu'amalah fiqh but must have experience in banking and/or sharia financial institutions.
9. Not included in the list of bad credit/financing.
10. Have never been declared bankrupt or been a party found guilty of causing a company to be declared bankrupt within the last 5 (five) years before being nominated.
11. Every proposal for appointment and/or replacement of DPS members to the GMS must consider the recommendations of the Remuneration and Nomination Committee.

12. Calon anggota DPS wajib memperoleh persetujuan dari Otoritas Jasa Keuangan melalui penilaian kemampuan dan kepatutan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai pihak utama. Dalam rangka memperoleh persetujuan Otoritas Jasa Keuangan, calon anggota DPS harus memperoleh rekomendasi Dewan Syariah Nasional Majelis Ulama Indonesia.

12. Prospective DPS members are required to obtain approval from the Financial Services Authority through a fit and proper test before carrying out their actions, duties, and functions as the main party. In order to obtain approval from the Financial Services Authority, prospective DPS members must obtain a recommendation from the National Sharia Board of the Indonesian Ulema Council.

SUSUNAN KEANGGOTAAN DEWAN PENGAWAS SYARIAH DAN PERIODE PENUGASAN

Bank Muamalat telah memiliki pedoman dalam menentukan susunan keanggotaan Dewan Pengawas Syariah yaitu POJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah Pasal 10 ayat (1) yang menyebutkan jumlah anggota Dewan Pengawas Syariah paling kurang 3 (tiga) orang atau paling banyak 50%(lima puluh persen) dari jumlah anggota Direksi. Pada tahun 2024, jumlah anggota Dewan Pengawas Syariah Bank berjumlah 3 (tiga) orang dengan detail sebagai berikut:

COMPOSITION OF MEMBERSHIP OF THE SHARIA SUPERVISORY BOARD AND ASSIGNMENT PERIOD

Bank Muamalat has guidelines for determining the membership composition of the Sharia Supervisory Board, namely POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units. Article 10, paragraph (1), states that the number of members of the Sharia Supervisory Board is at least 3 (three) people or a maximum of 50% (fifty percent) of the total number of members of the Board of Directors.
In 2024, the number of members of the Bank's Sharia Supervisory Board was 3 (three) people with the following details:

SUSUNAN DEWAN PENGAWAS SYARIAH TAHUN 2024
Composition of the Sharia Supervisory Board in 2024

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK FSA Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment	Periode Penugasan Assignment Period
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	RUPS LB 16 Desember 2019 (Ketua DPS) EGMS December 16, 2019 (Chairman of DPS)	Surat OJK No. SR-2/PB.13/2017 tanggal 2 Februari 2017 FSA Letter No. SR-2/PB.13/2017 dated February 2, 2017	2 Februari 2017 February 2, 2017	RUPS LB 27 Juni 2024 (Ketua DPS) EGMS June 27, 2024 (Chairman of DPS)	2024-2029
Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	RUPS LB 16 Desember 2019 (Anggota DPS) EGMS December 16, 2019 (Member of DPS)	Surat OJK No. S-13/PB.1/2021 tanggal 22 Januari 2021 FSA Letter No. S-13/PB.1/2021 dated January 22, 2021	22 Januari 2021 January 22, 2021	RUPS LB 27 Juni 2024 (Anggota DPS) EGMS June 27, 2024 (Member of DPS)	2024-2029
Dr. H. Agung Danarto, M.Ag	Anggota Member	RUPS LB 30 Agustus 2021 (Anggota DPS) EGMS August 30, 2021 (Member of DPS)	Surat OJK No.SR-8/PB.1/2022 tanggal 7 Juli 2022 FSA Letter No.SR-8/PB.1/2022 dated 7 July 2022	7 Juli 2022 July 7, 2022	RUPS LB 27 Juni 2024 (Anggota DPS) EGMS June 27, 2024 (Member of DPS)	2024-2029

RANGKAP JABATAN DEWAN PENGAWAS SYARIAH

Ketentuan mengenai rangkap jabatan DPS mengacu pada POJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah Pasal 12. Berikut detail mengenai rangkap jabatan DPS Bank Muamalat:

CONCURRENT POSITION OF THE SHARIA SUPERVISORY BOARD

Provisions regarding concurrent positions of DPS refer to POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, Article 12. The following are details regarding concurrent positions of DPS at Bank Muamalat:

DAFTAR RANGKAP JABATAN DEWAN PENGAWAS SYARIAH
List of Concurrent Position of Sharia Supervisory Board

Nama Name	Jabatan Position	Nama Perusahaan Name of Company
Drs. H. Sholahudin Al Aiyub, M.Si	Dewan Pengawas Syariah Sharia Supervisory Board	Indo Mobil Finance Indonesia Syariah
	Dewan Pengawas Syariah Sharia Supervisory Board	PT Reasuransi Syariah Indonesia (ReINDO Syariah
	Dewan Penasihat Syariah Sharia Advisor Board	BP TAPERA
	Dewan Pengawas Syariah Sharia Supervisory Board	Bank Aladin Syariah
	Direktur Eksekutif Executive Director	Komite Nasional Ekonomi dan Keuangan (KNEKS)*) National Economic and Financial Committee (KNEKS)
Hj. Siti Haniatunnisa,LLB., MH	Dewan Pengawas Syariah Sharia Supervisory Board	PT BNI Life Insurance**)
	Dewan Pengawas Syariah Sharia Supervisory Board	DPLK Syariah Muamalat***)
	Dewan Pengawas Syariah Sharia Supervisory Board	PT Asuransi Jasindo Syariah
	Dewan Pengawas Syariah Sharia Supervisory Board	PT Asuransi BRI Life
Dr. H. Agung Danarto, M.Ag	Tidak memiliki rangkap jabatan No concurrent positions	Tidak memiliki rangkap jabatan No concurrent positions

*) Berdasarkan Surat Pernyataan tanggal 18 November 2024, yang bersangkutan berkomitmen untuk menyesuaikan dan mematuhi ketentuan batas rangkap jabatan sesuai ketentuan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
Based on the Statement Letter dated November 18, 2024, the person concerned is committed to adjusting and complying with the provisions on concurrent position limits in accordance with the provisions of Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

**) Berdasarkan Surat Pernyataan tanggal 17 Januari 2025, yang bersangkutan berkomitmen untuk menyesuaikan dan mematuhi ketentuan batas rangkap jabatan sesuai ketentuan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
Based on the Statement Letter dated January 17, 2025, the person concerned is committed to adjusting and complying with the provisions on concurrent position limits in accordance with the provisions of Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

***) Efektif telah mengundurkan diri sejak 25 Februari 2025.
Has resigned effectively since February 25, 2025.

INDEPENDENSI DEWAN PENGAWAS SYARIAH

Dalam melaksanakan tugas pengawasannya, DPS Bank Muamalat berkomitmen untuk selalu mengedepankan kesesuaian dengan prinsip syariah dan mengutamakan kepentingan Bank di atas kepentingan pribadi dan tidak dipengaruhi oleh pihak mana pun.

Seluruh anggota DPS Bank Muamalat ialah pihak independen yang tidak memiliki keterkaitan kepengurusan, kepemilikan dan/atau hubungan keuangan, serta hubungan keluarga dengan Perseroan, Dewan Komisaris, Direksi, atau Pemegang Saham.

INDEPENDENCE OF THE SHARIA SUPERVISORY BOARD

In carrying out its supervisory duties, Bank Muamalat's DPS is committed to always prioritizing conformity with sharia principles and prioritizing the Bank's interests above personal interests and is not influenced by any party.

All members of Bank Muamalat's DPS are independent parties who have no management, ownership, and/or financial relationships, as well as familial relationships with the Company, the Board of Commissioners, the Board of Directors, or Shareholders.

PERNYATAAN INDEPENDENSI DEWAN PENGAWAS SYARIAH
Statement of Independence of the Sharia Supervisory Board

Aspek Independensi Independence Aspect	Drs. H. Sholahudin Al Aiyub, M.Si	Hj. Siti Haniatunnisa, LLB., MH	Dr. H. Agung Danarto, M.Ag
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Have no financial relationship with the Boards of Commissioners and Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Have no management relationship in the Company, its subsidiaries, or affiliated companies	√	√	√

Aspek Independensi Independence Aspect	Drs. H. Sholahudin Al Aiyub, M.Si	Hj. Siti Haniatunnisa, LLB., MH	Dr. H. Agung Danarto, M.Ag
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Have no management relationship in the Company, its subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Have no any family relations with the Boards of Commissioners or Directors, and/or fellow members of the Nomination, Remuneration and GCG Committees	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah Have not served as a manager of political parties, officials, and government	√	√	√

KEPEMILIKAN SAHAM DEWAN PENGAWAS SYARIAH

Salah satu wujud independensi DPS Bank Muamalat ialah tidak terdapatnya kepemilikan saham yang bersangkutan yang mencapai 5% (lima persen) atau lebih pada Bank Muamalat maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri hingga berakhirnya tahun buku 2024. Dengan demikian, tidak terdapat *conflict of interest* dalam proses pengawasan yang dijalankan.

SHARIA SUPERVISORY BOARD SHARE OWNERSHIP

One manifestation of the independence of Bank Muamalat's DPS is that there is no relevant share ownership of 5% (five percent) or more in Bank Muamalat or in other banks and/or companies, domiciled at home and abroad, until the end of the 2024 financial year. Therefore, there is no conflict of interest in the supervision process carried out.

PERNYATAAN KEPEMILIKAN SAHAM DEWAN PENGAWAS SYARIAH
Statement of Share Ownership of Sharia Supervisory Board

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Share Ownership (Number of Shares)			
		Bank Muamalat	Bank Lain Other Banks	LJK-Non Bank Non-Bank Financial Institution	Bank Lain Other Banks
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua DPS Chairman of DPS	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Hj. Siti Haniatunnisa,LLB., MH	Anggota DPS Member of DPS	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Dr. H. Agung Danarto, M.Ag	Anggota DPS Member of DPS	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

PEMBAGIAN TUGAS DEWAN PENGAWAS SYARIAH

Pembagian tugas di antara anggota DPS telah merujuk pada ketentuan dalam Board Manual Dewan Pengawas Syariah Bank Muamalat Indonesia, Anggaran Dasar Bank Muamalat, dan ketentuan perundang-undangan yang berlaku. Adapun uraian tugas dari masing-masing jabatan DPS ialah sebagai berikut:

DIVISION OF DUTIES OF THE SHARIA SUPERVISORY BOARD

The division of duties between DPS members has referred to the provisions in the Board Manual of the Sharia Supervisory Board of Bank Muamalat Indonesia, the Articles of Association of Bank Muamalat, and applicable statutory provisions. The job description of each DPS position is as follows:

Ketua

- Memimpin semua kegiatan anggota Dewan Pengawas Syariah.
- Menyusun program kerja pelaksanaan tugasnya.
- Memimpin rapat Dewan Pengawas Syariah.
- Menetapkan pembagian tugas para anggota Dewan Pengawas Syariah.

Anggota

- Membantu Ketua Dewan Pengawas Syariah dalam melaksanakan tugasnya menurut pembidangan yang telah ditetapkan oleh ketua Dewan Pengawas Syariah.
- Melakukan tugas-tugas lain yang diberikan oleh Ketua Dewan Pengawas Syariah.

HUBUNGAN KERJA ANTARA DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS DAN DIREKSI

Check and balance hubungan kerja antara Dewan Pengawas Syariah, Dewan Komisaris dan Direksi yang diciptakan Bank memiliki beberapa tujuan akhir, yakni untuk kemajuan Bank, pelaksanaan kegiatan bisnis dan operasional Bank yang sesuai dengan prinsip syariah, dan pemenuhan peraturan dan perundang-undangan yang berlaku, termasuk implementasi GCG di dalamya.

Merujuk pada fungsinya masing-masing, Dewan Pengawas Syariah, Dewan Komisaris dan Direksi bertanggung jawab untuk menjaga kelangsungan usaha Bank Muamalat dalam jangka panjang, yang tercermin pada:

1. Terpeliharanya kesehatan Bank Muamalat Indonesia sesuai prinsip kehati-hatian dan mematuhi (*comply)* terhadap prinsip syariah Islam serta peraturan dan perundang-undangan yang berlaku.
2. Terlaksananya dengan baik penerapan fungsi manajemen risiko syariah dan penerapan fungsi audit intern syariah.
3. Terlaksananya pelaksanaan penerapan Prinsip Syariah atas produk atau jasa syariah di Pasar Modal oleh Bank Muamalat.
4. Terlindunginya kepentingan *shareholders* dan *stakeholders* secara wajar.
5. Terpenuhinya pelaksanaan *Good Corporate Governance*.
6. Terlaksananya suksesi kepemimpinan dan kontinuitas Manajemen di semua lini organisasi.

Chairman

- Lead all activities of members of the Sharia Supervisory Board.
- Prepare work programs for implementing their duties.
- Chairing Sharia Supervisory Board meetings.
- Determine the division of duties of the members of the Sharia Supervisory Board.

Member

- Assist the Chairman of the Sharia Supervisory Board in carrying out its duties according to the areas determined by the Chairman of the Sharia Supervisory Board.
- Carry out other tasks assigned by the Chairman of the Sharia Supervisory Board.

WORKING RELATIONSHIP BETWEEN THE SHARIA SUPERVISORY BOARD, BOARD OF COMMISSIONERS, AND BOARD OF DIRECTORS

The check and balance working relationship between the Sharia Supervisory Board, Board of Commissioners, and Board of Directors created by the Bank has several final objectives, namely for the progress of the Bank, implementation of the Bank's business and operational activities in accordance with sharia principles, and compliance with applicable regulations and legislation, including the implementation of GCG therein.

Referring to their respective functions, the Sharia Supervisory Board, Board of Commissioners, and Board of Directors are responsible for maintaining Bank Muamalat's long-term business continuity, which is reflected in:

1. Maintaining the health of Bank Muamalat Indonesia in accordance with the principle of prudence and complying with Islamic sharia principles as well as applicable regulations and legislation.
2. Implementation of the sharia risk management function and implementation of the sharia internal audit function well.
3. Implementation of the Sharia Principles on Sharia products or services in the Capital Market by Bank Muamalat.
4. The interests of shareholders and stakeholders are protected fairly.
5. Fulfillment of the implementation of Good Corporate Governance.
6. Implementation of leadership succession and management continuity in all lines of the organization.

KEBIJAKAN PENGAWASAN DEWAN PENGAWAS SYARIAH

DPS mengarahkan, memantau, dan mengevaluasi pelaksanaan Tata Kelola Syariah, termasuk penerapan kepatuhan syariah, manajemen risiko syariah, dan audit intern syariah secara terintegrasi. Penerapan fungsi kepatuhan syariah, fungsi manajemen risiko syariah, dan fungsi audit intern syariah dilaksanakan oleh fungsi kepatuhan, fungsi manajemen risiko dan fungsi audit intern Bank yang telah didukung oleh pejabat minimal setingkat Pejabat Eksekutif yang mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah. DPS dibantu oleh Sharia Compliance Officer yang berada dalam Unit Kerja Kepatuhan, yang bertugas sebagai *liaison officer* dan bertugas secara administratif untuk mendokumentasikan rincian kegiatan kerja DPS dengan baik ke dalam kertas kerja pengawasan. Kertas kerja tersebut kemudian dituangkan dalam Laporan Pengawasan Dewan Pengawas Syariah yang disampaikan kepada Direksi Bank Muamalat Indonesia, DSN-MUI dan Otoritas Jasa Keuangan secara semesteran.

SHARIA SUPERVISORY BOARD SUPERVISION POLICY

DPS directs, monitors, and evaluates the implementation of Sharia Governance, including the implementation of sharia compliance, sharia risk management, and sharia internal audit in an integrated manner. The implementation of the sharia compliance function, sharia risk management function, and sharia internal audit function is carried out by the Bank's compliance function, risk management function, and internal audit function which have been supported by officials at least at the Executive Officer level who have knowledge and/or understanding of sharia banking operations. DPS is assisted by the Sharia Compliance Officer, who is in the Compliance Work Unit, who serves as a liaison officer and has administrative duties to properly document details of DPS work activities in supervisory working papers. The working paper is then outlined in the Sharia Supervisory Board Supervision Report, which is submitted to the Board of Directors of Bank Muamalat Indonesia, DSN-MUI, and the Financial Services Authority on a semesterly basis.

RAPAT DEWAN PENGAWAS SYARIAH

Ketentuan mengenai penyelenggaraan rapat DPS merujuk pada POJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah serta ketentuan Board Manual Bank Muamalat Indonesia, yakni paling kurang dilaksanakan 1 (satu) kali dalam 1 (satu) bulan. Dewan Pengawas Syariah juga melaksanakan rapat rutin bersama Dewan Komisaris dan Direksi paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

Materi-materi yang dibahas dalam rapat Dewan Pengawas Syariah telah diatur pada *Board Manual* Dewan Pengawas Syariah Bank Muamalat Indonesia, di antaranya:

1. Hal-hal yang berkaitan dengan pengembangan produk baru dan hasil *review* produk yang telah ada, antara lain mengenai tujuan, karakteristik dan akad yang digunakan sesuai dengan prinsip syariah.
2. Pengajuan aktivitas baru dan *review* aktivitas Bank yang telah berjalan dari aspek syariah.
3. Permasalahan yang timbul akibat aktivitas Bank yang membutuhkan opini dari DPS.
4. Hasil temuan syariah dari auditor, baik auditor eksternal maupun auditor internal.
5. Hasil terkait Aksi Korporasi.
6. *Financial Highlights*
7. Persiapan Rapat Umum Pemegang Saham.

SHARIA SUPERVISORY BOARD MEETING

The provisions regarding the holding of DPS meetings refer to POJK No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units as well as the provisions of the Bank Muamalat Indonesia Board Manual, namely that it must be implemented at least once per month. The Sharia Supervisory Board also holds regular meetings with the Board of Commissioners and the Board of Directors at least once every 4 (four) months.

The materials discussed at the Sharia Supervisory Board meeting have been regulated in the Board Manual of the Bank Muamalat Indonesia Sharia Supervisory Board, including:

1. Matters relating to the development of new products and the results of reviews of existing products, including regarding the objectives, characteristics, and contracts used in accordance with sharia principles.
2. Proposing new activities and reviewing existing Bank activities from a sharia aspect.
3. Problems arising from Bank activities that require an opinion from DPS.
4. Results of sharia findings from auditors, both external auditors and internal auditors.
5. Results related to Corporate Actions.
6. Financial Highlights
7. Preparation for the General Meeting of Shareholders.

Pengambilan keputusan pada rapat Dewan Pengawas Syariah dilakukan berdasarkan musyawarah untuk mufakat. Apabila terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dicantumkan dalam risalah rapat beserta alasannya. Detail frekuensi dan rekapitulasi kehadiran anggota Dewan Pengawas Syariah pada rapat disajikan dalam Sub Bab Rapat Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

Decision-making at Sharia Supervisory Board meetings is carried out based on deliberation to reach consensus. If there is a difference of opinion, the difference of opinion is included in the minutes of the meeting along with the reasons. Details of the frequency and recapitulation of the attendance of members of the Sharia Supervisory Board at meetings are presented in the Sub-chapter Meetings of the Sharia Supervisory Board, Board of Commissioners. and Board of Directors.

TATA CARA PEMBERIAN NASIHAT DAN SARAN SERTA PENGAWASAN PEMENUHAN PRINSIP SYARIAH DI PASAR MODAL

Tata cara pemberian nasihat, saran, serta pengawasan oleh Dewan Pengawas Syariah dilakukan dengan tata cara sebagai berikut:

a. Melakukan rapat rutin secara berkala bersama Dewan Komisaris dan Direksi.
b. Memberikan nasihat dan saran kepada Direksi dan Dewan Komisaris mengenai hal yang berkaitan dengan Prinsip Syariah di Pasar Modal.
c. Mengawasi pemenuhan penerapan Prinsip Syariah di Pasar Modal oleh pihak yang melakukan Kegiatan Syariah di Pasar Modal.
d. Melakukan penelaahan secara berkala atas penerapan Prinsip Syariah di Pasar Modal oleh pihak yang melakukan Kegiatan Syariah di Pasar Modal.
e. Memberikan peringatan tertulis dan meminta Direksi atau Unit Kerja yang melakukan Kegiatan Syariah di Pasar Modal untuk melakukan upaya perbaikan, paling lama 2 (dua) hari kerja setelah ditemukannya penyimpangan (jika ada), dengan tembusan kepada Otoritas Jasa Keuangan dan Dewan komisaris
f. Meminta data dan informasi kepada pihak yang melakukan Kegiatan Syariah di Pasar Modal dalam rangka pengawasan pelaksanaan penerapan Prinsip Syariah di Pasar Modal.
g. Jika diperlukan, DPS Mendampingi atau mewakili pihak yang melakukan Kegiatan Syariah di Pasar Modal dalam berdiskusi dengan Dewan Syariah Nasional – Majelis Ulama Indonesia;
h. Memberikan *sharing knowledge* terkait aspek syariah secara berkala ke semua pihak terkait.
i. Memberikan *advise* dalam hal peningkatan akhlaqul karimah.

PROCEDURES FOR THE PROVISION OF ADVICE AND SUGGESTIONS AND MONITORING THE COMPLIANCE OF SHARIA PRINCIPLES IN THE CAPITAL MARKET

The procedures for providing advice, suggestions, and supervision by the Sharia Supervisory Board are carried out as follows:

a. Conduct regular meetings with the Board of Commissioners and the Board of Directors.
b. Provide advice and suggestions to the Board of Directors and Board of Commissioners regarding matters relating to Sharia Principles in the Capital Market.
c. Supervise the fulfillment of the implementation of Sharia Principles in the Capital Market by parties carrying out Sharia Activities in the Capital Market.
d. Conduct regular reviews of the application of Sharia Principles in the Capital Market by parties carrying out Sharia Activities in the Capital Market.
e. Provide a written warning and ask the Board of Directors or Work Units carrying out Sharia Activities in the Capital Market to make corrective efforts no later than 2 (two) working days after the discovery of irregularities (if any), with a copy to the Financial Services Authority and the Board of Commissioners.
f. Request data and information from parties carrying out Sharia Activities in the Capital Market in the context of monitoring the implementation of Sharia Principles in the Capital Market.
g. If necessary, DPS accompanies or represents parties carrying out Sharia activities in the Capital Market in discussions with the National Sharia Board – Indonesian Ulema Council;
h. Provide regular sharing of knowledge related to sharia aspects to all related parties.
i. Providing advice in terms of improving morals.

PELAKSANAAN KEGIATAN DEWAN PENGAWAS SYARIAH TAHUN 2024

Penyampaian Laporan Pengawasan Dewan Pengawas Syariah kepada manajemen Bank Muamalat, DSN-MUI dan Otoritas Jasa Keuangan dilakukan setiap 6 (enam) bulan sekali. Laporan Hasil Pengawasan DPS telah disampaikan kepada OJK paling lambat 2 (dua) bulan setelah periode laporan semester. Untuk laporan Semester I tahun 2024 telah disampaikan kepada OJK melalui surat No. 305/R/PRD-SRT/VIII/2024 tanggal 23 Agustus 2024, sedangkan Laporan Pengawasan DPS Semester II tahun 2024 telah disampaikan kepada OJK melalui surat No. 088/R/PRD-SRT/II/2025 tanggal 19 Februari 2025. Bentuk pengawasan Dewan Pengawas Syariah pada kegiatan bisnis Bank Muamalat meliputi pengawasan terhadap pelaksanaan prinsip syariah dalam kegiatan pasar modal, penghimpunan dana dan penyaluran dana serta pelayanan jasa. Dalam melakukan pengawasannya, Dewan Pengawas Syariah dibantu oleh 1 (satu) orang *liasion officer* dari Unit Kepatuhan Syariah. Rincian pengawasan Dewan Pengawas Syariah tahun 2024 kami uraikan sebagai berikut:

Pengawasan Pemenuhan Prinsip Syariah di Pasar Modal pada Tahun 2024

Dewan Pengawas Syariah telah memberikan nasihat dan saran kepada Direksi dan Dewan Komisaris mengenai hal yang berkaitan dengan Prinsip Syariah di Pasar Modal, terutama dalam inisiasi layanan Bank Muamalat sebagai bank kustodian syariah. Dewan Pengawas Syariah melakukan kajian atas kesesuaian layanan Kustodian dengan fatwa DSN-MUI sehingga PT Bank Muamalat Indonesia Tbk resmi menjadi bank kustodian dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sesuai Surat Keputusan Dewan Komisioner OJK Nomor KEP-50/PM.02/2024 tanggal 22 Oktober 2024.

Menindaklanjuti ketentuan POJK Nomor 5 /POJK.04/2021 Tentang Ahli Syariah Pasar Modal serta menunjang peran Dewan Pengawas Syariah dalam mengawasi pemenuhan penerapan Prinsip Syariah di Pasar Modal, Drs. H. Sholahudin Al Aiyub, M.Si selaku Ketua Dewan Pengawas Syariah Bank juga telah mendapat pelatihan Ahli Syariah Pasar Modal oleh Lembaga Sertifikasi Profesi Majelis Ulama Indonesia (MUI).

IMPLEMENTATION OF SHARIA SUPERVISORY BOARD ACTIVITIES IN 2024

Submission of the Sharia Supervisory Board Supervision Report to the management of Bank Muamalat, DSN-MUI, and the Financial Services Authority is carried out every 6 (six) months. The DPS Supervision Results Report has been submitted to the OJK no later than 2 (two) months after the semester reporting period. The 2024 Semester I report has been submitted to OJK via letter No. 305/R/PRD-SRT/VIII/2024 dated August 23, 2024, while the 2024 Semester II DPS Supervision Report has been submitted to OJK via letter No. 088/R/PRD-SRT/II/2025 dated February 19, 2025. The form of supervision of the Sharia Supervisory Board on Bank Muamalat's business activities includes supervision of the implementation of sharia principles in capital market activities, fund collection, and distribution of funds and services. In carrying out its supervision, the Sharia Supervisory Board is assisted by 1 (one) liaison officer from the Sharia Compliance Unit. We describe the details of the supervision of the Sharia Supervisory Board in 2024 as follows:

Supervision of Compliance with Sharia Principles in the Capital Market in 2024

The Sharia Supervisory Board has provided advice and suggestions to the Board of Directors and Board of Commissioners regarding matters relating to Sharia Principles in the Capital Market, especially in initiating Bank Muamalat's services as a sharia custodian bank. The Sharia Supervisory Board conducted a review of the suitability of Custodian services with the DSN-MUI fatwa so that PT Bank Muamalat Indonesia Tbk officially became a custodian bank and obtained approval from the Financial Services Authority in accordance with the Decree of the OJK Board of Commissioners No. KEP-50/PM.02/2024 dated October 22, 2024.

Following up on the provisions of POJK No. 5 /POJK.04/2021 concerning Capital Market Sharia Experts and supporting the role of the Sharia Supervisory Board in supervising the implementation of Sharia Principles in the Capital Market, Drs. H. Sholahudin Al Aiyub, M.Si, as Chairman of the Bank's Sharia Supervisory Board, has also received Capital Market Sharia Expert training by the Indonesian Ulema Council (MUI) Professional Certification Institute.

Pengawasan terhadap Penerapan Tata Kelola Syariah pada Tahun 2024

DPS telah melaksanakan tugas dan tanggung jawab sesuai dengan kerangka Tata Kelola Syariah dan prinsip tata kelola yang baik. DPS telah memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar sesuai dengan prinsip syariah antara lain melalui rapat DPS yang dilakukan minimal setiap 1 (satu) bulan sekali serta melalui rapat rutin DPS bersama Direksi dan rapat rutin DPS bersama Dewan Komisaris minimal setiap 4 (empat) bulan sekali.

DPS melakukan evaluasi terhadap penerapan manajemen risiko syariah, kepatuhan syariah dan internal audit syariah di Bank Muamalat secara berkala dan meminta laporan baik dalam bentuk surat maupun presentasi dalam meeting terkait dengan pelaksanaan audit intern aspek syariah.

Pengawasan terhadap Penerapan Kepatuhan Syariah pada Tahun 2024

Dewan Pengawas Syariah dalam melakukan fungsi pengawasan terhadap kepatuhan syariah, dibantu oleh Satuan Kerja Kepatuhan yang membawahi fungsi kepatuhan syariah. Unit Kerja Kepatuhan didukung oleh pejabat minimal setingkat Pejabat Eksekutif yang mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah dalam pelaksanaan fungsi kepatuhan syariah, yang dijabat oleh Head of Compliance. Pengawasan Dewan Pengawas Syariah terhadap kepatuhan syariah diuraikan sebagai berikut:

Pengawasan terhadap Penghimpunan Dana pada tahun 2024

Dewan Pengawas Syariah telah melakukan pengawasan atas produk penghimpunan dana Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian produk penghimpunan dana dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat produk-produk penghimpunan dana yang bertentangan dengan fatwa DSN-MUI.

Supervision of the Implementation of Sharia Governance in 2024

DPS has carried out its duties and responsibilities in accordance with the Sharia Governance framework and the principles of good governance. DPS has provided advice and suggestions to the Board of Directors and supervised the Bank's activities so that they comply with sharia principles, including through DPS meetings held at least once per month as well as through regular DPS meetings with the Board of Directors and regular DPS meetings with the Board of Commissioners at least once every 4 (four) months.

DPS regularly evaluates the implementation of sharia risk management, sharia compliance, and sharia internal audit at Bank Muamalat and requests reports both in the form of letters and presentations in meetings related to the implementation of sharia aspects of internal audit.

Supervision of the Implementation of Sharia Compliance in 2024

The Sharia Supervisory Board, in carrying out its supervisory function regarding sharia compliance, is assisted by the Compliance Work Unit, which oversees the sharia compliance function. The Compliance Work Unit is supported by officials at least at the Executive Officer level who have knowledge and/or understanding of sharia banking operations in implementing the sharia compliance function, who is held by the Head of Compliance. The Sharia Supervisory Board's supervision of sharia compliance is described as follows:

Supervision of Fund Collection in 2024

The Sharia Supervisory Board has supervised Bank Muamalat Indonesia's fund collection products and conducted a review of the conformity of fund collection products with the DSN-MUI fatwa. From this supervision, there were no fund collection products that conflicted with the DSN-MUI fatwa.

Produk Penghimpunan Dana

Berikut kami uraikan produk penghimpunan dana Bank Muamalat sebagai berikut:

Fund Collection Products

Below we describe Bank Muamalat's fund collection products as follows:

Jenis Produk Product Type	Nama Produk Product Name
Tabungan Saving	• Tabungan iB Hijrah | iB Hijrah Saving • Tabungan iB Hijrah Haji | iB Hijrah Haji Saving • Tabungan iB Hijrah Rencana | iB Hijrah Rencana Saving • Tabungan iB Hijrah Valas | iB Hijrah Valas Saving • Tabungan iB Hijrah Prima | iB Hijrah Prima Saving • Tabungan iB Hijrah Bisnis | iB Hijrah Bisnis Saving • Tabungan iB Muamalat Sahabat | iB Muamalat Sahabat Saving • TabunganKu • Tabungan Simple iB | Simple iB Saving • Tabungan Ib Hijrah Pensiun | iB Hijrah Pension Saving
Giro Current Account	• Giro iB Hijrah | iB Hijrah Current Account • Giro iB Hijrah Ultima | iB Hijrah Ultima Current Account
Deposito Time Deposit	Deposito iB Hijrah iB Hijrah Deposit

Pengawasan terhadap Penyaluran Dana pada tahun 2024

Dewan Pengawas Syariah telah melakukan pengawasan atas produk penyaluran dana Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian produk penyaluran dana dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat produk-produk penyaluran dana yang bertentangan dengan fatwa DSN-MUI.

Supervision of Fund Distribution in 2024

The Sharia Supervisory Board has supervised Bank Muamalat Indonesia's fund distribution products and conducted a review of the conformity of fund distribution products with the DSN-MUI fatwa. From this supervision, there were no fund distribution products that conflicted with the DSN-MUI fatwa.

Produk Penyaluran Dana

Berikut kami uraikan produk penyaluran dana Bank Muamalat sebagai berikut:

Fund Distribution Products

Below we describe Bank Muamalat's fund distribution products as follows:

Jenis Produk Product Type	Nama Produk Product Name
Produk Pembiayaan Financing Product	• KPR iB Hijrah • Multiguna iB Hijrah • iB Asset Refinance Hijrah • iB Investasi Hijrah • iB Properti Bisnis Hijrah • iB Modal Kerja Hijrah • iB Modal Kerja Konstruksi Developer Hijrah • iB Modal Kerja kepada LKS Hijrah • iB Pembiayaan Rekening Koran Syariah Hijrah • iB Koperasi Segmen Konsumer Hijrah • iB Multifinance Hijrah • iB Pensiun Hijrah • Pembiayaan Pro Hajj Khusus | Special Pro Hajj Financing • Pembiayaan Kepemilikan Emas: Solusi Emas Hijrah |Gold Ownership Financing: Gold Hijrah Solution

Pengawasan terhadap Layanan pada tahun 2024

Dewan Pengawas Syariah telah melakukan pengawasan atas layanan Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian layanan dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat layanan-layanan yang bertentangan dengan fatwa DSN-MUI.

Supervision of Services in 2024

The Sharia Supervisory Board has supervised Bank Muamalat Indonesia's services and conducted a review of the suitability of services with the DSN-MUI fatwa. From this supervision, there were no services that conflicted with the DSN-MUI fatwa.

Jenis Produk Product Type	Nama Produk Product Name
Remittance	• Remittance iB Muamalat • Remittance BMI
Trade Finance	• Bank Garansi | Bank Guarantee • Trade Finance–Ekspor | Trade Finance-Export • Trade Finance–Impor | Trade Finance-Import • SBLC (Standby L/C) • *Letter of Credit* • Produk/Layanan untuk Perdagangan Dalam Negeri SKBDN (Surat Kredit Berdokumen Dalam Negeri) Products/Services for Domestic Trade SKBDN (Domestic Letter of Credit) • Vendor Payment iB • Trade Salam iB
Layanan *Corporate* Corporate Services	• Layanan Muamalat *Cash Management*-MADINA Muamalat Cash Management Service -MADINA • Jasa Layanan Escrow | Escrow Services • Layanan *Cash Pick-up and Delivery* | Cash Pick-up and Delivety Services
e-Banking	• *Mobile Banking* Muamalat | Muamalat Mobile Banking • *Internet Banking* Muamalat | Muamalat Internet Banking • ATM Muamalat | Muamalat ATM • Gerai Muamalat | Muamalat Outlet • Layanan *Host to Host Web Service* | Host to Host Web Services • Kartu ATM/Debit Shar-e | ATM Card/Debit Share-e • Layanan Tarik Tunai di *merchant* | Cash Withdrawal Service at merchants • Layanan Tarik dan Setor Tunai di PT Pos Indonesia Cash Withdrawal and Deposit Services at PT Pos Indonesia
Layanan 24 Jam 24 Hour Services	• Salam Muamalat • *Virtual Account* • Sosial Media | Social Media
Layanan Investasi dan *Wealth Management* Investment and Wealth Management Services	• Muamalat Investment Service • Bancassurance • Layanan Muamalat Prioritas | Priority Muamalat Service • *Safe Deposit Box* • Layanan Gerai Online Reksa Dana Syariah | Sharia Mutual Fund Online Outlet Services
Kustodian Custodian	Bank Kustodian Custodian Bank

Pengawasan terhadap Usulan Produk/Aktivitas Baru

Dewan Pengawas Syariah melalui *Liasion Officer* (Sharia Compliance) telah melakukan kajian dan pembahasan usulan produk/aktivitas baru sepanjang tahun 2024 yakni layanan Bank Kustodian, *Bancassurance* Salam Hijrah Sejahtera (Sahaja), *Bancassurance* Salam Hijrah Arafah (Ashr) USD, Tabungan iB Hijrah Pensiun, dan Pembiayaan Kepemilikan Emas: Solusi Emas Hijrah.

Review, Endorsement atas Kebijakan, dan *Standard Operational Procedure* (SOP)

Sepanjang tahun 2024, Dewan Pengawas Syariah telah melakukan *review* dan/atau *endorsement* terhadap kebijakan dan prosedur Bank Muamalat agar sesuai dengan prinsip syarah, fatwa DSN-MUI dan ketentuan terkait yang dibantu oleh Unit Kepatuhan Syariah. Beberapa kebijakan dan *Standard Operational Procedure* (SOP) yang menjadi perhatian Dewan Pengawas Syariah yakni:

- Kebijakan Umum Pelindungan Data Pribadi dan Kebijakan Umum Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.
- *Loose Leaf* atas Prosedur Pelaksanaan Standar Akad dengan perubahan yaitu:
  1. Akad Realisasi LF-MMQ Pembelian
  2. Akad Realisasi LF-MMQ Refinancing
  3. Akad Realisasi LF-IMBT

Supervision of New Product/Activity Proposals

The Sharia Supervisory Board, through the Liaison Officer (Sharia Compliance), has conducted studies and discussions on proposed new products/activities throughout 2024, namely Custodian Bank services, Salam Hijrah Sejahtera (Sahaja) Bancassurance, Salam Hijrah Arafah (Ashr) USD Bancassurance, iB Hijrah Pension Savings, and Gold Ownership Financing: Gold Hijrah Solutions.

Review, Endorsement of Policies, and Standard Operational Procedures (SOP)

Throughout 2024, the Sharia Supervisory Board has reviewed and/or endorsed Bank Muamalat's policies and procedures so that they comply with sharia principles, DSN-MUI fatwas, and related provisions assisted by the Sharia Compliance Unit. Several policies and Standard Operational Procedures (SOP) that are of concern to the Sharia Supervisory Board are:

- General Policy for Protection of Personal Data and General Policy for Protection of Consumers and the Public in the Financial Services Sector.
- Loose Leaf on Standard Contract Implementation Procedures with changes, namely:
  1. LF-MMQ Purchase Realization Agreement
  2. LF-MMQ Refinancing Realization Agreement
  3. LF-IMBT Realization Agreement

4. Akad Tunggal Ijarah (Pembiayaan dan Non Pembiayaan)
5. Akad Tunggal IMFD (Pembiayaan dan Non Pembiayaan)

Pengawasan terhadap Fungsi Audit Intern Syariah

Dalam rangka menjalankan fungsi pengawasan terhadap kegiatan bisnis Bank, Dewan Pengawas Syariah memastikan penerapan prinsip syariah Bank melalui fungsi audit intern syariah. Fungsi audit syariah yang dimiliki oleh Bank, merupakan bagian dari Satuan Kerja Audit Intern yang dipimpin oleh Kepala SKAI yang merupakan Pejabat Eksekutif yang mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah dalam pelaksanaan fungsi audit intern syariah.

Pengawasan terhadap Fungsi Manajemen Risiko Syariah

Dewan Pengawas Syariah dalam melakukan fungsi pengawasan terhadap manajemen risiko syariah, dibantu oleh Head of Integrated Risk Management yang membawahi fungsi manajemen risiko syariah. Pengawasan secara efektif Dewan Pengawas Syariah terhadap pelaksanaan penerapan Manajemen Risiko syariah, diuraikan sebagai berikut:

1. DPS turut mengarahkan, memantau dan mengevaluasi pelaksanaan Manajemen Risiko syariah, antara lain dengan:
   a. DPS telah menyusun laporan pengawasan DPS berdasarkan kondisi *update* atas penerapan manajemen risiko dalam bentuk Laporan Profil Pisiko dan Laporan Tingkat Kesehatan Bank yang dikirimkan kepada DPS di tiap-tiap periode pelaporan;
   b. DPS memantau dan mengevaluasi pelaksanaan manajemen risiko syariah melalui pembahasan atas laporan Profil Risiko Bank di rapat rutin DPS tanggal 18 November 2024;
   c. Bank telah melakukan kaji ulang atas ketentuan internal terkait penerapan prinsip syariah dalam kegiatan bisnis Bank, yakni Surat Edaran (SE) Direksi Ketentuan Produk *Ijarah Muntahiya Bi Tamlik* (IMBT) Segmen Enterprise Banking yang berlaku pada 26 Juni 2024.

SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan kebutuhan penunjang Dewan Pengawas Syariah dalam melakukan pengawasan, mengarahkan, memantau, dan mengevaluasi pelaksanaan penerapan manajemen risiko syariah. Hal tersebut juga ditegaskan oleh Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun

4. Single Ijarah Agreement (Financing and Non-Financing)
5. IMFD Single Agreement (Financing and Non-Financing)

Supervision of the Sharia Internal Audit Function

In order to carry out its supervisory function over the Bank's business activities, the Sharia Supervisory Board ensures the implementation of the Bank's sharia principles through the sharia internal audit function. The sharia audit function owned by the Bank is part of the Internal Audit Work Unit, which is led by the Head of SKAI who is an Executive Officer who has knowledge and/or understanding of sharia banking operations in implementing the sharia internal audit function.

Supervision of the Sharia Risk Management Function

The Sharia Supervisory Board, in carrying out its supervisory function over sharia risk management, is assisted by the Head of Integrated Risk Management, who oversees the sharia risk management function. The Sharia Supervisory Board's effective supervision of the implementation of Sharia Risk Management is described as follows:

1. DPS also directs, monitors, and evaluates the implementation of Sharia Risk Management, including by:
   a. DPS has prepared a DPS supervision report based on updated conditions regarding the implementation of risk management in the form of a Risk Profile Report and Bank Soundness Report, which is sent to DPS in each reporting period;
   b. DPS monitors and evaluates the implementation of sharia risk management through discussion of the Bank Risk Profile report at the regular DPS meeting on November 18, 2024;
   c. The Bank has carried out a review of internal provisions related to the application of sharia principles in the Bank's business activities, namely the Circular Letter (SE) of the Board of Directors on Ijarah Muntahiya Bi Tamlik (IMBT) Product Provisions for the Enterprise Banking Segment, which takes effect on June 26, 2024.

RISK MANAGEMENT CERTIFICATION

Competence and expertise in the field of risk management is a supporting need for the Sharia Supervisory Board in supervising, directing, monitoring, and evaluating the implementation of sharia risk management. This is also confirmed by the Financial Services Authority of the Republic of Indonesia Regulation No. 24 of 2022 concerning

2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.

the Development of the Quality of Human Resources for Commercial Banks and Financial Services Authority Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

KEPEMILIKAN SERTIFIKASI MANAJEMEN RISIKO DEWAN PENGAWAS SYARIAH
Ownership of Sharia Supervisory Board Risk Management Certification

Nama Name	Jabatan Position	Level Sertifikat Certificate Level	Bidang Field	Lembaga yang Mengeluarkan Sertifikat Certification Body	Tanggal Dikeluarkan Date of Issue	Tanggal Kadaluarsa Expiry date	Program Pemeliharaan Maintenance Program
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	4	*Risk Management Certification*	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	7 November 2024 November 7, 2024	7 November 2027 November 7, 2027	-
Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	4	*Risk Management Certification*	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	15 Februari 2025 February 15, 2025	15 Februari 2025 February 15, 2025	-
Dr. H. Agung Danarto, M.Ag	Anggota Member	4	*Risk Management Certification*	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	24 Oktober 2024 October 24, 2024	24 Oktober 2027 October 24, 2027	-

PROGRAM PENGEMBANGAN KOMPETENSI DEWAN PENGAWAS SYARIAH

Kebijakan

Bank Muamalat senantiasa memberikan kesempatan yang sama bagi para pegawainya dalam hal pengembangan kompetensi Sumber Daya Manusia (SDM) yang mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum. Regulasi tersebut menegaskan, Bank wajib melakukan pengelolaan SDM dan pengembangan kualitas SDM yang dimiliki secara berkelanjutan.

Pengembangan kualitas SDM dimaksud, antara lain melalui kegiataan training peningkatan kompetensi kerja SDM. Bank juga diwajibkan menyediakan anggaran sebagai wujud dukungan pada pengembangan kompetensi tersebut.

Realisasi

Realisasi pengembangan kompetensi Dewan Pengawas Syariah diuraikan dalam "Profil Perusahaan" yang terdapat dalam Laporan Tahunan ini.

SHARIA SUPERVISORY BOARD COMPETENCY DEVELOPMENT PROGRAM

Policy

Bank Muamalat always provides equal opportunities for its employees in terms of developing Human Resources (HR) competencies, which refer to Financial Services Authority Regulation No. 24 of 2022 concerning the Development of the Quality of Commercial Bank Human Resources. This regulation emphasizes that banks are obliged to manage human resources and develop the quality of their human resources on an ongoing basis.

The development of HR quality includes, among other things, training activities to increase HR work competency. Banks are also required to provide a budget as a form of support for developing these competencies.

Realization

The realization of the competency development of the Sharia Supervisory Board is described in the "Company Profile" contained in this Annual Report.

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ Bank yang bertugas melakukan pengawasan baik secara umum dan atau khusus sesuai dengan anggaran dasar, memberi nasihat kepada Direksi serta bertugas memastikan Bank Muamalat Indonesia telah melaksanakan prinsip-prinsip tata kelola perusahaan yang Baik. Pengangkatan dan pemberhentian, tugas dan wewenang, serta hak dan kewajiban Dewan Komisaris serta hal-hal lain terkait Dewan Komisaris diatur dalam Anggaran Dasar Bank, *Board Manual,* serta ketentuan-ketentuan lain berdasarkan *best practices* tata kelola perusahaan.

Tata cara pengangkatan dan pemberhentian serta penetapan masa jabatan anggota Dewan Komisaris BMI ditetapkan melalui RUPS. Adapun untuk hasil pengawasan Dewan Komisaris terkait Perseroan, disampaikan Dewan Komisaris kepada para pemegang saham dan pemangku kepentingan melalui RUPS.

The Board of Commissioners is the Bank's organ tasked with carrying out supervision both in general and/or specifically in accordance with the articles of association, providing advice to the Board of Directors, and ensuring that Bank Muamalat Indonesia has implemented the principles of good corporate governance. Appointment and dismissal, duties and authority, as well as rights and obligations of the Board of Commissioners, as well as other matters related to the Board of Commissioners, are regulated in the Bank's Articles of Association and Board Manual, as well as other provisions based on corporate governance best practices.

Procedures for appointing and dismissing as well as determining the term of office of members of the BMI Board of Commissioners are determined through the GMS. As for the results of the Board of Commissioners' supervision regarding the Company, the Board of Commissioners will convey them to shareholders and stakeholders through the GMS.

DASAR HUKUM

Bank merujuk pada beberapa ketentuan sebagai dasar hukum untuk pengangkatan Dewan Komisaris yaitu:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal sebagaimana telah diubah dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah sebagaimana telah diubah dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
4. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 tentang Bank Umum Syariah.
5. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
6. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.

LEGAL BASIS

The Bank refers to several provisions as the legal basis for the appointment of the Board of Commissioners, namely:

1. Law No. 8 of 1995 concerning Capital Markets as amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies as amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law No. 2 of 2022 concerning Job Creation into Law.
3. Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking as amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
4. Financial Services Authority of the Republic of Indonesia Regulation No. 16/POJK.03/2022 concerning Sharia Commercial Banks.
5. Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
6. Financial Services Authority Regulation (POJK) No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

7. Peraturan OJK (POJK) Nomor 33 Tahun 2024 tentang Pengembangan dan Penguatan Pengelolaan Investasi di Pasar Modal.
8. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
9. Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
10. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan & Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

11. Anggaran Dasar Bank Muamalat Indonesia.
12. Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Nomor 07 tanggal 15 April 2025 yang Penerimaaan Pemberitahuan Perubahan Data Perseroan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementrian Hukum Republik Indonesia sesuai dengan surat Nomor AHU-AH.01.09-0194966 tanggal 19 April 2025. Kedua akta terakhir dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta.

7. OJK Regulation (POJK) No. 33 of 2024 concerning the Development and Strengthening of Investment Management in the Capital Market.
8. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies
9. Financial Services Authority Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies.
10. Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Capability & Conformity Assessment for Main Parties of Financial Services Institutions.
11. Articles of Association of Bank Muamalat Indonesia.
12. Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk No. 07 dated April 15, 2025, regarding the receipt of Notification of Changes to Company Data has been received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia in accordance with letter No. AHU-AH.01.09-0194966 dated April 19, 2025. The last two deeds were made in the presence of Ashoya Ratam, S.H., M.Kn., Notary in Jakarta.

TUGAS DAN TANGGUNG JAWAB

Tugas Komisaris Utama

- Memimpin semua kegiatan Rapat Dewan Komisaris.
- Melakukan pemanggilan Rapat Dewan Komisaris secara tertulis yang disampaikan kepada seluruh anggota Dewan Komisaris dengan mencantumkan acara, tanggal, waktu dan tempat rapat. Pada pelaksanaan teknisnya dibantu oleh Sekretaris Perusahaan.
- Komisaris Utama wajib memimpin RUPS. Dalam hal Komisaris Utama berhalangan, RUPS dapat dipimpin oleh anggota Dewan Komisaris lainnya.

- Mengkoordinasikan serta memastikan pelaksanaan tugas dan Rapat Dewan Komisaris dan Rapat Komite-komite Dewan Komisaris sesuai ketentuan perundang-undangan yang berlaku.

Secara umum, tugas dan tanggung jawab Dewan Komisaris BMI antara lain mencakup:

1. Melakukan tugas dan tanggung jawab sesuai dengan prinsip-prinsip GCG.
2. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris yang paling kurang mencantumkan waktu kerja dan pengaturan rapat.
3. Mengawasi terselenggaranya pelaksanaan GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.

DUTIES AND RESPONSIBILITIES

Duties of the President Commissioner

- Leading all Board of Commissioners Meeting activities.
- Summon for a Board of Commissioners Meeting in writing, which is delivered to all members of the Board of Commissioners by stating the agenda, date, time, and place of the meeting. The Corporate Secretary assists in the technical implementation.
- The President Commissioner is obliged to chair the GMS. In the event that the President Commissioner is absent, the GMS can be chaired by another member of the Board of Commissioners.
- Coordinate and ensure the implementation of duties and meetings of the Board of Commissioners and Committee meetings of the Board of Commissioners in accordance with applicable statutory provisions.

In general, the duties and responsibilities of the BMI Board of Commissioners include, among others:

1. Carry out duties and responsibilities in accordance with GCG principles.
2. Have work guidelines and procedures that are binding for each member of the Board of Commissioners, which at least include working hours and meeting arrangements.
3. Oversee the implementation of GCG in every Bank business activity at all levels of the organization.

4. Tunduk pada ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar Bank dan keputusan RUPS.
5. Beritikad baik, dengan prinsip kehati-hatian dan bertanggung jawab dalam menjalankan tugas untuk kepentingan dan usaha bank, dengan berupaya untuk mengambil tindakan dalam mencegah timbul atau berlanjutnya kerugian dan/atau terjadinya kepailitan.
6. Mengawasi kebijakan Direksi dalam melaksanakan pengurusan Bank termasuk pelaksanaan ketentuan ketentuan Anggaran Dasar dan keputusan Rapat Umum Pemegang Saham dan peraturan perundang-undangan yang berlaku.
7. Memastikan Direksi mematuhi ketentuan internal Bank dan memberi nasihat kepada Direksi dalam melaksanakan pengurusan Bank.
8. Memberikan pendapat dan saran kepada Direksi dan segenap jajarannya berkaitan dengan pengurusan Bank.
9. Memberikan pendapat dan saran kepada Direksi dan segenap jajarannya berkaitan dengan penyusunan Visi, Misi serta rencana-rencana strategis Bank Muamalat lainnya seperti yang diatur dalam Anggaran Dasar.
10. Memberikan pendapat dan saran serta pengesahan mengenai rencana bisnis Bank yang diusulkan Direksi.
11. Meneliti dan menelaah atas laporan-laporan dari Direksi dan segenap jajarannya, terutama yang berkaitan dengan tugas-tugas spesifik yang telah diputuskan bersama.
12. Meneliti dan menelaah laporan-laporan dari Komite-komite yang ada di bawah Dewan Komisaris.
13. Mengikuti perkembangan kegiatan Bank, baik dari informasi-informasi internal yang disediakan oleh manajemen maupun dari informasi-informasi eksternal yang berasal dari media maupun dari sumber-sumber lainnya.
14. Menghadiri rapat-rapat kerja/koordinasi dengan Direksi dan segenap jajarannya.
15. Melakukan usaha-usaha untuk memastikan bahwa Direksi dan jajarannya telah mematuhi ketentuan perundang-undangan serta peraturan-peraturan lainnya dalam mengelola Bank Muamalat Indonesia.
16. Menyusun rencana kerja Dewan Komisaris untuk periode tahun berjalan.
17. Memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
18. Memantau efektivitas praktik *Good Corporate Governance* antara lain dengan mengadakan pertemuan berkala antara Dewan Komisaris dengan Direksi untuk membahas implementasi *Good Corporate Governance*.

4. Subject to the provisions of applicable laws and regulations, the Bank's Articles of Association, and GMS resolutions.
5. In good faith, with the principle of prudence and responsibility in carrying out duties for the interests and business of the bank, by endeavoring to strive to prevent the emergence or continuation of losses and/or bankruptcy.
6. Supervise the Board of Directors' policies in carrying out the management of the Bank, including the implementation of the provisions of the Articles of Association and resolutions of the General Meeting of Shareholders and applicable laws and regulations.
7. Ensure that the Board of Directors complies with the Bank's internal regulations and provides advice to the Board of Directors in carrying out the management of the bank.
8. Provide opinions and suggestions to the Board of Directors and all staff regarding the management of the Bank.
9. Provide opinions and suggestions to the Board of Directors and all staff regarding the preparation of Bank Muamalat's Vision, Mission, and other strategic plans as regulated in the Articles of Association.
10. Provide opinions and suggestions as well as approval regarding the Bank's business plan proposed by the Board of Directors.
11. Examine and review reports from the Board of Directors and all staff, especially those relating to specific tasks that have been decided together.
12. Research and review reports from Committees under the Board of Commissioners.
13. Follow developments in the Bank's activities, both from internal information provided by management and from external information originating from the media and from other sources.
14. Attend work/coordination meetings with the Board of Directors and all staff.
15. Make efforts to ensure that the Board of Directors and staff comply with statutory provisions and other regulations in managing Bank Muamalat Indonesia.
16. Prepare a work plan for the Board of Commissioners for the current year period.
17. Monitor and evaluate the implementation of the Bank's strategic policies.
18. Monitor the effectiveness of Good Corporate Governance practices, including by holding regular meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.

19. Membentuk paling kurang Komite Pemantau Risiko, Komite Remunerasi dan Nominasi, Komite Audit, Komite Tata Kelola Perusahaan dan memastikan komite yang telah dibentuk menjalankan tugasnya secara efektif.

20. Dewan Komisaris wajib independen dalam menjalankan tugas dan tanggung jawabnya, dalam arti melaksanakan tugas secara obyektif dan bebas dari tekanan serta kepentingan pihak mana pun, termasuk dalam hubungan satu sama lain maupun hubungan dengan Direksi.
21. Wajib melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan.
22. Menyetujui kebijakan APU & PPT serta mengawasi pelaksanaan program APU & PPT.
23. Melakukan kajian atas efektivitas sistem pengendalian internal, dengan menilai kompetensi dan jumlah sumber daya, ruang lingkup tugas dan kewenangan serta independensi dari Auditor Intern sesuai dengan Standar Pelaksanaan Fungsi Audit Intern Bank Umum (SPFAIB) yang diterbitkan/dikeluarkan oleh Bank Indonesia/Otoritas Jasa Keuangan.
24. Melakukan kajian atas efektivitas pelaksanaan tugas Auditor Eksternal, dengan menilai kompetensi, independensi serta ruang lingkup tugas Auditor Eksternal.

HAK DAN WEWENANG

Hak dan wewenang Dewan Komisaris Bank adalah sebagai berikut:

1. Hak meminta penjelasan dan menanyakan segala hal yang berhubungan dengan tugas-tugas Dewan Komisaris dan Direksi, dan Direksi wajib menyampaikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris.

2. Hak meminta semua keterangan yang berkenaan dengan Bank kepada Direksi dan Direksi harus memberikan semua keterangan yang berkenaan dengan Bank sebagaimana diperlukan para anggota Dewan Komisaris melalui Dewan Komisaris.
3. Pembagian kerja dan keanggotaan Komite di antara para Anggota Komisaris diatur oleh anggota Dewan Komisaris sendiri dan untuk kelancaran tugasnya Dewan Komisaris dapat dibantu oleh Sekretaris yang diangkat oleh Dewan Komisaris.

4. Pada setiap waktu Dewan Komisaris berdasarkan suatu keputusan Rapat Dewan Komisaris dapat memberhentikan untuk sementara waktu anggota Direksi dari jabatannya dengan menyebutkan alasannya, dengan ketentuan sebagaimana diuraikan dalam Undang-undang Perseroan Terbatas.

19. Establish at least a Risk Monitoring Committee, Remuneration and Nomination Committee, Audit Committee, and Corporate Governance Committee, and ensure that the committees that have been formed carry out their duties effectively.
20. The Board of Commissioners must be independent in carrying out its duties and responsibilities, in the sense of carrying out its duties objectively and free from pressure and interests of any party, including in their relationships with each other and with the Board of Directors.
21. Must carry out active supervision of the implementation of the Compliance Function.
22. Approve the APU & CFT policy and supervise the implementation of the APU & CPT program.
23. Conduct a review of the effectiveness of the internal control system, by assessing the competency and number of resources, the scope of duties and authority, and the independence of the Internal Auditor in accordance with the Commercial Bank Internal Audit Function Implementation Standards (SPFAIB) issued by Bank Indonesia/Financial Services Authority.
24. Conduct a review of the effectiveness of the implementation of the External Auditor's duties by assessing the competence, independence, and scope of the External Auditor's duties.

RIGHTS AND AUTHORITIES

The rights and authorities of the Bank's Board of Commissioners are as follows:

1. The right to request explanations and ask questions about all matters relating to the duties of the Board of Commissioners and the Board of Directors, and the Board of Directors is obliged to provide explanations regarding all matters asked by the Board of Commissioners.
2. The right to request all information relating to the Bank from the Board of Directors, and the Board of Directors must provide all information relating to the Bank as required by the members of the Board of Commissioners through the Board of Commissioners.
3. The division of work and Committee membership among the Commissioners is regulated by the members of the Board of Commissioners themselves, and for the smooth running of their duties, the Board of Commissioners may be assisted by a Secretary appointed by the Board of Commissioners.
4. At any time, the Board of Commissioners, based on a resolution of the Board of Commissioners Meeting, may temporarily dismiss a member of the Board of Directors from their position by stating the reasons, with the provisions as outlined in the Limited Liability Company Law.

5. Berdasarkan keputusan rapat Dewan Komisaris, Dewan Komisaris berwenang memberikan kekuasaan sementara untuk menjalankan tindakan pengurusan Bank dan mewakili Bank terhadap pihak lain kepada seseorang atau lebih di antara mereka atas tanggungan Dewan Komisaris, jika oleh sebab apa pun jabatan anggota Direksi lowong dan/atau Bank tidak mempunyai seorang pun anggota Direksi.

6. Tiap anggota Dewan Komisaris memiliki hak untuk menerima honorarium dan tunjangan lain sesuai yang ditetapkan sesuai dengan Anggaran Dasar atau keputusan Rapat Umum Pemegang Saham.

5. Based on the resolution of the Board of Commissioners' meeting, the Board of Commissioners has the authority to grant temporary powers to carry out management actions of the Bank and represent the Bank to other parties to one or more of them at the expense of the Board of Commissioners if, for any reason, the position of a member of the Board of Directors is vacant and/or the Bank does not have a single member of the Board of Directors.
6. Each member of the Board of Commissioners has the right to receive an honorarium and other benefits as determined in accordance with the Articles of Association or resolutions of the General Meeting of Shareholders.

PEDOMAN KERJA/PIAGAM DEWAN KOMISARIS

Pedoman dan tata tertib kerja Dewan Komisaris tertuang pada *Board Manual*. Pedoman kerja tersebut bertujuan untuk mempermudah Dewan Komisaris dalam menjalankan tugas dan tanggungjawabnya. Pedoman kerja Dewan Komisaris Bank Muamalat terus dievaluasi dan diperbarui secara berkala, paling sedikit 1 (satu) kali dalam 3 (tiga) tahun dengan mengacu pada peraturan dan ketentuan perundang-undangan yang berlaku di Indonesia.

Setiap anggota Dewan Komisaris Bank Muamalat wajib mematuhi pedoman dan tata tertib kerja tersebut untuk dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen dan akuntabel. Dasar penyusunan pedoman dan tata tertib kerja Dewan Komisaris Bank Muamalat mengacu pada ketentuan sebagai berikut:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal sebagaimana telah diubah dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan Undnag-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah sebagaimana telah diubah dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
4. Peraturan OJK dan Surat Edaran OJK terkait penerapan dan organ Tata Kelola Perusahaan;
5. Anggaran Dasar Bank
6. Ketentuan dan peraturan perundang-undangan terkait lainnya.

BOARD OF COMMISSIONERS WORK GUIDELINES/CHARTER

The Board of Commissioners' work guidelines and procedures are contained in the Board Manual. These work guidelines aim to make it easier for the Board of Commissioners to carry out their duties and responsibilities. The work guidelines of the Board of Commissioners of Bank Muamalat continue to be evaluated and updated periodically, at least once in 3 (three) years with reference to the laws and regulations in force in Indonesia.

Each member of the Board of Commissioners of Bank Muamalat is obliged to comply with the work guidelines and procedures to be able to carry out the supervisory function efficiently, effectively, transparently, independently, and accountably. The basis for preparing the work guidelines and procedures for the Board of Commissioners of Bank Muamalat refers to the following provisions:

1. Law No. 8 of 1995 concerning Capital Markets as amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies as amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law No. 2 of 2022 concerning Job Creation into Law.
3. Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking as amended by Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
4. OJK Regulations and OJK Circular Letters regarding the implementation and organs of Corporate Governance;
5. Bank Articles of Association
6. Other related provisions and laws and regulations.

Pedoman dan tata tertib kerja Dewan Komisaris Bank Muamalat merujuk pada ketentuan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan (POJK) Nomor 16/POJK.03/2022 tentang Bank Umum Syariah, Peraturan Otoritas Jasa Keuangan (POJK) Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan Board Manual Bank Muamalat, yang antara lain meliputi:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Rangkap Jabatan
5. Pengunduran Diri dan Pemberhentian
6. Komisaris Independen
7. Program Orientasi dan Peningkatan Kapabilitas
8. Etika Jabatan
9. Tugas dan Kewajiban Dewan Komisaris
10. Hak dan Wewenang Dewan Komisaris
11. Rapat Dewan Komisaris
12. Hubungan Kerja antara Dewan Komisaris dan Direksi
13. Evaluasi Kinerja Dewan Komisaris
14. Komite-komite Dewan Komisaris
15. Larangan Terhadap Dewan Komisaris

KRITERIA DEWAN KOMISARIS

Bank Muamalat telah menetapkan kriteria Dewan Komisaris sebagai berikut:

1. Memiliki akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam lima tahun sebelum pengangkatan tidak pernah menjadi anggota Direksi dan atau anggota Dewan Komisaris yang selama menjabat:
   i. Pernah tidak menyelenggarakan RUPS tahunan.
   ii. Pertanggungjawabannya sebagai anggota Direksi dan atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan atau anggota Dewan Komisaris kepada RUPS.
   iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan atau Laporan Keuangan kepada Otoritas Jasa Keuangan.

The guidelines and work procedures of the Board of Commissioners of Bank Muamalat refer to the provisions of the Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Financial Services Authority Regulation (POJK) Number 16/POJK.03/2022 concerning Sharia Commercial Banks, Financial Services Authority Regulation (POJK) Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and the Bank Muamalat Board Manual, which include:

1. Function
2. Composition and Requirements
3. Appointment and Term of Office
4. Concurrent Positions
5. Resignation and Dismissal
6. Independent Commissioner
7. Orientation and Competency Improvement Program
8. Position Ethics
9. Duties and Obligations of the Board of Commissioners
10. Rights and Authorities of the Board of Commissioners
11. Board of Commissioners Meeting
12. Working Relationship between the Board of Commissioners and the Board of Directors
13. Evaluation of the Performance of the Board of Commissioners
14. Committees of the Board of Commissioners
15. Prohibition against the Board of Commissioners

BOARD OF COMMISSIONERS CRITERIA

Bank Muamalat has established the following criteria for the Board of Commissioners:

1. Have good character, morals, and integrity.
2. Capable of carrying out legal actions.
3. In the five years prior to appointment, he/she has never been a member of the Board of Directors or Board of Commissioners during his tenure:
   i. Never held an annual GMS.
   ii. His/her responsibilities as a member of the Board of Directors and/or member of the Board of Commissioners have never been accepted by the GMS, or he/she has never provided his/her responsibilities as a member of the Board of Directors and/or member of the Board of Commissioners to the GMS.
   iii. Has ever caused a company that obtained permission, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit an Annual Report and/or Financial Statement to the Financial Services Authority.

4. Tidak pernah dihukum karena melakukan tindak pidana yang disebutkan dalam Undang-Undang No. 8 Tahun 2010 tentang Tindak Pidana Pencucian Uang, tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan, dalam waktu 20 (dua puluh) tahun terakhir sebelum dicalonkan.
5. Mempunyai komitmen untuk memenuhi peraturan perundang-undangan yang berlaku termasuk ketentuan dan peraturan Bank serta mendukung kebijakan Otoritas Jasa Keuangan.
6. Mempunyai komitmen terhadap pengembangan kegiatan usaha Bank Syariah yang sehat.
7. Tidak sedang menjalani konsekuensi hasil akhir dari penilaian kembali pihak utama dengan predikat tidak lulus dan/atau tidak termasuk dalam daftar tidak lulus.
8. Menjalani masa tunggu atau *cooling off* dengan ketentuan:
   a. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
   b. Masa tunggu sebagaimana dimaksud berlaku bagi:
      - mantan direktur utama pada Bank yang bersangkutan; dan
      - mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan,
9. Tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cedera janji serta perbuatan lain yang merugikan perusahaan di mana yang bersangkutan bekerja atau pernah bekerja.
10. Memiliki pengetahuan dan/atau kompetensi (keahlian) yang memadai di bidang yang dibutuhkan dalam pengelolaan Bank dan relevan dengan jabatannya.
11. Mempunyai pengetahuan di bidang perbankan dan perbankan syariah yang memadai dan relevan dengan jabatannya.
12. Mempunyai kemauan dan kemampuan untuk mengawasi kegiatan usaha BMI agar sesuai dengan prinsip kehati-hatian dan prinsip syariah di bidang perbankan syariah.
13. Mempunyai pengetahuan dan pemahaman dalam penerapan manajemen risiko.
14. Tidak mempunyai kredit/pembiayaan macet.
15. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan/atau Dewan Komisaris yang dinyatakan bersalah yang menyebabkan suatu perseroan dinyatakan pailit, dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

4. Never been convicted of committing a criminal offense mentioned in Law No. 8 of 2010 concerning the Crime of Money Laundering, a crime that is detrimental to state finances and/or related to the financial sector, within the last 20 (twenty) years before being nominated.
5. Have a commitment to comply with applicable laws and regulations including Bank rules and regulations and support the policies of the Financial Services Authority.
6. Have a commitment to developing healthy Sharia Bank business activities.
7. Not currently undergoing the consequences of the final results of the main party's reassessment with the predicate of not passing and/or not being included in the list of not passing.
8. Undergo a waiting or cooling-off period with the following conditions:
   a. Former members of the Board of Directors or Executive Officers or parties who have a relationship with the Bank who may influence the person's ability to act independently must undergo a cooling-off period of at least 1 (one) year before becoming an Independent Commissioner at the Bank concerned.
   b. The cooling-off period as intended applies to:
      - former president director of the Bank concerned; and
      - former member of the Board of Directors who supervised the supervisory function or Executive Officer who carried out the supervisory function at the Bank concerned,
9. Never directly or indirectly involved in acts of engineering and deviant practices, breach of contract, or other acts that are detrimental to the company where the person concerned works or has worked.
10. Have adequate knowledge and/or competence (expertise) in the fields required in Bank management and relevant to the position.
11. Have adequate knowledge in the banking and sharia banking sector that is relevant to the position.
12. Have the will and ability to supervise BMI's business activities so that they comply with prudential principles and sharia principles in the field of sharia banking.
13. Have knowledge and understanding in implementing risk management.
14. Do not have bad credit/financing.
15. Have never been declared bankrupt or been a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to be declared bankrupt within the last 5 (five) years before being nominated.

KETENTUAN MASA JABATAN DEWAN KOMISARIS

Bank Muamalat telah menetapkan dalam anggaran dasar mengenai periode masa jabatan anggota Dewan Komisaris yakni paling lama 5 (lima) tahun untuk 1 (satu) periode masa jabatan yang dimulai sejak tanggal efektif pengangkatan anggota Dewan Komisaris oleh RUPS. Ketentuan atas masa jabatan tersebut tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan anggota Dewan Komisaris sebelum masa jabatan berakhir dengan menyebutkan alasan pemberhentian. Setiap usulan penggantian dan/atau pengangkatan anggota Dewan Komisaris kepada RUPS wajib memperhatikan rekomendasi komite yang menjalankan fungsi nominasi. Adapun untuk pemberhentian atau penggantian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.

Dewan Komisaris dapat menjabat paling banyak 2 (dua) kali masa jabatan dengan 1 (satu) periode masa jabatan paling lama 5 (lima) tahun. Dalam hal seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya, maka masa jabatan penggantinya ialah sisa masa jabatan anggota Dewan Komisaris yang digantikannya. Selanjutnya apabila terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris lainnya yang telah ada.

Jabatan anggota Dewan Komisaris dinyatakan berakhir apabila anggota Dewan Komisaris tersebut diberhentikan melalui RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, meninggal dunia atau masa jabatannya berakhir.

TERMS OF SERVICE OF THE BOARD OF COMMISSIONERS

Bank Muamalat has determined in its articles of association the term of office for members of the Board of Commissioners, namely a maximum of 5 (five) years for 1 (one) term of office starting from the effective date of appointment of members of the Board of Commissioners by the GMS. The provisions regarding the term of office do not reduce the right of the GMS to dismiss members of the Board of Commissioners at any time before the term of office ends by stating the reasons for the dismissal. Every proposal for replacement and/or appointment of members of the Board of Commissioners to the GMS must consider the recommendations of the committee that carries out the nomination function. As for the dismissal or replacement of Independent Commissioners before the term of office ends, they must obtain prior approval from the Financial Services Authority before being decided at the GMS.

The Board of Commissioners can serve a maximum of 2 (two) terms of office with 1 (one) term of office of a maximum of 5 (five) years. In the event that a member of the Board of Commissioners resigns or is dismissed before his/her term of office, the term of office of his/her replacement is the remaining term of office of the member of the Board of Commissioners he/she replaced. Furthermore, if there are additional members of the Board of Commissioners, the term of office of that member of the Board of Commissioners will end at the same time as the term of office of the other existing Board of Commissioners ends.

The term of office of a member of the Board of Commissioners is declared ended if the member of the Board of Commissioners is dismissed at the GMS, resigns, and no longer fulfills the requirements as a member of the Board of Commissioners based on the provisions of the Articles of Association and applicable laws and regulations, dies or their term of office ends.

KOMPOSISI DAN DASAR PENGANGKATAN DEWAN KOMISARIS

Berdasarkan hasil Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022, berikut ini adalah susunan anggota Dewan Komisaris beserta dasar pengangkatannya:

COMPOSITION AND BASIS FOR APPOINTMENT OF THE BOARD OF COMMISSIONERS

Based on the results of the Extraordinary General Meeting of Shareholders on November 29, 2022, the following is the composition of the members of the Board of Commissioners and the basis for their appointment:

Nama Name	**Jabatan** Position	**RUPS Pengangkatan** Appointment GMS	**Persetujuan OJK** OJK Approval	**Tanggal Efektif** Effective Date	**Pengangkatan Kembali** Reappointment
Mardiasmo*)	Komisaris Utama Independen Independent President Commissioner	29 November 2022 (Komisaris Utama Independen) November 29, 2022 (Independent President Commissioner)	-	-	-
Sartono	Komisaris Independen Independent Commissioner	24 Juni 2022 (Komisaris Independen) June 24, 2022 (Independent Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-8/D.03/2023 tanggal 16 Januari 2023 16 Januari 2023 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-8/D.03/2023 dated January 16, 2023	16 Januari 2023 January 16, 2023	RUPST 27 Juni 2024 (Komisaris Independen) AGMS June 27, 2024 (Independent Commissioner)
Amin Said Husni**)	Komisaris Independen/Plt. Komisaris utama Independent Commissioner/ Acting President Commissioner	24 Juni 2022 (Komisaris Independen) June 24, 2022 (Independent Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-9/D.03/2023 tanggal 16 Januari 2023 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-9/D.03/2023 dated January 16, 2023	16 Januari 2023 January 16, 2023	RUPST 27 Juni 2024 (Komisaris Utama Independen) AGMS June 27, 2024 (Independent President Commissioner)
Andre Mirza Hartawan	Komisaris Commissioner	24 Juni 2022 (Komisaris) June 24, 2022 (Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-114/D.03/2022 tanggal 19 Juli 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-114/D.03/2022 dated July 19, 2022	19 Juli 2022 July 19, 2022	RUPST 27 Juni 2024 (Komisaris) AGMS June 27, 2024 (Commissioner)

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the AGMS resolution on June 27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the EGMS resolution on December 11, 2024.

Berdasarkan hasil Rapat Umum Pemegang Saham Tahunan tanggal 27 Juni 2024, berikut ini adalah susunan anggota Dewan Komisaris beserta dasar pengangkatannya:

Based on the results of the Annual General Meeting of Shareholders on June 27, 2024, the following is the composition of the members of the Board of Commissioners and the basis for their appointment:

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK OJK Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Amin Said Husni*)	Komisaris Utama Independen Independent President Commissioner	27 Juni 2024 (Komisaris Independen) June 27, 2024 (Independent Commissioner)	-	-	-
Sartono	Komisaris Independen Independent Commissioner	24 Juni 2022 (Komisaris Independen) June 24, 2022 (Independent Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-8/D.03/2023 tanggal 16 Januari 2023 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-8/D.03/2023 dated January 16, 2023	16 Januari 2023 January 16, 2023	RUPST 27 Juni 2024 (Komisaris Independen) AGMS June 27, 2024 (Independent Commissioner)
Andre Mirza Hartawan	Komisaris/Plt. Komisaris Utama Commissioner/Acting President Commissioner	24 Juni 2022 (Komisaris) June 24, 2022 (Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-114/D.03/2022 tanggal 19 Juli 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-114/D.03/2022 dated July 19, 2022	19 Juli 2022 July 19, 2022	RUPST 27 Juni 2024 (Komisaris) AGMS June 27, 2024 (Commissioner)

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the EGMS resolution on December 11, 2024.

Susunan Dewan Komisaris Bank mengalami perubahan berdasarkan hasil Rapat Umum Pemegang Saham Luar Biasa tanggal 11 Desember 2024, berikut ini adalah susunan anggota Dewan Komisaris beserta dasar pengangkatannya:

The composition of the Bank's Board of Commissioners underwent changes based on the results of the Extraordinary General Meeting of Shareholders on December 11, 2024. The following is the composition of the members of the Board of Commissioners and the basis for their appointment:

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK OJK Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner	11 Desember 2024 (Komisaris Utama Independen) December 11, 2024 (Independent President Commissioner)	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan Nomor KEPR-21/D.03/2025 24 Maret 2025 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-21/D.03/2025 dated March 24, 2025	24 Maret 2025 March 24, 2025	-

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK OJK Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Sartono	Komisaris Independen Independent Commissioner	24 Juni 2022 (Komisaris Independen) June 24, 2022 (Independent Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-8/D.03/2023 tanggal 16 Januari 2023 16 Januari 2023 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-8/D.03/2023 dated January 16, 2023	16 Januari 2023 January 16, 2023	RUPST 27 Juni 2024 (Komisaris Independen) AGMS June 27, 2024 (Independent Commissioner)
Andre Mirza Hartawan	Komisaris Commissioner	24 Juni 2022 (Komisaris) June 24, 2022 (Commissioner)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-114/D.03/2022 tanggal 19 Juli 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEP-114/D.03/2022 dated July 19, 2022	19 Juli 2022 July 19, 2022	RUPST 27 Juni 2024 (Komisaris) AGMS June 27, 2024 (Commissioner)

KEPEMILIKAN SAHAM DEWAN KOMISARIS PADA BANK MUAMALAT

SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS AT BANK MUAMALAT

Nama Name	Jabatan Position	Persentase Kepemilikan Ownership Percentage	Jumlah Kepemilikan Saham Number of Share Ownership			Jumlah Nominal Saham (Rp) Nominal Value of Shares (Rp)		
			Seri A Series A	Seri B Series B	Seri C Series C	Seri A Series A	Seri B Series B	Seri C Series C
Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Sartono	Komisaris Independen Independent Commissioner	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Andre Mirza Hartawan	Komisaris Commissioner	5,19%	–	113.000.000	1.618.033.333	–	16.950.000.000	72.811.500.000

KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Kebijakan rangkap jabatan anggota Dewan Komisaris Bank Muamalat Indonesia mengacu pada ketentuan POJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, yang mana anggota Dewan Komisaris dilarang melakukan rangkap jabatan:

a. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lembaga keuangan atau perusahaan keuangan baik bank maupun bukan bank;

POLICY ON CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS

The policy of holding concurrent positions for members of the Board of Commissioners of Bank Muamalat Indonesia refers to the provisions of POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, where members of the Board of Commissioners are prohibited from holding concurrent positions:

a. As a member of the board of directors, member of the board of commissioners, member of the sharia supervisory board, or executive officer at a financial institution or financial company, whether a bank or non-bank;

b. Sebagai anggota direksi, anggota dewan komisaris, anggota dewan pengawas syariah, atau pejabat eksekutif pada lebih dari 1 (satu) lembaga atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
c. Pada bidang tugas fungsional pada lembaga keuangan bank dan/atau lembaga keuangan bukan bank yang berkedudukan di dalam maupun di luar negeri;
d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris; dan/atau
e. Pada jabatan lain sesuai dengan ketentuan peraturan perundang-undangan.

Tidak termasuk rangkap jabatan dalam hal:
a. Anggota Dewan Komisaris menjabat sebagai anggota direksi, anggota dewan komisaris atau pejabat eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank;
b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada Bank dan/atau kelompok usaha Bank; dan/atau
c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris.

b. As a member of the board of directors, member of the board of commissioners, member of the sharia supervisory board, or executive officer in more than 1 (one) non-financial institution or company, whether domiciled in Indonesia or abroad;
c. In the area of functional duties in bank financial institutions and/or non-bank financial institutions located at home or abroad;
d. In other positions that may give rise to a conflict of interest in carrying out their duties as a member of the Board of Commissioners; and/or
e. In other positions in accordance with the provisions of statutory regulations.

Excluding dual positions in the case of:
a. A member of the Board of Commissioners serves as a member of the board of directors, a member of the board of commissioners or an executive officer who carries out supervisory functions in 1 (one) non-bank subsidiary company controlled by the Bank;
b. A Non-Independent Commissioner carries out functional duties from a shareholder of the Bank in the form of a legal entity in the Bank and/or the Bank's business group; and/or
c. A member of the Board of Commissioners holds a position in a non-profit organization or institution, as long as it does not result in the person concerned neglecting the implementation of duties and responsibilities as a member of the Board of Commissioners.

RANGKAP JABATAN DEWAN KOMISARIS BANK MUAMALAT INDONESIA
Concurrent Position of the Board of Commissioners of Bank Muamalat Indonesia

Nama Name	Jabatan Position	Jabatan Lain di Bank Muamalat Indonesia Other Positions at Bank Muamalat Indonesia	Jabatan pada Lembaga atau Perusahaan Lain Position in Other Institutions or Companies	Nama Lembaga atau Perusahaan Lain Name of Other Institution or Company
Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner	-	Direktur Utama President Director	SAO Advisory
			Ketua Komite Audit*) Chairman of the Audit Committee	Universitas Gadjah Mada Gajah Mada University
Sartono	Komisaris Independen Independent Commissioner	-	-	-
Andre Mirza Hartawan	Komisaris Commissioner	-	Komisaris Utama President Commissioner	PT Wisma Seratus Sejahtera
		-	Dosen/Pengajar*) Lecturer	Institute Teknologi dan Bisnis Ahmad Dahlan Ahmad Dahlan Institute of Technology and Business

*) Tidak diperhitungkan sebagai rangkap jabatan (ref. pasal 46 ayat (2) POJK 17 Tahun 2023).
Not counted as concurrent positions (ref. article 46 paragraph (2) POJK 17 of 2023).

PROGRAM ORIENTASI BAGI KOMISARIS BARU

Program orientasi diperuntukan sebagai media pengenalan Perusahaan kepada anggota Dewan Komisaris baru yang dilakukan atas dasar beberapa pertimbangan, salah satunya adalah ketentuan peraturan perundang-undangan. Prosedur Program Orientasi Bank Muamalat mencakup hal-hal sebagai berikut:

1. Program Orientasi mengenai BMI wajib diberikan kepada anggota Dewan Komisaris yang baru pertama kali menjabat di BMI setelah pengangkatan Komisaris baru dalam RUPS.
2. Tanggungjawab pelaksanaan Program Orientasi ada pada Komisaris Utama. Jika Komisaris Utama berhalangan maka tanggung jawab pelaksanaan program orientasi berada pada Direktur Utama dan disiapkan oleh Corporate Secretary.
3. Materi yang diberikan pada Program Orientasi meliputi hal-hal sebagai berikut:
   a. Gambaran mengenai BMI berkaitan dengan visi, misi, tujuan, sifat, lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, manajemen risiko dan berbagai masalah strategis lainnya.
   b. Penjelasan mengenai produk dan aktivitas jasa perbankan BMI.
   c. Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh BMI.
   d. Tanggung jawab hukum anggota Dewan Komisaris.
   e. Penjelasan yang berkaitan dengan kewenangan yang didelegasikan, audit internal dan audit eksternal, sistem dan kebijakan pengendalian internal serta tugas dan peran komite-komite yang dibentuk oleh Dewan Komisaris.
   f. Penjelasan mengenai kewajiban, tugas, tanggung jawab dan hak-hak Dewan Pengawas Syariah, Dewan Komisaris dan Direksi serta aturan-aturan dan ketentuan-ketentuan terkait.
   g. *Team building*. Dalam kegiatan ini menyertakan seluruh anggota Dewan Komisaris, baik yang baru menjabat maupun yang pernah menjabat sebelumnya (jika memungkinkan) dengan tujuan mewujudkan kekompakan dan kerjasama tim sebagai Dewan Komisaris.
4. Program Orientasi yang diberikan dapat berupa presentasi, pertemuan atau kunjungan ke fasilitas BMI, perkenalan dengan para Karyawan Senior dan para Karyawan BMI serta program lainnya.

ORIENTATION PROGRAM FOR NEW COMMISSIONERS

The orientation program is intended as a medium for introducing the Company to new members of the Board of Commissioners, which is carried out based on several considerations, one of which is the provisions of statutory regulations. Bank Muamalat Orientation Program procedures include the following:

1. An orientation program regarding BMI must be given to members of the Board of Commissioners who are serving at BMI for the first time after the appointment of a new Commissioner at the GMS.
2. Responsibility for implementing the Orientation Program lies with the President Commissioner. If the President Commissioner is absent, the responsibility for implementing the orientation program lies with the President Director and is prepared by the Corporate Secretary.
3. The material provided in the Orientation Program includes the following:
   a. An overview of BMI relates to vision, mission, goals, nature, scope of activities, financial and operational performance, strategy, short-term and long-term business plans, competitive position, risk management, and various other strategic issues.
   b. Explanation of BMI banking services products and activities.
   c. Implementation of Good Corporate Governance principles by BMI.
   d. Legal responsibilities of members of the Board of Commissioners.
   e. Explanations relating to delegated authority, internal audit and external audit, internal control systems and policies, as well as the duties and roles of committees formed by the Board of Commissioners.
   f. Explanation of the obligations, duties, responsibilities, and rights of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors as well as related rules and regulations.
   g. Team building. This activity includes all members of the Board of Commissioners, both those who have just served and those who have served before (if possible), with the aim of creating cohesiveness and teamwork as a Board of Commissioners.
4. The orientation program provided can be in the form of presentations, meetings, or visits to BMI facilities, introductions to Senior Employees and BMI Employees as well as other programs.

PEMBIDANGAN TUGAS PENGAWASAN DEWAN KOMISARIS

Dewan Komisaris Bank Muamalat membentuk komite-komite tingkat Dewan Komisaris yang bertujuan untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Keanggotaan setiap anggota Dewan Komisaris pada masing-masing komite telah sesuai dengan kompetensi, pengalaman, dan bidang masing-masing anggota. Uraian mengenai komite-komite tingkat Dewan Komisaris adalah sebagai berikut :

DIVISION OF SUPERVISORY DUTIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners of Bank Muamalat formed committees at the Board of Commissioners level, which aim to assist in carrying out the duties and responsibilities of the Board of Commissioners. The membership of each member of the Board of Commissioners in each committee is in accordance with the competency, experience, and field of each member. A description of the committees at the Board of Commissioners level is as follows:

Nama Name	Keanggotaan Komite Level Komisaris Commissioner Level Committee Membership	Jabatan Position
Sapto Amal Damandari	Komite Audit Audit Committee	Ketua Chairman
	Komite Remunerasi dan Nominasi Remuneration and Nomination Committee	Ketua Chairman
	Komite Pemantau Risiko Risk Monitoring Committee	Anggota Member
	Komite Tata Kelola Perusahaan Corporate Governance Committee	Anggota Member
Sartono	Komite Audit Audit Committee	Anggota Member
	Komite Pemantau Risiko Risk Monitoring Committee	Ketua Chairman
Andre Mirza Hartawan	Komite Pemantau Risiko Risk Monitoring Committee	Anggota Member
	Komite Remunerasi dan Nominasi Remuneration and Nomination Committee	Anggota Member
	Komite Tata Kelola Perusahaan Corporate Governance Committee	Ketua Chairman

KEPUTUSAN YANG PERLU MENDAPAT PERSETUJUAN DEWAN KOMISARIS

Menindaklanjuti Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum pasal 49 ayat (6) dalam melakukan pengawasan, Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Bank. Ketentuan itu tidak termasuk dalam penyediaan dana kepada pihak terkait sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum dan Peraturan Otoritas Jasa Keuangan mengenai batas maksimum penyaluran dana dan penyaluran dana besar bagi bank umum syariah.

DECISIONS THAT REQUIRE APPROVAL FROM THE BOARD OF COMMISSIONERS

Following up on Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, Article 49, Paragraph (6) in carrying out supervision, the Board of Commissioners is prohibited from participating in decision-making on the Bank's operational activities. This provision is not included in the provision of funds to related parties in accordance with the Financial Services Authority Regulations regarding legal lending limits for granting credit and providing large funds for commercial banks and the Financial Services Authority Regulations regarding legal lending limits for distributing funds and distributing large funds for sharia commercial banks.

Ketentuan dimaksud juga mengatur bahwa Dewan Komisaris dapat ikut serta dalam pengambilan keputusan atas hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud di atas ialah bagian dari tugas pengawasan oleh Dewan Komisaris. Sehingga, tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

The provisions in question also stipulate that the Board of Commissioners can participate in decision-making on other matters stipulated in the Bank's Articles of Association or statutory regulations. Decision-making on Bank operational activities by the Board of Commissioners, as referred to above, is part of the supervisory duties of the Board of Commissioners. Thus, it does not negate the responsibility of the Board of Directors for the implementation of Bank management.

SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan yang harus dikuasai Dewan Komisaris, sehingga dapat mengawasi pelaksanaan manajemen risiko Bank secara efektif. Hal tersebut juga ditegaskan oleh Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 28/SEOJK.03/2022 Tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum yang mengatur bahwa Dewan Komisaris dan Direksi wajib memiliki Sertifikasi Kompetensi Kerja di bidang manajemen risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi terkait.

RISK MANAGEMENT CERTIFICATION

Competence and expertise in the field of risk management is a requirement that must be mastered by the Board of Commissioners so that it can supervise the implementation of the Bank's risk management effectively. This is also confirmed by the Regulation of the Financial Services Authority of the Republic of Indonesia No. 24 of 2022 concerning the Development of the Quality of Human Resources for Commercial Banks and the Circular Letter of the Financial Services Authority No. 28/SEOJK.03/2022 concerning Risk Management Certification for Human Resources of Commercial Banks, which regulates that the Board of Commissioners and the Board of Directors are required to have Work Competency Certification in the field of risk management issued by the relevant Professional Certification Institute.

KEPEMILIKAN SERTIFIKASI MANAJEMEN RISIKO DEWAN KOMISARIS
Ownership of Risk Management Certification for the Board of Commissioners

Nama Name	**Jabatan** Position	**Level Sertifikat** Certificate Level	**Bidang** Field	**Lembaga yang Mengeluarkan Sertifikat** Certification Body	**Tanggal Dikeluarkan** Date of Issue	**Tanggal Kadaluarsa** Expiration Date	**Program Pemeliharaan** Maintenance Program
Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner	6	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	24 Januari 2025 January 24, 2025	24 Januari 2028 January 24, 2028	-
Andre Mirza Hartawan	Komisaris Commissioner	6	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	17 September 2024 September 17, 2024	17 September 2027 September 17, 2027	-
Sartono	Komisaris Independen Independent Commissioner	6	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	27 September 2024 September 17, 2024	27 September 2027 September 17, 2027	-

PROGRAM PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Kebijakan

Bank Muamalat senantiasa memberikan kesempatan yang sama bagi para pegawainya dalam hal pengembangan kompetensi Sumber Daya Manusia (SDM) yang mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum. Regulasi tersebut menegaskan, Bank wajib melakukan pengelolaan SDM dan pengembangan kualitas SDM yang dimiliki secara berkelanjutan.

Pengembangan kualitas SDM dimaksud, antara lain melalui kegiataan *training* peningkatan kompetensi kerja SDM. Bank juga diwajibkan menyediakan anggaran sebagai wujud dukungan pada pengembangan kompetensi tersebut.

Realisasi

Realisasi pengembangan kompetensi Dewan Komisaris diuraikan dalam "Profil Perusahaan" yang terdapat dalam Laporan Tahunan ini.

PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS

Sesuai ketentuan Pasal 80 ayat (4) Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, Bank telah memiliki pengaturan atas pengelolaan benturan kepentingan. Dalam hal terdapat benturan kepentingan atau potensi benturan kepentingan dari calon anggota Dewan Komisaris sehubungan dengan pencalonan yang bersangkutan pada Bank, calon yang bersangkutan mengungkapkan benturan kepentingan dalam proses penilaian kemampuan dan kepatutan.

Apabila terjadi benturan kepentingan, anggota Dewan Komisaris tidak boleh mengambil tindakan yang berpotensi dapat mengurangi aset atau mengurangi keuntungan Bank Umum Syariah (BUS) dan wajib mengungkapkan benturan kepentingan dalam setiap keputusannya.

Anggota Dewan Komisaris juga diharuskan untuk senantiasa mengutamakan kepentingan Bank dan tidak mengurangi keuangan Bank dalam hal terjadi benturan kepentingan dan menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan.

BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT PROGRAM

Policy

Bank Muamalat always provides equal opportunities for its employees in terms of developing Human Resources (HR) competencies, which refer to Financial Services Authority Regulation No. 24 of 2022 concerning the Development of the Quality of Commercial Bank Human Resources. This regulation emphasizes that banks are obliged to manage human resources and develop the quality of their human resources on an ongoing basis.

The development of HR quality includes, among other things, training activities to increase HR work competency. Banks are also required to provide a budget as a form of support for developing these competencies.

Realization

The realization of the Board of Commissioners' competency development is described in the "Company Profile" contained in this Annual Report.

MANAGEMENT OF CONFLICTS OF INTEREST OF THE BOARD OF COMMISSIONERS

In accordance with the provisions of Article 80, Paragraph (4) of Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Bank has arrangements for managing conflicts of interest. In the event that there is a conflict of interest or potential conflict of interest of a prospective member of the Board of Commissioners in connection with the relevant candidate for the Bank, the relevant candidate shall disclose the conflict of interest in the fit and proper test process.

If a conflict of interest occurs, members of the Board of Commissioners may not take action that could potentially reduce assets or reduce profits of Sharia Commercial Banks (BUS) and must disclose conflicts of interest in every decision.

Members of the Board of Commissioners are also required to always prioritize the interests of the Bank and not reduce the Bank's finances in the event of a conflict of interest and avoid making decisions in situations and conditions where there is a conflict of interest.

Selanjutnya, Anggota Dewan Komisaris diminta untuk melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau pemegang saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Bank serta melakukan keterbukaan dalam hal pengambilan keputusan diambil pada kondisi adanya benturan kepentingan.

Furthermore, members of the Board of Commissioners are asked to disclose their familial relationships, financial relationships, management relationships, and ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties within the framework of the Bank's business as well as carry out transparency in the event that decisions are taken in the event of a conflict of interest.

KEPUTUSAN, REKOMENDASI, DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Pengawasan Dewan Komisaris terhadap kinerja Bank Muamalat Indonesia diimplementasikan dengan memberikan rekomendasi, saran, dan nasihat kepada Direksi oleh Dewan Komisaris melalui rapat Dewan Komisaris bersama Direksi dan rapat Dewan Komisaris bersama Direksi dan Dewan Pengawas Syariah. Pengawasan dan nasihat Dewan Komisaris juga disampaikan melalui komite-komite tingkat Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi, dan Komite Tata Kelola Perusahaan yang pembahasannya disampaikan pada rapat Dewan Komisaris.

DECISIONS, RECOMMENDATIONS, AND IMPLEMENTATION OF DUTIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners' supervision of the performance of Bank Muamalat Indonesia is implemented by providing recommendations, suggestions, and advice to the Board of Directors by the Board of Commissioners through meetings of the Board of Commissioners with the Board of Directors and meetings of the Board of Commissioners with the Board of Directors and the Sharia Supervisory Board. Supervision and advice to the Board of Commissioners is also conveyed through committees at the Board of Commissioners level, namely the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee, and the Corporate Governance Committee, the discussions of which are presented at Board of Commissioners meetings.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Prosedur Penilaian

Penilaian kinerja komite tingkat Dewan Komisaris mengacu pada POJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit, POJK No. 34/POJK.04/2014 Tahun 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, POJK No. 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum, serta piagam kerja masing-masing komite. Dewan Komisaris kemudian menilai kinerja komite-komite tingkat Dewan Komisaris dengan metode *self-assessment* secara kolektif dan kolegial yang dilakukan secara berkala.

Kriteria Penilaian

Berikut merupakan dasar penilaian atas kinerja anggota komite tingkat Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya:

1. Pemenuhan Struktur Organisasi Komite
2. Ketersediaan Piagam/*Charter* Komite
3. Pelaksanaan Rapat Komite
4. Dokumentasi Hasil Rekomendasi Komite

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

Assessment Procedure

The performance assessment of Board of Commissioners level committees refers to POJK No. 55/POJK.04/2015 concerning the Establishment and Guidelines for Implementing the Work of the Audit Committee, POJK No. 34/POJK.04/2014 of 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies, POJK No. 17/2023 concerning the Implementation of Governance for Commercial Banks, as well as the work charter of each committee. The Board of Commissioners then assesses the performance of Board of Commissioners level committees using a collective and collegial self-assessment method, which is carried out periodically.

Assessment Criteria

The following is the basis for assessing the performance of committee members at the Board of Commissioners level in carrying out their duties and responsibilities:

1. Fulfillment of Committee Organizational Structure
2. Availability of Committee Charter
3. Implementation of Committee Meetings
4. Documentation of Committee Recommendation Results

Hasil Penilaian

Selama tahun 2024, Dewan Komisaris menilai bahwa seluruh komite tingkat Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik dalam membantu fungsi pengawasan yang dijalankan Dewan Komisaris. Penilaian tersebut berlandaskan atas kriteria penilaian dan kinerja komite-komite yang telah memberikan masukan dan saran kepada Dewan Komisaris sesuai dengan bidang tanggung jawabnya.

Assessment Results

In 2024, the Board of Commissioners assesses that all committees at the Board of Commissioners level have carried out their duties and responsibilities well in assisting the supervisory function carried out by the Board of Commissioners. This assessment is based on the assessment criteria and performance of committees that have provided input and suggestions to the Board of Commissioners in accordance with their areas of responsibility.

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

Merujuk pada ketentuan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan, mekanisme pengunduran diri dan pemberhentian Dewan Komisaris Bank Muamalat ialah sebagai berikut:

a. Anggota Dewan Komisaris dapat mengundurkan diri dari jabatannya sebelum masa jabatan berakhir melalui pemberitahuan tertulis kepada Bank.
b. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris tersebut dalam jangka waktu selambat-lambatnya 90 (sembilan puluh) hari sejak tanggal diterimanya permohonan pengunduran diri.
c. Dalam hal Perseroan tidak menyelenggarakan RUPS dalam jangka waktu sebagaimana dimaksud pada huruf b, maka dengan lampaunya kurun waktu tersebut pengunduran anggota Dewan Komisaris menjadi sah tanpa memerlukan persetujuan RUPS.
d. Anggota Dewan Komisaris yang mengundurkan diri tetap dapat dimintakan pertanggungjawabannya sebagai Dewan Komisaris sejak pengangkatan yang bersangkutan sampai dengan tanggal disetujuinya pengunduran diri.
e. Perseroan wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah:
    - Diterimanya permohonan pengunduran diri anggota Dewan Komisaris; dan
    - Hasil penyelenggaraan RUPS.
f. Perseroan juga wajib menyampaikan ke OJK paling lambat 10 (sepuluh) hari setelah pengunduran diri efektif yaitu tanggal setelah pengunduran diri yang bersangkutan mendapat persetujuan dari RUPS, serah terima jabatan, atau mekanisme lainnya sebagaimana diatur dalam Anggaran Dasar Perseroan.
g. Otoritas Jasa Keuangan berwenang melakukan evaluasi terhadap pengunduran diri anggota Dewan Komisaris untuk menilai pengunduran diri dilakukan secara sukarela, terdapat unsur paksaan, atau kondisi lain.

MECHANISM FOR RESIGNATION AND DISMISSAL OF THE BOARD OF COMMISSIONERS

Referring to the applicable statutory provisions and the Company's Articles of Association, the mechanism for resignation and dismissal of the Board of Commissioners of Bank Muamalat is as follows:

a. Members of the Board of Commissioners may resign from their positions before their term of office ends by means of written notification to the Bank.
b. The Company is obliged to hold a GMS to decide on the request for resignation of the member of the Board of Commissioners within a period of no later than 90 (ninety) days from the date of receipt of the request for resignation.
c. In the event that the Company does not hold a GMS within the time period as intended in letter b, then upon expiry of that time period, the resignation of a member of the Board of Commissioners becomes valid without requiring approval from the GMS.
d. Members of the Board of Commissioners who resign can still be held accountable as members of the Board of Commissioners from the time of their appointment until the date the resignation is approved.
e. The Company is obliged to disclose information to the public and submit it to the OJK no later than 2 (two) working days after:
    - Receipt of requests for resignation of members of the Board of Commissioners; and
    - Results of the GMS.
f. The company is also obliged to submit it to the OJK no later than 10 (ten) days after the effective resignation, namely the date after the resignation in question receives approval from the GMS, handover of positions, or other mechanisms as regulated in the Company's Articles of Association.
g. The Financial Services Authority has the authority to evaluate the resignation of members of the Board of Commissioners to assess whether the resignation was voluntary, there was an element of coercion, or other conditions.

Komisaris Independen
Independent Commissioners

Komisaris Independen ialah anggota Dewan Komisaris Bank yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain, dan/atau pemegang saham pengendali termasuk pemegang saham pengendali terakhir, atau hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen. Pengangkatan Komisaris Independen Bank Muamalat Indonesia merujuk pada Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan komisaris Emiten atau Perusahaan Publik dan POJK No. 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

Komisaris Independen bertanggung jawab untuk melakukan pengawasan dan juga mewakili kepentingan pemegang saham minoritas. Selain itu, keberadaan Komisaris Independen bertujuan untuk mendorong terwujudnya iklim dan lingkungan kerja yang lebih objektif dan dapat menempatkan kewajaran (*fairness*) serta kesetaraan di antara berbagai kepentingan, termasuk kepentingan *stakeholders* dan *shareholders* minoritas.

Independent Commissioners are members of the Bank's Board of Commissioners who have no financial, management, share ownership, and/or familial relationships with members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders, including the ultimate controlling shareholder, or relationships with the Bank that could influence the person's ability to act independently. The appointment of the Independent Commissioner of Bank Muamalat Indonesia refers to OJK Regulation No. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies and POJK No. 17/2023 concerning Implementation of Governance for Commercial Banks.

Independent Commissioners are responsible for supervising and also representing the interests of minority shareholders. Apart from that, the existence of Independent Commissioners aims to encourage the creation of a more objective work climate and environment that can promote fairness and equality between various interests, including the interests of stakeholders and minority shareholders.

KRITERIA KOMISARIS INDEPENDEN

Berdasarkan POJK No. 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan No. 33/ POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Komisaris Independen merupakan anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan telah memenuhi persyaratan sebagai Komisaris Independen sebagai berikut:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya;
2. Memiliki pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatan sebagai Komisaris Independen;
3. Memiliki pengalaman di bidang perbankan dan/atau bidang keuangan
4. Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut;

INDEPENDENT COMMISSIONER CRITERIA

Based on POJK No. 17/2023 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Regulation No. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies, Independent Commissioners are members of the Board of Commissioners who come from outside the Issuer or Public Company and have fulfilled the requirements as Independent Commissioners as follows:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as an Independent Commissioner of the Issuer or Public Company in the following period;
2. Have adequate knowledge in the banking sector that is relevant to the position as Independent Commissioner;
3. Have experience in banking and/or finance
4. Does not own shares, either directly or indirectly, in the Issuer or Public Company;

5. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Emiten atau Perusahaan Publik tersebut; dan
6. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut.

Berkaitan dengan POJK No. 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum, dan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Bank Muamalat telah menyusun kriteria Komisaris Independen yang tertuang dalam Board Manual dengan ketentuan sebagai berikut:

a. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya;
b. Memiliki pengetahuan di bidang perbankan yang memadai dan relevan dengan jabatan sebagai Komisaris Independen;
c. Memiliki pengalaman di bidang perbankan dan/atau bidang keuangan
d. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
e. Tidak mempunyai hubungan Afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan;
f. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan;
g. Mantan anggota Direksi atau Pejabat Eksekutif atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 1 (satu) tahun sebelum menjadi Komisaris Independen pada Bank yang bersangkutan.
h. Masa tunggu sebagaimana dimaksud berlaku bagi:
    - mantan direktur utama pada Bank yang bersangkutan; dan
    - mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan.

5. Does not have affiliations with the Issuer or Public Company, member of the Board of Commissioners, member of the Board of Directors, or major shareholder of the Issuer or Public Company; and
6. Does not have any direct or indirect business relationships related to the business activities of the Issuer or Public Company.

In connection with POJK No. 17/2023 concerning the Implementation of Governance for Commercial Banks, and Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, Bank Muamalat has developed the criteria for Independent Commissioners as stated in the Board Manual with the following provisions:

a. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 (six) months, except for reappointment as Independent Commissioner of the Company in the following period;
b. Have adequate knowledge in the banking sector that is relevant to the position as Independent Commissioner;
c. Have experience in banking and/or finance
d. Does not own shares either directly or indirectly in the Company;
e. Does not have affiliations with the Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Company;
f. Does not have any direct or indirect business relationships related to the Company's business activities;
g. Former members of the Board of Directors or Executive Officers or parties who have a relationship with the Bank who may influence the person's ability to act independently must undergo a cooling-off period of at least 1 (one) year before becoming an Independent Commissioner at the Bank concerned.
h. The cooling-off period as intended applies to:
    - former president director of the bank concerned; and
    - former members of the Board of Directors who supervised supervisory functions or Executive Officers who carried out supervisory functions at the Bank concerned.

JUMLAH KOMISARIS INDEPENDEN

Pada tahun 2024, komposisi anggota Dewan Komisaris Bank berdasarkan RUPSLB tanggal 11 Desember 2024 berjumlah 3 (tiga) orang, dan 2 (dua) atau 67% di antaranya merupakan Komisaris Independen. Dengan demikian, jumlah Komisaris Independen Bank telah memenuhi POJK No. 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.03/2022 tentang Bank Umum Syariah yang mengatur paling kurang 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen dan memenuhi Peraturan OJK No. 33/POJK.04/2014 tentang jumlah anggota Dewan Komisaris Bank yang mengatur jumlah Komisaris Independen wajib paling kurang 30% dari jumlah seluruh anggota Dewan Komisaris.

NUMBER OF INDEPENDENT COMMISSIONERS

In 2024, the composition of members of the Bank's Board of Commissioners based on the EGMS on December 11, 2024, were 3 (three) people, and 2 (two) or 67% of them were Independent Commissioners. Thus, the number of Bank Independent Commissioners has complied with POJK No. 17/2023 concerning the Implementation of Governance for Commercial Banks and Financial Services Authority Regulation No. 16/POJK.03/2022 concerning Sharia Commercial Banks, which regulates that at least 50% of the total members of the Board of Commissioners are Independent Commissioners and comply with OJK Regulation No. 33/POJK.04/2014 concerning the number of members of the Bank's Board of Commissioners, which regulates that the number of Independent Commissioners must be at least 30% of the total number of members of the Board of Commissioners.

PERNYATAAN INDEPENDENSI KOMISARIS INDEPENDEN

Pernyataan Independensi Komisaris Independen Bank dituangkan dalam Surat Pernyataan Independensi yang ditandatangani oleh masing-masing Komisaris Independen yang memuat pernyataan bahwa Komisaris Independen tidak memiliki saham Bank serta tidak memiliki hubungan keuangan maupun hubungan keluarga dengan anggota Direksi dan Dewan Komisaris serta Pemegang Saham Utama dan Pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuan saya untuk bertindak independen, pada saat beliau diangkat menjadi Komisaris Independen Bank.

Pernyataan Independensi yang ditandatangani oleh masing-masing anggota Komisaris Independen juga mencakup hal-hal sebagai berikut:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
   a. Tidak pernah dinyatakan pailit;
   b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
   c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan;

STATEMENT OF INDEPENDENCE OF INDEPENDENT COMMISSIONERS

The Statement of Independence of the Bank's Independent Commissioners is set out in a Statement of Independence signed by each Independent Commissioner, which contains a statement that the Independent Commissioner does not own shares in the Bank and has no financial or familial relationships with members of the Board of Directors and Board of Commissioners as well as Major and Controlling Shareholders or any relationship with the bank, which could affect the ability to act independently, when was appointed as an Independent Commissioner of the Bank.

The Independence Statement signed by each member of the Independent Commissioner also includes the following:

1. Have good character, moral, and integrity;
2. Capable of carrying out legal actions;
3. Within 5 (five) years before appointment and during office:
   a. Never declared bankruptcy;
   b. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt;
   c. Never been convicted of committing a criminal act that is detrimental to state finances and/or related to the financial sector;

d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:

   i. Pernah tidak menyelenggarakan RUPS tahunan;
   i. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan

   ii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.

e. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
f. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau Perusahaan Publik.

d. Never been a member of the Board of Directors and/or member of the Board of Commissioners who during his tenure:
   i. Never held an annual GMS;

   ii. His/her accountability as a member of the Board of Directors and/or member of the Board of Commissioners has never been accepted by the GMS or has never provided his/her accountability as a member of the Board of Directors and/or member of the Board of Commissioners to the GMS; and
   iii. Has ever caused a company that obtained a permit, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit an annual report and/or financial statement to the Financial Services Authority.

e. Have a commitment to comply with statutory regulations; and
f. Have knowledge and/or expertise in the fields required by Issuers or Public Companies.

PEMENUHAN KRITERIA INDEPENDENSI KOMISARIS INDEPENDEN
Fulfillment of Independence Criteria for Independent Commissioners

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	Sapto Amal Damandari	Sartono
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya. Not a person who is working or having the authority and responsibility to plan, lead, control, or supervise activities of the concerned Issuer or Public Company within the last 6 (six) months, except for reappointment as an Independen Commissioner of the Issuer or Public Company in the following period.	√	√
Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut. Not owning shares, directly or indirectly, in the concerned Issuer or Public Company.	√	√
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Not having Affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the concerned Issuer or Public Company.	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. Not having business relationship, direct or indirectly, related to the business activities of the concerned Issuer or Public Company.	√	√

Direksi
Board of Directors

Direksi merupakan organ Bank yang berwenang dan bertanggung jawab penuh atas pengurusan Bank Muamalat Indonesia untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank serta mewakili BMI, baik di dalam maupun di luar pengadilan sesuai ketentuan Anggaran Dasar.

Anggota Direksi Bank Muamalat Indonesia senantiasa memberikan pikiran, tenaga, perhatian dan pengabdiannya secara penuh pada tugas, kewajiban, rencana bisnis, dan target serta tujuan Bank sesuai peraturan perundangan yang berlaku. Anggota Direksi juga senantiasa mematuhi Anggaran Dasar Perusahaan dan peraturan perundang-undangan serta melaksanakan prinsip-prinsip profesionalisme, efisiensi, transparansi, independensi, akuntabilitas, pertanggungjawaban, kewajaran, dan mengedepankan kepentingan Bank, dalam rangka meningkatkan nilai tambah bagi pemangku kepentingan dan keberlanjutan usaha Bank.

The Board of Directors is the Bank's organ with authority and full responsibility for managing Bank Muamalat Indonesia for the Bank's interests in accordance with the Bank's goals and objectives and representing BMI, both inside and outside the court in accordance with the provisions of the Articles of Association.

Members of the Board of Directors of Bank Muamalat Indonesia always give their thoughts, energy, attention, and full dedication to their duties, obligations, business plans, and targets and objectives of the Bank in accordance with applicable laws and regulations. Members of the Board of Directors also always comply with the Company's Articles of Association and statutory regulations and implement the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, fairness, and prioritizing the interests of the Bank, in order to increase added value for stakeholders and the sustainability of the Bank's business.

DASAR HUKUM

Penunjukan dan Pengangkatan Direksi Bank Muamalat Indonesia merujuk pada beberapa ketentuan, antara lain:

1. Undang-Undang Nomor 8 Tahun 1995 tentang Pasar Modal sebagaimana telah diubah dengan Undnag-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
2. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan Undnag-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah sebagaimana telah diubah dengan Undang-Undang Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
4. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 tentang Bank Umum Syariah.
5. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.

LEGAL BASIS

The selection and appointment of the Board of Directors of Bank Muamalat Indonesia refer to several provisions, including:

1. Law No. 8 of 1995 concerning Capital Markets as amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law No. 2 of 2022 concerning Job Creation into Law.
2. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies as amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law No. 2 of 2022 concerning Job Creation into Law.
3. Law of the Republic of Indonesia No. 21 of 2008 concerning Sharia Banking as amended by Law No. 4 of 2023 concerning Development and Strengthening of the Financial Sector.
4. Financial Services Authority of the Republic of Indonesia Regulation No. 16/POJK.03/2022 concerning Sharia Commercial Banks.
5. Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

6. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
7. Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
8. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
9. Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
10. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan & Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
11. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.
12. Anggaran Dasar Bank Muamalat Indonesia.
13. Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Nomor 07 tanggal 15 April 2025 yang Penerimaaan Pemberitahuan Perubahan Data Perseroan telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementrian Hukum Republik Indonesia sesuai dengan surat Nomor AHU-AH.01.09-0194966 tanggal 19 April 2025. Kedua akta terakhir dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta.

6. Financial Services Authority Regulation (POJK) No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
7. Financial Services Authority Regulation No. 46/POJK.03/2017 concerning the Implementation of Commercial Bank Compliance Functions
8. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies
9. Financial Services Authority Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies
10. Financial Services Authority Regulation no. 27/POJK.03/2016 concerning Capability & Conformity Assessment for Main Parties of Financial Services Institutions
11. Financial Services Authority Regulation no. 37/POJK.03/2017 concerning the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector.
12. Articles of Association of Bank Muamalat Indonesia.
13. Deed of Statement of Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk No. 07 dated April 15, 2025, regarding the receipt of Notification of Changes to Company Data has been received and recorded in the Legal Entity Administration System of the Ministry of Law of the Republic of Indonesia in accordance with letter No. AHU-AH.01.09-0194966 dated April 19, 2025. The last two deeds were made in the presence of Ashoya Ratam, S.H., M.Kn., Notary in Jakarta.

TUGAS DAN TANGGUNG JAWAB

Direksi memiliki tanggung jawab untuk melakukan pengurusan dan pengelolaan Bank. Pembagian tugas Direksi Bank Muamalat merujuk pada peraturan perundang-undangan yang berlaku, Anggaran Dasar, keputusan RUPS atau keputusan rapat Direksi. Anggota Direksi Bank Muamalat bertanggung jawab penuh atas pelaksanaan tugasnya sesuai pembagian tugas masing-masing.

Tugas dan kewajiban Direksi, antara lain namun tidak terbatas berkaitan dengan strategi dan rencana kerja, pelaksanaan fungsi kepatuhan, penerapan manajemen risiko, sistem pengendalian internal, keterbukaan dan kerahasiaan informasi, hubungan dengan para pemangku kepentingan, sistem akuntansi dan pembukuan, pelaksanaan prinsip mengenal nasabah dan Pemberantasan Tindak Pidana Pencucian Uang/Transaksi Keuangan yang Mencurigakan.

DUTIES AND RESPONSIBILITIES

The Board of Directors is responsible for managing and administering the Bank. The division of duties of the Board of Directors of Bank Muamalat refers to applicable laws and regulations, the Articles of Association, GMS resolutions, or Board of Directors meeting resolutions. Members of the Board of Directors of Bank Muamalat are fully responsible for carrying out their duties in accordance with their respective division of duties.

The duties and responsibilities of the Board of Directors include, but are not limited to, strategies and work plans, implementation of compliance functions, implementation of risk management, internal control systems, transparency and confidentiality of information, relations with stakeholders, accounting and bookkeeping systems, implementation of know-your-customer principles, and eradication of money laundering/suspicious financial transactions.

Berikut adalah rincian tugas dan kewajiban Direksi Bank Muamalat Indonesia:

1. Memiliki kejelasan tugas dan tanggung jawab sesuai dengan bidang tugasnya.
2. Menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar, dan keputusan RUPS.
3. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Direksi, paling sedikit wajib mencantumkan: (1) pengorganisasian Bank dan pembidangan tugas Direksi; (2) tugas, tanggung jawab, dan wewenang Direksi; (3) pengaturan kewenangan dan prosedur keputusan Direksi; (4) pengaturan etika kerja Direksi; (5) pengaturan rapat Direksi; (6) larangan terhadap Direksi; (7) evaluasi kinerja Direksi; dan (8) pola hubungan kerja Direksi dan Dewan Komisaris.
4. Menyusun kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan dan mensosialisasikannya kepada seluruh karyawan/pegawai yang bekerja pada Perseroan serta memuatnya secara lengkap dalam situs *web* BMI.
5. Bertanggung jawab penuh atas pelaksanaan pengelolaan BMI berdasarkan prinsip kehati-hatian dan Prinsip Syariah.
6. Direksi menerapkan Tata Kelola yang Baik pada Bank, manajemen risiko, dan kepatuhan secara terintegrasi yang disesuaikan dengan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi teknologi.
7. Mengelola BMI sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar BMI dan peraturan perundang-undangan yang berlaku.
8. Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.
9. Dalam rangka melaksanakan GCG, Direksi wajib memiliki fungsi paling kurang Sekretaris Perusahaan, Audit Intern, Manajemen Risiko dan satuan kerja kepatuhan.
10. Direksi wajib membentuk komite yang paling sedikit terdiri atas: komite manajemen risiko; komite kebijakan perkreditan atau pembiayaan; komite kredit atau pembiayaan; dan komite pengarah teknologi informasi. Direksi dapat membentuk komite lain yang disesuaikan dengan kebutuhan dan/atau kompleksitas Bank.
11. Dengan itikad baik dan penuh tanggung jawab menjalankan tugas untuk kepentingan dan usaha BMI.

The following are details of the duties and obligations of the Board of Directors of Bank Muamalat Indonesia:

1. Have clarity of duties and responsibilities according to their field of work.
2. Carry out and be responsible for managing the Bank for the Bank's interests in accordance with the Bank's goals and objectives as stipulated in the provisions of statutory regulations, articles of association, and GMS resolutions.
3. Have work guidelines and procedures that are binding for each member of the Board of Directors, which must at least include: (1) organization of the Bank and the division of duties of the Board of Directors; (2) duties, responsibilities, and authority of the Board of Directors; (3) regulation of the authority and decision procedures of the Board of Directors; (4) regulation of the work ethics of the Board of Directors; (5) arrangements for Board of Directors meetings; (6) prohibition against Board of Directors; (7) evaluation of the performance of the Board of Directors; and (8) the working relationship pattern of the Board of Directors and the Board of Commissioners.
4. Prepare a code of ethics that applies to all members of the Board of Directors and Board of Commissioners, workers/employees, as well as supporting organs owned by the Company and socialize it to all workers/employees who work for the Company and post it in full on the BMI website.
5. Full responsibility for the implementation of BMI management based on the prudent principle and Sharia Principles.
6. The Board of Directors implements Good Governance at the Bank, risk management, and compliance in an integrated manner that is adapted to the latest developments in the banking ecosystem and is supported by digitalization and technological innovation.
7. Manage BMI in accordance with its authority and responsibilities as regulated in BMI's Articles of Association and applicable laws and regulations.
8. Implement GCG in every BMI business activity at all levels of the organization.
9. In order to implement GCG, the Board of Directors is required to have at least the functions of Corporate Secretary, Internal Audit, Risk Management, and a compliance work unit.
10. The Board of Directors is required to form a committee that at least consists of a risk management committee, a credit or financing policy committee, a credit or financing committee, and an information technology steering committee. The Board of Directors can form other committees that are tailored to the needs and/or complexity of the Bank.
11. In good faith and with full responsibility, carry out duties for the interests and business of BMI.

12. Tunduk pada ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS serta memastikan seluruh aktivitas BMI telah sesuai dengan ketentuan peraturan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS.
13. Mematuhi ketentuan internal BMI.
14. Melaksanakan pengurusan BMI untuk kepentingan dan tujuan BMI.
15. Menetapkan susunan organisasi BMI di tingkat pusat, wilayah maupun cabang lengkap dengan pelaksanaan tugasnya.
16. Bertindak selaku pimpinan dalam pengurusan BMI.
17. mengungkapkan kepada pegawai kebijakan BMI yang bersifat strategis di bidang kepegawaian.
18. Memelihara dan mengurus kekayaan BMI.
19. Bertanggungjawab penuh dalam melaksanakan tugasnya untuk kepentingan BMI dalam mencapai maksud dan tujuannya.
20. Mewakili BMI baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.

21. Memperhatikan masukan-masukan yang diberikan oleh Dewan Komisaris.
22. Melakukan segala tindakan dan perbuatan, baik mengenai pengurusan maupun pemilikan kekayaan BMI serta mengikat BMI dengan pihak lain dan atau pihak lain dengan BMI, dengan pembatasan tertentu.
23. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.

24. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham.
25. Direksi wajib membuat dan memelihara seluruh daftar pemegang saham, Daftar Khusus, risalah RUPS dan risalah rapat Direksi serta dokumen-dokumen keuangan dan dokumen perseroan lainnya .

26. Anggota Direksi baik sendiri-sendiri maupun bersama-sama dilarang memiliki saham lebih dari 25% dari modal disetor perusahaan lain.
27. Anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.

28. Setiap anggota Direksi bertanggungjawab secara pribadi atas kerugian BMI apabila yang bersangkutan bersalah atau lalai menjalankan tugas.
29. Anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih baik pada Bank yang bersangkutan maupun pada Bank dan perusahaan lain yang berkedudukan di dalam dan diluar negeri.

12. Subject to the provisions of applicable laws and regulations, the Articles of Association, and GMS resolutions, ensure that all BMI activities are in accordance with the provisions of applicable laws and regulations, the Articles of Association, and GMS resolutions.
13. Comply with BMI internal regulations.
14. Carry out BMI management for the interests and objectives of BMI.
15. Determine the organizational structure of BMI at the central, regional, and branch levels, complete with the implementation of their duties.
16. Act as a leader in managing BMI.
17. Disclose to employees strategic BMI policies in the personnel sector.
18. Maintain and manage BMI's assets.
19. Take full responsibility in carrying out their duties for the benefit of BMI in achieving its goals and objectives.

20. Represent BMI both inside and outside the court in accordance with the provisions of the Articles of Association.
21. Pay attention to input provided by the Board of Commissioners.
22. Carry out all actions and conduct, both regarding the management and ownership of BMI's assets as well as binding BMI with other parties and/or other parties with BMI, with certain restrictions.
23. Members of the Board of Directors are prohibited from granting general power of attorney to other parties, which results in the transfer of the duties and functions of the Board of Directors.
24. The Board of Directors is obliged to be accountable for the implementation of its duties to shareholders through the General Meeting of Shareholders.
25. The Board of Directors is obliged to create and maintain all lists of shareholders, Special Lists, minutes of the GMS, and minutes of meetings of the Board of Directors, as well as financial documents and other company documents.
26. Members of the Board of Directors, individually or collectively, are prohibited from owning shares of more than 25% of the paid-up capital of another company.
27. Members of the Board of Directors are prohibited from having familial relationships up to the second degree with fellow members of the Board of Directors and/or with members of the Board of Commissioners
28. Each member of the Board of Directors is personally responsible for BMI's losses if the person concerned is guilty or negligent in carrying out their duties.
29. Members of the Board of Directors are required to disclose share ownership of 5% (five percent) or more, both in the Bank concerned and in other Banks and companies domiciled at home and abroad.

30. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris dan Dewan Pengawas Syariah.
31. Setiap keputusan Direksi bersifat mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

HAK DAN WEWENANG DIREKSI

Direksi Bank Muamalat juga memiliki hak dan wewenang yang mengacu pada peraturan perundangan-undangan serta Anggaran Dasar Perusahaan, yakni sebagai berikut:

1. Memutuskan kebijakan dalam pengurusan Bank, berikut penentuan struktur organisasi Bank.
2. Menolak mendaftarkan pemindahan hak atas saham dalam Daftar Pemegang Saham apabila pemindahan tersebut tidak memenuhi ketentuan dalam Anggaran Dasar Bank.
3. Menjadi wakil Bank di dalam dan di luar pengadilan.
4. Melakukan segala tindakan, baik yang mengenai pengurusan maupun mengenai pemilikan Bank.
5. Mengikat Bank dengan pihak lain dan pihak lain dengan Bank, dengan pembatasan-pembatasan yang sesuai dengan ketentuan yang ada.
6. Mengatur penyerahan kekuasaan Direksi untuk mewakili Bank di dalam dan di luar Pengadilan kepada seseorang atau beberapa orang Direktur yang khusus ditunjuk untuk itu atau kepada seseorang atau beberapa orang pegawai Bank baik sendiri-sendiri maupun bersama-sama atau kepada orang atau badan lain.
7. Mengatur ketentuan-ketentuan tentang kepegawaian BMI termasuk penetapan gaji, pensiun, jaminan hari tua dan penghasilan bagi Karyawan Bank berdasarkan ketentuan yang berlaku.
8. Mengangkat, memberi penghargaan dan sanksi serta memberhentikan karyawan BMI berdasarkan peraturan kepegawaian Bank.
9. Memastikan kompetensi Sumber Daya Insani yang terkait.
10. Menghapus buku piutang macet yang selanjutnya dilaporkan dan dipertanggungjawabkan dalam Laporan Tahunan.
11. Membeli sebagian atau seluruh agunan, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal Debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya, dengan memperhatikan peraturan perundangan yang berlaku.
12. Melakukan aktivitas di luar Bank yang tidak secara langsung berhubungan dengan kepentingan Perseroan seperti kegiatan mengajar, menjadi pengurus

30. The Board of Directors is obliged to provide accurate, relevant, and timely data and information to the Board of Commissioners and the Sharia Supervisory Board.
31. Every decision of the Board of Directors is binding and is the responsibility of all members of the Board of Directors.

RIGHTS AND AUTHORITIES OF THE BOARD OF DIRECTORS

The Board of Directors of Bank Muamalat also has rights and authority, which refer to statutory regulations and the Company's Articles of Association, namely as follows:

1. Decide on policies for managing the Bank, including determining the Bank's organizational structure.
2. Refuse to register the transfer of rights to shares in the Register of Shareholders if the transfer does not comply with the provisions in the Bank's Articles of Association.
3. Become a representative of the Bank inside and outside the court.
4. Carry out all actions, both regarding management and ownership of the Bank.
5. Binding the Bank to other parties and other parties to the Bank, with restrictions in accordance with existing provisions.
6. Regulate the transfer of the powers of the Board of Directors to represent the Bank inside and outside the Court to a person or several Directors specifically appointed for this purpose or to a person or several Bank employees either individually or jointly or to another person or body.
7. Regulate provisions regarding BMI employment, including determining salaries, pensions, old age security, and income for Bank Employees based on applicable regulations.
8. Appoint, reward, sanction, and dismiss BMI employees based on Bank personnel regulations.
9. Ensure the competency of related Human Resources.
10. Write off bad debts, which are then reported and accounted for in the Annual Report.
11. Purchasing part or all of the collateral, either through auction or outside auction based on voluntary delivery by the collateral owner or based on the power of attorney to sell outside of auction from the collateral owner in the event that the Debtor does not fulfill its obligations to the Bank, provided that the collateral purchased must be liquidated as soon as possible, considering the applicable laws and regulations.
12. Carrying out activities outside the Bank that are not directly related to the interests of the Company, such as teaching activities, serving as administrators of

asosiasi bisnis dan sejenisnya diperkenankan sebatas menggunakan waktu yang wajar dan sepengetahuan Direktur Utama atau Direktur lainnya.
13. Memperoleh cuti sesuai ketentuan yang berlaku.
14. Jika diperlukan, mempergunakan saran profesional.
15. Menerima gaji berikut fasilitas dan tunjangan lainnya termasuk santunan purnajabatan yang jumlahnya ditetapkan oleh RUPS atau Dewan Komisaris berdasarkan pelimpahan wewenang dari RUPS.
16. Apabila BMI mencapai tingkat keuntungan, maka Direksi dapat menerima insentif sebagai imbalan atas prestasi kerjanya yang besarnya ditetapkan oleh RUPS.
17. Menggunakan sarana dan fasilitas Bank untuk kegiatan yang berhubungan dengan kepentingan Bank, sesuai dengan peraturan perundang-undangan dan kebijakan Bank.
18. Berhak menerima fasilitas yang ditetapkan Bank.
19. Selain fasilitas sebagaimana dimaksud pada angka 18, Direksi juga berhak menerima tantiem yang besarnya ditentukan oleh Rapat Umum Pemegang Saham.

Kewenangan Direksi yang Harus Mendapatkan Persetujuan Dewan Komisaris

Kewenangan Direksi yang harus mendapatkan persetujuan Dewan Komisaris terlebih dahulu adalah sebagai berikut:

1. Meminjam atau meminjamkan uang atas nama Bank sejumlah uang yang melampaui kewenangan Direksi yang dari waktu ke waktu akan ditentukan secara tertulis oleh Dewan Komisaris.
2. Membeli, menjual, atau dengan cara lain melepaskan hak-hak atas harta tetap (tanah dan/atau bangunan) dan perusahaan-perusahaan atau memberati harta kekayaan Perseroan yang nilainya sama atau lebih besar dari nilai transaksi material sesuai dengan peraturan pasar modal yang berlaku.
3. Mengikat Bank sebagai penjamin/penanggung utang (*corporate guarantor*).
4. Mendirikan suatu badan usaha baru.
5. Mengalihkan, melepaskan hak atau menjadikan jaminan utang seluruh atau sebagian besar harta kekayaan Bank baik dalam 1 (satu) transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam 1 (satu) tahun buku.
6. Membeli atau melepaskan saham Bank dalam perusahaan lain.
7. Mengambil tindakan-tindakan hukum atau transaksi yang bersifat strategis yang dapat mempengaruhi kelangsungan usaha Bank secara materiil sesuai dengan peraturan pasar modal yang berlaku, jenis tindakan hukum atau transaksi tersebut dari waktu ke waktu akan ditetapkan oleh Dewan Komisaris.

business associations, and the like, is permitted within reasonable time limits and with the knowledge of the President Director or other Directors.
13. Obtain leave according to applicable regulations.
14. If necessary, use professional advice.
15. Receive salary along with other facilities and allowances, including retirement compensation, the amount of which is determined by the GMS or the Board of Commissioners based on the delegation of authority from the GMS.
16. If BMI reaches a profit level, the Board of Directors can receive incentives as compensation for their work performance, the amount of which is determined by the GMS.
17. Use Bank facilities and equipment for activities related to the Bank's interests, in accordance with statutory regulations and Bank policies.
18. Entitled to receive facilities determined by the Bank.
19. In addition to the facilities referred to number 18, the Board of Directors is also entitled to receive tantiem, the amount of which is determined by the General Meeting of Shareholders.

Authority of the Board of Directors, which must obtain approval from the Board of Commissioners

The authority of the Board of Directors, which must first obtain approval from the Board of Commissioners is as follows:

1. Borrowing or lending money on behalf of the Bank in an amount that exceeds the authority of the Board of Directors, which from time to time will be determined in writing by the Board of Commissioners.
2. Buy, sell, or otherwise dispose of rights to fixed assets (land and/or buildings) and companies or encumber the Company's assets whose value is equal to or greater than the material transaction value in accordance with applicable capital market regulations.
3. Binding the Bank as guarantor/debt guarantor (corporate guarantor).
4. Establishing a new business entity.
5. Transfer, relinquish rights, or use as collateral for debt all or most of the Bank's assets, either in 1 (one) transaction or several transactions that stand alone or are related to each other that occur within 1 (one) financial year.
6. Purchase or dispose of Bank shares in another company.
7. Take strategic legal actions or transactions that can materially affect the continuity of the Bank's business in accordance with applicable capital market regulations. The types of legal actions or transactions will, from time to time, be determined by the Board of Commissioners.

Pedoman Kerja/Piagam Direksi

Pedoman Kerja Bank Muamalat Indonesia tertuang pada Board Manual Direksi Bank Muamalat yang mencakup hal-hal sebagai berikut:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Pengunduran Diri dan Pemberhentian
5. Program Orientasi dan Peningkatan Kapabilitas
6. Independensi (Kemandirian) Direksi
7. Etika Jabatan
8. Tugas dan Kewajiban Direksi
9. Hak dan Wewenang Direksi
10. Penetapan Kebijakan Pengurusan Perusahaan oleh Direksi
11. Pendelegasian Wewenang di antara Direktur Perusahaan
12. Pembagian Tugas Direksi
13. Rapat Direksi
14. Komite-komite Direksi
15. Larangan Terhadap Direksi
16. Hubungan Kerja
17. Hubungan Dengan Profesi Pasar Modal
18. Penggunaan Saran Profesional.

KRITERIA DIREKSI

Kriteria anggota Direksi Bank Muamalat terdiri dari 3 (tiga) bagian yakni integritas, kompetensi dan reputasi keuangan. Uraian dari masing-masing kriteria tersebut adalah berikut.

Integritas

1. Mempunyai akhlak dan moral yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat, tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang:
    a. Pernah tidak menyelenggarakan RUPS tahunan;
    b. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
    c. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.

Board of Directors' Work Guidelines/Charter

Bank Muamalat Indonesia's Work Guidelines are contained in the Bank Muamalat Board of Directors' Board Manual, which includes the following matters:

1. Function
2. Composition and Requirements
3. Appointment and Term of Office
4. Resignation and Dismissal
5. Orientation and Competency Improvement Program
6. Independence of the Board of Directors
7. Position Ethics
8. Duties and Obligations of the Board of Directors
9. Rights and Authorities of the Board of Directors
10. Determination of Company Management Policies by the Board of Directors
11. Delegation of Authority among Company Board of Directors
12. Division of Duties of the Board of Directors
13. Board of Directors Meeting
14. Board of Directors Committees
15. Prohibition against the Board of Directors
16. Employment Relations
17. Relationship with Capital Markets Professionals
18. Use of Professional Advice.

BOARD OF DIRECTORS' CRITERIA

The criteria for members of the Board of Directors of Bank Muamalat consist of 3 (three) parts, namely integrity, competence, and financial reputation. A description of each of these criteria is as follows.

Integrity

1. Have good character and moral.
2. Capable of carrying out legal actions.
3. In the 5 (five) years prior to appointment and during his/her tenure, he/she has never been a member of the Board of Directors and/or member of the Board of Commissioners who:
    a. Never held an annual GMS;
    b. His/her accountability as a member of the Board of Directors and/or member of the Board of Commissioners has never been accepted by the GMS or has never provided his/her accountability as a member of the Board of Directors and/or member of the Board of Commissioners to the GMS; and
    c. Has ever caused a company that obtained a permit, approval, or registration from the Financial Services Authority to fail to fulfill its obligation to submit an annual report and/or financial statement to the Financial Services Authority.

4. Tidak pernah dihukum karena terbukti melakukan tindak pidana asal yang disebut dalam Undang-Undang No. 8 Tahun 2010 tentang Tindak Pidana Pencucian Uang, tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan, dalam waktu 20 (dua puluh) tahun terakhir sebelum dicalonkan.
5. Tidak sedang menjalani konsekuensi hasil akhir dari penilaian kembali pihak utama dengan predikat tidak lulus dan/atau tidak termasuk dalam daftar tidak lulus.
6. Memiliki komitmen untuk mematuhi ketentuan peraturan perundang-undangan termasuk ketentuan dan peraturan Bank serta mendukung kebijakan Otoritas Jasa Keuangan.
7. Memiliki komitmen terhadap pengembangan operasional Bank Syariah yang sehat.
8. Tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cedera janji serta perbuatan lain yang merugikan Perseroan di mana yang bersangkutan bekerja atau pernah bekerja.
9. Tidak tercantum dalam Daftar Tidak Lulus (DTL).

Kompetensi

1. memiliki pengetahuan dan/atau kompetensi (keahlian) yang memadai di bidang yang dibutuhkan dalam pengelolaan Bank dan relevan dengan jabatannya;
2. memiliki pengalaman dan keahlian di bidang operasional perbankan, perbankan syariah, bidang keuangan atau keuangan syariah paling sedikit 5 (lima) tahun;
3. melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat,
4. Memiliki pengetahuan dan pemahaman dalam penerapan manajemen risiko.
5. memiliki pengetahuan tentang Indonesia, terutama mengenai ekonomi, budaya, dan bahasa Indonesia, bagi anggota Direksi yang merupakan tenaga kerja asing sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai pemanfaatan tenaga kerja asing dan program alih pengetahuan di sektor perbankan.

Reputasi

1. Tidak memiliki kredit/pembiayaan macet.
2. Tidak pernah dinyatakan pailit.
3. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit.
4. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.
5. Mendukung pelaksanaan pengelolaan Bank yang sehat.
6. Menjaga reputasi Bank.

4. Never been punished for being proven to have committed a predicate crime as mentioned in Law No. 8 of 2010 concerning the Crime of Money Laundering, a crime that is detrimental to state finances and/or related to the financial sector, within the last 20 (twenty) years before being nominated.
5. Not currently undergoing the consequences of the final results of the main party's reassessment with the predicate of not passing and/or not being included in the list of not passing.
6. Have a commitment to comply with statutory provisions, including Bank rules and regulations, and support the policies of the Financial Services Authority.
7. Have a commitment to developing healthy Sharia Bank operations.
8. Never directly or indirectly involved in acts of engineering and deviant practices, breach of contract, or other acts that are detrimental to the Company where the person concerned works or has worked.
9. Not listed on the Failed List (DTL).

Competence

1. have adequate knowledge and/or competency (expertise) in the fields required in Bank management and relevant to the position;
2. have experience and expertise in the field of banking operations, sharia banking, finance, or sharia finance for at least 5 (five) years;
3. carry out strategic management in the context of developing a healthy Bank,
4. have knowledge and understanding in implementing risk management.
5. have knowledge about Indonesia, especially regarding the economy, culture, and Indonesian language, for members of the Board of Directors who are foreign workers in accordance with the Financial Services Authority Regulations regarding the use of foreign workers and knowledge transfer programs in the banking sector.

Reputation

1. Do not have bad credit/financing.
2. Never declared bankruptcy.
3. Have never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt.
4. Have never been convicted of committing a criminal act that is detrimental to state finances and/or related to the financial sector.
5. Support the implementation of sound Bank management.
6. Maintain the Bank's reputation.

MASA JABATAN DIREKSI

Masa jabatan anggota Direksi mengacu pada Undang-Undang Perseroan Terbatas, Anggaran Dasar, dan keputusan RUPS, yang antara lain mengatur:

1. Direksi Bank Muamalat diangkat untuk jangka waktu terhitung sejak tanggal RUPS pengangkatan dan berakhir pada penutupan RUPS tahunan yang ke 5 (lima) setelah tanggal pengangkatannya. Ketentuan tersebut tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan sebelum masa jabatan berakhir dengan menyebutkan alasannya.
2. Dewan Komisaris berdasarkan keputusan Rapat Dewan Komisaris dapat memberhentikan anggota Direksi untuk sementara waktu, tidak terbatas oleh waktu dengan menyebutkan alasannya.
3. Jabatan Direktur dinyatakan berakhir, apabila anggota Direksi yang bersangkutan diberhentikan berdasarkan keputusan RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, kemudian meninggal dunia atau masa jabatannya berakhir. Pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.
4. Anggota Direksi dapat diangkat kembali oleh RUPS setelah masa jabatannya berakhir, dengan ketentuan yakni masa jabatan Direktur Utama dibatasi hanya 2 (dua) kali masa jabatan sebagai Direktur Utama serta masa jabatan anggota Direksi (selain Direktur Utama) dibatasi maksimal 2 (dua) kali masa jabatan. Ketentuan tersebut tidak termasuk apabila yang bersangkutan diangkat menjadi Direktur Utama, maka masa jabatannya hanya 1 (satu) kali masa jabatan.

TERM OF OFFICE OF THE BOARD OF DIRECTORS

The term of office of members of the Board of Directors refers to the Limited Liability Company Law, Articles of Association, and GMS resolutions, which, among other things, regulate:

1. The Board of Directors of Bank Muamalat is appointed for a period starting from the date of the appointment of the GMS and ending at the closing of the 5th (fifth) annual GMS after the date of appointment. This provision does not prejudice the GMS's right to dismiss at any time before the end of the term of office by stating the reasons.
2. Based on the resolution of the Board of Commissioners Meeting, the Board of Commissioners may dismiss members of the Board of Directors temporarily, without time limit, by stating the reasons.
3. A Director's position is declared terminated if the relevant member of the Board of Directors is dismissed based on a GMS resolution, resigns, and no longer meets the requirements as a member of the Board of Directors based on the provisions of the Articles of Association and applicable laws and regulations, then dies or his/her term of office ends. Dismissal or replacement of the president director and/or director in charge of the compliance function before the term of office ends must obtain prior approval from the Financial Services Authority before being decided at the GMS.

4. Members of the Board of Directors can be reappointed by the GMS after their term of office ends, with the provision that the term of office of the President Director is limited to 2 (two) terms of office as President Director and the term of office of members of the Board of Directors (other than the President Director) is limited to a maximum of 2 (two) terms of office. This provision does not include if the person concerned is appointed as President Director; then the term of office is only 1 (one) term of office.

KOMPOSISI DAN DASAR PENGANGKATAN DIREKSI

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 29 November 2022, berikut komposisi dan dasar hukum pengangkatan Direksi Bank Muamalat Indonesia:

COMPOSITION AND BASIS OF APPOINTMENT OF BOARD OF DIRECTORS

Based on the Extraordinary General Meeting of Shareholders on November 29, 2022, the following is the composition and legal basis for the appointment of the Board of Directors of Bank Muamalat Indonesia:

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK OJK Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Indra Falatehan*)	Direktur Utama President Director	RUPSLB 29 November 2022 (Direktur Utama) EGMS November 29, 2022 (President Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor Kep-21/D.03/2023 tanggal 18 April 2023 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-21/D.03/2023 dated April 18, 2023	18 April 2023 April 18, 2023	-
Karno	Direktur Kepatuhan, Risiko & Hukum Compliance, Risk & Legal Director	RUPSLB 24 Juni 2022 (Direktur Kepatuhan) EGMS June 24, 2022 (Compliance Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor Kep-153/D.03/2022 tanggal 3 Oktober 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-153/D.03/2022 dated October 3, 2022	3 Oktober 2022 October 3, 2022	RUPST 27 Juni 2024 (Direktur Kepatuhan) AGMS June 27, 2024 (Compliance Director)
Hery Safril**)	Direktur Risiko Bisnis Pembiayaan Financing Business Risk DIrector	RUPSLB 20 September 2015 (Direktur) EGMS September 20, 2015 (Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor No. Kep-9/D.03/2018 tanggal 21 Maret 2016 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. No. Kep-9/D.03/2018 dated March 21, 2016	21 Maret 2016 March 21, 2016	• RUPST 17 Mei 2019 (Direktur) • RUPST 27 Juni 2024 (Direktur Utama) • AGMS May 17, 2019 (Director) • AGMS June 27, 2024 (President Director)
Wahyu Avianto*)	Direktur Operasi & Digital Operations & Digital Director	RUPSLB 29 November 2022 (Direktur) EGMS November 29, 2022 (Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor No. Kep-154/D.03/2022 tanggal 3 Oktober 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. No. Kep-154/D.03/2022 dated October 3, 2022	3 Oktober 2022 October 2, 2022	-
Suhendar*)	Direktur Keuangan dan Strategi Finance and Strategy Director	RUPSLB 29 November 2022 (Direktur) EGMS November 29, 2022 (Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor Kep-21/D.03/2023 tanggal 18 April 2023 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-21/D.03/2023 dated April 18, 2023	18 April 2023 April 18, 2023	-

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the AGMS resolution on June 27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the EGMS resolution on December 11, 2024.

Berdasarkan Rapat Umum Pemegang Saham Tahunan tanggal 27 Juni 2024, berikut komposisi dan dasar hukum pengangkatan Direksi Bank Muamalat Indonesia:

Based on the Annual General Meeting of Shareholders on June 27, 2024, the following is the composition and legal basis for the appointment of the Board of Directors of Bank Muamalat Indonesia:

Nama Name	**Jabatan** Position	**RUPS Pengangkatan** Appointment GMS	**Persetujuan OJK** OJK Approval	**Tanggal Efektif** Effective Date	**Pengangkatan Kembali** Reappointment
Karno	Direktur Kepatuhan, Risiko & Hukum/Plt. Direktur Utama Compliance, Risk & Legal Director/Acting President Director	RUPSLB 24 Juni 2022 (Direktur Kepatuhan) EGMS June 24, 2022 (Compliance Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor Kep-153/D.03/2022 tanggal 3 Oktober 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-153/D.03/2022 dated October 3, 2022	3 Oktober 2022 October 3, 2022	RUPST 27 Juni 2024 (Direktur Kepatuhan) AGMS June 27, 2024 (Director)
Hery Safril*)	Direktur Utama President Director	RUPST 27 Juni 2024 (Direktur Utama) GMS June 27, 2024 (President Director)	-	-	-
Riksa Prakoso**)	Direktur Operasi, TI dan SDM Operations, IT and HR Director	RUPST 27 Juni 2024 (Direktur) AGMS June 27, 2024 (Director)	-	-	-

*) Efektif menjabat selaku Direktur Utama setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK.
Effectively serves as President Director after obtaining a determination of passing the Fit and Proper Test from the OJK.
**) Efektif menjabat setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK.
Effectively serve after obtaining a determination of passing the Fit and Proper Test from the OJK.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa tanggal 11 Desember 2024, berikut komposisi dan dasar hukum pengangkatan Direksi Bank Muamalat Indonesia:

Based on the Extraordinary General Meeting of Shareholders on December 11, 2024, the following is the composition and legal basis for the appointment of the Board of Directors of Bank Muamalat Indonesia:

Nama Name	**Jabatan** Position	**RUPS Pengangkatan** Appointment GMS	**Persetujuan OJK** OJK Approval	**Tanggal Efektif** Effective Date	**Pengangkatan Kembali** Reappointment
Karno	Direktur Kepatuhan Compliance Director	RUPSLB 24 Juni 2022 (Direktur Kepatuhan) EGMS June 24, 2022 (Compliance Director)	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor Kep-153/D.03/2022 tanggal 3 Oktober 2022 Copy of Decree of Members of the Board of Commissioners of the Financial Services Authority No. Kep-153/D.03/2022 dated October 3, 2022	3 Oktober 2022 October 3, 2022	RUPST 27 Juni 2024 (Direktur Kepatuhan) AGMS June 27, 2024 (Compliance Director)
Imam Teguh Saptono	Direktur Utama President Director	RUPSLB 11 Desember 2024 (Direktur Utama) EGMS December 11, 2024 (President Director)	Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan Nomor KEPR-22/D.03/2025 24 Maret 2025 Decree of Members of the Board of Commissioners of the Financial Services Authority No. KEPR-22/D.03/2025 24 dated March 24, 2025	24 Maret 2024 March 24, 2024	-

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK OJK Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Kukuh Rahardjo*)	Direktur Bisnis Business Director	RUPSLB 11 Desember 2024 (Direktur) EGMS December 11, 2024 (Director)	-	-	-

*) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

PEMBAGIAN TUGAS DAN TANGGUNG JAWAB MASING-MASING DIREKSI

Pembagian tugas dan wewenang masing-masing Direksi Bank Muamalat mengacu pada peraturan perundang-undangan yang berlaku, Anggaran Dasar, Keputusan RUPS atau Keputusan rapat Direksi. Berdasarkan RUPS, Direksi Bank dapat melakukan pembagian tugas dan wewenang atau *job description* di antara anggota Direksi. Namun apabila RUPS tidak menetapkan, maka penetapan tugas dan wewenang Direksi mengacu pada keputusan rapat Direksi. Rincian pembagian tugas dan wewenang Direksi ialah sebagai berikut:

1. Direktur Utama

- Merencanakan, mengembangkan dan menetapkan kebijakan umum perusahaan berdasarkan prinsip kehematan, efektif, dan efisien, sesuai dengan visi, misi dan tujuan perusahaan.
- Mengarahkan, mengembangkan dan menetapkan strategi pengelolaan perusahaan secara menyeluruh.
- Mengkoordinasikan kegiatan dan pelaksanaan tugas seluruh Direktur.
- Menyiapkan *corporate plan* dan *business plan*.
- Menetapkan kebijakan umum terkait Internal Audit dan memperhatikan dan segera mengambil langkah-langkah yang diperlukan atas segala sesuatu yang dikemukakan dalam setiap laporan hasil pemeriksaan yang dibuat oleh Internal Audit.
- Memimpin kegiatan yang bersifat strategis dalam pengembangan perusahaan.

2. Direktur Kepatuhan

- Menetapkan langkah-langkah yang diperlukan untuk memastikan perusahaan telah memenuhi seluruh peraturan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.

DIVISION OF DUTIES AND RESPONSIBILITIES OF EACH BOARD OF DIRECTORS

The division of duties and authority of each Bank Muamalat Board of Director refers to the applicable laws and regulations, the Articles of Association, GMS Resolutions, or Board of Directors' meeting resolutions. Based on the GMS, the Bank's Board of Directors can distribute duties and authority or job descriptions among members of the Board of Directors. However, if the GMS does not determine, then the determination of the duties and authority of the Board of Directors refers to the resolution of the Board of Directors meeting. Details of the division of duties and authority of the Board of Directors are as follows:

1. President Director

- Plan, develop, and establish general company policies based on the principles of economy, effectiveness, and efficiency, in accordance with the company's vision, mission, and goals.
- Direct, develop, and determine overall company management strategies.
- Coordinate the activities and implementation of duties of all Directors.
- Prepare corporate plans and business plans.
- Establish general policies regarding Internal Audit and pay attention to and immediately take the necessary steps regarding everything stated in each audit report prepared by Internal Audit.
- Lead strategic activities in company development.

2. Director of Compliance

- Determine the necessary steps to ensure that the company has complied with all regulations of Bank Indonesia, the Financial Services Authority, and other applicable laws and regulations in order to implement the prudential principle. Formulate strategies to encourage the creation of a culture of compliance.

- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.
- Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank Muamalat Indonesia telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku, termasuk prinsip syariah bagi Bank Umum Syariah.
- Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi BMI tidak menyimpang dari ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
- Memantau dan menjaga kepatuhan Bank Muamalat Indonesia terhadap komitmen yang dibuat oleh Bank Muamalat Indonesia kepada Otoritas Jasa Keuangan maupun otoritas pengawas lainnya yang berwenang.
- Meminimalkan risiko kepatuhan bank.
- Mengakoordinir perumusan *framework* risiko terintegrasi di BMI.
- Memastikan bahwa konsep risiko terintegrasi terkait ke dalam perencanaan strategis Bank.
- Mengelola dan mengawasi pengukuran risiko Bank dilakukan secara menyeluruh, khususnya risiko pada kegiatan penghimpunan dana dan operasional Bank.
- Membangun dan mengembangkan budaya risiko di Bank Muamalat Indonesia.
- Memberlakukan langkah-langkah yang dapat mengurangi dan menanggulangi berbagai jenis risiko yang dapat dihadapi oleh Bank Muamalat Indonesia dengan berkoordinasi dengan Direksi lainnya.
- Membangun, mengembangkan dan mengawasi aktivitas mitigasi risiko perbankan Bank Muamalat Indonesia menjadi lebih efisien dengan mempertimbangkan *cost efficiency* guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis perusahaan.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip Syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha Bank Muamalat Indonesia pada seluruh tingkatan atau jenjang organisasi.

- Formulate strategies to encourage the creation of a culture of compliance.
- Ensure that all policies, provisions, systems, and procedures, as well as business activities carried out by Bank Muamalat Indonesia, are in accordance with the provisions of Bank Indonesia, the Financial Services Authority, and applicable laws and regulations, including sharia principles for Sharia Commercial Banks.
- Take preventive measures so that the policies and/or decisions taken by the BMI Board of Directors do not deviate from the provisions of Bank Indonesia, the Financial Services Authority, and applicable laws and regulations.
- Monitor and maintain Bank Muamalat Indonesia's compliance with commitments made by Bank Muamalat Indonesia to the Financial Services Authority and other competent supervisory authorities.
- Minimize bank compliance risks.
- Coordinate the formulation of an integrated risk framework at BMI.
- Ensure that risk concepts are integrated into the Bank's strategic planning.
- Manage and supervise the Bank's risk measurements as a whole, especially risks in fund collection activities and Bank operations.
- Building and developing a risk culture at Bank Muamalat Indonesia.
- Implement steps that can reduce and overcome various types of risks that Bank Muamalat Indonesia may face by coordinating with other Directors.
- Building, developing, and supervising Bank Muamalat Indonesia's banking risk mitigation activities to become more efficient by considering cost efficiency in order to achieve optimal business results from the implementation of all company business activities.
- Fully responsible for implementing the management of Bank Muamalat Indonesia based on prudential principles and Sharia principles.
- Implement GCG in every Bank Muamalat Indonesia business activity at all organizational levels.

3. Direktur Bisnis

- Menyusun dan menetapkan rencana kerja, rencana pengembangan bisnis dan sumber daya manusia di bidang tugas yang menjadi tanggungjawabnya untuk kepentingan Perseroan dalam mencapai maksud dan tujuan Perseroan.
- Mengkoordinasikan dan mengarahkan penyusunan strategi bisnis Perseroan, konsolidasi komunikasi dan program-program untuk peningkatan kualitas layanan kepada nasabah.
- Memimpin dan mengkoordinasi pengaturan produk secara agresif dengan memperhatikan kebijakan Perseroan dan prinsip kehati-hatian.
- Memimpin dan mengkoordinasi secara efektif promosi produk dan layanan Bank sesuai dengan riset pasar dan segmen nasabah.
- Melakukan pembinaan hubungan nasabah.
- Mengarahkan dan membina Regional untuk mencapai target pangsa pasar (*market share*) dan meningkatkan target volume bisnis di Regional.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan portofolio pembiayaan Bank berdasarkan prinsip kehati-hatian, prinsip syariah, dan seluruh ketentuan yang berlaku.
- Melaksanakan GCG termasuk memastikan setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi dilakukan secara berintegritas.

3. Director of Business

- Prepare and determine work plans, business development plans, and human resources in the areas of responsibility for the Company's interests in achieving the Company's goals and objectives.
- Coordinate and direct the preparation of the Company's business strategy, communication consolidation, and programs to improve the quality of service to customers.
- Lead and coordinate aggressive product regulation by paying attention to Company policies and the prudential principle.
- Lead and coordinate effectively the promotion of Bank products and services in accordance with market research and customer segments.
- Carry out customer relationship development.
- Directing and developing Regional to achieve market share targets and increase business volume targets in the Region.
- Fully responsible for the implementation of management of the Bank's financing portfolio based on prudential principles, sharia principles, and all applicable regulations.
- Implementing GCG includes ensuring that every Bank business activity at all levels of the organization is carried out with integrity.

KEPEMILIKAN SAHAM DIREKSI

SHARE OWNERSHIP OF THE BOARD OF DIRECTORS

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Share Ownership (shares)			
		Bank Muamalat	Bank Lain Other Bank	LJK-Non Bank Non-Bank FSI	Bank Lain Other Bank
Imam Teguh Saptono	Direktur Utama President Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Karno	Direktur Kepatuhan Compliance Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Kukuh Rahardjo*)	Direktur Bisnis Business Director	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

*) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

RANGKAP JABATAN DIREKSI

Ketentuan mengenai rangkap jabatan Anggota Direksi Bank Muamalat mengacu pada Pasal 15 Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum dan Pasal 50 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah. Anggota Direksi Bank Muamalat tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain. Rangkap jabatan dikecualikan apabila:

1. Direksi bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank;
2. Direksi bertanggung jawab terhadap pengawasan dana pensiun atau menjalankan tugas sebagai dewan pengawas dana pensiun, yang dimiliki oleh Bank;
3. Direksi melaksanakan tugas sebagai direktur pengganti; dan/atau
4. Menduduki jabatan pada organisasi atau lembaga nirlaba.

Sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi.

CONCURRENT POSITION OF THE BOARD OF DIRECTORS

The provisions regarding concurrent positions as members of the Board of Directors of Bank Muamalat refer to Article 15 of the Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and Article 50 of the Financial Services Authority of the Republic of Indonesia Regulation No. 16/POJK.03/2022 concerning Sharia Commercial Banks. Members of the Board of Directors of Bank Muamalat do not hold concurrent positions as members of the Board of Commissioners, members of the Board of Directors, or Executive Officers at other banks, companies, and/or institutions. Concurrent positions are excluded if:

1. The Board of Directors is responsible for supervising the Bank's investment in subsidiary companies, carrying out functional duties as a member of the Board of Commissioners in non-bank subsidiary companies controlled by the Bank;
2. The Board of Directors is responsible for supervising pension funds or carrying out duties as a supervisory board for pension funds owned by the Bank;
3. The Directors carry out their duties as substitute directors; and/or
4. Holding a position in a non-profit organization or institution

As long as it does not result in the person concerned neglecting the implementation of their duties and responsibilities as a member of the Board of Directors.

RANGKAP JABATAN DIREKSI PER 31 DESEMBER 2024
Concurrent Position of the Board of Directors as of December 31, 2024

Nama Name	Jabatan Position	Jabatan Lain di Bank Muamalat Indonesia Other Positions at Bank Muamalat Indonesia	Jabatan pada Lembaga atau Perusahaan Lain Position in Other Institutions or Companies	Nama Lembaga atau Perusahaan Lain Name of Other Institution or Company
Imam Teguh Saptono	Direktur Utama President Director	-	-	-
Karno	Direktur Kepatuhan Compliance Director	-	-	-
Kukuh Rahardjo*)	Direktur Bisnis Business Director	-	Direktur Utama President Director	PT Bank NTB Syariah

*) Efektif telah mengundurkan diri dari PT Bank NTB Syariah sesuai Surat Pengunduran Diri tanggal 16 Desember 2024.
Effectively has resigned from PT Bank NTB Syariah according to the Letter of Resignation dated December 16, 2024.

PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Menindaklanjuti ketentuan Pasal 80 Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, anggota Direksi Bank Muamalat dilarang untuk mengambil tindakan yang dapat mengurangi aset atau mengurangi keuntungan bank umum syariah dan

MANAGEMENT OF CONFLICTS OF INTEREST OF THE BOARD OF DIRECTORS

Following up on the provisions of Article 80 of Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, members of the Board of Directors of Bank Muamalat are prohibited from taking actions that could reduce assets or

wajib mengungkapkan benturan kepentingan dalam setiap keputusan, apabila terjadi benturan kepentingan. Dengan demikian, Direksi wajib untuk:

1. Direksi selalu menghindari terjadinya benturan kepentingan.
2. Direksi melaporkan kepada Perseroan mengenai kepemilikan sahamnya dan atau keluarganya pada Bank Muamalat maupun pada bank dan/atau perusahaan lain, yang berkedudukan di dalam dan di luar negeri.
3. Direksi tidak akan memanfaatkan jabatan untuk kepentingan pribadi atau untuk kepentingan orang atau pihak lain yang bertentangan dengan kepentingan Perusahaan atau yang dapat merugikan atau mengurangi keuntungan/aset BMI.
4. Tidak mengambil dan/atau menerima keuntungan pribadi dari BMI selain remunerasi dan fasilitas lainnya yang ditetapkan Rapat Umum Pemegang Saham.
5. Menghindari setiap aktivitas yang dapat mempengaruhi independensinya dalam melaksanakan tugas.
6. Direksi wajib mengisi Daftar Khusus yang berisikan kepemilikan sahamnya dan/atau keluarganya pada BMI dan pada perusahaan lain.
7. Apabila terjadi benturan kepentingan, maka harus diungkapkan, dan anggota Direksi yang bersangkutan tidak boleh melibatkan diri dalam proses pengambilan keputusan Perusahaan yang berkaitan dengan kasus tersebut.
8. Apabila terjadi benturan kepentingan, Direksi dilarang mengambil tindakan yang merugikan atau mengurangi keuntungan Bank, dan wajib mengungkapkan benturan kepentingan tersebut dalam setiap keputusan.
9. Apabila benturan kepentingan dan/atau terjadinya perkara tersebut menyangkut seluruh Direktur, maka Perusahaan akan diwakili oleh seluruh Anggota Dewan Komisaris dengan memperhatikan peraturan perundang-undangan yang berlaku.

PROGRAM ORIENTASI DIREKSI BARU

Program orientasi Bank Muamalat Indonesia bagi anggota Direksi baru ialah program pengenalan perusahaan yang dilakukan atas dasar beberapa pertimbangan, yakni ketentuan regulasi, keberagaman latar belakang Direksi, serta media pengenalan antar anggota Direksi. Dengan demikian, program orientasi ini penting untuk menciptakan suatu tim kerja yang solid bagi Direksi.

reduce profits of Islamic commercial banks and are required to disclose conflicts of interest in every decision if a conflict of interest occurs. Thus, the Board of Directors is obliged to:

1. The Board of Directors always avoids conflicts of interest.
2. The Board of Directors reports to the Company regarding their and/or their family's share ownership in Bank Muamalat or in other banks and/or companies, domiciled at home and abroad.
3. The Board of Directors will not use their position for personal interests or for the interests of other people or parties that conflict with the interests of the Company or that may harm or reduce BMI's profits/assets.
4. Do not take and/or receive personal benefits from BMI other than remuneration and other facilities determined by the General Meeting of Shareholders.
5. Avoid any activities that could affect their independence in carrying out their duties.
6. The Board of Directors is required to fill out a Special List containing their and/or their family's share ownership in BMI and other companies.
7. If a conflict of interest occurs, it must be disclosed, and the member of the Board of Directors concerned must not involve themselves in the Company's decision-making process relating to the case.
8. If a conflict of interest occurs, the Board of Directors is prohibited from taking action that is detrimental to or reduces the Bank's profits and is obliged to disclose the conflict of interest in every decision.
9. If the conflict of interest and/or the occurrence of the case concerns all Directors, the Company will be represented by all Members of the Board of Commissioners with due observance of applicable laws and regulations.

NEW BOARD OF DIRECTORS ORIENTATION PROGRAM

Bank Muamalat Indonesia's orientation program for new members of the Board of Directors is a company introduction program that is carried out based on several considerations, namely regulatory provisions, diversity of backgrounds of the Board of Directors, as well as media for introduction between members of the Board of Directors. Thus, this orientation program is important to create a solid work team for the Board of Directors.

Prosedur Program Orientasi Bank Muamalat Indonesia mencakup hal-hal sebagai berikut:

a. Anggota Direksi yang baru pertama kali menjabat wajib diberikan Program Orientasi mengenai BMI.

b. Direktur Utama bertanggungjawab untuk mengadakan program Orientasi. Dalam hal Direktur Utama berhalangan, maka tanggung jawab pelaksanaan Program Orientasi berada pada Komisaris Utama atau anggota Direksi yang ada, di mana materi disiapkan oleh Corporate Secretary.

c. Program Orientasi anggota Direksi, antara lain meliputi hal-hal sebagai berikut:
   - Gambaran mengenai BMI berkaitan dengan visi, misi, tujuan, sifat, lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, manajemen risiko dan berbagai masalah strategis lainnya.
   - Penjelasan mengenai produk dan aktivitas jasa perbankan BMI.
   - Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh BMI.
   - Tanggung jawab hukum anggota Direksi.
   - Keterangan berkaitan dengan kewenangan yang didelegasikan, audit internal dan eksternal, sistem dan kebijakan pengendalian internal serta tugas dan peran komite-komite yang dibentuk oleh Direksi.
   - Penjelasan mengenai kewajiban, tugas, tanggung jawab dan hak-hak Dewan Pengawas Syariah, Dewan Komisaris dan Direksi serta aturan-aturan dan ketentuan-ketentuan terkait.
   - *Team building*. Dalam kegiatan ini menyertakan seluruh Direksi, baik yang baru menjabat maupun yang pernah menjabat sebelumnya.

d. Program Orientasi yang diberikan dapat berupa presentasi, pertemuan atau kunjungan ke fasilitas BMI, perkenalan dengan para Karyawan Senior dan para Karyawan BMI serta program lainnya.

Bank Muamalat Indonesia Orientation Program procedures include the following:

a. Members of the Board of Directors who are serving for the first time must be given an Orientation Program regarding BMI.

b. The President Director is responsible for holding the Orientation program. In the event that the President Director is absent, the responsibility for implementing the Orientation Program lies with the President Commissioner or existing members of the Board of Directors, where the material is prepared by the Corporate Secretary.

c. The Orientation Program for member of the Board of Directors includes, among other things, the following:
   - An overview of BMI relating to vision, mission, objectives, nature, scope of activities, financial and operational performance, strategy, short-term and long-term business plans, competitive position, risk management, and various other strategic issues.
   - Explanation of BMI banking services products and activities.
   - Implementation of Good Corporate Governance principles by BMI.
   - Legal responsibilities of members of the Board of Directors.
   - Information relating to delegated authority, internal and external audits, internal control systems, and policies, as well as the duties and roles of committees formed by the Board of Directors.
   - Explanation of the obligations, duties, responsibilities, and rights of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors as well as related rules and regulations.
   - Team building. This activity includes all Board of Directors, both those who have just served and those who have served previously.

d. The orientation program provided can be in the form of presentations, meetings, or visits to BMI facilities, introductions to Senior Employees and BMI Employees and other programs.

SERTIFIKASI MANAJEMEN RISIKO

RISK MANAGEMENT CERTIFICATION

KEPEMILIKAN SERTIFIKASI MANAJEMEN RISIKO DIREKSI
Ownership of Risk Management Certification of the Board of Directors

Nama Name	Jabatan Position	Level Sertifikat Certificate Level	Bidang Field	Lembaga yang Mengeluarkan Sertifikat Certification Body	Tanggal Dikeluarkan Date of Issue	Tanggal Kadaluarsa Expiration Date	Program Pemeliharaan Maintenance Program
Karno	Direktur Kepatuhan Compliance Director	7	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	11 Juni 2024 June 11, 2024	11 Juni 2027 June 11, 2027	-
Imam Teguh Saptono	Direktur Utama President Director	7	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	10 Januari 2025 January 10, 2025	10 Januari 2028 January 10, 2028	-
Kukuh Rahardjo*)	Direktur Bisnis Business Director	7	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	27 September 2024 September 27, 2024	27 September 2027 September 27, 2027	-

*) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

PROGRAM PENGEMBANGAN KOMPETENSI DIREKSI

Kebijakan

Bank Muamalat senantiasa memberikan kesempatan yang sama bagi para pegawainya dalam hal pengembangan kompetensi Sumber Daya Manusia (SDM) yang mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 24 Tahun 2022 tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum. Regulasi tersebut menegaskan, Bank wajib melakukan pengelolaan SDM dan pengembangan kualitas SDM yang dimiliki secara berkelanjutan.

Pengembangan kualitas SDM dimaksud, antara lain melalui kegiataan training peningkatan kompetensi kerja SDM. Bank juga diwajibkan menyediakan anggaran sebagai wujud dukungan pada pengembangan kompetensi tersebut.

Realisasi

Realisasi pengembangan kompetensi Direksi diuraikan dalam "Profil Perusahaan" yang terdapat dalam Laporan Tahunan ini.

BOARD OF DIRECTORS' COMPETENCY DEVELOPMENT PROGRAM

Policy

Bank Muamalat always provides equal opportunities for its employees in terms of developing Human Resources (HR) competencies, which refer to Financial Services Authority Regulation No. 24 of 2022 concerning the Development of the Quality of Commercial Bank Human Resources. This regulation emphasizes that banks are obliged to manage human resources and develop the quality of their human resources on an ongoing basis.

The development of HR quality includes, among other things, training activities to increase HR work competency. Banks are also required to provide a budget as a form of support for developing these competencies.

Realization

The realization of the Board of Directors' competency development is described in the "Company Profile" contained in this Annual Report.

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Berikut ialah mekanisme pengunduran diri dan pemberhentian Direksi:

1. Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan dalam jangka waktu 90 (sembilan puluh) hari sebelum pengunduran diri dimaksud.
2. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi tersebut dalam jangka waktu selambat-lambatnya 90 (sembilan puluh) hari setelah diterimanya surat permohonan pengunduran diri.
3. Dalam hal Perseroan tidak menyelenggarakan RUPS dalam jangka sebagaimana tersebut di atas, maka dengan lampaunya kurun waktu tersebut pengunduran anggota Direksi menjadi sah tanpa memerlukan persetujuan RUPS.
4. Anggota Direksi yang mengundurkan diri tetap dapat dimintakan pertanggungjawabannya sebagai Direktur sejak pengangkatan yang bersangkutan sampai dengan tanggal disetujuinya pengunduran diri.
5. Perusahaan wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
   a. Diterimanya permohonan pengunduran diri anggota Direksi
   b. Hasil penyelenggaraan RUPS
6. Perseroan juga wajib menyampaikan ke OJK paling lambat 10 (sepuluh) hari setelah pengunduran diri efektif yaitu tanggal setelah pengunduran diri yang bersangkutan mendapat persetujuan dari RUPS, serah terima jabatan, atau mekanisme lainnya sebagaimana diatur dalam Anggaran Dasar Perseroan.
7. Otoritas Jasa Keuangan berwenang melakukan evaluasi terhadap pengunduran diri anggota Direksi untuk menilai pengunduran diri dilakukan secara sukarela, terdapat unsur paksaan, atau kondisi lain.
   a. Penyampaian permohonan persetujuan pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan kepada Otoritas Jasa Keuangan disampaikan Bank paling lama 1 (satu) bulan sebelum rencana pelaksanaan RUPS yang memuat agenda pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan.
   b. Penyampaian permohonan persetujuan pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan kepada Otoritas Jasa Keuangan memuat informasi mengenai:

MECHANISM FOR RESIGNATION AND DISMISSAL OF THE BOARD OF DIRECTORS

The following is the mechanism for resignation and dismissal of the Board of Directors:

1. Members of the Board of Directors have the right to resign from their positions by notifying the company in writing within 90 (ninety) days prior to the said resignation.
2. The Company is obliged to hold a GMS to decide on the request for resignation of the member of the Board of Directors within a period of no later than 90 (ninety) days after receipt of the letter of resignation request.
3. In the event that the Company does not hold a GMS within the period as stated above, then upon expiry of that period, the resignation of a member of the Board of Directors becomes valid without requiring approval from the GMS.
4. Members of the Board of Directors who resign can still be held accountable as Directors from the time of their appointment until the date the resignation is approved.
5. Companies are required to disclose information to the public and submit it to the Financial Services Authority no later than 2 (two) working days after:
   a. Receipt of requests for resignation of members of the Board of Directors
   b. Results of holding the GMS
6. The Company is also obliged to submit it to the OJK no later than 10 (ten) days after the effective resignation, namely the date after the resignation in question is approved by the GMS, handover of office, or other mechanisms as regulated in the Company's Articles of Association.
7. The Financial Services Authority has the authority to evaluate the resignation of members of the Board of Directors to assess whether the resignation is voluntary, there is an element of coercion, or other conditions.
   a. The Bank submits a request for approval for the dismissal or replacement of the president director and/or the director in charge of the compliance function to the Financial Services Authority no later than 1 (one) month before the planned implementation of the GMS, which contains the agenda for the dismissal or replacement of the president director and/or the director in charge of the compliance function.
   b. Submission of a request for approval to dismiss or replace the president director and/or director in charge of the compliance function to the Financial Services Authority contains information regarding:

- Alasan atau pertimbangan dilakukannya pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan; dan
- Profil calon pengganti yang dinilai memenuhi persyaratan untuk dilakukan penilaian kemampuan dan kepatutan.

c. Dalam hal Otoritas Jasa Keuangan menilai rencana pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan tidak layak maka:
   - Rencana pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan dimaksud tidak disetujui Otoritas Jasa Keuangan; dan
   - Bank dilarang memuat agenda pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan dalam RUPS.

8. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Direktur yang diberhentikan dari jabatannya dan RUPS dapat mengangkat seseorang sebagai Direktur untuk mengisi suatu lowongan. Masa jabatan seseorang yang diangkat untuk menggantikan Direktur yang berhenti secara demikian atau untuk mengisi lowongan tersebut adalah sisa masa jabatan dari Direktur yang diberhentikan/digantikan tersebut.
9. Direksi wajib memberitahukan perubahan susunan dan nama anggota Direksi kepada Menteri untuk dicatat dalam daftar perseroan dalam jangka waktu 30 (tiga puluh) hari terhitung sejak tanggal keputusan RUPS atau keputusan yang mengikat di luar RUPS.

PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI

Prosedur Penilaian

Penilaian kinerja komite tingkat Direksi mengacu pada Peraturan Otoritas Jasa Keuangan mengenai penyelenggaraan teknologi informasi oleh bank umum, Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyusunan dan pelaksanaan kebijakan perkreditan atau pembiayaan bank bagi bank umum, Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyusunan dan pelaksanaan kebijakan perkreditan atau pembiayaan bank bagi bank umum, Peraturan Otoritas Jasa Keuangan mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah, POJK No. 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum, serta piagam kerja masing-masing komite. Bank Muamalat kemudian menilai kinerja komite-komite tingkat Direksi dengan metode *self-assessment* secara kolektif dan kolegial yang dilakukan secara berkala melalui Human Capital Division.

- Reasons or considerations for dismissing or replacing the president director and/or director in charge of the compliance function; and
- Profile of a replacement candidate who is deemed to meet the requirements for a fit and proper test.

c. In the event that the Financial Services Authority assesses that the plan to dismiss or replace the president director and/or the director in charge of the compliance function is not feasible, then:
   - The plan to dismiss or replace the president director and/or the director in charge of the compliance function is not approved by the Financial Services Authority; and
   - Banks are prohibited from including an agenda for the dismissal or replacement of the president director and/or director in charge of the compliance function at the GMS.

8. The GMS can appoint another person to fill the position of a Director who is dismissed from his/her position, and the GMS can appoint someone as Director to fill a vacancy. The term of office of a person appointed to replace a Director who has thus resigned or to fill a vacancy is the remaining term of office of the dismissed/replaced Director.
9. The Board of Directors is obliged to notify changes in the composition and names of members of the Board of Directors to the Minister to be recorded in the company register within 30 (thirty) days from the date of the GMS resolution or a resolution that is binding outside the GMS.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF DIRECTORS

Assessment Procedure

The performance assessment of Board of Directors level committees refers to the Financial Services Authority Regulation regarding the implementation of information technology by commercial banks, the Financial Services Authority Regulation regarding the obligation to prepare and implement credit or bank financing policies for commercial banks, the Financial Services Authority Regulation regarding the obligation to prepare and implement credit or bank financing policies for commercial banks, the Financial Services Authority Regulation regarding the implementation of risk management for sharia commercial banks and sharia business units, POJK No. 17/2023 concerning the Implementation of Governance for Commercial Banks, as well as the work charter of each committee. Bank Muamalat then assesses the performance of Board of Directors level committees using a collective and collegial self-assessment method, which is carried out periodically through the Human Capital Division.

Kriteria Penilaian

Pembentukan komite di bawah Direksi untuk membantu Direksi dalam menjalankan tugas dan tanggung jawabnya. Pembentukan komite tersebut berdasarkan surat keputusan Direksi disertai tugas dan tanggung jawab masing-masing komite. Adapun tugas dan tanggung jawab komite-komite tersebut secara rinci diatur dalam Piagam (*Charter*) Komite level Direksi Bank Muamalat.

Pada tahun 2024, komite di bawah Direksi yang dimiliki Bank Muamalat Indonesia yakni Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Aset dan Kewajiban, Komite Pembiayaan, serta Komite Kebijakan Pembiayaan.

Penilaian atas kinerja komite-komite tersebut dilakukan secara periodik. Berikut, merupakan kriteria penilaian atas kinerja anggota komite di bawah Direksi dalam melaksanakan tugas dan tanggung jawabnya:

1. Pemenuhan Struktur Organisasi Komite
2. Ketersediaan Piagam/*Charter* Komite
3. Pelaksanaan Rapat Komite
4. Dokumentasi Hasil Rekomendasi Komite

Assessment Criteria

Establishment of committees under the Board of Directors to assist the Board of Directors in carrying out their duties and responsibilities. The formation of the committee is based on the Board of Directors' decree along with the duties and responsibilities of each committee. The duties and responsibilities of these committees are regulated in detail in the Bank Muamalat Board of Directors Committee Charter.

In 2024, the committees under the Board of Directors owned by Bank Muamalat Indonesia were the Information Technology Steering Committee, Risk Management Committee, Assets and Liabilities Committee, Financing Committee, and Financing Policy Committee.

Assessment of the performance of these committees is carried out periodically. The following are the assessment criteria for the performance of committee members under the Board of Directors in carrying out their duties and responsibilities:

1. Fulfillment of Committee Organizational Structure
2. Availability of Committee Charter
3. Implementation of Committee Meetings
4. Documentation of Committee Recommendation Results

Hasil Penilaian

Berikut adalah hasil penilaian Komite di Bawah Direksi atas kinerja yang telah diberikan sepanjang tahun 2024:

Assessment Results

Below are results of the assessment of the committees under the Board of Directors for their performance during the year 2024:

Indikator Indicator	**Penilaian**	Assessment
Struktur Organisasi Komite Organizational Structure of Committees	Struktur organisasi dan komposisi keanggotaan komite tingkat Direksi telah lengkap dan sesuai dengan kebutuhan Bank. Proses pengangkatan keanggotaan komite telah mengacu kepada ketentuan perundangan yang berlaku.	The organizational structure and membership composition of the Board of Directors level committees are complete and in accordance with the needs of the Bank. The appointment process of committee membership has referred to the prevailing laws and regulations.
Ketersediaan Piagam Komite Availability of Committee Charter	Seluruh komite tingkat Direksi telah memiliki piagam komite sebagai panduan dalam pelaksanaan tugas dan tanggung jawab sebagai anggota komite yang dievaluasi dan dikinikan secara berkala.	All committees at the Board of Directors level have a committee charter as a guide in carrying out their duties and responsibilities as committee members. However, in the future, improvement is still needed in order to update the existing committee charters.
Pelaksanaan Rapat Komite Implementation Committee Meetings	Frekuensi rapat komite tingkat Direksi selama tahun 2024 telah sesuai dengan ketentuan dan mengacu kepada jadwal rapat tahunan yang telah ditetapkan.	The frequency of Board of Directors committee meetings during 2024 was in accordance with the provisions and refers to the annual meeting schedule that has been set.
Dokumentasi Hasil Rekomendasi Komite Documentation of Results of Committee Recommendation	Hasil rapat komite tingkat Direksi telah dituangkan dalam risalah rapat dan telah didokumentasikan dengan baik, termasuk pengungkapan *dissenting opinions* (jika ada) secara jelas.	The results of the Board of Directors level committee meetings have been set forth in the minutes of meetings and have been well documented, including clear disclosure of dissenting opinions (if any).

Hubungan Afiliasi antara Anggota Direksi, Dewan Komisaris, dan Pemegang Saham Utama dan/atau Pengendali

Affiliated Relationships between Members of the Board of Directors, the Board of Commissioners, and Majority and/or Controlling Shareholders

HUBUNGAN AFILIASI DEWAN KOMISARIS

BOARD OF COMMISSIONERS AFFILIATED RELATIONSHIP

PERNYATAAN HUBUNGAN AFILIASI DEWAN KOMISARIS
Statement on Affiliated Relationship of the Board of Commissioners

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner		√		√		√		√		√		√		√
Sartono	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Andre Mirza Hartawan	Komisaris Commissioner		√		√		√		√		√		√		√

HUBUNGAN AFILIASI DIREKSI

Bank mengatur pengungkapan hubungan afiliasi Direksi mencakup hubungan keluarga dan hubungan keuangan dengan anggota Direksi lainnya, Dewan Komisaris, maupun Pemegang Saham pengendali. Bentuk hubungan keuangan termasuk di antaranya utang-piutang, kerja sama bisnis, dan sebagainya. Sementara bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/istri/anak/orang tua/saudara kandung/ipar, dan sebagainya.

BOARD OF DIRECTORS' AFFILIATED RELATIONSHIP

The Bank regulates the disclosure of the Board of Directors' affiliated relationships, including familial relationships and financial relationships with other members of the Board of Directors, the Board of Commissioners, and controlling shareholders. Forms of financial relationships include debts, business collaborations, and so on. Meanwhile, forms of familial relationships include special relationships, especially those caused by blood ties, such as husband/wife/children/parents/siblings/in-laws, and so on.

PERNYATAAN HUBUNGAN AFILIASI DIREKSI
Statement on Affiliated Relationship of the Board of Directors

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Imam Teguh Saptono	Direktur Utama President Director		√		√		√		√		√		√		√
Karno	Direktur Kepatuhan Compliance Director		√		√		√		√		√		√		√
Kukuh Rahardjo*)	Direktur Bisnis Business Director		√		√		√		√		√		√		√

*) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

Kebijakan Pengungkapan Informasi Kepemilikan Saham

Share Ownership Information Disclosure Policy

Sesuai dengan Peraturan OJK nomor 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, penyampaian laporan kepemilikan dan setiap perubahan kepemilikan atas saham wajib dilakukan paling lambat 3 (tiga) hari sejak terjadinya kepemilikan atau perubahan kepemilikan atas Perusahaan. Bank Muamalat dan/atau anggota Pengurus Bank Muamalat senantiasa menyampaikan laporan terkait perubahan kepemilikan saham dari seluruh anggota Dewan Komisaris, anggota Direksi, dan anggota Dewan Pengawas Syariah.

Sepanjang tahun 2024, tidak terjadi perubahan kepemilikan saham Dewan Komisaris dan Direksi. Rinciannya diuraikan melalui tabel di bawah ini.

In accordance with OJK Regulation No. 11/POJK.04/2017 concerning Ownership Reports or Any Changes in Ownership of Public Company Shares, submission of ownership reports and any changes in ownership of shares must be made no later than 3 (three) days from the occurrence of ownership or changes in ownership of the Company. Bank Muamalat and/or members of the Bank Muamalat Management always submit reports regarding changes in share ownership of all members of the Board of Commissioners, members of the Board of Directors, and members of the Sharia Supervisory Board.

Throughout 2024, there were no changes in share ownership of the Board of Commissioners and the Board of Directors. The details are outlined in the table below.

Pemegang Saham Shareholders	Jabatan Position	Jumlah Saham (lembar) Number of Shares (shares)	Persentase Kepemilikan (%) Ownership Percentage (%)
Dewan Komisaris | Board of Commissioners			
Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner	-	-
Sartono	Komisaris Independen Independent Commissioner	-	-
Ir. Andre Mirza Hartawan, MBA	Komisaris Independen Independent Commissioner	1.731.033.333	5,19
Direksi | Board of Directors			
Imam Teguh Saptono	Direktur Utama President Director	-	-
Karno	Direktur Kepatuhan Director of Compliance	-	-
Kukuh Rahardjo*)	Direktur Bisnis Business Director	-	-

*) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

Kebijakan Keberagaman Dewan Komisaris dan Direksi

Diversity Policy of the Board of Commissioners and Directors

Penentuan komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan sesuai dengan tujuan dan kebutuhan perusahaan sesuai dengan rekomendasi Otoritas Jasa Keuangan yang tertuang dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Determining the composition of members of the Board of Commissioners has considered the diversity of skills, knowledge, and experience required in accordance with the company's objectives and needs in accordance with the recommendations of the Financial Services Authority as stated in the Attachment to the Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Public Company Governance Guidelines.

PERNYATAAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS
Statement on Diversity in the Composition of the Board of Commissioners

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
1.	Sapto Amal Damandari	Komisaris Utama President Commissioner	69	Laki-laki Male	Sarjana Ekonomi Bachelor of Economy	• Komite Audit Universitas Gadjah Mada sejak (2018-sekarang) • Wakil Komisaris Utama Bank KB Bukopin (2019-2021) • Komisaris Utama PT Jasa Marga (Persero) Tbk (2018-2020) • Wakil Ketua Badan Pemeriksa Keuangan Republik Indonesia (2014-2017) • Gadjah Mada University Audit Committee (2018-present) • Deputy President Commissioner of Bank KB Bukopin (2019-2021) • President Commissioner of PT Jasa Marga (Persero) Tbk (2018-2020) • Deputy Chairman of the Financial Audit Agency of the Republic of Indonesia (2014-2017)	• Tata Kelola perusahaan • Ekonomi • Akuntansi • Corporate governance • Economy • Accountancy
2.	Sartono	Komisaris Independen Independent Commissioner	63	Laki-laki Male	Sarjana Hukum Bachelor of Law	• Jaksa Fungsional pada Jaksa Agung Muda Pembinaan di Kejaksaan Agung pada tahun 2021 • Sekretaris Jaksa Agung Muda Pembinaan di Kejaksaan Agung pada tahun 2019 • Functional Prosecutor at Junior Attorney General Development at the Attorney General's Office in 2021 • Secretary of the Deputy Attorney General for Development at the Attorney General's Office in 2019	Hukum Law

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
3.	Andre Mirza Hartawan	Komisaris Commissioner	55	Laki-laki Male	• Doktor Ilmu Ekonomi • Master Administrasi Bisnis • Sarjana Teknik Industri • Doctor of Economics • Master of Business Administration • Bachelor of Industrial Engineering	• Dosen di Institute Teknologi dan Bisnis Ahmad Dahlan (2024-sekarang) • Komisaris Independen PT Bank Oke Indonesia Tbk (2019-2022) • Komisaris Utama PT Wisma Seratus Sejahtera (2014-sekarang) • Komisaris Utama PT Syres Power Energy (2004-2019) • Komisaris Utama PT Auto Daya Amara (2014-2019) • Lecturer at the Ahmad Dahlan Institute of Technology and Business (2024-present) • Independent Commissioner of PT Bank Oke Indonesia Tbk (2019-2022) • President Commissioner of PT Wisma Seratus Sejahtera (2014-present) • President Commissioner of PT Syres Power Energy (2004-2019) • President Commissioner of PT Auto Daya Amara (2014-2019)	• Ekonomi • Perbankan • Economy • Banking

PERNYATAAN KEBERAGAMAN KOMPOSISI DIREKSI
Statement on Diversity in the Composition of the Board of Directors

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
1.	Imam Teguh Saptono	Direktur Utama President Director	55	Laki-laki Male	• Doktor Manajemen dan Bisnis • Magister Manajemen Agribisnis • Sarjana Ekonomi Sosial • Doctor in Management and Business • Master in Agribusiness Management • Bachelor of Social Economics	• Wakil Ketua Badan Wakaf Indonesia (2017-2024) • Direktur Utama PT Bank BNI Syariah (2016-2017) • Direktur Risiko dan Kepatuhan PT Bank BNI Syariah (2010-2012) • VP Corporate Secretary PT Bank Permata Tbk (2005-2007) • Head of Investor Relations PT Bank Permata Tbk (2003-2005) • Deputy Chairman of the Indonesian Waqf Board (2017-2024) • President Director of PT Bank BNI Syariah (2016-2017) • Director of Risk and Compliance PT Bank BNI Syariah (2010-2012) • VP Corporate Secretary PT Bank Permata Tbk (2005-2007) • Head of Investor Relations PT Bank Permata Tbk (2003-2005)	• Perbankan Syariah • Keuangan • Sharia Banking • Finance

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Work experience	Keahlian Expertise
2.	Karno	Direktur Kepatuhan Compliance Director	52	Laki-laki Male	• Magister Manajemen • Sarjana Ekonomi • Master of Management • Bachelor of Economics	• Deputi bidang Manajemen Risiko di Badan Pengelola Keuangan Haji (BPKH) (2018-2022) • Kepala Divisi Manajemen Risiko PT Bank Panin Dubai Syariah Tbk (2016-2018) • Kepala Departemen Manajemen Risiko PT Bank BCA Syariah (2013-2016) • Deputy for Risk Management at the Hajj Financial Management Agency (BPKH) (2018-2022) • Head of Risk Management Division PT Bank Panin Dubai Syariah Tbk (2016-2018) • Head of the Risk Management Department of PT Bank BCA Syariah (2013-2016).	• Manajemen Risiko • Perbankan Syariah • Risk Management • Sharia Banking
3.	Kukuh Rahardjo*)	Direktur Bisnis Business Director	56	Laki-laki Male	• Magister Manajemen (Bisnis UKM) • Sarjana Ekonomi Pertanian • Master of Management (SME Business) • Bachelor of Agricultural Economics	• Direktur Utama PT Bank NTB Syariah (2018-2024) • Direktur Bisnis Konsumer PT Bank BNI Syariah (2016-2017) • President Director of PT Bank NTB Syariah (2018-2024) • Consumer Business Director of PT Bank BNI Syariah (2016-2017)	• Perbankan Syariah • Keuangan • Sharia Banking • Finance

*) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

Penilaian Dewan Komisaris dan Direksi
Assessment of the Board of Commissioners and the Board of Directors

PENILAIAN DEWAN KOMISARIS

Prosedur Penilaian

Penilaian kinerja anggota Dewan Komisaris dilakukan secara berkala setiap tahunnya (paling sedikit satu tahun sekali) melalui metode *self-assessment*. Proses penilaian kinerja ini diawali dengan pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab yang disusun oleh Komite Nominasi dan Remunerasi sesuai ketentuan yang berlaku serta atas kompetensi kinerja Dewan Komisaris selama satu semester/tahun.

Hasil penilaian tersebut disampaikan kepada pemegang saham dan dievaluasi melalui RUPS Tahunan. Pada penyerahan laporan, RUPS Tahunan juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Dewan Komisaris atas tindakan pengelolaan (pengawasan) yang dilakukan pada tahun buku yang berakhir pada akhir tahun, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.

Hasil evaluasi terhadap kinerja secara keseluruhan dan hasil evaluasi masing-masing anggota Dewan Komisaris secara individual menjadi pertimbangan dalam skema kompensasi dan pemberian insentif serta menjadi salah satu dasar pertimbangan Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Dewan Komisaris yang bersangkutan. Selain itu, hasil evaluasi kinerja anggota Dewan Komisaris kemudian menjadi sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

Kriteria Penilaian

Kriteria penilaian kinerja Dewan Komisaris secara umum ditetapkan berdasarkan tugas kewajiban yang tercantum dalam Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 Tahun 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 tentang Bank Umum Syariah, serta peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perusahaan maupun amanat Pemegang Saham. Kriteria evaluasi

BOARD OF COMMISSIONERS ASSESSMENT

Assessment Procedure

The implementation of the Board of Commissioners performance assessment is carried out annually (at least once a year) through a self-assessment mechanism. This process begins with filling out a working paper containing criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations and on the performance competence of the Board of Commissioners for one semester/year.

The assessment results are then submitted to the shareholders and evaluated through the Annual GMS. At the submission of the report, the GMS also granted full release and discharge (volledig acquit et de charge) to the Board of Commissioners for the management (supervisory) actions carried out in the financial year ended at the end of the year, as long as such actions are reflected in the Company's Annual Report and Financial Statements and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.

The results of the evaluation of the performance of the Board of Commissioners as a whole and each member of the Board of Commissioners individually are taken into consideration in the compensation and incentive scheme and become one of the bases for consideration by the Shareholders to dismiss and/or reappoint the members of the Board of Commissioners concerned. In addition, the results of the performance evaluation of members of the Board of Commissioners then become a means of assessing and improving the effectiveness of the Board of Commissioners.

Assessment Criteria

The criteria for assessing the performance of the Board of Commissioners are generally established based on the duty obligations contained in the Financial Services Authority Regulation No. 33/POJK.04/2014 of Year 2014 regarding the Board of Directors and the Board of Commissioners of Issuers or Public Companies, Financial Services Authority Regulation No 17 of Year 2023 regarding Governance Implementation for Commercial Banks, Financial Services Authority Regulation No. 16/POJK.03/2022 regarding Shariah Commercial Banks, as well as applicable laws and regulations and the Company's Articles of Association and Shareholders

disampaikan oleh Komite Nominasi dan Remunerasi secara terbuka kepada Dewan Komisaris sejak pengangkatan pertamanya.

Aspek kriteria penilaian kinerja Dewan Komisaris secara *self-assessment* terbagi menjadi 3 (tiga), yaitu aspek: *Governance Structure* (14 indikator), *Governance Process* (20 indikator) dan *Governance Outcome* (8 indikator).

mandate. Assessment criteria are conveyed openly by the Nomination and Remuneration Committee to the Board of Commissioners since the initial appointment.

Aspects of the Board of Commissioners self-assessment criteria are divided into 3 (three), namely aspects: Governance Structure (14 indicators), Governance Process (20 indicators), and Governance Outcome (8 indicators).

Aspek Aspect	**Indikator**	Indicator
Governance Structure	1. Jumlah Anggota Dewan Komisaris 2. Jumlah Dewan Komisaris yang berdomisili di Indonesia 3. Jumlah Komisaris Independen 4. Rangkap Jabatan Anggota Dewan Komisaris 5. Rangkap Jabatan Komisaris Independen sebagai Ketua Komite di bawah Dewan Komisaris 6. Tidak ada hubungan Keluarga sesama anggota Dewan Komisaris dan/atau Direksi 7. Ketersediaan pedoman dan tata tertib kerja 8. Integritas, kompetensi dan reputasi keuangan 9. Masa tunggu (*cooling off*) bagi anggota yang berasal dari mantan anggota Direksi 10. Tidak ada hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga yang dapat mempengaruhi independensi 11. Pemenuhan kelulusan *fit and proper test* OJK 12. Kompetensi yang memadai dan relevan dengan jabatan untuk menjalankan tugas dan tanggung jawab 13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan 14. Komposisi Dewan Komisaris tidak memenuhi ketentuan karena adanya intervensi pemilik	1. Number of Members of the Board of Commissioners 2. Number of members of the Board of Commissioners domiciled in Indonesia 3. Number of Independent Commissioners 4. Concurrent Positions of Members of the Board of Commissioners 5. Concurrent Positions Independent Commissioner as Chairman of the Committee under the Board of Commissioners 6. There is no family relationship among members of the Board of Commissioners and/or the Board of Directors 7. Availability of work guidelines and rules 8. Integrity, competence and financial reputation 9. Waiting period (cooling off) for members who are former members of the Board of Directors 10. There are no financial, management, share ownership and/or family relationships that may affect independence 11. Fulfillment of OJK fit and proper test 12. Competence that is sufficient and relevant to the position to carry out the duties and responsibilities 13. Willingness and ability to carry out continuous learning 14. The composition of the Board of Commissioners does not meet the requirements due to owner intervention

Aspek Aspect	Indikator	Indicator
Governance Process	1. Proses Pengangkatan dan/atau penggantian anggota Dewan Komisaris 2. Telah memastikan penyelenggaraan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha 3. Melakukan kewajiban dalam pengawasan pelaksanaan tugas dan tanggung jawab Direksi 4. Telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank 5. Telah menyetujui, mengevaluasi kebijakan Manajemen Risiko dan strategi Manajemen Risiko 6. Evaluasi atas pertanggung jawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan Manajemen Risiko 7. Menyetujui dan mengawasi Rencana Bisnis Bank dan rencana korporasi 8. Tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank 9. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI) Bank 10. Melakukan pemberitahuan kepada OJK jika terjadi pelanggaran peraturan 11. Independensi dalam pelaksanaan tugas dan tanggung jawab 12. Pembentukan Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi 13. Proses pengangkatan Anggota Komite 14. Memastikan Komite menjalankan tugas dan tanggung jawabnya 15. Penyediaan waktu yang cukup oleh anggota dalam melaksanakan tugas dan tanggung jawab 16. Pelaksanaan Rapat Dewan Komisaris 17. Mekanisme pengambilan keputusan Rapat 18. Tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain 19. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank 20. Intervensi pemilik terhadap pelaksanaan tugas Dewan Komisaris	1. The process of appointing and/or replacing members of the Board of Commissioners 2. Has ensured the implementation of the principles of Good Corporate Governance in every business activity 3. Carry out obligations in supervising the implementation of the duties and responsibilities of the Board of Directors 4. Has directed, monitored and evaluated the implementation of the Bank's strategic policies 5. Has approved, evaluated Risk Management policies and Risk Management strategies 6. Evaluation of the responsibility of the Board of Directors and provide direction for improvement of the implementation of Risk Management 7. Approve and supervise the Bank's Business Plan and corporate plan 8. Not involved in making decisions on the Bank's operational activities 9. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Work Unit (SKAI). 10. Notify the OJK if there is a violation of regulations 11. Independence in carrying out duties and responsibilities 12. Formation of the Audit Committee, Risk Monitoring Committee, and the Remuneration and Nomination Committee 13. The process of appointment of Committee Members 14. Ensuring that the Committee carries out its duties and responsibilities 15. Provision of sufficient time by members in carrying out their duties and responsibilities 16. Implementation of Board of Commissioners Meetings 17. Meeting decision-making mechanism 18. Do not use the Bank for personal, family and/or other party interests 19. Do not take and/or receive personal benefits from the Bank 20. Owner intervention in carrying out the duties of the Board of Commissioners
Governance Outcome	1. Dokumentasi hasil rapat Dewan Komisaris 2. Penyampaian hasil rapat kepada seluruh anggota Dewan Komisaris dan pihak terkait 3. Implementasi hasil rapat Dewan Komisaris 4. Pengungkapan informasi *mandatory* pada Laporan GCG Bank 5. Efektivitas pengawasan aktif Dewan Komisaris 6. Peningkatan pengetahuan, keahlian dan kemampuan anggota Dewan Komisaris 7. Adanya gangguan/kerugian akibat intervensi pemilik terhadap Dewan Komisaris 8. Penerapan manajemen risiko	1. Documentation of the results of the Board of Commissioners' meeting 2. Submission of meeting results to all members of the Board of Commissioners and related parties 3. Implementation of the results of the Board of Commissioners meeting 4. Disclosure of mandatory information on the Bank's GCG Report 5. The effectiveness of the Board of Commissioners' active supervision 6. Increasing the knowledge, skills and abilities of members of the Board of Commissioners 7. There are disturbances/losses due to the owner's intervention on the Board of Commissioners 8. Application of risk management

Aspek kriteria penilaian kinerja Dewan Komisaris selain memperhatikan indikator di atas juga memperhatikan indikator tambahan yang ditentukan dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.

Pihak yang Melakukan Penilaian

Metode penilaian ialah *self-assesssment* yang dilakukan oleh Dewan Komisaris sendiri dan dibantu oleh Komite Remunerasi dan Nominasi.

Hasil Penilaian

Hasil penilaian *self-assessment* yang telah dilaksanakan pada semester I dan II tahun 2024 dari aspek *Governance Structure*, *Governance Process*, dan *Governance Outcome* pada Dewan Komisaris adalah sebagai berikut:

1. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah Bank Muamalat telah sesuai dengan ketentuan dimana Dewan Komisaris berjumlah 3 (tiga) orang dan 2 (dua) di antaranya merupakan Komisaris Independen.
2. Anggota Dewan Komisaris Bank Muamalat Indonesia memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
3. Dari 3 (tiga) orang anggota Dewan Komisaris terdapat 1 (satu) orang anggota Komisaris yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Hasil penetapan lulus PKK seorang anggota Komisaris (Komisaris Utama Independen) tersebut telah diterbitkan oleh OJK pada tanggal 24 Maret 2025.
4. Tidak terdapat hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi.
5. Dewan Komisaris telah menyelenggarakan rapat Dewan Komisaris secara berkala paling sedikit 1 (satu) kali dalam 2 (dua) bulan dan mengadakan rapat bersama Dewan Pengawas Syariah dan rapat bersama Direksi secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.
6. Dewan Komisaris telah memiliki pedoman dalam pelaksanaan tugas dan tanggung jawabnya sesuai fungsinya.
7. Dalam rangka membantu pelaksanaan tugas pengawasan, Dewan Komisaris telah membentuk Komite tingkat Dewan Komisaris sesuai dengan ketentuan.
8. Komposisi anggota Komite tingkat Dewan Komisaris juga telah disesuaikan sesuai Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.

In addition to considering the indicators above, the performance assessment criteria for the Board of Commissioners also consider additional indicators specified in the Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

Assessor

The assessment method is by means of self-assessment carried out by the Board of Commissioners and assisted by the Nomination and Remuneration Committee.

Assessment Results

Results from the self-assessment carried out in semester I and II in 2023 from such various aspects as Governance Structure, Governance Process, and Governance Outcome on the Board of Commissioners are described below:

1. The number and composition of members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of Bank Muamalat is in accordance with the provisions where the Board of Commissioners who have effectively served are 3 (three) people and 2 (two) of them are Independent Commissioners.
2. Members of the Board of Commissioners of Bank Muamalat Indonesia have competencies that are adequate and relevant with their positions to carry out their assigned duties and responsibilities as well as capable of implementing such competencies in performing their duties and responsibilities.
3. Of the 3 (three) members of the Board of Commissioners, there is 1 (one) member of the Board of Commissioners who has not yet obtained a determination of passing the Fit and Proper Test from the OJK. The result of the determination to pass the PKK of a Commissioner (Independent President Commissioner) was issued by OJK on March 24, 2025.
4. There was no family relationship up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors.
5. The Board of Commissioners has held regular Board of Commissioners meetings at least once every 2 (two) months and held regular meetings with the Sharia Supervisory Board and meetings with the Board of Directors at least once every 4 (four) months.
6. The Board of Commissioners retains the guidelines for the implementation of duties and responsibilities in accordance with its function.
7. In supporting the implementation of supervisory duties, the Board of Commissioners established Committees at the Board of Commissioners level in accordance with the provisions.
8. The composition of members of the Committees at the Board of Commissioners level was also adjusted in accordance with Financial Services Authority Regulation No 17 of Year 2023 regarding Governance Implementation for Commercial Banks.

9. Pengangkatan dan/atau penggantian anggota Dewan Komisaris telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Remunerasi dan Nominasi.
10. Bank Muamalat juga meraih penghargaan di ajang *Indonesia Sustainable Development Goals Award 2024 Kategori SDGs 4.1 Social Pillar* yang diselenggarakan oleh *Corporate Forum for CSR Development (CFCD)* dan *The Best Indonesia Annual Report Award tahun 2024 (Indonesian Annual Report Award III 2024)* yang diselenggarakan *oleh Economic Review.*

Rekomendasi Hasil Penilaian

Perseroan perlu melakukan pembaruan Kebijakan Tata Kelola Perusahaan dan ketentuan pada Board of Manual yang disesuaikan dengan perubahan Anggaran Dasar Perseroan sesuai keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 11 Desember 2024. Selain itu sesuai amanat dari POJK 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Dewan Komisaris melalui Komite Pemantau Risiko perlu memperhatikan pengelolaan risiko terkait iklim dan penerapan manajemen risiko terkait *country risk* dan *transfer risk* yang dilakukan Bank, termasuk pelaksanaan evaluasi dan pengujian (*stress testing*).

PENILAIAN DIREKSI

Prosedur Penilaian

Penilaian kinerja Direksi Bank Muamalat dilakukan melalui metode *self-assessment* secara berkala setiap tahun (paling sedikit satu tahun sekali). Proses penilaian kinerja ini diawali dengan pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab yang disusun oleh Komite Nominasi dan Remunerasi sesuai ketentuan yang berlaku serta atas kompetensi kinerja Dewan Komisaris selama satu semester/tahun.

Hasil penilaian tersebut kemudian disampaikan kepada pemegang saham dan dievaluasi melalui RUPS Tahunan. Pada penyerahan laporan, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas tindakan pengelolaan (pengawasan) yang dilakukan pada tahun buku yang berakhir pada akhir tahun, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.

9. The appointment and/or replacement of members of the Board of Commissioners were in compliance with the provisions and took into account the recommendations from the Nomination and Remuneration Committee.
10. Bank Muamalat also won an award at the 2024 Indonesia Sustainable Development Goals Award in the SDGs 4.1 Social Pillar Category organized by the Corporate Forum for CSR Development (CFCD) and the Best Indonesia Annual Report Award in 2024 (Indonesian Annual Report Award III 2024) organized by the Economic Review.

Recommendations for Assessment Results

The Company needs to update the Corporate Governance Policy and provisions in the Board of Manual, which are adjusted to the changes to the Company's Articles of Association according to the resolution of the Extraordinary General Meeting of Shareholders on December 11, 2024. In addition, according to the mandate of POJK 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Board of Commissioners, through the Risk Monitoring Committee, needs to pay attention to climate-related risk management and the implementation of risk management related to country risk and transfer risk carried out by the Bank, including the implementation of evaluations and testing (stress testing).

ASSESSMENT OF THE BOARD OF DIRECTORS

Assessment Procedures

Performance assessment of the Board of Directors of Bank Muamalat is carried out through the periodic self-assessment method annually (at minimum once a year). This performance assessment process is initiated with filling-out a working paper that contains the criteria/indicators for the implementation of duties and responsibilities setforth by the Nomination and Remuneration Committee in compliance with applicable provisions as well as for the performance competency of the Board of Commissioners during a semester/year.

Results of such assessment are then presented to the shareholders and evaluated through the Annual GMS. Upon sumission of the report, the GMS also extends full repayment and release for responsibilities (volledig acquit et de charge) to the Board of Directors for its management (supervisory) actions carried out during the financial year that ends at the end of the year, as long as the actions are reflected in the Company's Annual Report and Financial Statements and do not constitute a criminal act or violation of the provisions of applicable laws and regulations.

Hasil evaluasi terhadap kinerja secara keseluruhan dan hasil evaluasi masing-masing Direksi secara individual menjadi pertimbangan dalam skema kompensasi dan pemberian insentif serta menjadi salah satu dasar pertimbangan Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali Direksi yang bersangkutan. Selain itu, hasil evaluasi kinerja anggota Direksi kemudian menjadi sarana penilaian serta peningkatan efektivitas Direksi.

Results of evaluation on the general performance and evaluation of each individual member of the Board of Directors are used as basis of consideration for providing compensation scheme and incentive as well as one of the basis of consideration for the Shareholders to dismiss and/or reappoint the concerned members of the Board of Directors. Moreover, results of performance evaluation of members of the Board of Directors subsequently serve as means of assessing as well as improving the effectiveness of the Board of Directors.

Kriteria Penilaian

Kriteria penilaian kinerja Direksi terdiri dari aspek finansial dan non finansial. Pada Aspek non finansial, secara umum ditetapkan berdasarkan tugas kewajiban yang tercantum dalam Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 Tahun 2014 tentang Direksi dan Dewan Komisaris Emiten Atau Perusahaan Publik, Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 tentang Bank Umum Syariah, serta peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perusahaan maupun amanat Pemegang Saham. Kriteria evaluasi disampaikan oleh Komite Nominasi dan Remunerasi secara terbuka kepada Direksi sejak pengangkatan pertamanya.

Assessment Criteria

The criteria for performance assessment of the Board of Directors consist of such aspects as financial and non-financial. On the non-financial aspect, the criteria are generally based on the duties and obligations as contained in the Financial Services Authority Regulation No 33/POJK.04/2014 of Year 2014 regarding the Board of Directors and the Board of Commissioners of Issuers or Public Companies, Financial Services Authority Regulation No 17 of Year 2023 regarding Governance Implementation for Commercial Banks, Financial Services Authority Regulation of the Republic of Indonesia No. 16/POJK.03/2022 regarding Sharia Commercial Banks, as well as applicable laws and regulations and the Company's Articles of Association as well as the Shareholders mandate. Assessment criteria are conveyed openly by the Nomination and Remuneration Committee to the Board of Directors since the initial appointment.

Kriteria *self-assessment* Direksi Bank Muamalat terbagi menjadi 3 (tiga) aspek, yaitu aspek: *Governance Structure* (15 indikator), *Governance Process* (25 indikator) dan *Governance Outcome* (14 indikator).

The self-assessment criteria of the Board of Directors of Bank Muamalat are divided into 3 (three) aspects, namely aspects: Governance Structure (15 indicators), Governance Process (25 indicators), and Governance Outcome (14 indicators).

Aspek Aspect	**Indikator**	Indicator
Governance Structure	1. Jumlah Anggota Direksi 2. Jumlah Anggota yang berdomisili di Indonesia 3. Pengalaman/*track record* anggota Direksi 4. Rangkap Jabatan anggota Direksi 5. Kepemilikan saham pada perusahaan lain 6. Tidak adanya hubungan keluarga sesama anggota Direksi dan/atau dengan Dewan Komisaris 7. Ketersediaan pedoman dan tata tertib kerja 8. Penggunaan penasehat perorangan dan/atau jasa profesional oleh Direksi 9. Integritas, kompetensi, dan reputasi keuangan 10. Presiden Direktur atau Direktur Utama, berasal dari pihak yang independen 11. Pemenuhan kelulusan *fit and proper test* OJK 12. Kompetensi Direksi yang memadai dan relevan dengan jabatannya 13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan 14. Budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan 15. Komposisi Direksi tidak memenuhi ketentuan karena adanya intervensi pemilik	1. Number of Directors 2. Number of Members domiciled in Indonesia 3. Experience/track record of members of the Board of Directors 4. Dual Position of members of the Board of Directors 5. Share ownership in other companies 6. No family relationship among members of the Board of Directors and / or with the Board of Commissioners 7. Availability of guidelines and work rules 8. The use of individual advisors and/or professional services by the Board of Directors 9. Integrity, competence and financial reputation 10. President Director or President Director, coming from an independent party 11. Fulfillment of OJK fit and proper test 12. Competence of the Board of Directors is adequate and relevant to their position 13. Willingness and ability to conduct continuous learning in order to improve knowledge 14. Culture of continuous learning in order to improve knowledge 15. Composition of the Board of Directors does not fulfill the provisions due to owner intervention

Aspek Aspect	Indikator	Indicator
Governance Process	1. Proses Pengangkatan dan/atau penggantian anggota Direksi 2. Pengangkatan Anggota Komite Direksi berdasarkan keputusan rapat Dewan Komisaris 3. Tidak memberikan kuasa umum kepada pihak lain 4. Pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian dan prinsip syariah 5. Pengelolaan Bank sesuai kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam Anggaran Dasar dan UU 6. Independensi Direksi terhadap pemegang saham 7. Pelaksanaan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi 8. Menindaklanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal, dan hasil pengawasan OJK 9. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada anggota Dewan Komisaris dan DPS 10. Pengambilan keputusan rapat Direksi telah dilakukan berdasarkan musyawarah mufakat 11. Setiap keputusan rapat yang diambil Direksi dapat diimplementasikan 12. Menetapkan kebijakan dan keputusan strategis melalui mekanisme rapat Direksi 13. Tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain 14. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank 15. Intervensi pemilik terhadap pelaksanaan tugas Direksi 16. Kebijakan Manajemen Risiko dan strategi kerangka Manajemen Risiko secara tertulis dan komprehensif 17. Ketersediaan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan Risiko 18. Evaluasi dan/atau pengkinian kebijakan strategi dan kerangka Manajemen Risiko 19. Pelaksanaan kebijakan Manajemen Risiko dan eksposur Risiko 20. Mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan 21. Evaluasi dan keputusan atas transaksi yang memerlukan persetujuan Direksi 22. Pengembangan budaya Manajemen Risiko pada seluruh jenjang organisasi 23. Independensi fungsi manajemen risiko 24. Penyusunan Rencana Bisnis Bank yang terukur dengan memperhatikan prinsip kehati-hatian 25. Komunikasi atas Rencana Bisnis Bank kepada Pemegang Saham dan seluruh jenjang organisasi	1. Appointment and/or replacement process for members of the Board of Directors; 2. Appointment of Board of Directors Committee Members based on the decision of the Board of Commissioners meeting; 3. Not giving general power of attorney to other parties; 4. Implementation of the Bank's management based on prudential principles and sharia principles; 5. Management of the Bank in accordance with the authority and responsibilities of the Board of Directors as stipulated in the Articles of Association and the Law; 6. Independence of the Board of Directors towards shareholders; 7. Implementation of the principles of Good Corporate Governance in every business activity of the Bank at all levels of the organization; 8. Follow up on audit findings and recommendations from SKAI, external auditors, and OJK supervision results; 9. Providing accurate, relevant and timely data and information to members of the Board of Commissioners and DPS; 10. Decision making of the Board of Directors meeting has been conducted based on deliberation to reach consensus; 11. Every meeting decision taken by the Board of Directors can be implemented; 12. Determining strategic policies and decisions through the mechanism of the Board of Directors meeting; 13. Not utilizing the Bank for personal, family, and/or other parties' interests; 14. Not taking and/or receiving personal benefits from the Bank; 15. Owner's intervention in the implementation of the duties of the Board of Directors; 16. Written and comprehensive Risk Management Policy and Risk Management framework strategy; 17. Availability of procedures and tools to identify, measure, monitor, and control Risks; 18. Evaluation and/or updating of Risk Management strategy and framework policies; 19. Implementation of Risk Management policies and Risk exposures; 20. Transaction approval mechanism, including those that exceed the limit and authority; 21. Evaluation and decision on transactions that require the approval of the Board of Directors; 22. Development of Risk Management culture at all levels of the organization; 23. Independence of risk management function; 24. Preparation of a measurable Bank Business Plan with due regard to prudential principles; 25. Communication of the Bank's Business Plan to Shareholders and all levels of the organization.

Aspek Aspect	Indikator	Indicator
Governance Outcome	1. Pertanggungjawaban tugas Direksi kepada pemegang saham/RUPS 2. Pemegang saham menerima pertanggungajawaban Direksi di RUPS 3. Pengungkapan kebijakan-kebijakan strategis bank di bidang kepegawaian 4. Komunikasi kepada seluruh karyawan mengenai arah bisnis/visi misi Bank 5. Dokumentasi rapat Direksi 6. Pengungkapan informasi penting Direksi pada laporan pelaksanaan GCG 7. Peningkatan pengetahuan, keahlian, dan kemampuan anggota Direksi 8. Peningkatan pengetahuan, keahlian, dan kemampuan dari seluruh karyawan Bank 9. Peningkatan budaya pembelajaran secara berkelanjutan 10. Pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko 11. Adanya gangguan/kerugian akibat intervensi pemilik terhadap tugas Direksi 12. Penerapan Manajemen Risiko secara efektif 13. Penyusunan Rencana Bisnis Bank 14. Rencana Bisnis Bank telah menggambarkan pertumbuhan Bank yang berkesinambungan	1. Accountability of the Board of Directors' duties to the shareholders/RUPS 2. Shareholders accept the accountability of the Board of Directors in the GMS 3. Disclosure of the Bank's strategic policies related to employment 4. Communication to all employees regarding the Bank's business direction/vision and mission 5. Documentation of Board of Directors meetings 6. Disclosure of important information of the Board of Directors in the GCG implementation report 7. Improvement of knowledge, expertise, and capabilities of members of the Board of Directors 8. Improvement of knowledge, skills, and abilities of all Bank employees 9. Continuous improvement of learning culture 10. Active monitoring of the implementation of Risk Management policies and strategies 11. Disruption/loss due to owner intervention in the duties of the Board of Directors 12. Effective implementation of Risk Management 13. Preparation of the Bank's Business Plan 14. The Bank's Business Plan has described the Bank's sustainable growth.

Aspek kriteria penilaian kinerja Dewan Komisaris selain memperhatikan indikator di atas juga memperhatikan indikator tambahan yang ditentukan dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.

Pihak yang Melakukan Penilaian

Metode penilaian ialah *self-assessment* yang dilakukan oleh Direksi sendiri dan dibantu oleh Komite Remunerasi dan Nominasi.

Hasil Penilaian

Hasil penilaian *self-assessment* yang telah dilaksanakan pada semester I dan II tahun 2024 dari aspek *Governance Structure*, *Governance Process*, dan *Governance Outcome* pada Direksi adalah sebagai berikut:

1. Berdasarkan hasil PKK yang diterbitkan oleh OJK tanggal 24 Maret 2025, maka jumlah anggota Direksi yang efektif menjabat adalah 2 (dua) orang.
2. Sehubungan dengan hasil PKK Direksi tanggal 24 Maret 2025, Bank wajib memenuhi jumlah anggota Direksi paling kurang 3 (tiga) orang.
3. Tidak terdapat hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau anggota Direksi.
4. Anggota Direksi tidak memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
5. Anggota Direksi Bank Muamalat memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang

In addition to considering the indicators above, the performance assessment criteria for the Board of Commissioners also consider additional indicators specified in the Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

Assessor

The assessment method is through self-assessment carried out by the Board of Directors and assisted by the Remuneration and Nomination Committee.

Assessment Results

Results of the self-assessment conducted in semester I and II of 2024 of such various aspects as Governance Structure, Governance Process, and Governance Outcome on the Board of Directors are explained below:

1. Based on the results of the PKK issued by OJK on March 24, 2025, the number of effective members of the Board of Directors is 2 (two) people.
2. In connection with the results of the review of the Board of Directors dated March 24, 2025, the Bank is required to meet the number of members of the Board of Directors of at least 3 (three) people.
3. There were no family relationship up to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners.
4. Members of the Board of Directors do not grant general power of attorney to other parties, which results in the transfer of duties and functions of the Board of Directors.
5. Members of the Board of Directors of Bank Muamalat have the competencies that were adequate and relevant with their positions to carry out their duties and responsibilities and capable to implement

dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.

6. Direksi telah memiliki pedoman (*board manual*) dalam pelaksanaan tugas dan tanggung jawabnya sesuai fungsinya.
7. Pengangkatan dan/atau penggantian anggota Direksi Bank Muamalat telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi.
8. Direksi Bank Muamalat telah berupaya menjalankan tugas dan fungsinya tanpa intervensi dari pemegang saham dan bertanggung jawab penuh atas pelaksanaan kepengurusan Bank.
9. Dalam rangka mendukung tugas dan tanggung jawabnya, Direksi telah membentuk beberapa komite tingkat Direksi yaitu Risk Management Committee, IT Steering Committee, ALCO, Komite Kebijakan Pembiayaan, dan Komite Pembiayaan.
10. Direksi telah menyelenggarakan rapat secara rutin paling kurang setiap minggu sekali yang membahas keputusan yang bersifat strategis serta telah menyelenggarakan rapat bersama Dewan Komisaris dan rapat bersama Dewan Pengawas Syariah secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan.
11. Direksi telah menetapkan dan mengkinikan prosedur dan *tools* untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan Risiko.
12. Bank Muamalat juga meraih penghargaan di ajang *Indonesia Sustainable Development Goals Award 2024 Kategori SDGs 4.1 Social Pillar* yang diselenggarakan oleh *Corporate Forum for CSR Development (CFCD)* dan *The Best Indonesia Annual Report Award tahun 2024 (Indonesian Annual Report Award III 2024)* yang diselenggarakan *oleh Economic Review.*
13. Direksi telah mengungkapkan kebijakan-kebijakan Bank Muamalat yang bersifat strategis di bidang kepegawaian dan mengkomunikasikan kepada pegawai mengenai arah bisnis Bank dalam rangka pencapaian misi dan visi Bank.
14. Direksi berupaya melaksanakan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
15. Direksi telah mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi, melalui antara lain *e-mail blast, podcast,* video, pelatihan, kuis dan nilai budaya perusahaan.
16. Direksi juga telah mengembangkan budaya kepatuhan pada seluruh jenjang organisasi, melalui antara lain *e-mail blast* dan Memorandum Internal.

their competencies in performing their duties and responsibilities.

6. The Board of Directors has retained the board manual for carrying out their duties and responsibilities in accordance with its function.
7. The appointment and/or replacement of members of the Board of Directors of Bank Muamalat were in compliance with applicable provisions and took into account the recommendations of the Nomination and Remuneration Committee.
8. The Board of Directors of Bank Muamalat has endeavored to carry out its duties and functions without intervention from shareholders and is fully responsible for the implementation of the Bank's management.
9. In supporting the implementation of duties and responsibilities, the Board of Directors established several committees at the Board of Directors' level, namely the Risk Mangement Committee, IT Steering Committee, ALCO, Human Capital Committee, Business Committee, Financing Policy Committee and Financing Committee.
10. The Board of Directors has held regular meetings at least once a week to discuss strategic decisions and has held meetings with the Board of Commissioners and meetings with the Sharia Supervisory Board periodically at least once every 4 (four) months.
11. The Board of Directors has established and updated procedures and tools to identify, measure, monitor, and control risk.
12. Bank Muamalat also won an award at the Indonesia Sustainable Development Goals Award 2024 in the SDGs 4.1 Social Pillar Category organized by the Corporate Forum for CSR Development (CFCD) and the Best Indonesia Annual Report Award 2024 (Indonesian Annual Report Award III 2024) organized by the Economic Review.
13. The Board of Directors disclosed Bank Muamalat's policies that are strategic to personnel matters and has communicated to employees on the Bank's business direction in the context of achieving the Bank's mission and vision.
14. The Board of Directors strives to implement the principles of Good Corporate Governance in every business activity of the Bank at all levels of the organization.
15. The Board of Directors has developed a Risk Management culture at all levels of the organization through, among others, e-mail blasts, podcasts, videos, training, quizzes, and corporate cultural values.
16. The Board of Directors developed the culture of compliance at all levels of the organization, among others, through e-mail blast and podcast.

Rekomendasi Hasil Penilaian

1. Sehubungan dengan perubahan pengurus Bank sesuai hasil RUPS Luar Biasa tanggal 11 Desember 2024, Perseroan perlu melakukan pengkinian struktur organisasi dan pengkinian anggota Komite tingkat Direksi berdasarkan susunan pengurus terkini.

2. Mengacu pada amanat POJK No. 17 tahun 2023 tentang Tata Kelola bagi Bank Umum, Bank wajib memperhitungan risiko keuangan terkait iklim dalam kerangka pengendalian internal melalui 3 (tiga) lini pertahanan (*three lines of defen*ce) yang mencakup lini manajemen bisnis, lini manajemen risiko dan kepatuhan, dan lini audit internal untuk memastikan identifikasi, pengukuran, dan mitigasi risiko terkait iklim dilakukan dengan tepat, komprehensif, dan efektif. Direksi juga wajib memastikan penerapan manajemen risiko mencakup *country risk* dan *transfer risk* terlaksana dengan baik.

3. Melakukan perbaikan proses Tata Kelola pada kegiatan bisnis Bank secara berkelanjutan dan terencana dengan baik sesuai dengan prinsip-prinsip syariah dan ketentuan peraturan perundang-undangan yang berlaku.
4. Membentuk unit kerja khusus yang bertanggung jawab terhadap pencegahan kecurangan atau manipulasi dalam Informasi Keuangan dan/atau Laporan Keuangan Bank Umum sesuai amanat POJK Nomor 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank.

Assessment Result Recommendations

1. In connection with the change in the Bank's management according to the results of the Extraordinary GMS on December 11, 2024, the Company needs to update the organizational structure and update the members of the Board of Directors Committee based on the current management composition.
2. Referring to the mandate of POJK No. 17 of 2023 concerning Governance for Commercial Banks, Banks are required to calculate climate-related financial risks within the internal control framework through 3 (three) lines of defense, which include the business management line, the risk management and compliance line, and the internal audit line to ensure that identification, measurement, and mitigation of climate-related risks are carried out appropriately, comprehensively, and effectively. The Board of Directors is also required to ensure that the implementation of risk management, including country risk and transfer risk, is carried out properly.
3. Improve the Governance process in the Bank's business activities in a sustainable and well-planned manner in accordance with sharia principles and applicable laws and regulations.

4. Establish a special work unit responsible for preventing fraud or manipulation in Financial Information and/or Financial Statements of Commercial Banks in accordance with the mandate of POJK Number 15 of 2024 concerning the Integrity of Bank Financial Reporting.

Nominasi dan Remunerasi Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

Nomination and Remuneration of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors

REMUNERASI

Tata kelola remunerasi Bank Muamalat mengacu pada peraturan Otoritas Jasa Keuangan No. 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah yang kemudian diturunkan ke dalam Surat Keputusan No. 012/R/DIR-KPTS/III/2024 tentang Tata Kelola Pemberian Remunerasi Direksi, Dewan Komisaris dan Dewan Pengawas Syariah PT Bank Muamalat Indonesia Tbk yang ditandatangani bersama oleh Komisaris Utama dan Direktur Utama pada tanggal 25 Maret 2024.

Kebijakan Remunerasi

Kebijakan remunerasi yang diimplementasikan oleh Bank bertujuan untuk:

1. Memastikan kesesuaian pemberian remunerasi dengan prinsip syariah.
2. Mengatur proses dan pendekatan guna menentukan remunerasi bagi seluruh Direksi, Dewan Komisaris dan karyawan berdasarkan jenis pekerjaan, prestasi kerja individu, kontribusi kepada Bank, kewajaran dengan dengan *peer group* dalam industri Bank, serta performadan kemampuan Bank.
3. Peningkatan tata kelola yang baik dalam pemberian remunerasi

Dalam menjalankan kebijakan remunerasi, Bank Muamalat senantiasa memperhatikan peraturan perundangan yang berlaku, seperti upah minimum provinsi atau upah minimum kota/kabupaten. Bank Muamalat juga mengkaji ulang kebijakan remunerasi secara berkala dengan memperhatikan hasil analisis *market* dengan *peer group* industri Bank, kontribusi individual kepada Bank, performa serta kemampuan Bank sehingga kelangsungan usaha bank dapat terjaga.

Cakupan Kebijakan dan Implementasinya

Kebijakan pemberian remunerasi pada Bank Muamalat mempertimbangkan terciptanya manajemen risiko yang efektif, stabilitas keuangan, kecukupan dan penguatan permodalan, kebutuhan likuiditas dan potensi pendapatan Bank serta kesesuaian dengan prinsip syariah. Bank Muamalat mengimplementasikan kebijakan remunerasi yang mencakup seluruh jajaran organisasi Bank, termasuk

REMUNERATION

Bank Muamalat's remuneration governance refers to the Financial Services Authority Regulation No. 59/POJK.03/2017 concerning the Implementation of Governance in the Provision of Remuneration for Sharia Commercial Banks and Sharia Business Units, which was then derived into Decree No. 012/R/DIR-KPTS/III/2024 concerning Governance of the Provision of Remuneration for the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of PT Bank Muamalat Indonesia Tbk, which was jointly signed by the President Commissioner and President Director on March 25, 2024.

Remuneration Policy

The remuneration policy implemented by the Bank aims to:

1. Ensure the suitability of remuneration with sharia principles.
2. Regulate the process and approach to determine remuneration for all Directors, Board of Commissioners, and employees based on the type of work, individual work performance, contribution to the Bank, fairness with peer groups in the Bank's industry, as well as the Bank's performance and capabilities.
3. Improvement of good governance in terms of remuneration.

In implementing the remuneration policy, Bank Muamalat always pays attention to applicable laws and regulations, such as provincial minimum wage or city/regency minimum wage. Bank Muamalat also reviews remuneration policies periodically by considering the results of market analysis with the Bank's industry peer group, individual contributions to the Bank, performance, and the Bank's ability so that the Bank's business continuity can be maintained.

Policy Scope and Its Implementation

The policy for providing remuneration at Bank Muamalat takes into account the creation of effective risk management, financial stability, adequacy and strengthening of capital, liquidity requirements and potential income of the Bank as well as conformity with sharia principles. Bank Muamalat implements a remuneration policy that covers all levels of the Bank's organization, including the Sharia Supervisory

Dewan Pengawas Syariah, Dewan Komisaris, Direksi dan karyawan selaras dengan ketentuan perundang-undangan yang berlaku.

Kebijakan remunerasi Bank Muamalat Indonesia mengacu pada prinsip syariah sebagai berikut:
1. Pemberian remunerasi harus mempertimbangkan kewajaran dalam harga pasar di industri sejenis dan sesuai dengan kompetensi dan kinerja karyawan.
2. Pemberian remunerasi pada awal karyawan bergabung harus disepakati dan tercantum dalam sebuah kontrak kerja yang menganut asas konsensus.
3. Pemberian remunerasi harus didasari kesadaran bersama bahwa bekerja merupakan bagian dari mengejar ridha Allah SWT.
4. Pemberian remunerasi harus mempertimbangkan beban kerja yang diberikan kepada karyawan atau *al ghunmu bil ghurmi.*

Remunerasi Dikaitkan dengan Risiko

Bank Muamalat menerapkan kebijakan dan strategi pemberian remenerasi dengan mempertimbangkan potensi risiko yang akan timbul dengan tetap memperhatikan prinsip kehati-hatian. Bank Muamalat telah mengategorikan pihak-pihak yang menjadi *Material Risk Takers* (MRT) berdasarkan pertimbangan tertentu sesuai dengan potensi risiko yang timbul atas suatu jabatan yang dimiliki. Dalam hal terjadi risiko akibat keputusan yang diambil, maka Bank Muamalat berhak untuk menunda pembayaran atau tidak membayarkan remunerasi yang bersifat *variable* yang belum dibayarkan kepada pihak yang telah ditetapkan sebagai MRT.

Pengukuran Kinerja Terkait Remunerasi

Bank Muamalat memiliki *Performance Management System* (PMS) dalam pengukuran kinerja terkait remunerasi. Metode PMS ialah metode pengukuran kinerja individu dan jenis risiko sesuai skala dan kompleksitas usaha Bank. Adapun Penilaian kinerja individu ditentukan melalui target atau *Most Important Goals* (MIG) yang telah ditentukan pada awal tahun buku serta peninjauan pencapaian pada akhir tahun buku.

Hasil dari penilaian MIG kemudian dijadikan dasar dalam peninjauan remunerasi yang dilakukan secara berkala setiap tahun dengan memperhatikan kinerja individu karyawan, posisi upah terhadap struktur upah (*salary)* serta kinerja dan kemampuan Bank.

Board, Board of Commissioners, Directors and employees in accordance with applicable laws and regulations.

Bank Muamalat Indonesia's remuneration policy refers to sharia principles as follows:
1. Provision of remuneration must consider fairness in market prices in similar industries and in accordance with the competence and performance of employees.
2. The provision of remuneration when employees join must be agreed upon and stated in a work contract that adheres to the principle of consensus.
3. Remuneration must be based on a shared awareness that work is part of pursuing the pleasure of Allah SWT.
4. Remuneration must consider the workload given to employees or al ghunmu bil ghurmi.

Remuneration Associated with Risk

Bank Muamalat implements policies and strategies for providing remuneration by considering the potential risks that will arise while taking into account the precautionary principle. Bank Muamalat has categorized parties who become Material Risk Takers (MRT) based on certain considerations in accordance with the potential risks that arise from a position held. In the event of a risk arising from a decision taken, Bank Muamalat has the right to postpone payment or not pay variable remuneration that has not been paid to the party that has been designated as MRT.

Performance Measurement Related to Remuneration

Bank Muamalat has a Performance Management System (PMS) in measuring performance related to remuneration. The PMS method is a method of measuring individual performance and types of risk according to the scale and complexity of the Bank's business. The individual performance assessment is determined through the targets or Most Important Goals (MIG) that have been determined at the beginning of the financial year and review of achievements at the end of the financial year.

The results of the MIG assessment are then used as the basis for a remuneration review which is carried out periodically every year by taking into account the performance of individual employees, the position of wages in relation to the wage structure (salary) as well as the performance and capabilities of the Bank.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Prinsip kehati-hatian senantiasa diimplementasikan oleh Bank Muamalat dalam memberikan remunerasi, baik remunerasi yang bersifat tetap maupun yang bersifat variabel. Remunerasi bersifat variabel bagi anggota Direksi, Dewan Komisaris, anggota Dewan Pengawas Syariah ditetapkan berdasarkan persetujuan Komite Nominasi dan Remunerasi. Sedangkan penetapan remunerasi bagi karyawan yang bersifat variabel didasarkan pada persetujuan Direksi terkait. Selanjutnya, pengawasan karyawan pada unit kerja dilakukan sesuai dengan kinerja individu dengan tetap memperhatikan objektivitas dan independensi.

Penerapan manajemen risiko remunerasi terwujud pada diberlakukannya ketentuan terkait pemberian remunerasi yang bersifat variabel kepada *Material Risk Takers*.

Konsultan Terkait Remunerasi

Konsultan Willis Tower Watson ialah konsultan yang dipilih oleh Bank Muamalat untuk mendapatkan data *market peer group*. Data tersebut diperoleh melalui survei yang diikuti oleh sebagian besar industri perbankan di Indonesia yang menjadi *market peer group*. Data statistik dari konsultan tersebut kemudian digunakan sebagai referensi peninjauan remunerasi bersifat tetap dan pemberian remunerasi bersifat variabel.

Remuneration Adjustment Linked to Performance and Risk

The precautionary principle is always implemented by Bank Muamalat in providing remuneration, both fixed and variable remuneration. Variable remuneration for members of the Board of Directors, Board of Commissioners, members of the Sharia Supervisory Board is determined based on the approval of the Nomination and Remuneration Committee. Meanwhile, the determination of remuneration for employees that is variable is based on the approval of the relevant Directors. Furthermore, supervision of employees in work units is carried out according to individual performance while still paying attention to objectivity and independence.

The implementation of remuneration risk management at was realized in the enactment of provisions related to the granting of variable remuneration to Material Risk Takers.

Consultants on Remuneration

The Willis Tower Watson consultant is the consultant selected by Bank Muamalat to obtain market peer group data. The data was obtained through a survey which was attended by most of the banking industry in Indonesia, which is the market peer group. Statistical data from the consultant is then used as a reference for reviewing fixed remuneration and variable remuneration.

PAKET REMUNERASI DAN FASILITAS YANG DITERIMA OLEH DIREKSI, DEWAN KOMISARIS, DAN DEWAN PENGAWAS SYARIAH
Remuneration Packages and Facilities Received by Directors, Board of Commissioners, and Sharia Supervisory Board

Keterangan Description	Jumlah yang Diterima dalam Satu Tahun Amount Received in One Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		DPS SSB	
	Orang Person	Jutaan Million (Rp)	Orang Person	Jutaan Million (Rp)	Orang Person	Jutaan Million (Rp)
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura Salary, bonuses, routine allowances, tantiem, and other facilities in kind	5	20.549,72	4	7.969,17	3	1.031,25
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: a. dapat dimiliki; dan/atau b. tidak dapat dimiliki. Other facilities in kind (housing, health insurance, etc.) that: a. can be owned; and/or b. cannot be owned.	-	-	-	-	-	-
Total*)	**5**	**20.549,72**	**4**	**7.969,17**	**3**	**1.031,25**

*) Nilai adalah jumlah total remunerasi yang diterima selama 2024.
Value is the total amount of remuneration received during 2024.

PAKET REMUNERASI YANG DIKELOMPOKKAN DALAM TINGKAT PENGHASILAN YANG DITERIMA OLEH DIREKSI, DEWAN KOMISARIS, DAN DEWAN PENGAWAS SYARIAH DALAM 1 (SATU) TAHUN

Remuneration Package Based on the Income Level Received by Directors, Commissioners, and Sharia Supervisory Board in 1 (One) Year

Jenis Remunerasi per Orang dalam 1 (satu) Tahun Type of Remuneration per Person in 1 (one) Year	**Jumlah Anggota Direksi** Number of Members of the Board of Directors	**Jumlah Anggota Dewan Komisaris** Number of Board Members Commissioner	**Jumlah Anggota DPS** Number of DPS Members
> Rp2 miliar > Rp2 billion	5	1	-
Rp1 miliar-Rp2 miliar Rp1 billion-Rp2 billion	-	3	-
Rp500 juta-Rp1 miliar Rp500 million-Rp1 billion	-	-	-
≤ Rp500 juta ≤ Rp500 million	-	-	3

Jabatan dan Jumlah Pihak yang Dijadikan Material *Risk Taker*

Dalam menetapkan posisi/jabatan yang termasuk ke dalam kategori MRT, Bank Muamalat mengacu kepada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 59/POJK.03/2020 tentang Persyaratan dan Tata Cara Pemisahan Unit Usaha Syariah. Adapun yang termasuk dalam MRT adalah:

1. Dewan Komisaris
2. Direksi
3. Pejabat setingkat SEVP
4. Karyawan yang mendapatkan remunerasi yang bersifat variabel dengan jumlah sama dengan atau lebih besar dari Rp650 juta

Share Option

Pada tahun 2024, Bank Muamalat Indonesia tidak menerbitkan program *share option* untuk Dewan Pengawas Syariah, Dewan Komisaris, Direksi, dan karyawan Bank Muamalat.

Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah sesuai *grade* maksimum masing-masing karyawan di Bank Muamalat Indonesia adalah sebagai berikut:

Position and Number of Parties Appointed as Material Risk Taker

In determining the position included in the MRT category, Bank Muamalat refers to the provisions of the Financial Services Authority Regulation Number 59/POJK.03/2020 concerning Requirements and Procedures for Separation of Sharia Business Units. Those included in the MRT are:

1. Board of Commissioners
2. Board of Directors
3. SEVP-level officials
4. Employees who receive variable remuneration with an amount equal to or greater than Rp650 million

Share Option

In 2024, Bank Muamalat Indonesia did not issue a share option program for the Sharia Supervisory Board, Board of Commissioners, Board of Directors, and employees of Bank Muamalat.

Highest and Lowest Salary Ratio

The highest and lowest salary ratio according to the maximum grade of each employee in Bank Muamalat Indonesia is as follows:

Rasio Gaji Tertinggi : Terendah	**26,0**	Highest Employee Salary Ratio : Lowest
Rasio Gaji Direksi Tertinggi : Terendah	**1,7**	Highest Salary Ratio of Directors : Lowest
Rasio Gaji Komisaris Tertinggi : Terendah	**1,1**	Highest Commissioner Salary Ratio : Lowest
Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi	**2,3**	Highest Salary Ratio of Directors : Highest Employee

Jumlah Remunerasi Variabel yang Ditangguhkan

Sepanjang tahun 2024, Bank Muamalat tidak memberikan remunerasi yang bersifat variabel yang diberikan dan ditangguhkan.

Total Deferred Variable Remuneration

During the year, Bank Muamalat did not provide any granted or deferred variable remuneration.

Remunerasi yang Bersifat Tetap	Keterangan (Rp) Description	Fixed Remuneration
Tunai	130.430.091.182	Cash
Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank	Nihil | Nil	Stock/Instrument based on Shares Issued by the Bank
Remunerasi yang Bersifat Variabel	Nihil | Nil	Variable Remuneration
Tunai	Nihil | Nil	Cash
Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank	Nihil | Nil	Stock/Instrument based on Shares Issued by the Bank

Informasi Kuantitatif

Informasi kuantitatif untuk MRT adalah sebagai berikut:

1. Total sisa Remunerasi yang masih ditangguhkan, baik yang terekspos penyesuaian implisit maupun eksplisit;
2. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan; dan
3. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

Quantitative Information

The quantitative information for MRT is as follows:

1. Total remaining deferred remuneration, both exposed to implicit and explicit adjustments;
2. Total reduction in Remuneration due to explicit adjustments during the reporting period; and
3. Total reduction in Remuneration due to implicit adjustments during the reporting period.

Jenis Remunerasi yang Bersifat Variabel Type of Remuneration that is Variable	Sisa yang Masih Ditangguhkan Remaining Deferred	Total Pengurangan Selama Periode Laporan Total Reduction During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Due to Explicit Adjustment (B)	Total (A)+(B)
Tunai (Rp juta) Cash (Rp million)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah) yang merupakan konversi dari lembar saham tersebut. Shares/Share-based instruments issued by the Bank (in shares and nominal million rupiah) which are conversion of shares.	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Rapat Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

Meeting of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors

RAPAT DEWAN PENGAWAS SYARIAH

Kebijakan Rapat

Penyelenggaraan rapat Dewan Pengawas Syariah Bank Muamalat mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah dan *Board Manual* Bank Muamalat Indonesia serta Pedoman Kerja Dewan Pengawas Syariah. Rapat Dewan Pengawas Syariah dilaksanakan paling sedikit 1 (satu) kali dalam 1 (satu) bulan. Selain itu Dewan Pengawas Syariah juga menyelenggarakan rapat bersama Direksi dan rapat bersama Dewan Komisaris paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

Pengambilan keputusan pada rapat Dewan Pengawas Syariah dilaksanakan berdasarkan musyawarah mufakat. Apabila dalam proses pengambilan keputusan terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dapat dicantumkan dalam risalah rapat beserta alasannya. Adapun, rapat Dewan Pengawas Syariah untuk mengeluarkan opini syariah baik untuk produk maupun aktivitas harus dihadiri dan diputuskan oleh seluruh anggota Dewan Pengawas Syariah.

Rapat Dewan Pengawas Syariah terbagi menjadi Rapat Internal Dewan Pengawas Syariah dan Rapat Dewan Pengawas Syariah bersama organ Bank Muamalat Indonesia dan/atau bersama *Sharia Compliance*. Rapat Dewan Pengawas Syariah tersebut diadakan di tempat kedudukan Bank Muamalat Indonesia atau di tempat lain dalam wilayah Republik Indonesia dan pemanggilan rapatnya dilakukan oleh Ketua atau oleh salah seorang anggota Dewan Pengawas Syariah atau *Sharia Compliance* yang bertindak sebagai *liaison officer*. Risalah rapat yang memuat hasil rapat Dewan Pengawas Syariah wajib didokumentasikan dengan baik. Seluruh keputusan Dewan Pengawas Syariah yang dituangkan dalam risalah rapat tersebut merupakan keputusan bersama seluruh anggota Dewan Pengawas Syariah.

MEETING OF SHARIA SUPERVISORY BOARD

Meeting Policy

The organization of the Bank Muamalat Syariah Supervisory Board meeting refers to Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units and the Bank Muamalat Indonesia Board Manual and the Sharia Supervisory Board Work Guidelines. Sharia Supervisory Board meetings are held at least 1 (one) time in 1 (one) month. In addition, the Sharia Supervisory Board also holds joint meetings with the Board of Directors and joint meetings with the Board of Commissioners at least 1 (one) time in 4 (four) months.

Decision-making in the Sharia Supervisory Board meetings is based on deliberation to reach a consensus. In case there is dissent in the decision-making process, it can be stated in the minutes of the meeting along with the reasons. Meetings of the Sharia Supervisory Board that are specifically implemented to issue Sharia opinions for both products and activities must be attended to and decided by all members.

Sharia Supervisory Board Meeting then divides the types of Sharia Supervisory Board Meetings, consisting of Internal Sharia Supervisory Board Meetings and Sharia Supervisory Board Meetings with Bank Muamalat Indonesia organs and/or with Sharia Compliance. The meeting of the Sharia Supervisory Board is held at the domicile of Bank Muamalat Indonesia or elsewhere within the Republic of Indonesia territory. Invitation for Sharia Supervisory Board Meeting is carried out by the Chairman or a member of the Sharia Supervisory Board or Sharia Compliance acting as a liaison officer. The results of the Sharia Supervisory Board meetings must be stated in the minutes of the meeting and properly documented. All decisions of the Sharia Supervisory Board, as outlined in the minutes of the meeting, are joint decisions of all members of the Sharia Supervisory Board.

Materi-materi yang dibahas dalam rapat Dewan Pengawas Syariah sesuai *Board Manual* Bank Muamalat Indonesia antara lain:

1. Hal-hal yang berkaitan dengan pengembangan produk baru dan hasil *review* produk yang telah ada antara lain mengenai tujuan, karakteristik dan akad yang digunakan sesuai dengan prinsip syariah.
2. Pengajuan aktivitas baru dan *review* aktivitas Bank yang telah berjalan dari aspek syariah.
3. Pelaksanaan penerapan prinsip syariah di pasar modal.
4. Permasalahan mengenai penerapan fungsi kepatuhan syariah, penerapan fungsi manajemen risiko syariah; dan penerapan fungsi audit intern syariah.
5. Permasalahan yang timbul akibat aktivitas Bank yang membutuhkan opini dari Dewan Pengawas Syariah.

Pelaksanaan Rapat

Sepanjang tahun buku 2024, Dewan Pengawas Syariah telah menggelar rapat sebanyak 12 (dua belas) kali dengan rincian sebagai berikut:

Materials discussed in the Sharia Supervisory Board meetings according to the Bank Muamalat Indonesia Board Manual include the following:

1. Matters related to the development of new products and the review results of the existing product, including regarding the objectives, characteristics, and contracts used following the sharia principles.
2. Submission of new activities and review of the existing Bank activities from the sharia aspect.
3. Implementation of sharia principles in the capital market.
4. Problems regarding the implementation of sharia compliance functions, the implementation of sharia risk management functions, and the implementation of sharia internal audit functions.
5. Problems arising from Bank activities that require opinions from the Sharia Supervisory Board.

Meeting Implementation

During the 2024 financial year, the Sharia Supervisory Board held 12 (twelve) meetings with the following details:

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN DEWAN PENGAWAS SYARIAH
Frequency of Meetings and Attendance Level of the Sharia Supervisory Board

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Percentage of Attendance
1.	Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	12	12	100%
2.	Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	12	12	100%
3.	Dr. H. Agung Danarto, M.Ag	Anggota Member	12	11	92%

AGENDA RAPAT INTERNAL DEWAN PENGAWAS SYARIAH (DPS)
Internal Meeting Agenda of Sharia Supervisory Board

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant
1.	26 Januari 2024 January 26, 2024	1. Pendapatan Akru SUKBI 2. *Income Smoothing* 3. *Summary* KHP Aspek Syariah Pemeriksaan OJK Tahun 2023 4. *Update* Uji Petik 5. Permohonan Opini SNAP 6. Konsultasi Syari'ah: E-Money 1. SUKBI Accru Income 2. Income Smoothing 3. Summary KHP Sharia Aspects of OJK Examination 2023 4. Petition Update 5. SNAP Opinion Request 6. Shariah Consultation: E-Money	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant
2.	16 Februari 2024 February 16, 2024	1. Biaya Administrasi Tabungan Dorman 2. Permohonan Opini Syariah *Trade Finance Product*: a. Akad Salam: Skema *Cash and Carry* dan Akad Salam: Skema *Value Chain Buyer Financing* b. Skema Kerjasama BJBS-BMI c. Akad pada LC/SKBDN Ekspor 3. Kajian Penetapan Biaya Administrasi Pembiayaan 4. Laporan Hasil Konsultasi 3 Bulanan 5. *Update* SE OJK 6. Konsultasi Syari'ah: a. Pelunasan dipercepat pada akad IMBT b. *Musyarakah* 1. Dorman Savings Administration Fee 2. Sharia Trade Finance Product Opinion Request: a. Akad Salam: Cash and Carry Scheme and Akad Salam: Value Chain Buyer Financing Scheme b. BJBS-BMI Cooperation Scheme c. Akad on Export LC/SKBDN 3. Study on Determination of Financing Administration Cost 4. 3 Monthly Consultation Report 5. OJK SE Update 6. Shariah Consultation: a. Accelerated repayment on IMBT b. Musyarakah	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
3.	8 Maret 2024 March 8, 2024	1. Permohonan Persetujuan Implementasi Layanan Muamalat *Remittance* iB Melalui Muamalat DIN 2. Kerjasama *Multibiller* untuk Para Mitra 3. Tindak Lanjut Pelanggaran Aspek Syariah sebagai pengurang MIG/KPI 4. Penyampaian POJK 2.2024 Penerapan Tata Kelola Syariah 1. Request for Approval of Implementation of Muamalat Remittance iB Service through Muamalat DIN 2. Multibiller Cooperation for Partners 3. Follow-up on Violation of Sharia Aspects as a deduction for MIG / KPI 4. Submission of POJK 2.2024 Implementation of Sharia Governance	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
4.	26 April 2024 April 26, 2024	1. Permohonan Opini terkait Transaksi Penjualan Banknotes SAR Interbank 2. Permohonan opini DPS untuk Layanan Tarik & Setor Tunai PT POS 3. Permohonan Opini Bank Penerima Margin 4. *Update* Informasi Sertifikasi DPS 5. *Update* Rencana Dirasah Islamiyah semester I 1. Request for Opinion related to Interbank SAR Banknotes Sales Transaction 2. Request for DPS opinion for Cash Withdrawal & Deposit Service PT POS 3. Request for Opinion on Margin Receiving Bank 4. Update on DPS Certification Information 5. Update on Dirasah Islamiyah Plan for the first semester	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH
5.	13 Mei 2024 May 13, 2024	1. *Update* Permohonan opini DPS untuk Layanan Tarik & Setor Tunai PT Pos 2. Diskusi Pelunasan Utang Pembiayaan Murabahah sebelum Jatuh Tempo 3. *Update* RCM 4. Laporan Konsultasi 3 Bulanan 1. Update on DPS opinion request for PT Pos Cash Withdrawal & Deposit Service 2. Discussion on Repayment of Murabahah Financing Debt Before Maturity 3. RCM Update 4. 3 Monthly Consultation Report	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
6.	10 Juni 2024 June 10, 2024	1. Pendapatan Akru SUVBI dalam Distribusi HI-1000 2. Penerimaan Pembayaran Penerimaan Negara di Bank Muamalat 3. *CoBranding* BMI & BNI Tap Cash 4. Akad Pembiayaan Pada Ekosistem Pembiayaan Haji & Umrah 5. Penjelasan Kertas Kerja DPS pada Penerapan Manajemen Risiko 6. Persetujuan Besaran Unit Hishah 1. SUVBI Accru Revenue in HI-1000 Distribution 2. State Revenue Payment Receipt in Bank Muamalat 3. CoBranding BMI & BNI Tap Cash 4. Financing Agreements in Hajj & Umrah Financing Ecosystem 5. Explanation of DPS Working Paper on Risk Management Implementation6. Approval of Hishah Unit Amount	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant
7.	19 Juli 2024 July 19, 2024	1. Permohonan Opini Bank Penyimpan Margin 2. Permohonan Opini SAHAJA 3. Permohonan Opini DPS QRIS TUNTAS 4. Permohonan Opini Penggunaan Asuransi Konvensional 5. Laporan *Income Smoothing* 6. Laporan Konsultasi Syariah tiga bulanan 7. *Update* Sertifikasi DPS 1. Request for Margin Depository Bank Opinion 2. Application for SAHAJA Opinion 3. Application for DPS QRIS Opinion COMPLETELY 4. Request for Opinion on the Use of Conventional Insurance 5. Income Smoothing Report 6. Quarterly Sharia Consultation Report 7. DPS Certification Update	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
8.	19 Agustus 2024 August 19, 2024	1. Penggunaan Asuransi non Syariah PT Palma Bumi Lestari & PT Sawit Nusantara Indonesia Objek: Pabrik Kelapa Sawit 2. Restrukturisasi Pembiayaan Musyarakah 3. Temuan Audit Internal 4. Konsultasi Syariah 1. Use of non Sharia Insurance PT Palma Bumi Lestari & PT Sawit Nusantara Indonesia Object: Palm Oil Mill 2. Restructuring of Musyarakah Financing 3. Internal Audit Findings 4. Sharia Consultation	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
9.	20 September 2024 September 20, 2024	1. Permohonan Opini DPS Perluasan Kerjasama dengan BPR 2. Permohonan Opini DPS atas Rekayasa Pembiayaan Pembelian Logam Mulia "Emas" di KC BSD & KC Ciledug 3. Konsultasi Syariah 1. Request for DPS Opinion on Expansion of Cooperation with BPRs 2. Request for DPS Opinion on Financing Engineering for the Purchase of Precious Metal "Gold" at KC BSD & KC Ciledug 3. Sharia Consultation	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
10.	18 October 2024 October 18, 2024	1. Permohonan Opini DPS atas Salam Trade iB 2. Permohonan Opini DPS atas Tagihan *Unclaimed Switching* 3. Permohonan Rekomendasi atas Penggunaan Dana pada SSL Titipan Terkait Pembiayaan 1. Request for DPS Opinion on Salam Trade iB 2. Request for DPS Opinion on Unclaimed Switching Bill 3. Request for Recommendation on the Use of Funds in SSL Trust Related to Financing	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
11.	18 November 2024 November 18, 2024	1. Rekening Pengeluaran Kementerian/Lembaga (K/L) 2. Laporan *Profile* Risiko 3. Konsultasi Syariah & Laporan Konsultasi Syariah 3 Bulanan 4. Rencana Aksi Pemulihan Bank Muamalat "*Recovery Plan*" 1. Ministry/Institution Expenditure Account (K/L) 2. Risk Profile Report 3. Sharia Consultation & 3 Monthly Sharia Consultation Report 4. Bank Muamalat Recovery Action Plan "Recovery Plan"	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH
12.	11 Desember 2024 December 11, 2024	1. Hijrah *Groceries* Muamalat DIN 2. Pelaporan Deposito *Income Smoothing Q4 Retail Banking* dan *Enterprise Banking* 3. *Debit Card* BIN *Sponsorship* 4. *Trade Finance Product* 1. Hijrah Groceries Muamalat DIN 2. Q4 Retail Banking and Enterprise Banking Income Smoothing Deposit Reporting 3. Debit Card BIN Sponsorship 4. Trade Finance Product	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag • Hj. Siti Haniatunnisa, LLB, MH

RAPAT DEWAN KOMISARIS

Kebijakan Rapat

Kebijakan rapat Dewan Komisaris mengacu pada ketentuan Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Peraturan OJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, Peraturan OJK Nomor 33/POJK.05/2014, Anggaran Dasar Perseroan dan *Board Manual* Bank Muamalat Indonesia. Di mana rapat Dewan Komisaris diselenggarakan paling sedikit sebanyak 1 (satu) kali dalam 2 (dua) bulan. Selain itu Dewan Komisaris juga menyelenggarakan rapat bersama Direksi dan rapat bersama Dewan Pengawas Syariah paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

Dewan Komisaris bersama Sekretaris Perusahaan, mengatur rapat, menyiapkan agenda dan materi hingga pencatatan risalah rapat. Risalah rapat tersebut berfungsi sebagai bukti yang sah untuk para anggota Dewan Komisaris apabila terjadi *dissenting opinions* dan sebagai dokumentasi untuk pihak ketiga mengenai keputusan yang diambil dalam rapat.

Pelaksanaan Rapat

Sepanjang tahun buku 2024, Dewan Komisaris telah menggelar rapat sebanyak 10 (sepuluh) kali dengan rincian sebagai berikut:

MEETING OF THE BOARD OF COMMISSIONERS

Meeting Policy

The meeting policy of the Board of Commissioners refers to OJK Regulation No. 17 of Year 2023 regarding Governance Implementation of Commercial Banks, OJK Regulation No. 33/POJK.05/2014, the Company Articles of Association and the Board Manual of Bank Muamalat, whereby the meeting of the Board of Commissioners is held at least 1 (one) time within 2 (two) months. In addition, the Board of Commissioners also hold meetings jointly with the Board of Directors and meetings with Sharia Supervisory Board at least 1 (one) time within 4 (four) months.

The Board of Commissioners has The Secretary to the Board of Commissioners in charge of arranging meetings, starting from preparing agendas and materials to recording minutes of meetings as valid evidence for the Board of Commissioners members in the event of dissenting opinions and as documentation for the third parties regarding decisions taken at the meeting.

Meeting Implementation

During the 2024 financial year, the Board of Commissioners held 10 (ten) meetings with the following details:

AGENDA RAPAT INTERNAL DEWAN KOMISARIS
Board of Commissioners Internal Meeting Agenda

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Board of Commissioners Participants	Kehadiran Attendance
1.	5 Januari 2024 January 5, 2024	1. *Update* Internal BOC 2. *Kick Off* Komite BOC 1. Update on Internal Board of Commissioners 2. Kick Off of Board of Commissioners Committee	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
2.	12 Januari 2024 January 12, 2024	Pembahasan Rekomendasi BOC Discussion of Board of Commissioners Recommendations	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
3.	28 Februari 2024 February 28, 2024	1. Laporan Audit Khusus PT HDC 2. Tindak Lanjut Surat OJK perihal Likuiditas 1. Special Audit Report of PT HDC 2. Follow-up of OJK Letter on Liquidity	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
4.	26 April 2024 April 26, 2024	Status Komisaris Utama Independen Independent President Commissioner Status	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
5.	6 Juni 2024 June 6, 2024	Penunjukan KAP 2024 Appointment of KAP 2024	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Board of Commissioners Participants	Kehadiran Attendance
6.	19 Juli 2024 July 19, 2024	1. Pengawasan Dewan Komisaris 2. Keanggotaan Komite Level Dewan Komisaris 1. Supervision of the Board of Commissioners 2. Board of Commissioners Level Committee Membership	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
7.	16 Agustus 2024 August 16, 2024	1. Tanggapan BOC terhadap Surat BOM No 216/B/PRD/SRT/VIII/2024 Perihal Tata Kelola Struktur BOD Baru 2. Proses Penunjukan KAP/AP dan Perbaikan Penyelesaian Transaksi Titipan 1. BOC response to BOM Letter No. 216/B/PRD/SRT/VIII/2024 Regarding Governance of the New BOD Structure 2. KAP/AP Appointment Process and Improvement of Trust Transaction Settlement	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
8.	23 Oktober 2024 October 23, 2024	1. Proyeksi Pencapaian Kinerja *Retail Banking* dan *Enterprise Banking* 2. *Aging* LQF dan AYDA 1. Projected Achievement of Retail Banking and Enterprise Banking Performance 2. Aging LQF and AYDA	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
9.	7 November 2024 November 7, 2024	Pembahasan RBB 2025, *Recovery Plan*, dan Rencana Resolusi Discussion of RBB 2025, Recovery Plan, and Resolution Plan	• Amin Said Husni*) • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes
10.	20 Desember 2024 December 20, 2024	Diskusi Internal Dewan Komisaris bersama Anggota Komite Dewan Komisaris Board of Commissioners Internal Discussion with Board of Commissioners Committee Members	• Sapto Amal Damandari • Sartono • Andre Mirza Hartawan	• Ya/Yes • Ya/Yes • Ya/Yes

Keterangan | Notes:
*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the EGMS resolution on December 11, 2024.

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN
Meeting Frequency and Level of Attendance

No	Nama Name	Jabatan Position	Rapat Internal Internal Meeting	
			Jumlah Rapat Number of meeting	Jumlah Kehadiran Number of Attendance
1.	Sartono	Komisaris Independen Independent Commissioner	10	10
2.	Amin Said Husni*)	Komisaris Utama Independen (Juni s.d Desember 2024) Independent President Commissioner (June to December 2024)	9	9
3.	Andre Mirza Hartawan	Komisaris Commissioner	10	10
4.	Sapto Amal Damandari	Komisaris Utama Independen (Desember 2024 s.d sekarang) Independent President Commissioner (December 2024 to present)	1	1

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

RAPAT DIREKSI

Kebijakan Rapat

Kebijakan rapat Direksi Bank Muamalat Indonesia mengacu pada Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, Peraturan OJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014, Anggaran Dasar Bank dan Board Manual Bank Muamalat Indonesia, yang mengatur bahwa rapat Direksi diselenggarakan secara berkala sedikitnya 1 (satu) kali dalam setiap bulan. Selain itu Direksi juga menyelenggarakan rapat bersama Dewan Komisaris dan rapat bersama Dewan Pengawas Syariah paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

Pada rapat Direksi, Direksi memiliki kewenangan secara bersama-sama atau kolektif kolegial untuk mengambil berbagai keputusan bisnis, mengevaluasi kinerja Bank dan menetapkan berbagai kebijakan dalam pengurusan Bank. Prinsip-prinsip pada rapat Direksi adalah sebagai berikut:

1. Penyelenggaraan rapat Direksi dapat diadakan setiap waktu, atas permintaan tertulis dari:
   a. Direksi;
   b. Anggota Direksi;
   c. Dewan Komisaris;
   d. Anggota Dewan Komisaris; dan/atau
   e. Seorang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu per sepuluh) atau lebih dari jumlah seluruh saham dengan hak suara.

MEETING OF THE BOARD OF DIRECTORS

Meeting Policy

The meeting policy of the Board of Directors of Bank Muamalat Indonesia refers to OJK Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks, OJK Regulation No. 33/POJK.04/2014, the Bank's Articles of Association and Board Manual of Bank Muamalat Indonesia, that regulate the meetings of the Board of Directors held periodically at least 1 (one) time every month. In addition, the Board of Directors also hold joint meetings with the Board of Commissioners and with the Sharia Supervisory Board at least 1 (one) time within 4 (four) months.

In the Board of Directors meeting, the Board of Directors has the authority to jointly or collectively make various business decisions, evaluate the Bank's performance and determine various policies in the Bank management. The principles of the Board of Directors meeting are as follows:

1. The Board of Directors Meetings may be held at any time upon written request from:
   a. Board of Directors;
   b. Members of the Board of Directors;
   c. Board of Commissioners;
   d. Board of Commissioners Members; and/or
   e. One or more shareholders who jointly represent 1/10 (one-tenth) or more of the total number of shares with voting rights.

Yang diajukan kepada Perseroan dengan Surat Tercatat dan/atau surat yang disampaikan langsung kepada Perseroan dengan mendapat tanda-terima disertai alasannya dan tembusannya disampaikan kepada setiap anggota Direksi dan setiap anggota Dewan Komisaris dengan Surat Tercatat dan/atau surat yang disampaikan langsung kepada setiap anggota Direksi dan setiap anggota Dewan Komisaris dengan mendapat tanda terima;

2. Panggilan rapat Direksi dilakukan oleh Direktur Utama dan dalam hal Direktur Utama tidak dapat hadir yang tidak perlu dibuktikan kepada pihak lain panggilan rapat Direksi dapat dilakukan oleh anggota Direksi lainnya.
3. Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dan/atau pengambilan suara, akan dianggap sah apabila paling sedikit lebih dari 2/3 (dua per tiga) bagian dari jumlah anggota Direksi hadir dan/atau diwakili dalam rapat Direksi.
4. Sekretaris Perusahaan membuat risalah rapat dan ditandatangani oleh seluruh anggota Direksi yang hadir untuk disimpan dan tersedia sewaktu-waktu jika diminta oleh Dewan Komisaris.
5. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat harus dicantumkan didalam risalah rapat beserta alasannya.

Submitted to the Company by Registered Letter and/or letter submitted directly to the Company with receipt along with the reasons and a copy submitted to each member of the Board of Directors and each member of the Board of Commissioners with the Registered Letter and/or letter delivered directly to each member of the Board of Directors and each member of the Board of Commissioners by receiving a receipt;

2. Invitation to the Board of Directors meeting is made by the President Director, and if the President Director is unable to attend, which does not need to be proven to other parties, an invitation for the Board of Directors meeting can be made by other members of the Board of Directors.
3. Decisions are made by deliberation to reach consensus and/or voting, deemed valid if at least more than 2/3 (two-thirds) of the total members of the Board of Directors are present and/or represented at the Board of Directors meeting.
4. The Corporate Secretary prepares the minutes of the meeting and is signed by all members of the Board of Directors present for safekeeping and available at any time if requested by the Board of Commissioners.
5. Dissenting opinions that occurred in the meeting must be stated in the minutes of the meeting, along with the reasons.

Pelaksanaan Rapat

Meeting Implementation

AGENDA RAPAT INTERNAL DIREKSI
Board of Directors Internal Meeting Agenda

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
1.	4 Januari 2024 January 4, 2024	1. CAR & *Media Update* 2. *Financial Highlights* per Desember 2023 3. Pengelolaan Nasabah EB 1. CAR & Media Update 2. Financial Highlights per December 2023 3. EB Customer Management	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
2.	9 Januari 2024 January 9, 2024	1. CAR & *Media Update* 2. Persetujuan Optimalisasi *Ballroom* Lt. 2 3. Persetujuan *Budget* IT OPEX 2024 4. *Update Draft* MIG 5. *Update Corporate Action* 6. *Update Info Summary* KHP Umum OJK tahun 2023 7. *Update* Regulasi Baru 1. CAR & Media Update 2. Approval of Optimization of Ballroom Fl. 2nd 3. Approval of IT OPEX Budget 2024 4. Update Draft MIG 5. Corporate Action Update 6. Update Info Summary KHP General OJK in 2023 7. Update on New Regulations	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
3.	16 Januari 2024 January 16, 2024	1. CAR & *Media Update* 2. Persetujuan *Budget* IT OPEX 2024 3. *Budget* Opex Tahun 2024 & Usulan Inisiatif Efisiensi 4. Proyeksi Kinerja Keuangan Tahun 2024 5. MIG Tahun 2024 6. Rapat Kerja Nasional 7. Penanganan Nasabah SAM 8. Proses Pencairan Pembiayaan EB 9. *Update* Produk Taspen 1. CAR & Media Update 2. Approval of 2024 IT OPEX Budget 3. 2024 Opex Budget & Proposed Efficiency Initiatives 4. Projected Financial Performance 2024 5. MIG 2024 6. National Work Meeting 7. SAM Customer Handling 8. EB Financing Disbursement Process 9. Taspen Product Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
4.	23 Januari 2024 January 23, 2024	1. CAR & *Media Update* 2. *Update* Regulasi Baru 3. Usulan Penilaian Tingkat Kesehatan Bank (*Risk Based Bank Rating*) Periode Desember 2023 4. Usulan *Risk Appetite* & *Risk Tolerance* Risiko Operasional Tahun 2024 5. Pembebanan Dana Talangan PTPN 6. Penyelesaian Dokumen Agunan 7. *Update* Nasabah Pembiayaan 1. CAR & Media Update 2. New Regulation Update 3. Proposed Bank Health Level Assessment (Risk Based Bank Rating) Period December 2023 4. Proposed Risk Appetite & Risk Tolerance for Operational Risk in 2024 5. PTPN Bailout Fund Encumbrance 6. Collateral Document Settlement 7. Financing Customer Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
5.	31 Januari 2024 January 31, 2024	1. CAR & *Media Update* 2. *Update Corporate Action* 3. *Update* Proyeksi *Cashflow* 4. Proyeksi Kinerja Januari 2024 5. *Update Pipeline* dan Penanganan Nasabah EB 6. *Update* Implementasi Undang Undang Perlindungan Data Pribadi 7. *Update Fraud* oleh *Vendor Cash Replenish* ATM 8. *Update* Regulasi Baru 9. *Update Progress* KHP Umum OJK Tahun 2023 10. *Update* Nasabah RCM 11. *Update* Nasabah SAM 1. CAR & Media Update 2. Update Corporate Action 3. Update Proyeksi Cashflow 4. Proyeksi Kinerja Januari 2024 5. Update Pipeline dan Penanganan Nasabah EB 6. Update Implementasi Undang Undang Perlindungan Data Pribadi 7. Update Fraud oleh Vendor Cash Replenish ATM 8. Update Regulasi Baru 9. Update Progress KHP Umum OJK Tahun 2023 10. Update Nasabah RCM 11. Update Nasabah SAM	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Cuti | Leave Cuti | Leave Ya | Yes
6.	6 Februari 2024 February 6, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah RCM 3. Penanganan Nasabah SAM 4. *Update* Kasus Pajak Tahun 2015, 2016, dan 2018 5. *Update* dan Persetujuan BSO Tahun 2024 6. *Update Corporate Action* 7. Kinerja Keuangan Januari 2024 1. CAR & Media Update 2. RCM Customer Handling 3. SAM Customer Handling 4. Tax Case Update 2015, 2016 and 2018 5. BSO Update and Approval 2024 6. Corporate Action Update 7. Financial Performance January 2024	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Sakit | Sick Leave Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
7.	15 Februari 2024 February 15, 2024	1. CAR & *Media Update* 2. *Progress Report* Audit Laporan Keuangan 31 Desember 2023 3. *Update* Kasus Pajak Tahun 2015, 2016, dan 2018 4. Penanganan Nasabah RCM 5. Penanganan Nasabah SAM 6. Persetujuan RO *Project* 7. *Update Progress* Taspen 8. *Update Progress* Region Kalimantan 9. *Update* PT. POS Indonesia 10. *Update Corporate Action* 11. *Update* DPK & *Cashflow* 1. CAR & Media Update 2. Progress Report Audit of Financial Statements December 31, 2023 3. Tax Case Update 2015, 2016 and 2018 4. RCM Customer Handling 5. SAM Customer Handling 6. RO Project Approval 7. Taspen Progress Update 8. Kalimantan Region Progress Update 9. PT POS Indonesia Update 10. Corporate Action Update 11. DPK & Cashflow Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Cuti | Leave Ya | Yes Ya | Yes Ya | Yes Cuti | Leave
8.	20 Februari 2024 February 20, 2024	1. CAR & *Media Update* 2. *Update* & Persetujuan Kerjasama Bisnis PT. Pos Indonesia 3. *Update Corporate Action* 4. Alokasi Biaya 5. Rencana Program Ramadhan 1. CAR & Media Update 2. PT Pos Indonesia Business Cooperation Update & Approval 3. Corporate Action Update 4. Cost Allocation 5. Ramadan Program Plan	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
9.	28 Februari 2024 February 28, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah RCM 3. Pengembangan Layanan Muamalat *Remittance* melalui DIN 4. Kajian Tindak Lanjut Hasil Audit ALIF 5. *Update* Tindak Lanjut *Fraud* 6. *Update Corporate Action* 7. Rencana Program Ramadhan 1445H dengan Nasabah 8. *Liquidity Update* 1. CAR & Media Update 2. RCM Customer Handling 3. Development of Muamalat Remittance Services Through DIN 4. Follow-up Review of ALIF Audit Results 5. Fraud Follow-up Update 6. Corporate Action Update 7. Ramadan 1445H Program Plan with Customers 8. Liquidity Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
10.	5 Maret 2024 March 5, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah EB 3. *Update* Gerai Muamalat 4. Kajian Tindak Lanjut Hasil Audit ALIF 5. *Update Corporate Action* 6. *Financial Highlights* Februari 2024 1. CAR & Media Update 2. EB Customer Handling 3. Muamalat Outlet Update 4. ALIF Audit Follow-up Review 5. Corporate Action Update 6. Financial Highlights February 2024	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
11.	13 Maret 2024 March 13, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah SAM 3. Penanganan Nasabah RCM 4. *Update* Kasus Pajak Tahun 2015, 2016, dan 2018 5. Agenda *Update Progress* KHP OJK 6. *Update Corporate Action* 1. CAR & Media Update 2. SAM Customer Handling 3. RCM Customer Handling 4. Tax Case Update 2015, 2016 and 2018 5. KHP OJK Agenda Update Progress 6. Corporate Action Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
12.	18 Maret 2024 March 18, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah SAM 3. Kerja Sama Antara BMI dengan Rekanan *Bancassurance* 4. Persetujuan Validasi Hasil Laporan Penilaian Sendiri 5. ALIF *Update* 6. *Progress Report* Audit KAP 7. *Update Corporate Action* 1. CAR & Media Update 2. SAM Customer Handling 3. Cooperation Between BMI and Bancassurance Partners 4. Approval of Validation of Self-Assessment Report Results 5. ALIF Update 6. KAP Audit Progress Report 7. Corporate Action Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
13.	26 Maret 2024 March 26, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah SAM 3. Pembahasan Surat OJK – Penyesuaian Rencana Bisnis Bank Tahun 2024 4. *Update Corporate Action* 5. *Update* BMM 6. *Update Muamalat Institute* 7. *Financial Projection* Maret 2024 8. *Closing* Laporan Keuangan *Audited* oleh KAP 9. Persetujuan Efisiensi Biaya dengan Implementasi *New Switching* 1. CAR & Media Update 2. SAM Customer Handling 3. OJK Letter Discussion - Adjustment of Bank Business Plan Year 2024 4. Corporate Action Update 5. BMM Update 6. Muamalat Institute Update 7. Financial Projection March 2024 8. Closing Audited Financial Statements by KAP 9. Approval of Cost Efficiency with the Implementation of New Switching	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Sakit | Sick Leave Cuti | Leave
14.	2 April 2024 April 2, 2024	1. CAR & *Media Update* 2. *Update* Implementasi *Frontliner Hybrid* 3. Aktivitas Operasional Selama Bulan Ramadhan & Idul Fitri 1445 H tahun 2024 4. *Update Corporate Action* 5. *Financial Highlights* per Maret 2024 6. Persetujuan Penyesuaian Rencana Bisnis Bank Tahun 2024 7. Update Kasus Pajak Tahun 2015, 2016, dan 2018 8. Penanganan Nasabah RCM 9. *Update* Kerjasama PT. Pos Indonesia 1. CAR & Media Update 2. Hybrid Frontliner Implementation Update 3. Operational Activities During Ramadhan & Eid al-Fitr 1445 H in 2024 4. Corporate Action Update 5. Financial Highlights as of March 2024 6. Approval of Bank Business Plan Adjustment in 2024 7. Tax Case Update 2015, 2016, & 2018 8. RCM Customer Handling 9. PT Pos Indonesia Cooperation Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
15.	16 April 2024 April 16, 2024	1. CAR & *Media Update* 2. *Financial Highlights* per Maret 2024 3. *Update Corporate Action* 4. Persetujuan Program & Acara Milad BMI ke-32 1. CAR & Media Update 2. Financial Highlights as of March 2024 3. Corporate Action Update 4. Approval of BMI 32nd Anniversary Program & Events	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Cuti | Leave Ya | Yes
16.	23 April 2024 April 23, 2024	1. CAR & *Media Update* 2. Penanganan Nasabah SAM 3. *Update Corporate Action* 4. Rapat Umum Pemegang Saham Tahunan BMI 5. *Update Resident Audit Activities* 6. *Update* Rencana Milad BMI ke-32 7. Proyeksi Kinerja Keuangan April 2024 8. *Update* Progres Audit OJK 9. LQF Portofolio *Enterprise Banking* 1. CAR & Media Update 2. SAM Customer Handling 3. Corporate Action Update 4. BMI Annual General Meeting of Shareholders 5. Resident Audit Activities Update 6. BMI 32nd Anniversary Plan Update 7. April 2024 Financial Performance Projection 8. OJK Audit Progress Update 9. Enterprise Banking Portfolio LQF	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Cuti | Leave Ya | Yes
17.	30 April 2024 April 30, 2024	1. CAR & *Media Update* 2. Rencana Penerapan Ketentuan Basel 3 (LCR, NSFR, *Leverage*) di Perbankan Syariah 3. Sosialisasi SEOJK No. 25 tentang *Management* Risiko 4. POSIndo *Settlement* 5. *Dormant Project* 6. Strategi Optimalisasi *Fee Based Income* BMI 7. *Update Corporate Action* 8. Muhammadiyah *Ecosystem* 9. *Update* Kebijakan Pembiayaan *Consumer* (Rumah Sakit) 1. CAR & Media Update 2. Plan to Implement Basel 3 Provisions (LCR, NSFR, Leverage) in Islamic Banking 3. Socialization of SEOJK No. 25 on Risk Management 4. POSIndo Settlement 5. Dormant Project 6. BMI Fee Based Income Optimization Strategy 7. Corporate Action Update 8. Muhammadiyah Ecosystem 9. Consumer Financing Policy Update (Hospital)	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
18.	7 Mei 2024 May 7, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Nasabah RCM 3. Persetujuan Direktur Supervisi Region 4. Persetujuan Opsi Penyelesaian Pembiayaan Nasabah *Enterprise Banking* 5. Persetujuan Pembelian Sukuk dari Danareksa 6. Persetujuan Proses Pengadaan *Server Bank Custodian* 1. CAR & Media Update 2. Approval of RCM Customer Handling 3. Approval of Regional Supervision Director 4. Approval of Enterprise Banking Customer Financing Settlement Option 5. Approval of Sukuk Purchase from Danareksa 6. Approval of Custodian Bank Server Procurement Process	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Sakit | Sick Leave Ya | Yes Izin | Absence Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
19.	14 Mei 2024 May 14, 2024	1. CAR & *Media Update* 2. *Update Bancassurance Partnership* 3. Persetujuan Penyaluran Kurban BMM melalui Cabang BMI 4. Persetujuan Usulan Kegiatan Sosial dari BMM 5. Persetujuan KPR Kebun 6. Persetujuan Penanganan Nasabah SAM 7. Persetujuan Penanganan Nasabah RCM 8. *Update* Penyelesaian Dokumen Bermasalah 9. *Update Financial Highlights* Mei 2024 1. CAR & Media Update 2. Bancassurance Partnership Update 3. Approval of BMM Sacrifice Distribution through BMI Branches 4. Approval of Proposed Social Activities from BMM 5. Approval of Garden Mortgage 6. Approval of SAM Customer Handling 7. Approval of RCM Customer Handling 8. Troubled Document Settlement Update 9. Financial Highlights Update May 2024	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
20.	28 Mei 2024 May 28, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Nasabah *Enterprise Banking* 3. Persetujuan Multiguna Dokter dan Daftar Rumah Sakit (ditunda) 4. *Review* Skema Insentif Porsi Haji H1-2024 & Persetujuan Perpanjangan untuk H2-2024 5. Persetujuan Proposal Biaya Program Masjid & *Philanthropy* 6. Persetujuan Optimalisasi Lobby MHC di Muamalat Tower (ditunda) 7. Proyeksi Kinerja Keuangan Juni 2024 8. Pembahasan Laporan Kinerja Kepada BPKH 1. CAR & Media Update 2. Approval of Enterprise Banking Customer Handling 3. Approval of Multipurpose Doctor and Hospital List (postponed) 4. Review of Hajj Portion Incentive Scheme H1-2024 & Approval of Extension for H2-2024 5. Approval of Mosque & Philanthropy Program Cost Proposal 6. Approval of MHC Lobby Optimization at Muamalat Tower (postponed) 7. Projected Financial Performance June 2024 8. Discussion of Performance Report to BPKH	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
21.	4 Juni 2024 June 4, 2024	1. CAR & *Media Update* 2. Revisi Rencana Bisnis Bank Tahun 2024 3. *Update* Kasus Nasabah 4. Persetujuan Penanganan Nasabah SAM 5. Persetujuan Pembiayaan SMEC 6. *Update* Penanganan Nasabah EB 1. CAR & Media Update 2. Bank Business Plan Revision 2024 3. Customer Case Update 4. SAM Customer Handling Approval 5. SMEC Financing Approval 6. EB Customer Handling Update	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
22.	11 Juni 2024 June 11, 2024	1. CAR & *Media Update* 2. Agenda Persetujuan Penanganan Aset Hotel 3. Agenda Persetujuan Optimalisasi Muamalat Tower 4. Agenda *Financial Highlights* Juni 2024 5. Agenda Pembahasan Materi RUPS 6. Agenda *Update* Pembahasan Risiko TPPU TPPT PPSPM 7. *Update* POJK No. 5 Tahun 2024 & Ketentuan LPS terkait Rencana Resolusi (*Resolution Plan*) 8. Persetujuan *Project Office* Aceh 1. CAR & Media Update 2. Approval Agenda for Hotel Asset Handling 3. Agenda of Muamalat Tower Optimization Approval 4. Agenda of Financial Highlights June 2024 5. Agenda of GMS Material Discussion 6. Agenda of TPPU TPPT PPSPM Risk Discussion Update 7. Update POJK No. 5 Year 2024 & LPS Provisions related to Resolution Plan 8. Aceh Office Project Approval	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Izin-OJK | Absence-OJK Ya | Yes
23.	25 Juni 2024 June 25, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Nasabah SAM 3. Agenda *Update* RUPS 4. Agenda Proyeksi Kinerja Keuangan Juni 2024 5. Pembahasan Surat OJK 6. Persetujuan Penanganan Nasabah EB 1. CAR & Media Update 2. SAM Customer Handling Approval 3. GMS Update Agenda 4. June 2024 Financial Performance Projection Agenda 5. OJK Letter Discussion 6. EB Customer Handling Approval	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Cuti | Leave Cuti | Leave Ya | Yes Ya | Yes
24.	2 Juli 2024 July 2, 2024	1. CAR & *Media Update* 2. Persetujuan Pembagian Tugas & Wewenang BOM 3. *Update* Rencana Strategis IT 2022-2027 1. CAR & Media Update 2. Approval of BOM Division of Duties & Authorities 3. Update on IT Strategic Plan 2022-2027	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
25.	9 Juli 2024 July 9, 2024	1. CAR & *Media Update* 2. *Financial Highlights* per-Juni 2024 3. Tindak Lanjut Diskusi OJK 4. Persetujuan Hapus Tagih Sisa Saldo Rekening Nostro 5. Persetujuan Strategis Bisnis Muhammadiyah 6. *Update* Lainnya 1. CAR & Media Update 2. Financial Highlights as of June 2024 3. Follow-up Discussion with OJK 4. Approval to Write-off Remaining Balance of Nostro Account 5. Approval of Muhammadiyah Business Strategic 6. Other Updates	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
26.	10 Juli 2024 (*Ad Hoc*) July 10, 2024 (Ad Hoc)	Persetujuan Penanganan Nasabah *Enterprise Banking* Enterprise Banking Customer Handling Approval	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
27.	23 Juli 2024 July 23, 2024	1. CAR & *Media Update* 2. *Update* Saham Haji 3. Proyeksi Kinerja Juli 2024 4. Persetujuan Penanganan Nasabah EB 5. Persetujuan Komposisi Anggota Komite Tingkat BOD 6. Persetujuan DPLK Syariah Muamalat 7. BMM *Update* 8. *Update* Lainnya 1. CAR & Media Update 2. Hajj Stock Update 3. July 2024 Performance Projection 4. EB Customer Handling Approval 5. Approval of BOD Level Committee Member Composition 6. Muamalat Syariah DPLK Approval 7. BMM Update 8. Other Updates	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
28.	23 Juli 2024 (*Ad Hoc*) July 23, 2024 (Ad Hoc)	*Organization Effectiveness Review* (HC) Organization Effectiveness Review (HC)	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
29.	26 Juli 2024 (*Ad Hoc*) July 26, 2024 (Ad Hoc)	1. Persetujuan Penanganan Nasabah *Enterprise Banking* 2. Persetujuan Vendor Pengelola Muamalat Hijrah Coffee 1. Enterprise Banking Customer Handling Approval 2. Approval of Muamalat Hijrah Coffee Management Vendor	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
30.	30 Juli 2024 (*Ad Hoc*) July 30, 2024 (Ad Hoc)	1. Persetujuan Pengambilalihan Operasional atas Jaminan Nasabah SAM 2. *Update* lainnya 1. Approval of Operational Takeover of SAM Customer Collateral 2. Other updates	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
31.	6 Agustus 2024 August 6, 2024	1. CAR & *Media Update* 2. *Financial Highlights* Juli 2024 3. Persiapan Rapat dengan BPKH 1. CAR & Media Update 2. Financial Highlights July 2024 3. Meeting Preparation with BPKH	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
32.	13 Agustus 2024 August 13, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Nasabah RCM & SAM 3. Persetujuan Insentif Giro Wajib Minimum 4. *Update* Strategi Pembiayaan *Enterprise Banking* 5. Pelaksanaan Agenda 17 Agustus 1. CAR & Media Update 2. Approval of RCM & SAM Customer Handling 3. Approval of Statutory Reserves Incentive 4. Update on Enterprise Banking Financing Strategy 5. Implementation of August 17th Agenda	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
33.	27 Agustus 2024 August 27, 2024	1. CAR & *Media Update* 2. Pembahasan Tanggapan Surat OJK 3. Persetujuan Penanganan Nasabah EB 4. Persetujuan atas *Update* Legal 5. Persetujuan atas Tindaklanjut ALCO Agustus 2024 6. Proyeksi Kinerja Keuangan Agustus 2024 7. *Update* lainnya 1. CAR & Media Update 2. Discussion of OJK Letter Response 3. Approval of EB Customer Handling 4. Approval of Legal Update 5. Approval of ALCO Follow-up August 2024 6. Projected Financial Performance August 2024 7. Other Updates	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
34.	10 September 2024 September 10, 2024	1. CAR & *Media Update* 2. Persetujuan Jaringan Kantor 3. Persetujuan Penyelesaian ALIF 4. Persetujuan Perpanjangan *Project* Muhammadiyah 5. *Financial Highlights* Agustus 2024 6. Rencana Bisnis Bank Muamalat Tahun 7. Persiapan Rapat BP-BPKH 1. CAR & Media Update 2. Approval of Office Network 3. Approval of ALIF Settlement 4. Approval of Project Muhammadiyah Extension 5. Financial Highlights August 2024 6. Bank Muamalat Business Plan Year 7. BP-BPKH Meeting Preparation	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
35.	17 September 2024 September 17, 2024	1. CAR & *Media Update* 2. Persetujuan atas *Coverage Area Consumer* 3. *Update* Kerjasama terkait BPKH Apps dan IKANAS 4. Persetujuan Kualitas Aset 5. *Update* Tindak Lanjut Diskusi Rencana Bisnis Bank Muamalat tahun 2025 di Level BOD 1. CAR & Media Update 2. Approval of Consumer Coverage Area 3. Update on Cooperation related to BPKH Apps and IKANAS 4. Approval of Asset Quality 5. Update on Follow-up Discussion of Bank Muamalat Business Plan 2025 at BOD Level	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
36.	24 September 2024 September 24, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Nasabah SAM 3. BNM 2023: *Supervisory Assessment of* BMI KL 4. Agenda Proyeksi Kinerja Keuangan Juni 2024 5. Proyeksi Kinerja Keuangan September 2024 1. CAR & Media Update 2. SAM Customer Handling Approval 3. BNM 2023: Supervisory Assessment of BMI KL 4. June 2024 Financial Performance Projection Agenda 5. September 2024 Financial Performance Projection	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Tidak | No Ya | Yes Ya | Yes
37.	24 September 2024 (*Ad Hoc*) September 24, 2024 (Ad Hoc)	*Update* Penanganan Kasus Nasabah Update on Customer Case Handling	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Tidak | No Ya | Yes Ya | Yes
38.	1 Oktober 2024 October 1, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Kasus Nasabah 3. Persetujuan Penetapan Saham Haji 1. CAR & Media Update 2. Approval of Customer Case Handling 3. Approval of Hajj Share Determination	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
39.	4 Oktober 2024 (*Ad Hoc*) October 4, 2024 (Ad Hoc)	Hasil *Prudential Meeting* dengan OJK Results of Prudential Meeting with OJK	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
40.	7 Oktober 2024 (*Ad Hoc*) October 7, 2024 (Ad Hoc)	*Update* dari tim Anti-*Fraud* Update from Anti Fraud team	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
41.	8 Oktober 2024 October 8, 2024	1. CAR & *Media Update* 2. Persetujuan *Budget Souvenir* Haji 2024 3. Persetujuan Skema Insentif & Target 4. *Financial Highlights* September 2024 5. *Update* & Persetujuan Rapat Umum Pemegang Saham Luar Biasa 6. Usulan Revisi *Turnaround Plan* 2.0 1. CAR & Media Update 2. Approval of Hajj Souvenir Budget 2024 3. Approval of Incentive Schemes & Targets 4. Financial Highlights September 2024 5. Update & Approval of Extraordinary General Meeting of Shareholders 6. Proposed Revision of Turnaround Plan 2.0	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
42.	15 Oktober 2024 October 15, 2024	1. CAR & *Media Update* 2. Persetujuan Proposal Penawaran Perpanjangan Kerjasama BMI - SLFI 3. Persetujuan Hasil *Prudential Meeting* dengan OJK 4. Pemaparan *Update* Penanganan Nasabah SAM 5. DPLK Update September 2024 (ditunda) 6. *Branch Profitability* (ditunda) 1. CAR & Media Update 2. Approval of BMI - SLFI Cooperation Extension Bid Proposal 3. Approval of Prudential Meeting Results with OJK 4. SAM Customer Handling Update 5. DPLK Update September 2024 (postponed) 6. Branch Profitability (postponed)	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Tidak | No
43.	22 Oktober 2024 October 22, 2024	1. CAR & *Media Update* 2. *Update* AML CFT & CFP terkait Judi *Online* dan *Data Masking* 3. *Update* KHP OJK Tahun 2023 & 2024 4. *Kickoff Meeting* dengan KAP DBSDA 5. Penyelesaian Fasilitas Nasabah SAM 6. Persetujuan & *Update* ALIF 7. *Update* Penyelesaian Nasabah 8. DPLK *Update* September 2024 (ditunda) 1. CAR & Media Update 2. CFT & CFP AML Update on Online Gambling and Data Masking 3. KHP OJK Update 2023 & 2024 4. Kickoff Meeting with KAP DBSDA 5. SAM Customer Facility Settlement 6. ALIF Approval & Update 7. Customer Settlement Update 8. DPLK Update September 2024 (postponed)	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Tidak | No Ya | Yes Ya | Yes
44.	29 Oktober 2024 October 29, 2024	1. CAR & *Media Update* 2. DPLK *Update* September 2024 3. *Turnaround Plan* 3.0 4. Rencana Bisnis Bank dan Rencana Aksi Keuangan Berkelanjutan Tahun 2025 5. Rencana Aksi Pemulihan dan Rencana Resolusi 6. *Financial Projection* Oktober 2024 1. CAR & Media Update 2. DPLK Update September 2024 3. Turnaround Plan 3.0 4. Bank Business Plan and Sustainable Finance Action Plan 2025 5. Recovery Action Plan and Resolution Plan 6. Financial Projection October 2024	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
45.	5 November 2024 November 5, 2024	1. CAR & *Media Update* 2. *Update Bank Custodian* 3. *Update* Perbaikan *Liveness Biometric* 4. *Update Progress Recovery* 5. *Financial Highlights* Oktober 2024 6. Persetujuan Kerjasama dengan SLFI 1. CAR & Media Update 2. Custodian Bank Update 3. Update on Biometric Liveness Improvement 4. Progress Recovery Update 5. Financial Highlights October 2024 6. Cooperation Agreement with SLFI	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
46.	12 November 2024 November 12, 2024	1. CAR & *Media Update* 2. Persetujuan Region & *Branch Structure* 3. ALIF *Update* 4. *Corporate Action Update* 5. Pembahasan APU, PPT dan PPPSPM 6. MI *Update* 7. BMM *Update* 1. CAR & Media Update 2. Region & Branch Structure Agreement 3. ALIF Update 4. Corporate Action Update 5. AML, CFT and PPPSPM Discussion 6. MI Update 7. BMM Update	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
47.	19 November 2024 November 19, 2024	1. CAR & *Media Update* 2. *Update Progres Recovery* 3. *Update* POJK Nomor 15 Tahun 2024 4. Pembentukan Komite GRC 5. Proyeksi Kinerja Keuangan November 2024 1. CAR & Media Update 2. Update on Recovery Progress 3. Update on POJK Number 15 Year 2024 4. Establishment of GRC Committee 5. Projected Financial Performance November 2024	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
48.	26 November 2024 November 26, 2024	1. CAR & *Media Update* 2. Penyelesaian Fasilitas Nasabah SAM 3. *Update* Persiapan RUPSLB dan Persetujuan Biaya Balik Nama Saham Haji BPKH 4. ALIF *Update* 5. Hasil *Stress Test* Risiko Pasar 1. CAR & Media Update 2. SAM Customer Facility Settlement 3. Update on EGM Preparation and Approval of BPKH Hajj Share Transfer Fee 4. ALIF Update 5. Market Risk Stress Test Results	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
49.	3 Desember 2024 December 3, 2024	1. CAR & *Media Update* 2. Persetujuan Pencatatan *Recovery Asset Sale* 3. *Financial Highlights* November 2024 4. *Update* Penyelesaian Dokumen Bermasalah 5. *Update* Progres *Recovery* 1. CAR & Media Update 2. Approval of Listing of Recovery Asset Sale 3. Financial Highlights November 2024 4. Problematic Document Settlement Update 5. Recovery Progress Update	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
50.	10 Desember 2024 December 10, 2024	1. CAR & *Media Update* 2. Persetujuan Penanganan Nasabah SAM 3. *Update* RUPSLB 1. CAR & Media Update 2. SAM Customer Handling Approval 3. EGM Update	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
51.	17 Desember 2024 December 17, 2024	1. CAR & *Media Update* 2. Pengaturan Tugas BOM dan Pelaksanaan Pemberian Kuasa 3. *Update* Penanganan Nasabah SAM 4. *Update* Hasil Pemeriksaan OJK 2024 5. Proyeksi Kinerja Desember 2024 6. *Update* Bank Muamalat Tahun 1. CAR & Media Update 2. BOM Task Setting and Authorization Implementation 3. SAM Customer Handling Update 4. OJK Examination Results Update 2024 5. Projected Performance December 2024 6. Bank Muamalat Year Update	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes
52.	20 Desember 2024 (*Ad Hoc*) December 20, 2024 (Ad Hoc)	Struktur Organisasi BMI BMI's Organizational Structure	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Participant	Kehadiran (Ya/Tidak) Attendance (Yes/No)
53.	24 Desember 2024 December 24, 2024	1. CAR & *Media Update* 2. Persiapan Kegiatan Operasional Akhir Tahun 2024 3. *Update IT Strategy Plan* 4. M-DIN *Reborn* 5. Persetujuan Restrukturisasi Nasabah EB 6. *Update* Progres *Recovery* Nasabah EB 7. *Update* Penanganan Nasabah SAM 8. Proyeksi Kinerja Desember 2024 1. CAR & Media Update 2. Preparation for Operational Activities End of 2024 3. IT Strategy Plan Update 4. M-DIN Reborn 5. EB Customer Restructuring Approval 6. EB Customer Recovery Progress Update 7. SAM Customer Handling Update 8. December 2024 Performance Projection	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes
54.	30 Desember 2024 (*Ad Hoc*) December 30, 2024 (Ad Hoc)	Persiapan *Meeting* dengan BPKH dan PSM Meeting Preparation with BPKH and PSM	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes
55.	31 Desember 2024 December 31, 2024	1. CAR & *Media Update* 2. *Update* Hasil ALCO 3. Proyeksi Kinerja Desember 2024 1. CAR & Media Update 2. ALCO Results Update 3. Projected Performance December 2024	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes
56.	31 Desember 2024 (*Ad Hoc*) December 31, 2024 (Ad Hoc)	Struktur Organisasi BMI (Lanjutan) BMI's Organizational Structure (Continued)	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes

Keterangan | Notes:
1) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the AGMS resolution on June 27, 2024.
2) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
3) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN DIREKSI
Board of Directors Meeting Frequency and Attendance Level

No.	Nama Name	Jabatan Position	Rapat Internal Internal Meeting		RUPS GMS	
			Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance
1.	Indra Falatehan*)	Direktur Utama (Januari s.d Juni 2024) President Director (January to June 2024)	23	23	1	1
2.	Karno	Direktur Kepatuhan, Risiko, dan Hukum Compliance, Risk, and Legal Director	56	55	2	2
3.	Hery Syafril**)	Direktur Risiko Bisnis Pembiayaan (Januari s.d Juni 2024)/Direktur Utama (Juni 2024 s.d Desember 2024) Financing Business Risk Director (January to June 2024)/President Director (June 2024 to December 2024)	50	40	2	1

No.	Nama Name	Jabatan Position	Rapat Internal Internal Meeting		RUPS GMS	
			Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance
4.	Wahyu Avianto*)	Direktur Operasi dan Digital (Januari s.d Juni 2024) Operations and Digital Director (January to June 2024)	23	21	1	0
5.	Suhendar*)	Direktur Keuangan dan Strategi (Januari s.d Juni 2024) Finance and Strategy Director (January to June 2024)	23	21	1	1
6.	Imam Teguh Saptono	Direktur Utama (Desember 2024 s.d sekarang) President Director (December 2024 to present)	6	6	0	0
7.	Kukuh Rahardjo***)	Direktur Bisnis (Desember 2024 s.d sekarang) Business Director (December 2024 to present)	6	6	0	0
8.	Riksa Prakoso**)	Direktur Operasi, TI dan SDM (Juni s.d Desember 2024) Operations, IT and HR Director (June to December 2024)	27	26	1	0

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the resolution of the AGMS dated June 27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
***) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025.

RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Kebijakan Rapat

Kebijakan rapat gabungan Dewan Komisaris dan Direksi Bank Muamalat merujuk pada Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum yang mengatur bahwa rapat diselenggarakan paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Rapat gabungan tersebut mencerminkan penyelenggaraan koordinasi dan sinergi fungsi manajemen antara Dewan Komisaris dan Direksi.

JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Meeting Policy

The joint meeting policy of the Board of Commissioners and the Board of Directors of Bank Muamalat refers to OJK Regulation No. 17 of Year 2023 regarding Governance Implementation of Commercial Banks which regulates that meetings are held at least 1 (one) time in 4 (four) months. The joint meetings reflect the implementation of coordination and synergy of the management function between the Board of Commissioners and the Board of Directors.

Pelaksanaan Rapat

AGENDA RAPAT GABUNGAN DEWAN KOMISARIS BERSAMA DIREKSI
Joint Meetings of the Board of Commissioners and the Board of Directors

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Participant of the BoC	Kehadiran (Ya/Tidak) Attendance (Yes/No)	Peserta Direksi Participant of the BoD	Kehadiran (Ya/Tidak) Attendance (Yes/No)
1.	12 Januari 2024 January 12, 2024	Pembahasan Nasabah PT Harrisma Data Citta PT Harrisma Data Citta Customer Discussion	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Participant of the BoC	Kehadiran (Ya/ Tidak) Attendance (Yes/ No)	Peserta Direksi Participant of the BoD	Kehadiran (Ya/ Tidak) Attendance (Yes/ No)
2.	22 Januari 2024 January 22, 2024	1. Update Tingkat Keamanan *Cyber* 2. Tanggapan atas Rekomendasi Dekom Terkait Isu Strategis dan Kinerja Keuangan 3. *Due Diligence* Laporan Keuangan *Unaudited* 4. Hasil Final TAP 2.0 1. Update on Cyber Security Level 2. Response to Dekom Recommendations on Strategic Issues and Financial Performance 3. Due Diligence of Unaudited Financial Statements 4. Final Results of TAP 2.0	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
3.	26 Januari 2024 January 26, 2024	MIG Tahun 2024 MIG in 2024	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Tidak | No Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
4.	23 Februari 2024 February 23, 2024	1. *Financial Highlights* per Januari 2024 2. *Update Corporate Action* 1. Financial Highlights as of Januari 2024 2. Update Corporate Action	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
5.	22 Maret 2024 March 22, 2024	1. *Financial Highlights* per Februari 2024 2. *Update Corporate Action* 3. Penerapan Perlindungan Konsumen & Masyarakat 1. Financial Highlights as of February 2024 2. Update Corporate Action 3. Implementation of Consumer & Community Protection	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
6.	22 Maret 2024 March 22, 2024	Tindak Lanjut Hasil Audit ALIF Follow-up on ALIF Audit Results	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
7.	5 April 2024 April 5, 2024	Persetujuan Penyesuaian RBB tahun 2024 Approval of RBB Adjustment for 2024	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
8.	26 April 2024 April 26, 2024	*Portofolio LQF Enterprise Banking*	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Tidak | No Ya | Yes Ya | Yes Ya | Yes
9.	17 Mei 2024 May 17, 2024	1. Financial Highlights per April 2024 2. Update Internal Target BMI Tahun 2024 3. Rencana Pembelian Sukuk 1. Financial Highlights as of April 2024 2. Internal Update BMI Target in 2024 3. Sukuk Purchase Plan	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Participant of the BoC	Kehadiran (Ya/Tidak) Attendance (Yes/No)	Peserta Direksi Participant of the BoD	Kehadiran (Ya/Tidak) Attendance (Yes/No)
10.	31 Mei 2024 May 31, 2024	Penunjukan Ketua RUPS Appointment of GMS Chairman	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
11.	31 Mei 2024 May 31, 2024	Update Tindaklanjut Rapat di Bandung Update on Follow-up Meeting in Bandung	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
12.	6 Juni 2024 June 6, 2024	Persetujuan Perubahan RBB 2024 Approval of RBB Amendment 2024	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
13.	19 Juli 2024 July 19, 2024	1. *Update Corporate Action* 2. Strategi Bisnis BMI 1. Corporate Action Update 2. BMI Business Strategy	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
14.	16 Agustus 2024 August 16, 2024	1. *Financial Highlights* per Juli 2024 2. Strategi Pembiayaan *Enterprise Banking* 1. Financial Highlights as of July 2024 2. Enterprise Banking Financing Strategy	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
15.	20 September 2024 September 20, 2024	1. *Financial Highlights* per Agustus 2024 2. Pembahasan Surat OJK 3. Konsultasi Pembiayaan Nasabah > Rp 100 Miliar 1. Financial Highlights as of August 2024 2. OJK Letter Discussion 3. Customer Financing Consultation > Rp 100 Billion	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso	Ya | Yes Ya | Yes Ya | Yes
16.	20 September 2024 September 20, 2024	1. Persetujuan Jaringan Kantor BMI 2. Persetujuan Manajemen Kualitas Aset 1. BMI Office Network Approval 2. Asset Quality Management Approval	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso	Ya | Yes Ya | Yes Ya | Yes
17.	7 Oktober 2024 (*Adhoc*) October 7, 2024 (Adhoc)	1. Update Kajian Organisasi BMI 2. Hasil Prudential Meeting dengan OJK 1. Update on BMI Organizational Review 2. Results of Prudential Meeting with OJK	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
18.	18 Oktober 2024 October 18, 2024	1. Persetujuan Proposal Penawaran Perpanjangan Kerjasama BMI - SLFI 2. Persetujuan Hasil Prudential *Meeting* dengan OJK 1. Approval of BMI - SLFI Cooperation Extension Bid Proposal 2. Approval of Prudential Meeting Results with OJK	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Tidak | No Ya | Yes Tidak | No

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Participant of the BoC	Kehadiran (Ya/ Tidak) Attendance (Yes/ No)	Peserta Direksi Participant of the BoD	Kehadiran (Ya/ Tidak) Attendance (Yes/ No)
19.	23 Oktober 2024 October 23, 2024	1. Proyeksi Pencapaian Kinerja *Retail Banking* dan *Enterprise Banking* 2. *Aging* LQF dan AYDA *Retail Collection Management* dan *Special Asset Managemement* 1. Projected Retail Banking and Enterprise Banking Performance 2. Aging LQF and AYDA Retail Collection Management and Special Asset Management	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril • Karno • Riksa Prakoso	Tidak | No Ya | Yes Ya | Yes
20.	23 Oktober 2024 October 23, 2024	1. Persetujuan Rapat Umum Pemegang Saham Luar Biasa 2. *Kick-Off Meeting* dengan KAP DBSDA 1. Approval of Extraordinary General Meeting of Shareholders 2. Kick-Off Meeting with KAP DBSDA	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril • Karno • Riksa Prakoso	Tidak | No Ya | Yes Ya | Yes
21.	31 Oktober 2024 October 31, 2024	1. Persetujuan RBB Tahun 2025 2. Persetujuan TAP 3.0 3. Persetujuan *Recovery Plan* dan *Resolution Plan* 1. Approval of RBB Year 2025 2. Approval of TAP 3.0 3. Approval of Recovery Plan and Resolution Plan	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
22.	8 November 2024 November 8, 2024	1. Persetujuan RBB Tahun 2025 2. Persetujuan TAP 3.0 3. Persetujuan *Recovery Plan* dan *Resolution Plan* 1. Approval of RBB Year 2025 2. Approval of TAP 3.0 3. Approval of Recovery Plan and Resolution Plan	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
23.	15 November 2024 November 15, 2024	1. ALIF Update 2. Pembahasan APU, PPT dan PPPSPM 3. Financial Highlights Oktober 2024 1. ALIF Update 2. AML, CFT and PPPSPM Discussion 3. Financial Highlights October 2024	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Tidak | No
24.	6 Desember 2024 December 6, 2024	1. *Update Progres Recovery* 2. *Financial Highlights* November 2024 3. *Update* Pembiayaan Nasabah EB 1. Recovery Progress Update 2. Financial Highlights November 2024 3. EB Customer Financing Update	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
25.	20 Desember 2024 December 20, 2024	1. Update Penanganan Nasabah SAM 2. Update Lainnya	• Sapto Amal Damandari • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Imam Teguh Saptono • Karno • Kukuh Rahardjo[3)]	Ya | Yes Ya | Yes Ya | Yes

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Participant of the BoC	Kehadiran (Ya/Tidak) Attendance (Yes/No)	Peserta Direksi Participant of the BoD	Kehadiran (Ya/Tidak) Attendance (Yes/No)
26.	27 Desember 2024 December 27, 2024	Proyeksi Kinerja Desember 2024 Projected Performance December 2024	• Sapto Amal Damandari • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Imam Teguh Saptono • Karno • Kukuh Rahardjo	Tidak | No Ya | Yes Ya | Yes

Keterangan | Notes:
1) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the AGMS resolution on June 27, 2024.
2) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
3) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025

Berikut adalah frekuensi rapat dan tingkat kehadiran Dewan Komisaris dan Direksi.

The following is the frequency of meetings and attendance levels of the Board of Commissioners and Board of Directors.

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN DEWAN KOMISARIS DAN DIREKSI
Board of Commissioners and Board of Directors Meeting Frequency and Attendance Level

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Persentase (%) Percentage (%)
Dewan Komisaris | The Board of Commissioners					
1.	Sartono	Komisaris Independen Independent Commissioner	26	26	100
2.	Amin Said Husni**)	Komisaris Utama Independen (Juni s.d Desember 2024) Independent President Commissioner (June to December 2024)	25	25	100
3.	Andre Mirza Hartawan	Komisaris Commissioner	26	26	100
4.	Sapto Amal Damandari	Komisaris Utama Independen Independent President Commissioner	1	1	100
Direksi | The Board of Directors					
5.	Indra Falatehan*)	Direktur Utama (Januari s.d Juni 2024) President Director (January to June 2024)	12	12	100
6.	Karno	Direktur Kepatuhan, Risiko, dan Hukum Compliance, Risk and Legal Director	26	26	100
7.	Hery Syafril**)	Direktur Risiko Bisnis Pembiayaan (Januari s.d Juni 2024)/Direktur Utama (Juni 2024 s.d Desember 2024) Financing Business Risk Director (January to June 2024)/President Director (June 2024 to December 2024)	24	21	87
8.	Wahyu Avianto*)	Direktur Operasi dan Digital (Januari s.d Juni 2024) Operations and Digital Director (January to June 2024)	12	11	91
9.	Suhendar*)	Direktur Keuangan dan Strategi (Januari s.d Juni 2024) Finance and Strategy Director (January to June 2024)	12	12	100
10.	Riksa Prakoso**)	Direktur Operasi, TI dan SDM (Juni s.d Desember 2024) Operations, IT and HC Director (June to December 2024)	12	10	83
11.	Imam Teguh Saptono	Direktur Utama (Desember 2024 s.d sekarang) President Director (December 2024 to present)	2	1	50
12.	Kukuh Rahardjo***)	Direktur Bisnis (Desember 2024 s.d sekarang) Business Director (December 2024 to present)	2	2	100

Keterangan | Notes:
*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the AGMS resolution on June 27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
***) Efektif tidak menjabat sejak tanggal 25 Maret 2025.
Effective from resignation on March 25, 2025

RAPAT DEWAN PENGAWAS SYARIAH BERSAMA DEWAN KOMISARIS DAN DIREKSI

Kebijakan Rapat

Kebijakan rapat Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi mengacu pada Peraturan OJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah dan tertuang pada Board Manual, yang mengatur bahwa rapat Dewan Pengawas Syariah bersama dengan Direksi dan rapat Dewan Pengawas Syariah bersama dengan Dewan Komisaris diselenggarakan paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

Pelaksanaan Rapat

MEETINGS OF THE SHARIA SUPERVISORY BOARD JOINTLY WITH THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Meeting Policy

The policy on the Sharia Supervisory Board joint meetings with the Board of Commissioners and the Board of Directors as stated in the Board Manual regulates that the meetings of the Sharia Supervisory Board jointly with the Board of Directors and the Board of Commissioners are held at least 1 (one) time in 4 (four) months.

Meeting Implementation

AGENDA RAPAT GABUNGAN DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS, DAN DIREKSI
Joint Meeting Agenda of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Pengawas Syariah Sharia Supervisory Board Participants	Kehadiran (Ya/Tidak) Attendance (Yes/No)	Peserta Dewan Komisaris Participant of the BoC		Peserta Direksi Participant of the BoD	
1.	26 Januari 2024 January 26, 2024	1. *Financial Highlights* per Desember 2023 2. *Update Corporate Action* 1. Financial Highlights as of December 2023 2. Corporate Action Update	• Sholahudin Al-Aiyub • Siti Haniatunnisa • Agung Danarto	Ya | Yes Ya | Yes Ya | Yes	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Tidak | No Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes Ya | Yes
2.	26 April 2024 April 26, 2024	1. Financial Highlights per Maret 2024 2. Update Corporate Action 3. RUPST Bank Muamalat 1. Financial Highlights as of March 2024 2. Corporate Action Update 3. AGMS Bank Muamalat	• Sholahudin Al-Aiyub • Siti Haniatunnisa • Agung Danarto	Ya | Yes Ya | Yes Ya | Yes	• Amin Said Husni[1)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Indra Falatehan[1)] • Karno • Wahyu Avianto[1)] • Suhendar[1)] • Hery Syafril[2)] • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Tidak | No Ya | Yes Ya | Yes Ya | Yes
3.	19 Juli 2024 July 19, 2024	1. *Financial Highlights* per Juni 2024 2. *Update* lainnya 1. Financial Highlights as of June 2024 2. Other Update	• Sholahudin Al-Aiyub • Siti Haniatunnisa • Agung Danarto	Ya | Yes Ya | Yes Ya | Yes	• Amin Said Husni[2)] • Sartono • Andre Mirza Hartawan	Ya | Yes Ya | Yes Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes
4.	18 Oktober 2024 October 18, 2024	*Financial Highlights* per September 2024 Financial Highlights as of September 2024	• Sholahudin Al-Aiyub • Siti Haniatunnisa • Agung Danarto	Ya | Yes Ya | Yes Ya | Yes	• Amin Said Husni[1)] • Sartono • Andre Mirza Hartawan	Ya | Yes Tidak | No Ya | Yes	• Hery Syafril[2)] • Karno • Riksa Prakoso[2)]	Ya | Yes Ya | Yes Ya | Yes

Keterangan | Notes:
[1)] Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the AGMS resolution on June 27, 2024.
[2)] Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Berikut adalah frekuensi rapat dan tingkat kehadiran Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

The following is the frequency of meetings and attendance levels of the Sharia Supervisory Board, Board of Commissioners and Board of Directors.

FREKUENSI RAPAT DAN TINGKAT KEHADIRAN DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS, DAN DIREKSI
Sharia Supervisory Board, Board of Commissioners, and Board of Directors Meeting Frequency and Attendance Level

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Persentase (%) Percentage (%)
Dewan Pengawas Syariah | The Sharia Supervisory Board					
1.	Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	4	4	100
2.	Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	4	4	100
3.	Dr. H. Agung Danarto, M.Ag	Anggota Member	4	3	75
Dewan Komisaris | The Board of Commissioners					
4.	Sartono	Komisaris Independen Independent Commissioner	4	2	50
5.	Amin Said Husni**)	Komisaris Utama Independen (Juni s.d Desember 2024) Independent President Commissioner (June to December 2024)	4	4	100
6.	Andre Mirza Hartawan	Komisaris/Plt. Komisaris Utama Commissioner/Acting President Commissioner	4	4	100
Direksi | The Board of Directors					
7.	Indra Falatehan*)	Direktur Utama (Januari s.d Juni 2024) President Director (January to June 2024)	2	2	100
8.	Karno	Direktur Kepatuhan, Risiko, dan Hukum Compliance, Risk and Legal Director	4	4	100
9.	Hery Syafril**)	Direktur Risiko Bisnis Pembiayaan (Januari s.d Juni 2024)/Direktur Utama (Juni 2024 s.d Desember 2024) Financing Business Risk Director (January to June 2024)/President Director (June 2024 to December 2024)	4	3	75
10.	Wahyu Avianto*)	Direktur Operasi dan Digital (Januari s.d Juni 2024) Operations and Digital Director (January to June 2024)	2	1	50
11.	Suhendar*)	Direktur Keuangan dan Strategi (Januari s.d Juni 2024) Finance and Strategy Director (January to June 2024)	2	2	100
12.	Riksa Prakoso**)	Direktur Operasi, TI dan SDM (Juni s.d Desember 2024) Operations, IT and HR Director (June to December 2024)	2	1	50

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the resolution of the AGMS dated June27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Komite Audit
Audit Committee

Dewan Komisaris Bank Muamalat membentuk Komite Audit yang diketuai oleh Komisaris Independen merangkap sebagai anggota untuk melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan tindak lanjut hasil audit Bank Muamalat Indonesia. Komite tersebut juga bertugas melakukan pemantauan atas tindak lanjut hasil audit internal dan hasil audit pihak eksternal guna menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan Bank.

DASAR HUKUM

Pembentukan Komite Audit Bank Muamalat Indonesia mengacu pada peraturan perundangan-undangan, yaitu:

1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 9 Tahun 2023 tentang Peraturan Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
3. Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah
4. Peraturan Otoritas Jasa Keuangan No. 55/ POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
5. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 8 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
6. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

The Board of Commissioners of Bank Muamalat formed an Audit Committee chaired by an Independent Commissioner concurrently as a member to monitor and evaluate the planning and implementation of audits and monitor the follow-up of Bank Muamalat Indonesia's audit results. The committee is also tasked with monitoring the follow-up of internal audit results and external party audit results to assess the adequacy of internal control, including the adequacy of the Bank's financial reporting process.

LEGAL BASIS

Bank Muamalat Indonesia established Audit Committee by referring to the laws and regulations as follows:

1. Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
2. Financial Services Authority Regulation Number 9 of 2023 concerning the Regulation on the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities.
3. Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units
4. Financial Services Authority Regulation No. 55/ POJK.04/2015 dated December 29, 2015 concerning the Establishment and Guidelines for the Implementation of the Audit Committee.
5. Financial Services Authority Regulation No. 1/ POJK.03/2019 dated January 8, 2019 concerning the Implementation of Internal Audit Functions in Commercial Banks.
6. Bank Articles of Association concerning the duties and authorities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE AUDIT

Komite Audit Bank Muamalat telah memiliki pedoman kerja atau piagam yang di dalamnya mengatur tujuan pembentukan komite, tugas, tanggung jawab, dan wewenang komite, struktur dan keanggotaan komite, rapat komite, kuorum, pengambilan keputusan, masa tugas anggota komite dari Pihak Independen, mekanisme evaluasi kinerja, serta periode reviu piagam komite secara berkala. Piagam Komite Audit dan susunan anggota Komite Audit terus diperbarui secara berkala, paling sedikit 1 (satu) kali dalam 3 (tiga) tahun sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

KRITERIA ANGGOTA KOMITE AUDIT

Piagam Komite Audit Bank Muamalat telah mengatur kriteria keanggotaan Komite Audit di mana anggota komite tersebut berasal dari Komisaris Independen dan pihak independen serta memenuhi persyaratan sebagai berikut:

1. Komite Audit paling sedikit beranggotakan:
   a. 1 (satu) orang Komisaris Independen; dan
   b. Pihak Independen:
      - 1 (satu) orang yang memiliki keahlian bidang keuangan atau bidang akuntansi; dan
      - 1 (satu) orang yang memiliki keahlian bidang perbankan syariah, bagi Bank yang melaksanakan kegiatan usaha secara syariah.
2. Bagi Bank yang melaksanakan kegiatan usaha secara syariah, 1 (satu) orang anggota dewan pengawas syariah dapat menjadi anggota komite audit.
3. Wajib mempunyai integritas, akhlak, moral dan reputasi keuangan yang baik.
4. Wajib mempunyai kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
5. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang-undangan terkait lainnya.
6. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan
7. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Bank.
8. Wajib mempunyai paling kurang satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan.
9. Wajib mempunyai paling kurang satu anggota yang memiliki keahlian di bidang perbankan syariah.
10. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik

WORK GUIDELINES/CHARTER OF THE AUDIT COMMITTEE

The Audit Committee of Bank Muamalat retains a work guideline or charter of which its content regulates the purpose of establishing the committee, duties, responsibilities, and committee authority, committee structure and membership, committee meeting, quorum, decision-making, term of office of committee members of the Independent Party, performance assessment mechanism, as well as the periodic review of the committee charter. The Audit Committee Charter and the membership composition are continually updated periodically, at least 1 (one) time in every 3 (three) years in line with development in applicable regulations as well as current conditions of the Bank.

MEMBERSHIP CRITERIA OF THE AUDIT COMMITTEE

The Audit Committee Charter of Bank Muamalat regulates the criteria of the Audit Committee membership where committee members are from Independent Commissioners and independent parties as well as complying with the requirements as follows:

1. The Audit Committee consists of members at least:
   a. 1 (one) Independent Commissioner; and
   b. Independent Party:
      - 1 (one) member with the expertise in finance or accounting; and
      - 1 (one) member with the expertise in sharia banking, for Banks that conduct sharia business activities.
2. For Banks that conduct sharia business activities, 1 (one) sharia supervisory board member may serves as audit committee member.
3. Must have good integrity, character, morals and financial reputation.
4. Must have the capability, knowledge, experience in accordance with the job position, as well as the capability to communicate appropriately.
5. Must understand financial report, company business specifically related to services or Bank business activities, audit process, risk management, and other related laws and regulations.
6. Willing to continuously improve competency through education and training
7. Must comply with the Audit Committee code of ethics setforth by the Bank.
8. Must have at least one member with the educational background and expertise in accounting and finance.
9. Must have at least one member with the expertise in sharia banking.
10. Not a person from a Public Accounting Firm, Legal Consultant Office, Public Appraisal Service Firm or other

atau pihak lain yang memberi jasa *assurance*, jasa non-assurance, jasa penilai dan/atau jasa konsultasi lain kepada emiten atau perusahaan publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.

11. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
12. Wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi Pihak Independen bagi mantan anggota Direksi, Pejabat Eksekutif, atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen.
13. Tidak memiliki saham langsung maupun tidak langsung pada Bank.
14. Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
15. Tidak memiliki hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB

Uraian tugas dan tanggung jawab Komite Audit pada Piagam Komite Audit adalah sebagai berikut:

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.
2. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan.
3. Melakukan penelaahan atas kepatuhan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
4. Menjaga kerahasiaan dokumen, data dan informasi Bank.
5. Dalam melakukan tugas sebagaimana angka 1 di atas, Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit:
   a. Pelaksanaan tugas satuan kerja audit intern;
   b. Kesesuaian pelaksanaan audit oleh Akuntan Publik dengan standar audit;
   c. Kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan
   d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, akuntan publik, dan hasil pengawasan Otoritas Jasa Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris.

parties that provide assurance services, non-assurance services, appraisal services and/or other consulting services to concerned issuers or public companies within the last 6 (six) months period.

11. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months except for Independent Commissioner.
12. Must take on a waiting period of at least 6 (six) months prior to becoming Independent Party for former members of the Board of Directors, Executive Officers, or parties with relationship with the Bank that may influence the capability of the concerned to take independent actions.
13. Not owning shares directly or indirectly at the Bank.
14. Not having affiliation with members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of Bank Muamalat Indonesia.
15. Not having business relationship, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of Audit Committee according to Audit Committee Charter are as follow:

1. Monitoring and evaluating the planning and implementation of audit as well as monitoring the follow-up to the audit results in order to assess the adequacy of internal control, including the adequacy of the financial reporting process.
2. Reviewing and advising the Board of Commissioners regarding potential conflicts of interest.
3. Reviewing compliance with laws and regulations related to the Bank's activities.
4. Maintaining the confidentiality of documents, data, and information of the Bank.
5. In carrying out the duties as referred to in item 1, Audit Committee is required to monitor and evaluate the following:

a. Duties implementation of internal audit unit;
b. Audit conformity by a Public Accountant with auditing standards;
c. Conformity of financial statements with financial accounting standards; and
d. Implementation of follow-up by the Board of Directors on the findings by the internal audit work unit, public accountants, and supervision results of the Financial Services Authority in order to provide recommendations to the Board of Commissioners.

6. Dalam melakukan pemantauan dan evaluasi pelaksanaan tugas Satuan Kerja Audit Intern (SKAI), Komite Audit bertanggung jawab antara lain:
   a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
   b. Mengevaluasi kinerja SKAI Bank;
   c. Memastikan SKAI berkomunikasi dengan Direksi, Dewan Komisaris, Dewan Pengawas Syariah, auditor ekstern, dan Otoritas Jasa Keuangan;
   d. Memastikan SKAI bekerja secara independen serta menjunjung tinggi integritas dalam pelaksanaan tugas;
   e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran SKAI;
   f. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat dan akurat;
   g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian Remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja; dan
   h. Memberikan rekomendasi kepada Dewan Komisaris terkait persetujuan pengangkatan dan pemberhentian kepala SKAI, penetapan piagam audit intern dan penunjukan pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI.
7. Dalam pemantauan dan evaluasi pelaksanaan audit oleh Kantor Akuntan Publik, Komite Audit bertanggung jawab antara lain:
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan Publik yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa;
   b. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
   c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik paling kurang melalui:
      i. Kesesuaian pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik dengan standar audit yang berlaku;
      ii. Kecukupan waktu pekerjaan lapangan;
      iii. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
      iv. Rekomendasi perbaikan yang diberikan oleh Akuntan Publik dan/atau KAP.
8. Dalam pemantauan dan evaluasi pelaporan keuangan, Komite Audit bertanggung jawab antara lain:

6. In monitoring and evaluating duties implementation of the Internal Audit Unit (IAU), Audit Committee is responsible for the following:
   a. Monitoring and reviewing the effectiveness of the Bank's internal audit;
   b. Evaluating the performance of the Bank's IAU;
   c. Ensuring the IAU communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, external auditors, and the Financial Services Authority;
   d. Ensuring that the IAU is independent and upholds integrity in performing duties;
   e. Providing recommendations to the Board of Commissioners regarding audit plan preparation, as well as IAU scope and budget;
   f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions rapidly and accurately;
   g. Providing recommendations to the Board of Commissioners regarding the provision of IAU's overall annual Remuneration and performance awards; and
   h. Providing recommendations to the Board of Commissioners regarding approval for the appointment and dismissal of the Head of IAU, the establishment of an internal audit charter, and the appointment of an independent quality controller from an external party to review IAU performance.
7. In monitoring and evaluating audits by a Public Accounting Firm, Audit Committee is responsible for the following:
   a. Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accountant based on independence, the scope of the assignment, and fees;
   b. Providing independent opinion in the event of disagreement between management and the Accountant for the services provided.
   c. Evaluating the implementation of audit services on annual historical financial information by a Public Accountant and/or Public Accounting Firm, including:
      i. Conformity of audit implementation by Public Accountant and/or Public Accounting Firm with applicable auditing standards;
      ii. Sufficient time for field work;
      iii. Assessment of the scope of services provided and the adequacy of sampling test; and
      iv. Recommendations for improvement provided by the Public Accountant and/or Public Accounting Firm.
8. In monitoring and evaluating financial reporting, Audit Committee is responsible for the following:

a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antaran lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
b. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.

WEWENANG KOMITE AUDIT

Wewenang yang dimiliki Komite Audit tertuang pada Piagam Komite Audit yang di antaranya adalah:
1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit.
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Menerima tembusan Laporan Hasil Audit Intern yang disampaikan ke Direktur Utama.
5. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

KETENTUAN MASA JABATAN

Masa jabatan anggota Komite Audit Bank Muamalat telah merujuk pada peraturan perundangan yang berlaku, yakni masa jabatan anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya.

KOMPOSISI DAN DASAR PENGANGKATAN

Merujuk pasal 64 Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, komposisi Anggota Komite Audit paling kurang terdiri dari seorang Komisaris Independen, seorang pihak independen yang memiliki keahlian di bidang keuangan atau bidang akuntansi, dan seorang pihak independen yang memiliki keahlian di bidang perbankan syariah. Selain itu, 1 (satu) orang anggota Dewan Pengawas Syariah juga dapat menjadi anggota komite audit.

a. Reviewing financial information to be issued by the Bank to the public and/or authorities, including financial reports, projections, and other reports related to the Bank's financial information;
b. Reviewing complaints related to the Bank's accounting and financial reporting processes.

AUDIT COMMITTEE AUTHORITIES

Audit Committee has the authorities as contained in the Audit Committee Charter, which include:
1. Accessing the Bank's documents, data, and information regarding the Bank's employees, funds, assets, and resources as needed.
2. Communicating directly with employees, including the Board of Directors and those who function the internal audit, risk management, and accountants related to the duties and responsibilities of the Audit Committee.
3. Involving independent parties outside the Audit Committee members who are needed to assist in running duties.
4. Receiving a copy of the Internal Audit Report submitted to the President Director.
5. Performing other authorities granted by the Board of Commissioners

TERM OF OFFICE

The term of office for Audit Committee Members of Bank Muamalat refers to the applicable laws and regulations. The term is required to be no longer than the term of office of the Board of Commissioners and can be re-elected only for one subsequent term.

COMPOSITION AND BASIS OF APPOINTMENT

Referring to article 64 of the Financial Services Authority Regulation No. 17 of Year 2023 egarding Governance Implementation for Commercial Banks, the composition of Members of the Audit Committee at least consists of an Independent Commissioner, an independent party with the expertise in finance or accounting, and an independent party with the expertise in sharia banking. In addition, 1 (one) member of the Sharia Supervisory Board may also serve as member of the audit committee.

Berikut komposisi dan dasar hukum pengangkatan Komite Audit Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024:

The following is the composition and legal basis for the appointment of the Audit Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Keterangan Description
Sartono	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024. Board of Directors Decree No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024.	2024
Amin Said Husni*)	Anggota, Anggota, Komisaris Independen Member, Independent Commissioner	Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024. Board of Directors Decree No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024.	2024
Karim Anggar Prianto	Anggota, Pihak Independen Member, Independent Party	Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024. Board of Directors Decree No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024.	2024
Saiful Anwar	Anggota, Pihak Independen Member, Independent Party	Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024. Board of Directors Decree No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024.	2024

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

PROFIL KOMITE AUDIT

Berikut adalah profil Komite Audit Bank Muamalat Indonesia.

AUDIT COMMITTEE PROFILE

The following is the profile of the Audit Committee of Bank Muamalat Indonesia.

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Amin Said Husni
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Karim Anggar Prianto
Anggota
Member

Warga Negara Nationality	Indonesia	Indonesian
Domisili Domicile	Jakarta	Jakarta
Usia Age	55 tahun pada Tahun Buku 2024	55 years old in the Financial year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Menjabat sebagai Anggota Komite Audit PT Bank Muamalat Indonesia Tbk sesuai dengan Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024.	Served as a member of the Audit Committee of PT Bank Muamalat Indonesia Tbk in accordance with the Decree of the Board of Directors No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024.
Riwayat Pendidikan Educational Background	Sarjana Teknik Informatika di STMIK Jabar (2011)	Bachelor of Informatics Engineering at STMIK Jabar (2011)
Rangkap Jabatan Concurrent Position	-	
Pengalaman Kerja Work Experience	• Senior Auditor Financing Audit di PT Bank Muamalat Indonesia Tbk (2018-2020) • Branch Manager di PT Bank Muamalat Indonesia Tbk (2011- 2016)	• Senior Auditor Financing Audit at PT Bank Muamalat Indonesia Tbk (2018-2020) • Branch Manager at PT Bank Muamalat Indonesia Tbk (2011- 2016)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi dengan Direksi, Dewan Komisaris, maupun Pemegang Sahan Utama/ Pengendali.	Does not have affiliated relationships with the Board of Directors, Board of Commissioners, or Main/ Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki kualifikasi di bidang akuntansi, audit dan perbankan syariah.	An independent party who has qualifications in accounting, audit and Sharia banking.

Saiful Anwar
Anggota
Member

Warga Negara Nationality	Indonesia	Indonesian
Domisili Domicile	Jakarta	Jakarta
Usia Age	47 tahun pada Tahun Buku 2024	47 years old in the Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Surat Keputusan Direksi No. 035/B/DIR-KPTS/VIII/2024 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Agustus 2024.	Appointed as Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 035/B/DIR-KPTS/VIII/2024 concerning the Audit Committee of PT Bank Muamalat Indonesia Tbk dated August 16, 2024.
Riwayat Pendidikan Educational Background	• Doctor of Information Science, Nagaoka University of Technology (2012). • Master of Islamic Banking & Finance di Universitas Indonesia (2008) • Sarjana Akuntansi, Universitas Indonesia (2001)	• Doctor of Information Science, Nagaoka University of Technology (2012). • Master of Sharia Banking & Finance at the University of Indonesia (2008) • Bachelor of Accounting, University of Indonesia (2001)
Rangkap Jabatan Concurrent Position	Komite Pemantau Risiko di PT Bank KB Bukopin Syariah dari tahun 2022 hingga sekarang.	Risk Monitoring Committee at PT Bank KB Bukopin Syariah from 2022 to present.
Pengalaman Kerja Work Experience	• Komite Pemantau Risiko di PT Bank BRI Syariah (2013-2018) • Komite Pemantau Risiko di PT Bank KB Bukopin Syariah (2022- sekarang). • Komite Audit di PT Bank BRI Syariah (2018-2021) • Komite Pemantau Risiko di PT Bank BRI Syariah (2013- 2018) • Section Head of Quality Assurance di PT Bank Syariah Mandiri (2005-2008) • Junior Auditor di Ernst & Young Indonesia (2004-2005)	• Risk Monitoring Committee at PT Bank BRI Syariah (2013-2018) • Risk Monitoring Committee at PT Bank KB Bukopin Syariah (2022-present). • Audit Committee at PT Bank BRI Syariah (2018-2021) • Risk Monitoring Committee at PT Bank BRI Syariah (2013- 2018) • Section Head of Quality Assurance at PT Bank Syariah Mandiri (2005-2008) • Junior Auditor at Ernst & Young Indonesia (2004-2005)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi dengan Direksi, Dewan Komisaris, maupun Pemegang Sahan Utama/ Pengendali.	Does not have affiliated relationships with the Board of Directors, Board of Commissioners, or Main/ Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki kualifikasi di bidang akuntansi dan audit.	An independent party who has qualifications in accounting and audit.

INDEPENDENSI KOMITE AUDIT

Dalam melaksanakan tugas dan fungsinya, Komite Audit dituntut untuk dapat profesional dan independen tanpa campur tangan dari pihak mana pun yang tidak sesuai dengan peraturan perundang-undangan dalam melaksanakan fungsi dan tugasnya. Penjelasan independensi anggota komite diurai melalui tabel di bawah ini.

INDEPENDENCY OF THE AUDIT COMMITTEE

In carrying out its duties and function, the Audit Committee is demanded to be professional and independent without any intervention from any party that is not in accordance with the laws and regulations. Explanation on the independency of members of the committee is outlined in the table below.

Aspek Independensi Independence Aspect	Sartono	Amin Said Husni*)	Karim Anggar Prianto	Saiful Anwar
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Having no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Having no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a manager of political parties, officials, and government	√	√	√	√

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
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Dalam hal pembuktian independensi, anggota Komite Audit BMI tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In terms of proving independence, the Bank's Audit Committee members have no family or financial relationship, either directly or indirectly, relating to the Bank's business activities.

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioner		Direksi Board of Director		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioner		Direksi Board of Director		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Sartono	Ketua Chairman		√		√		√		√		√		√		√
Amin Said Husni*)	Anggota Member		√		√		√		√		√		√		√
Karim Anggar Prianto	Anggota Member		√		√		√		√		√		√		√
Saiful Anwar	Anggota Member		√		√		√		√		√		√		√

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
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RAPAT KOMITE AUDIT

Kebijakan Rapat

Kebijakan Rapat Komite Audit Bank Muamalat mengatur bahwa rapat Komite Audit wajib diselenggarakan sedikitnya 1 (satu) kali dalam 1 (satu) bulan sejak diundangkannya POJK 17 tahun 2023 tantang Tata Kelola Bank Umum pada 14 September 2023. Rapat dapat dinyatakan sah apabila dihadiri oleh paling kurang 51% (lima puluh satu persen) dari anggota termasuk seorang Komisaris Independen dan anggota yang berasal dari pihak independen. Kebijakan tersebut mengacu pada 1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank

MEETINGS OF THE AUDIT COMMITTEE

Meeting Policy

The meeting policy of the Audit Committee of Bank Muamalat regulates that meetings of the Audit Committee are mandatory to be held at least 1 (one) time within a month as of the effective date of POJK 17 of year 2023 regarding Governance of Commercial Banks on 14 September 2023. Each of the meeting is regarded as legitimate if attended by at least 51% (fifty one percent) of the members including an Independent Commissioner and a member from an independent party. The policy refers to Financial Services Authority Regulation No. 17 of Year 2023

Umum dan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit serta diatur dalam Piagam Komite Audit.

Selain itu, hasil rapat Komite Audit juga harus dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.

regarding Governance Implementation in Commercial Banks and Financial Services Authority Regulatin (POJK) No. 55/POJK.04/2015 regarding Establishment and Guidelines of Work Implementation of the Audit Committee as well as regulated in the Audit Committee Charter.

Furthermore, the Audit Committee meeting resolution must be recorded in the minutes of the meeting and properly documented, including in the event of a dissenting opinion, which is signed by the entire Audit Committee members present and submitted to the Board of Commissioners.

Pelaksanaan Rapat

Meeting Implementation

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	12 Januari 2024 January 12, 2024	Pembahasan Hasil Audit Visit Cabang oleh KAP DBSDA Discussion of Branch Audit Visit Results by KAP DBSDA	• Sartono • Amin Said Husni*) • Andre Mirza Hartawan • Syaiful Anwar • Anggar Karim Prianto
2.	16 Februari 2024 February 16, 2024	1. Progress Report Audit oleh KAP 2. Laporan Agenda Kerja KA 2024 3. Analisis Kondisi GCG Bank Muamalat 1. Audit Progress Report by KAP 2. 2024 KA Work Agenda Report 3. Analysis of GCG Condition of Bank Muamalat	• Sartono • Amin Said Husni*) • Andre Mirza Hartawan • Syaiful Anwar • Anggar Karim Prianto
3.	8 Maret 2024 March 8, 2024	Evaluasi Kondisi First Line of Defense Sisi Prosedur Pembiayaan Evaluation of the Condition of the First Line of Defense on the Financing Procedure Side	• Sartono • Amin Said Husni*) • Andre Mirza Hartawan • Syaiful Anwar • Anggar Karim Prianto
4.	26 April 2024 April 26, 2024	Analisa Kondisi Tata Kelola Proses Pembiayaan Analysis of Financing Process Governance Conditions	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
5.	20 Mei 2024 May 20, 2024	Update Internal Audit Internal Audit Update	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
6.	6 Juni 2024 June 6, 2024	1. Hasil Evaluasi Audit Tahun 2023 2. Proses Penunjukan KAP 2024 3. Evaluasi Kinerja Third Line of Defense 1. Audit Evaluation Results for 2023 2. KAP Appointment Process for 2024 3. Third Line of Defense Performance Evaluation	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
7.	12 Juli 2024 July 12, 2024	1. Update Temuan Signifikan Hasil Audit Tematik Semester I/2024 2. Pembahasan Surat OJK 3. Update kegiatan Komite Audit 1. Update on Significant Findings of Thematic Audit Results Semester I/2024 2. Discussion of OJK Letter 3. Update on Audit Committee activities	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
8.	15 Agustus 2024 August 15, 2024	Diskusi perubahan struktur baru dan tata kelola BOM serta dampak nya pada strategi audit Bank Discussion of new structural changes and BOM governance and its impact on the Bank's audit strategy	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
9.	6 September 2024 September 6, 2024	Realisasi Recovery Aset s/d Juli 2024 dan Proyeksi s/d Desember 2024 Asset Recovery Realization until July 2024 and Projection until December 2024	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
10.	11 Oktober 2024 October 11, 2024	1. Kinerja Semester I/2024 & Proyeksi Semester II 2. Paparan Realisasi Bank sesuai Target RBB 2024 3. Persiapan Pelaksanaan Audit KAP 1. Performance of Semester I/2024 & Projection of Semester II 2. Exposure of Bank Realization according to RBB Target 2024 3. Preparation for Implementation of KAP Audit	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
11.	20 November 2024 November 20, 2024	Laporan Hasil Audit dan Progress Audit Audit Result and Audit Progress Report	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto
12.	13 Desember 2024 December 13, 2024	Tindak Lanjut Hasil Exit Meeting Pemeriksaan PT Bank Muamalat Indonesia 2024 Follow-up on the Results of the Exit Meeting of the Examination of PT Bank Muamalat Indonesia 2024	• Sartono • Amin Said Husni*) • Syaiful Anwar • Anggar Karim Prianto

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
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Adapun tingkat kehadiran masing-masing anggota komite pada tahun 2024 adalah sebagai berikut:

The attendance level of each committee member in 2024 is as follows:

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1.	Sartono	Ketua Chairman	12	12	100
2.	Amin Said Husni*)	Anggota Member	11	11	100
3.	Karim Anggar Prianto	Anggota Member	12	12	100
4.	Saiful Anwar	Anggota Member	12	12	100

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
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PENGEMBANGAN KOMPETENSI KOMITE AUDIT

Bank Muamalat senantiasa mendorong Komite Audit untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2024. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT OF THE AUDIT COMMITTEE

Bank Muamalat continuously encourages the Audit Committee to carry out competency development through training during the year 2024. Complete information on this matter is presented in the chapter on "Company Profile".

SERTIFIKASI PROFESI
Certification of Profession

No.	Sertifikasi Profesi Certification of Profession	Nama Name	Lembaga Penerbit Issuing Institution
1.	Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	1. Sartono 2. Amin Said Husni	Badan Nasional Sertifikasi Profesi (BNSP) National Agency for Certification of Profession (BNSP)
2.	Sertifikasi Register Negara Akuntan (RNA) Certification of the State Registry of Accountants	Saiful Anwar	Menteri Keuangan Ministry of Finance
3.	Sertifikasi Chartered Accountant (CA) Chartered Accountant (CA) Certification	Saiful Anwar	Ikatan Akuntan Indonesia Indonesia Accountant Association

PELAKSANAAN TUGAS KOMITE AUDIT

Komite Audit memiliki tugas dan tanggung jawab untuk memberikan pendapat kepada Dewan Komisaris mengenai laporan dan/atau hal-hal lain yang disampaikan Direksi, serta mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris baik pada area Laporan Keuangan, Pengendalian Intern, maupun Kepatuhan. Adapun aktivitas Komite Audit Bank Muamalat selama tahun 2024 adalah sebagai berikut:

1. Menyelenggarakan 12 kali rapat Komite Audit, termasuk menyusun risalah rapat.
2. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan.
3. Melakukan penelaahan bersama Manajemen, SKAI dan Akuntan Publik, KAP atau Tim Audit dari KAP atas hasil audit internal maupun eksternal termasuk kesulitan yang dihadapi.
4. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan Publik, KAP atau Tim Audit dari KAP atas jasa yang diberikannya.
5. Melakukan penelaahan atas laporan tahunan untuk meyakinkan kecukupan, konsistensi dan keakuratan informasi.
6. Mengkaji Laporan Hasil Evaluasi Pelaksanaan Pemberian Jasa Audit atas Informasi Keuangan Historis Tahunan Bank Muamalat Tahun Buku 2023 oleh KAP Doli, Bambang, Sulistiyanto, Dadang & Ali.
7. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan.
8. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI maupun pihak eksternal.
9. Mengkaji efektivitas pengendalian internal melalui 3 (tiga) lini pertahanan (*three lines of defence*) yang mencakup lini manajemen bisnis, lini manajemen risiko dan kepatuhan, dan lini audit internal untuk memastikan identifikasi, pengukuran, dan mitigasi risiko.
10. Memantau dan mengkaji realisasi kegiatan bisnis Bank sesuai Target RBB 2024.
11. Seluruh anggota Komite telah mengikuti minimal 1 (satu) kali kegiatan pengembangan kompetensi terkait dengan Perbankan/Audit.

IMPLEMENTATION OF DUTIES OF THE AUDIT COMMITTEE

The Audit Committee is tasked with duties and responsibilities to provide opinion to the Board of Commissioners on report and/or other matters presented by the Board of Directors, as well as to identify matters that require the attention of the Board of Commissioners, on areas concerning Financial Report, Internal Control, and Compliance. Activities of the Audit Committee of Bank Muamalat during the year 2023 are as follows:

1. Held 9 (nine) Audit Committee meetings,, including composing the minutes of meeting.
2. Reviewed financial information to be published by the Company to the public and/or authorities including financial statements, projections, and other reports related to the Company's financial information.
3. Reviewed jointly with the Management, SKAI and Public Accountant, KAP or Audit Team from KAP on internal as well as external audit results, including on difficulties faced.
4. Provided independent opinion in the event of a difference in opinion between the management and the Public Accountant, KAP or Audit Team from KAP regarding the services provided.
5. Reviewed the annual report to assure its adequacy, consistency and accurate information.
6. Reviewed the Evaluation Results Report on the implementation of Providing Audit Services on Bank Muamalat's Annual Historical Financial Information for the 2023 Financial Year by KAP Doli, Bambang, Sulistiyanto, Dadang & Ali.
7. Reviewed and provided recommendations to the Board of Commissioners related to potential conflict of interest of the Company.
8. Reviewed the audit report and ensured the Board of Directors to take actions for immediate improvement necessary to overcome control weaknesses, fraud, compliance issues on policies, laws and regulations, or other issues identified and reported by SKAI as well as by external perties.
9. Review the effectiveness of internal control through the three lines of defense, which include business management, risk management and compliance, and internal audit to ensure the identification, measurement, and mitigation of risks.
10. Monitor and review the realization of the Bank's business activities in accordance with the RBB 2024 Target.
11. All members of the Committee have participated at least 1 (one) time in competency development activity related to Banking/Audit.

Komite Remunerasi dan Nominasi
Nomination and Remuneration Committee

DASAR HUKUM

Pembentukan Komite Remunerasi dan Nominasi Bank Muamalat Indonesia berpedoman pada ketentuan sebagai berikut:

1. Peraturan OJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Peraturan OJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah
3. Peraturan OJK No. 34/POJK.04/2014 tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik
4. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

LEGAL BASIS

The establishment of the Remuneration and Nomination Committee of Bank Muamalat Indonesia is guided by the following provisions:

1. OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
2. OJK Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units
3. OJK Regulation No. 34/POJK.04/2014 concerning the Remuneration and Nomination Committee of Issuers or Public Companies
4. The Bank's Articles of Association concerning the duties and authorities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE REMUNERASI DAN NOMINASI

Komite Remunerasi dan Nominasi Bank Muamalat Indonesia telah memiliki piagam sebagai pedoman komite dalam menjalankan tugas dan fungsinya. Fungsi dari Komite Remunerasi dan Nominasi antara lain, mengatur struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, kode etik, program kerja, dan pelaporan komite.

Anggota Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk pada tahun 2024 sesuai dengan Surat Keputusan Direksi No. 038/DIR/KPTS/VIII/2024 tanggal 1 Agustus 2024 tentang Komite Remunerasi dan Nominasi. Piagam Komite Remunerasi dan Nominasi dan susunan keanggotaan komite telah diperbarui sesuai dengan POJK 17 Tahun 2023 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

WORK GUIDELINES/CHARTER FOR NOMINATION AND REMUNERATION COMMITTEE

Bank Muamalat established a charter for the Nomination and Remuneration Committee as a guideline for performing duties and functions. The Nomination and Remuneration Committee regulates the structure and membership, membership requirements, duties and responsibilities, authority, code of ethics, work program, and committee reporting.

Members of the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk in 2023, in accordance with the Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated 12 December 2022 regarding Nomination and Remuneration Committee. The Nomination and Remuneration Committee Charter and the composition of the committee membership have been updated in accordance with POJK 17 Year 2023 and will continue to be updated in accordance with the development of applicable regulations and the current conditions of the Bank.

KRITERIA ANGGOTA KOMITE REMUNERASI DAN NOMINASI

Anggota Komite Remunerasi dan Nominasi wajib memenuhi persyaratan sebagai berikut:

1. Komite remunerasi dan nominasi wajib beranggotakan paling sedikit:
   - 1 (satu) orang Komisaris Independen;
   - 1 (satu) orang Komisaris Non Independen; dan
   - 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai Bank
2. Bagi Bank yang melaksanakan kegiatan usaha secara syariah, 1 (satu) orang anggota dewan pengawas syariah dapat menjadi anggota Komite Remunerasi dan Nominasi.
3. Mempunyai keseimbangan antara keahlian dan pengalaman dengan latar belakang pemahaman yang luas mengenai proses bisnis Bank Muamalat Indonesia secara umum.
4. Berkewajiban memiliki integritas, akhlak dan moral yang baik.
5. Memiliki kompetensi dan pengalaman yang cukup di bidang:
   a. Peraturan Perundang-undangan (pemahaman mendalam mengenai konsep dan praktik peraturan perundangan, perbankan, *Good Corporate Governance*.
   b. Proses bisnis perbankan syariah.
6. Berkewajiban memiliki sikap yang independen, objektif dan profesional.
7. Berkewajiban memiliki dedikasi, pemahaman yang baik tentang organisasi, lingkungan bisnis, risiko maupun pengendalian.
8. Berkewajiban memiliki kemampuan komunikasi yang baik.
9. Mantan anggota Direksi yang membawahkan fungsi pengawasan atau Pejabat Eksekutif yang melakukan fungsi pengawasan pada Bank yang bersangkutan atau pihak yang mempunyai hubungan dengan Bank yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen wajib menjalani masa tunggu paling singkat 6 (enam) bulan sebelum menjadi Pihak Independen dalam anggota komite Bank.
10. Tidak memiliki kepentingan/keterkaitan pribadi yang dapat menimbulkan dampak negatif dan konflik kepentingan terhadap Bank Muamalat Indonesia, seperti:
    a. Mempunyai ikatan keluarga sedarah dan semenda sampai derajat kedua baik menurut garis lurus maupun garis ke samping dengan staf dan pegawai atau Jajaran Manajemen Bank Muamalat Indonesia.
    b. Mempunyai ikatan dengan rekanan Bank Muamalat Indonesia, pihak-pihak lain yang dilarang menurut ketentuan perundang-undangan maupun peraturan lain yang berlaku.

CRITERIA OF MEMBERS OF THE NOMINATION AND REMUNERATION COMMITTEE

Members of the Nomination and Remuneration Committee are obligated to fulfill the requirements as follows:

1. The Nomination and Remuneration Committee is required to consist of members at least as follows:
   - 1 (one) member of Independent Commissioner;
   - 1 (one) member of Non-Independent Commissioner; and
   - 1 (one) member of Executive Officer who supervises the function of human resources or 1 (one) member representing the Bank's employees
2. For Banks that carry out sharia business activities, 1 (one) member of the sharia supervisory board may serve as member of the nomination and remuneration committee.
3. Having the balance between expertise and experience with vast background knowledge on the general business process in Bank Muamalat Indonesia.
4. Must have good integrity, moral and attitude.
5. Having adequate competency and experience in the following fields:
   a. Laws and Regulatiosn (in-depth knowledge on the concept and practices of the laws and regulations, banking, Good Corporate Governance).
   b. Sharia banking business process.
6. Obligated to have an attitude of independency, objectivity and professionalism.
7. Obligaed to have dedication, good knowledge of the organization, business environment, risk and control.
8. Obligated to have the capability to communicate appropriately.
9. Former members of the Board of Directors responsible for supervisory function or Executive Officer who arries out the supervisory function at the concerned Bank or parties with relationship with Bank that can influence the capability of the concerned officer to act independently, is required to take on a waiting period of at least 6 (six) months before taking on the position of Independent Party within the membership of the Bank's committee.
10. Not having the interest/personal ties that may cause negative impact and conflict of interest towards Bank Muamalat Indonesia, such as the following:
    a. Having blood-family relationship up to the second degree, either in straight or sideway line, with staffs and employees or the management Board of Bank Muamalat Indonesia.
    b. Having relationship with Bank Muamalat Indonesia partners, other parties which prohibited according to the provisions of the laws or other applicable regulations.

11. Anggota komite yang berasal dari pihak independen wajib memenuhi syarat:
    a. Tidak mempunyai hubungan Afiliasi dengan Bank Muamalat Indonesia, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Bank Muamalat Indonesia.
    b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi.
    c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB KOMITE REMUNERASI DAN NOMINASI

Berikut adalah tugas dan tanggung jawab Komite Remunerasi dan Nominasi sebagai pedoman bagi anggota dalam menjalankan fungsinya.

Terkait dengan kebijakan nominasi.
1. Menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi, anggota Dewan Pengawas Syariah, dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
2. mengidentifikasi dan memberikan rekomendasi mengenai calon anggota Direksi, calon anggota Dewan Pengawas Syariah dan calon anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai Pihak Independen yang akan menjadi anggota komite audit, anggota komite pemantau risiko, dan anggota komite lainnya dengan memperhatikan ketentuan peraturan perundang-undangan dan kebutuhan Bank.
4. Menyusun mekanisme dan melakukan penilaian kinerja Direksi, Dewan Pengawas Syariah, dan Dewan Komisaris.
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi, anggota Dewan Pengawas Syariah, dan anggota Dewan Komisaris.

Terkait dengan kebijakan remunerasi:
1. Melaksanakan kebijakan remunerasi sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan tata kelola dalam pemberian remunerasi bagi bank umum syariah dan unit usaha syariah
2. Melakukan evaluasi terhadap kebijakan remunerasi.
3. Melakukan evaluasi terhadap kesesuaian antara kebijakan remunerasi dengan pelaksanaan kebijakan tersebut.

11. Members of the committee coming from independent parties are required to fulfill the following requirements:
    a. Not having affiliation with Bank Muamalat Indonesia, members of the Board of Directors, members of the Board of Commissioners, or Major Shareholders of Bank Muamalat Indonesia.
    b. Havingg the experience related to Nomination and/or Remuneration.
    c. Not having concurrent positions as members of other committees within Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES OF THE NOMINATION AND REMUNERATION COMMITTEE

Following are the duties and responsibilities of the Nomination and Remuneration Committee as guidelines for members to carry out its function.

In connection with nomination policies:
1. To prepare and provide recommendations on system as well as procedures of selecting and/or replacing members of the Board of Directors, members of the Sharia Supervisory Board, and members of the Board of Commissioners to be presented to the GMS.
2. To Identify and provide recommendations on candidate mambers of the Boardof Directors, candidate members of the Sharia Supervisory Board and candidate members of the Board of Commissioners to be presented to the GMS.
3. To provide recommendations to the Board of Commissioners on Independent Parties who will member of the audit committee, member of the risk monitoring committee, and member of other committees by taking into account the regulatory provisions and the needs of the Bank.
4. To prepare and assess the performance of the Board of Directors, the Sharia Supervisory Board and the Board of Commissioners.
5. To provide recommendations to the Board of Commissioners on competency development programs for members of the Board of Directors, members of the Sharia Supervisory Board and members of the Board of Commissioners.

In connection with remuneration policies:
1. To implement remuneration policies in accordance with Financial Services Authority Regulations on governance implementation in providing remuneration in sharia commercial banks and sharia business units.
2. To assess remuneration policies.
3. To assess the suitability between remuneration policies and implementation of these policies.

4. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Pejabat Eksekutif dan karyawan secara keseluruhan.

Komite Remunerasi dan Nominasi dalam menjalankan tugas terkait dengan remunerasi, setidaknya perlu memperhatikan:
1. Kinerja keuangan
2. Pemenuhan pembentukan Penyisihan Penghapusan Aset
3. Kewajaran dengan *peer group*
4. Pertimbangan sasaran dan strategi jangka panjang Bank

WEWENANG KOMITE REMUNERASI DAN NOMINASI

Selain wewenang yang diatur pada Piagam Komite Remunerasi dan Nominasi, Komite juga berwenang untuk mengakses dokumen, data, dan informasi yang diperlukan dari Bank Muamalat Indonesia. Komite Remunerasi dan Nominasi juga dapat melibatkan pihak independen di luar anggota komite untuk membantu pelaksanaan tugasnya serta melaksanakan kewenangan lain yang diberikan oleh Dewan Komisaris, apabila dianggap perlu.

KETENTUAN MASA JABATAN KOMITE REMUNERASI DAN NOMINASI

Ketentuan Bank Muamalat atas masa tugas anggota Komite Remunerasi dan Nominasi adalah sebagai berikut:

1. Masa tugas anggota Komite Remunerasi dan Nominasi tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat diangkat kembali.
2. Bagi anggota Komite yang bukan berasal dari Dewan Komisaris, pergantiannya paling lambat dilakukan 60 (enam puluh) hari sejak anggota Komite Remunerasi dan Nominasi dimaksud tidak dapat lagi melaksanakan fungsinya.

4. To provide recommendations to the Board of Commissioners on remuneration policies for the Board of Commissioners, the Board of Directors, the Sharia Supervisory Board, Executive Officers and employees in general.

The Nominatin and Remuneratin Committee, in carrying out its duties related to remuneration, must at least take into account of the following:
1. Financial performance;
2. Fulfillment in establishing Asset Losses Allowance;
3. Fairness with peer groups; and
4. Consideration of the Bank's long-term targets and strategies.

AUTHORITIES FOR NOMINATION AND REMUNERATION COMMITTEE

Apart from the authority in the Nomination and Remuneration Committee Charter, the Committee is also authorized to access the necessary documents, data, and information from Bank Muamalat Indonesia. The Nomination and Remuneration Committee may involve independent parties outside the committee members to assist in duties implementation and carry out other authorities assigned by the Board of Commissioners, if necessary.

TERM OF OFFICE FOR NOMINATION AND REMUNERATION COMMITTEE

Bank Muamalat provisions on the term of office for Nomination and Remuneration Committee members are as follows:
1. The term of office of the Nomination and Remuneration Committee members shall not exceed the term of office of the Board of Commissioners and may be reappointed.
2. For Committee members who are not from the Board of Commissioners, the replacement shall be carried out no later than 60 (sixty) days since the Nomination and Remuneration Committee member can no longer carry out his/her functions.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE REMUNERASI DAN NOMINASI

Merujuk pada Pasal 66 POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, komposisi anggota Komite Remunerasi dan Nominasi paling kurang terdiri dari 1 (satu) orang Komisaris Independen, 1 (satu) orang Komisaris Non Independen dan 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 (satu) orang perwakilan pegawai Bank.

Berikut komposisi dan dasar hukum pengangkatan Komite Remunerasi dan Nominasi Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 005/B/DIR-KPTS/I/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024:

COMPOSITION AND BASIS OF APPOINTMENT OF THE NOMINATION AND REMUNERATION COMMITTEE

Referring to Article 66 POJK No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks, the composition of members of the Nomination and Remuneration Committee consists at least 1 (one) member of Independent Commissioner, 1 (one) member of Non-Independent Commissioner and 1 (one) member of Executive Officer responsible for the human resource function or 1 (one) member representing the Bank's employees.

The following is the composition and legal basis for the appointment of the Remuneration and Nomination Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 005/B/DIR-KPTS/I/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Amin Said Husni*)	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 005/B/DIR-KPTS/I/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024. Board of Directors Decree No. 005/B/DIR-KPTS/I/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024.	2024
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. 005/B/DIR-KPTS/I/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024. Board of Directors Decree No. 005/B/DIR-KPTS/I/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024.	2024
Riksa Prakoso	Anggota, Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia Member, Executive Officer in charge of human resources function	Surat Keputusan Direksi No. 005/B/DIR-KPTS/I/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024. Board of Directors Decree No. 005/B/DIR-KPTS/I/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024.	2024

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Berikut komposisi dan dasar hukum pengangkatan Komite Remunerasi dan Nominasi Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 022/B/DIR-KPTS/VII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Juli 2024:

The following is the composition and legal basis for the appointment of the Remuneration and Nomination Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 022/B/DIR-KPTS/VII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated July 5, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Amin Said Husni*)	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 022/B/DIR-KPTS/VII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Juli 2024. Board of Directors Decree No. 022/B/DIR-KPTS/VII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated July 5, 2024.	2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. 022/B/DIR-KPTS/VII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Juli 2024. Board of Directors Decree No. 022/B/DIR-KPTS/VII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated July 5, 2024.	2024
Anton Hendrianto	Anggota, Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia Member, Executive Officer in charge of human resources function	Surat Keputusan Direksi No. 022/B/DIR-KPTS/VII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 5 Juli 2024. Board of Directors Decree No. 022/B/DIR-KPTS/VII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated July 5, 2024.	2024

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Berikut komposisi dan dasar hukum pengangkatan Komite Remunerasi dan Nominasi Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 038/B/DIR-KPTS/VIII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024:

The following is the composition and legal basis for the appointment of the Remuneration and Nomination Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 038/B/DIR-KPTS/VIII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Amin Said Husni*)	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 038/B/DIR-KPTS/VIII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024 Board of Directors Decree No. 038/B/DIR-KPTS/VIII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024	2024
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. 038/B/DIR-KPTS/VIII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024 Board of Directors Decree No. 038/B/DIR-KPTS/VIII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024	2024
Esti Budiarti	Anggota, Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia Member, Executive Officer in charge of human resources function	Surat Keputusan Direksi No. 038/B/DIR-KPTS/VIII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024 Board of Directors Decree No. 038/B/DIR-KPTS/VIII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024	2024

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

PROFIL KOMITE REMUNERASI DAN NOMINASI

Berikut adalah profil anggota Komite Remunerasi dan Nominasi Bank Muamalat Indonesia.

PROFILE OF THE NOMINATION AND REMUNERATION COMMITTEE

Following is profile of members of the Nomination and Remuneration Committee of Bank Muamalat Indonesia.

Amin Said Husni
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Andre Mirza Hartawan
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Esti Budiarti
Anggota
Member

Warga Negara Nationality	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	44 tahun pada Tahun Buku 2024	44 years old in the Financial Year 2024

Dasar Hukum Pengangkatan Legal Basis of Appointment	Menjabat sebagai Anggota Komite Audit PT Bank Muamalat Indonesia Tbk sesuai dengan Surat Keputusan Direksi No. 038/B/DIR-KPTS/VIII/2024 tentang Komite Remunerasi dan Nominasi PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024.	Served as a Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk in accordance with the Decree of the Board of Directors No. 038/B/DIR-KPTS/VIII/2024 concerning the Remuneration and Nomination Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.
Riwayat Pendidikan Educational Background	Sarjana Psikologi di Universitas Indonesia (2004)	Bachelor of Psychology at University of Indonesia (2004)
Rangkap Jabatan Concurrent Position	-	
Pengalaman Kerja Work Experience	• Head of HCBP & Services di PT Bank Muamalat Indonesia Tbk (Februari 2023 - sekarang) • Head of HCBP & Talent Acquisition di PT Bank Muamalat Indonesia Tbk (Mei 2020 - Januari 2023) • Head of HCBP Operation & Support Function di PT Bank Muamalat Indonesia Tbk (Oktober 2018 - April 2020) • HCBP Operation & Finance di PT Bank Muamalat Indonesia Tbk (Juli 2016 - September 2018)	• Head of HCBP & Services at PT Bank Muamalat Indonesia Tbk (February 2023 - present) • Head of HCBP & Talent Acquisition at PT Bank Muamalat Indonesia Tbk (May 2020 - January 2023) • Head of HCBP Operation & Support Function at PT Bank Muamalat Indonesia Tbk (October 2018 - April 2020) • HCBP Operation & Finance at PT Bank Muamalat Indonesia Tbk (July 2016 - September 2018)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi dengan Direksi, Dewan Komisaris, maupun Pemegang Sahan Utama/ Pengendali.	Does not have affiliated relationships with the Board of Directors, Board of Commissioners, or Main/ Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki kualifikasi di bidang akuntansi, audit dan perbankan syariah.	An independent party who has qualifications in accounting, audit and Sharia banking.

INDEPENDENSI KOMITE REMUNERASI DAN NOMINASI

Anggota Komite Remunerasi dan Nominasi yang berasal dari pihak independen dituntut untuk dapat bekerja secara profesional dan independen tanpa campur tangan dari pihak mana pun yang tidak sesuai dengan peraturan perundang-undangan dalam melaksanakan tugas dan fungsinya. Penjelasan independensi anggota komite diurai melalui tabel di bawah ini.

INDEPENDENCY OF THE NOMINATION AND REMUNERATION COMMITTEE

Members of the Nomination and Remuneration Committee coming from intdependent parties are demanded to be able to work professionally and independently without the intervention of any party that is not in accordance with the laws and regulation in carrying out their duties and functions. Explanation on the independency of members of the committee is described in the table below.

Aspek Independensi Independence Aspect	Amin Said Husni*	Andre Mirza Hartawan	Esti Budiarti
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Having no financial relationship with the Board of Commissioners and Board of Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Having no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a manager of political parties, officials, and government	√	√	√

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Dalam hal pembuktian independensi, anggota Komite Remunerasi dan Nominasi BMI tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In the context of proofing inependency, members of BMI Audit Committee do not have family relationship nor financial relationship, with directly or indirectly, related to the Bank's business activities.

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioner		Direksi Board of Director		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioner		Direksi Board of Director		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Amin Said Husni*)	Ketua Chairman		√		√		√		√		√		√		√
Andre Mirza Hartawan	Anggota Member		√		√		√		√		√		√		√
Esti Budiarti	Anggota Member		√		√		√		√		√		√		√

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

RAPAT KOMITE REMUNERASI DAN NOMINASI

Kebijakan Rapat

Komite Remunerasi dan Nominasi Bank Muamalat wajib menyelenggarakan rapat paling sedikit sebanyak 1 (satu) kali dalam 3 (tiga) bulan. Rapat dimaksud dinyatakan sah apabila dihadiri oleh mayoritas dari jumlah anggota Komite Remunerasi dan Nominasi dan salah satu dari mayoritas jumlah anggota Komite Remunerasi dan Nominasi tersebut merupakan Ketua Komite Remunerasi dan Nominasi. Hal tersebut sesuai dengan POJK Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum serta Piagam Komite Remunerasi dan Nominasi.

Hasil rapat Komite harus dituangkan ke dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*). Risalah tersebut harus ditandatangani oleh seluruh anggota Komite Remunerasi dan Nominasi yang hadir dan disampaikan kepada Dewan Komisaris.

Pelaksanaan Rapat

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	2 Februari 2024 February 2, 2024	MIG Direksi 2024 MIG Board of Directors 2024	• Amin Said Husni*) • Andre Mirza Hartawan • Riksa Prakoso*)
2.	21 Maret 2024 March 21, 2024	*Interview* Kandidat Anggota Komite Pemantau Risiko Interview of Risk Monitoring Committee Candidates	• Amin Said Husni*) • Andre Mirza Hartawan • Riksa Prakoso*)
3.	5 April 2024 April 5, 2024	Pembahasan Surat OJK Discussion of OJK Letter	• Amin Said Husni*) • Andre Mirza Hartawan • Riksa Prakoso*)
4.	6 Juni 2024 June 6, 2024	1. Pembahasan Mata Acara RUPST 2. *Review* Struktur Organisasi Perusahaan 1. Discussion of the Agenda of the AGMS 2. Review of the Company's Organizational Structure	• Amin Said Husni*) • Andre Mirza Hartawan • Riksa Prakoso*)
5.	26 Juni 2024 June 26, 2024	Perubahan Susunan RUPS 27 Juni 2024 Changes to the Composition of the GMS June 27, 2024	• Amin Said Husni*) • Andre Mirza Hartawan • Riksa Prakoso*)

MEETING OF THE NOMINATION AND REMUNERATION COMMITTEE

Meeting Policy

The Nomination and Remuneration Committee of Bank Muamalat is required to hold at least 1 (one) meeting within 3 (three) months. The concerned meeting is only legitimate if attended by the majority members of the Nomination and Remuneration Committee and one of the attending majority members of the Nomination and Remuneration Committee is the Chairman of the Nomination and Remuneration Committee. This is in accordance with POJK No. 17 of Yer 2023 regarding Governance Implementation for Commercial Banks as well as with the Charter of the Nominationo and Remuneration Committee.

Results of the Committee meetings are recorded in the minutes of meetings, including if there occurred dissenting opinions. The minutes of meetings are signed by all members of the Nomimnation and Remuneration Committee who attended and submitted to the Board of Commissioners.

Meeting Implementation

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
6.	8 July 2024 July 8, 2024	*Assessment* Pengurus Perseroan & Asuransi Purna Jabatan (ASPURJAB) Assessment of Company Management & Retirement Insurance (ASPURJAB)	• Amin Said Husni*) • Andre Mirza Hartawan • Riksa Prakoso*)
7.	10 December 2024 December 10, 2024	*Confidential* Confidential	• Amin Said Husni*) • Andre Mirza Hartawan • Esti Budiarti
8.	19 December 2024 December 19, 2024	*Confidential* Confidential	• Andre Mirza Hartawan • Esti Budiarti

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

The level of attendance of each committee member is as follows:

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1.	Amin Said Husni*)	Ketua Chairman	7	7	100
2.	Andre Mirza Hartawan	Anggota Member	8	8	100
3.	Esti Budiarti	Anggota Member	2	2	100
4.	Riksa Prakoso*)	Anggota Member	6	6	100

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Remunerasi dan Nominasi untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2024. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Nomination and Remuneration Committee to develop competence through trainings in 2023. Complete information regarding this matter is presented in the chapter "Company Profile".

SERTIFIKASI PROFESI
Certification of Profession

No.	Sertifikasi Profesi Certification of Profession	Nama Name	Lembaga Penerbit Issuing Institution
1.	Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	1. Amin Said Husni*) 2. Andre Mirza Hartawan	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)
2.	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	Riksa Prakoso*)	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)
3.	Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4	Esti Budiarti	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)
4.	Sertifikasi *Human Resources Manager's Certification* Human Resources Manager's Certification	Riksa Prakoso*)	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

PELAKSANAAN TUGAS KOMITE REMUNERASI DAN NOMINASI

Pada tahun 2024, sebagaimana tugas dan fungsi Komite Remunerasi dan Nominasi yang tercantum dalam Piagam Komite Remunerasi dan Nominasi Bank Muamalat, Komite Remunerasi dan Nominasi telah melaksanakan kegiatan komite sebagai berikut:

1. Memberikan rekomendasi/usulan calon yang memenuhi syarat sebagai anggota Dewan Pengawas Syariah, Dewan Komisaris dan Direksi Bank Muamalat kepada Dewan Komisaris untuk disampaikan kepada RUPS. Usulan tersebut diperoleh melalui serangkaian proses yang dilakukan Komite Remunerasi dan Nominasi meliputi penyusunan kebijakan, kriteria, dan kualifikasi yang dibutuhkan dalam rangka proses nominasi calon anggota Dewan Pengawas Syariah, Dewan Komisaris dan Direksi yang sesuai dengan rencana strategis Perseroan.
2. Komite Remunerasi dan Nominasi membantu Dewan Komisaris memperoleh dan menganalisis dan mengidentifikasi data bakal calon Direksi, calon Dewan Komisaris, calon Dewan Pengawas Syariah serta calon pihak independen anggota komite Dewan Komisaris yang memenuhi syarat.
3. Selain sistem nominasi, Komite Remunerasi dan Nominasi juga telah membantu Dewan Komisaris dalam mengusulkan sistem remunerasi yang sesuai bagi Direksi, Dewan Pengawas Syariah, dan Dewan Komisaris Bank Muamamalat berupa sistem penggajian/ honorarium, fasilitas/tunjangan, dan tantiem untuk tahun 2024 dan Asuransi Purna Jabatan bagi Pengurus Bank.
4. Menyusun mekanisme dan melakukan penilaian kinerja Direksi, Dewan Pengawas Syariah, dan Dewan Komisaris.

IMPLEMENTATION OF DUTIES OF THE NOMINATION AND REMUNERATION COMMITTEE

During the year 2023, as the duties and function of the Nomination and Remuneration Committee stated in the Charter of the Nomination and Remuneration Committee of Bank kMuamalat, the Nomination and Remuneration Committee implemented the following tasks:

1. Provided recommendations/ suggestions on candidates who fulfilled the requirements as members of the Sharia Supervisory Board, the Board of Commissioners and the Baord of Directors of Bank Muamalat to the Board of Commissioners for further presentation to the GMS. The recommendataions were attained through a series of processes conducted by the Remuneration and Nomination Committee which covered the establishment of policies, criteria, and qualifications needed in the nomination process of member candidates of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors that are in line with the Company's strategic plans.
2. The Nomination and Remuneration Committee assisted the Board of Commissioners to obtain and analyze and identify data of prospective candidates for the Board of Directors, candidates for the Board of Commissioners, candidates for the Sharia Supervisory Board as well as candidates for independent members of the Board of Commissioners committees who fulfill he requirements.
3. Aside from the nomination system, the Remuneration and Nomination Committee also assisted the Board of Commissioners in proposing the appropriate remuneration system for the Board of Directors, the Sharia Supervisory Board and the Board of commissioners of Bank Muamalat in the form of salary/ honorarium system, facilities/allowances and bonuses for the year 2024.
4. Set up the mechanism and assessed the performance of the Board of Directors, the Sharia Supervisory Board, and the Board of Commissioners.

KEBIJAKAN MENGENAI SUKSESI DIREKSI

Bank Muamalat Indonesia telah memiliki kebijakan mengenai suksesi manajemen, termasuk Dewan Komisaris, Dewan Pengawas Syariah dan Direksi yang mengacu pada Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, POJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, dan Peraturan OJK No. 34/POJK.04/2014 tentang Komite Remunerasi dan Nominasi Emiten atau Perusahaan Publik. Komite yang menjalankan fungsi nominasi dan remunerasi di BMI memiliki tugas untuk menyusun suatu sistem nominasi bagi anggota Dewan Pengawas Syariah, Dewan Komisaris dan Direksi Perseroan yang akan menjadi bagian dari Kebijakan *Good Corporate Governance* dari Perseroan serta menjadi pedoman bagi Dewan Komisaris dan RUPS dalam menetapkan remunerasi dan nominasi anggota Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

Salah satu kebijakan yang dapat mendukung proses nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota manajemen Bank. Kebijakan suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang Bank.

Kebijakan suksesi manajemen diimplementasikan melalui beragam program, salah satunya ialah *Talent Management* dan *Succession Plan*. Fungsi dari *talent management* adalah mempersiapkan *pool of talent* dari Bank sebagai upaya penyediaan dan penguatan Sumber Daya Manusia (SDM) di Bank. Suksesi diterapkan dalam rangka menyiapkan kader-kader terbaik dari *pool of talent* yang siap menduduki posisi-posisi kritikal, termasuk posisi pejabat eksekutif Bank.

Bank telah memiliki *database pool of talent* dan *successor* berdasarkan proses identifikasi *talent* dan suksesor dengan menggunakan metodologi yang disiapkan oleh Bank. Proses validasi dan kalibrasi dilakukan atas *talent* dan suksesor, baik di tingkat Direktorat maupun di tingkat Direksi untuk posisi-posisi strategis yaitu posisi satu level di bawah Direksi dan Region Head. *Database* ini diperbarui setiap tahun dan menjadi referensi Manajemen dalam melakukan rotasi maupun promosi karyawan serta untuk kebutuhan nominasi jabatan strategis pada Bank Muamalat Indonesia.

POLICIES ON THE SUCCESSION OF THE BOARD OF DIRECTORS

Bank Muamalat Indonesia has retained the policies on management succession, including for the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors that refer to OJK Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks and OJK Regulation No. 34/POJK.04/2014 regarding Nomination and Remuneration Committee of Issuers or Public Companies. The committee that carries out the functions of nomination and remuneration in BMI has the duties to establish a nomination system for members of the Sharia Supervisory Bboard, the Board of Commissioners and the Board of Directors of the Company that will be part of the Company's Good Corporate Governane Policy as well as the guidelines for the Board of Commissioners and the GMS to determine the remuneration and nomination of members of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors.

One of the policies that support the nomination process as referred to, is the succession policy for members of the Bank's management. The succession policy is intended to maintain continuity of the regeneration process or leadership cadre formation in the company in the context of maintaining the Bank's business continuity and long-term objectives.

The management succession policy is implemented through various programs, among which is the Talent Management and Succesion Plan. The function of the talent management is to prepare the pool of talents from the Bank as an effort to supply and strengthen the Human Resources in the Bank. Succession is applied in the effort to prepare the best cadres from the pool of talents who are prepared to take on critical positions, including the position of the Bank's executive officers.

The Bank has the database pool of talents and successors based on talent and successor identification process by use of the methodology prepared by the Bank. The validation and calibration processeses are carried out on the talents and successors, both at the Directorate as well as the Board of Directors levels for strategic positions, namely the position at one level below the Board of Directors and Regional Head. This database is updated yearly and serves as reference for the Management in conducting rotation as well as promotion of employees and for nomination purposes of strategic positions at Bank Muamalat Indonesia.

Komite Pemantau Risiko
Risk Oversight Committee

Pembentukan Komite Pemantau Risiko adalah untuk membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab dalam melakukan pengawasan dan pemberian nasihat kepada Direksi untuk memperoleh keyakinan yang memadai agar penerapan manajemen risiko Bank tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko serta pelaksanaannya agar sesuai dengan prinsip kehati-hatian. Komite juga melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.

The establishment of Risk Monitoring Committee is intended to assist the Board of Commissioners in carrying out its duties and responsibilities to supervise and provide advices to the Board of Directors in order to attain adequate confidence that the Bank's risk management implementation continues to meet the elements of adequacy of risk management procedures and methodology as well as its implementation in accordance with the principle of prudence. The committee also evaluates the implementation of duties of the Risk Monitoring Committee and Risk Management Work Unit.

DASAR HUKUM

Dalam membentuk Komite Pemantau Risiko, Bank Muamalat Indonesia mengacu pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum
2. Peraturan OJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

LEGAL BASIS

In establishing the Risk Oversight Committee, Bank Muamalat Indonesia refers to the following laws and regulations:

1. OJK Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks.
2. OJK Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
3. Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko Bank Muamalat Indonesia telah memiliki piagam atau pedoman kerja dalam menjalankan tugas dan fungsinya. Piagam tersebut mengatur struktur dan keanggotaan, persyaratan keanggotaan, masa tugas, tugas dan tanggung jawab, wewenang, tata cara dan prosedur penyelenggaraan rapat serta pelaporan kepada Dewan Komisaris.

THE RISK OVERSIGHT COMMITTEE CHARTER

Bank Muamalat Indonesia Risk Monitoring Committee has a charter or work guidelines in carrying out its duties and functions. The charter regulates the structure and membership, membership requirements, term of office, duties and responsibilities, authority, procedures and procedures for holding meetings and reporting to the Board of Commissioners.

Piagam Komite Pemantau Risiko dan susunan keanggotaan komite telah diperbarui sesuai ketentuan Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

KRITERIA ANGGOTA KOMITE PEMANTAU RISIKO

Kriteria keanggotaan Komite Pemantau Risiko telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Pemantau Risiko Kriteria tersebut di antaranya:

1. Komite pemantau risiko wajib beranggotakan paling sedikit:
   a. 1 (satu) orang Komisaris Independen;
   b. 1 (satu) orang Pihak Independen yang memiliki keahlian bidang manajemen risiko; dan
   c. 1 (satu) orang dari Pihak Independen yang memiliki keahlian perbankan syariah.
2. 1 (satu) orang anggota dewan pengawas syariah dapat menjadi anggota komite pemantau risiko.
3. Komite pemantau risiko diketuai oleh Komisaris Independen merangkap sebagai anggota
4. Keahlian Pihak Independen sebagaimana dimaksud pada angka (1) huruf b dan huruf c dibuktikan dengan:
   a. wajib memiliki sertifikat manajemen risiko sebagaimana yang berlaku bagi Direksi; dan
   b. memiliki sertifikat kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite.
5. Memiliki integritas, reputasi keuangan, akhlak dan moral yang baik.
6. Memiliki latar belakang pendidikan, kemampuan, pengetahuan dan pengalaman yang memadai di bidang keuangan dan perbankan.
7. Mampu bekerja sama dan memiliki kemampuan komunikasi yang baik serta menyediakan waktu yang cukup untuk melaksanakan tugasnya.
8. Memiliki pengetahuan yang memadai mengenai *Good Corporate Governance* dan manajemen risiko secara umum.
9. Memahami peraturan perbankan dan peraturan lain terkait perbankan.
10. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
11. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Bank Muamalat Indonesia dalam waktu 6 (enam) bulan terakhir.

The Risk Monitoring Committee Charter and the composition of the committee membership have been updated in accordance with the provisions of OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and will continue to be updated in accordance with the development of applicable regulations and the current conditions of the Bank.

CRITERIA OF MEMBERS OF THE RISK OVERSIGHT COMMITTEE

The membership criteria of the Risk Monitoring Committee is regulated by the Bank, and is contained in the Charter of the Risk Monitoring Committee, among others, as follows:

1. Risk Monitoring Committee's membership is required to consist at least:
   a. 1 (one) member of Independent Commissioner;
   b. 1 (one) member of Independent Party with the expertise in risk management; and
   c. 1 (one) member representing an Independent Party with the expertise in sharia banking.
2. 1 (one) member of the sharia supervisory board may serve as member of risk monitoring committee.
3. Risk Monitoring Committee is chaired by an Independent Commissioner concurrently as member.
4. Expertise of the Independent Party as mentioned in point (1) letter b and letter c is proven in the following manner:
   a. Must have risk management certification as also applies to the Board of Direcroes; and
   b. Having competency certification that supports the implementation of function and responsibilities of the committee.
5. Having good integrity, financial, attitude and morality.
6. Having adequate educational background, capability, knowledge and experience in the fields of finance and banking.
7. Capable of cooperating and having the ability to communicate appropriately well and provide sufficient time to carry out duties.
8. Having adequate knowledge on Good Corporate Governance and risk management in general.
9. Understand banking regulations and other regulations related to banking.
10. Willing to continuously develop competency through education and training.
11. Not a person from Public Accounting Firm, Legal Consultant Office, Public Appraisal Services Firm or other parties that provide assurance services, non-assurance serices, appraisal services and/or other consulting services to Bank Muamalat Indonesia within the last 6 (six) months.

12. Tidak mempunyai saham langsung maupun tidak langsung pada Bank Muamalat Indonesia.
13. Tidak memiliki kepentingan pribadi yang dapat menimbulkan benturan kepentingan terhadap Bank Muamalat Indonesia.
14. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
15. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.
16. Bukan merupakan pihak yang berasal dari karyawan Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Tugas dan tanggung jawab Komite Pemantau Risiko ialah sebagai berikut:

1. Melakukan evaluasi atas kebijakan dan strategi manajemen risiko yang disusun Manajemen.
2. Melakukan evaluasi atas kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
3. Melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.
4. Melakukan evaluasi atas langkah-langkah yang diambil oleh Direksi dalam rangka memenuhi Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian, khususnya yang berkaitan dengan manajemen risiko.
5. Melakukan evaluasi atas permohonan atas usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk dapat digunakan oleh Dewan Komisaris sebagai dasar pengambilan keputusan.
6. Melakukan evaluasi atas struktur organisasi manajemen risiko.
7. Melakukan evaluasi atas laporan profil risiko dan laporan Bank baik internal maupun eksternal agar sesuai dengan ketentuan yang berlaku.
8. Memastikan bahwa unit kerja manajemen risiko memenuhi kriteria independensi dalam melaksanakan tugas dan tanggung jawabnya.

12. Having no share directly or indirectly at Bank Muamalat Indonesia.
13. Not having personal interests that may cause conflict of interest with Bank Muamalat Indonesia.
14. Not having affilition with members of the Board of Commissioners, members of the Board of Directors, or Major Controlling Shareholders of Bank Muamalat Indonesia.
15. Not having business relationship directly or indirectly related to business activities of Bank Muamalat Indonesia.
16. Not a party that originates from the employees of Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES OF THE RISK OVERSIGHT COMMITTEE

Duties and responsibilities of the Risk Oversight Committee are as follows:

1. Evaluating the risk management policies and strategies prepared by the Management.
2. Evaluating the conformity of the risk management policy with the implementation.
3. Evaluating duties implementation of the Risk Management Committee and Risk Management Unit.
4. Evaluating the measures taken by the Board of Directors to comply with the Financial Services Authority and other applicable laws and regulations in implementing prudential principles, particularly those relating to risk management.
5. Evaluating the requests from the Board of Directors proposal relating to transactions or business activities that exceed the authority of the Board of Directors to be used by the Board of Commissioners as a basis for decision making.
6. Evaluating the risk management organizational structure.
7. Evaluating the risk profile report and the Bank's report, both internal and external, to be in line with the applicable regulations.
8. Ensuring the risk management unit meets the independence criteria in performing duties and responsibilities.

WEWENANG KOMITE PEMANTAU RISIKO

Wewenang yang dimiliki oleh Komite Pemantau Risiko Bank Muamalat Indonesia tertuang pada Piagam Komite Pemantau Risiko, antara lain:

1. Diperbolehkan mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset dan sumber daya Bank yang diperlukan.
2. Diperbolehkan berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi manajemen risiko dan pihak-pihak lain yang berkaitan dengan tugas dan tanggung jawab Komite Pemantau Risiko.
3. Diperbolehkan melibatkan pihak independen di luar anggota Komite Pemantau Risiko yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

THE RISK OVERSIGHT COMMITTEE AUTHORITIES

The Risk Oversight Committee of Bank Muamalat Indonesia has authorities as contained in the Risk Monitoring Committee Charter, among others:

1. Access to bank documents, data, and information about employees, funds, assets, and company resources is needed.
2. Being able to communicate directly with the employees, including the Board of Directors as well as parties performing the risk management functions and other parties related to the duties and responsibilities of the Risk Oversight Committee.
3. Being able to involve independent parties outside the Risk Oversight Committee members to assist in running duties.
4. Performing other authorities assigned by the Board of Commissioners

KETENTUAN MASA JABATAN

Masa tugas anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya

TERM OF OFFICE

The term of office for the Risk Oversight Committee members must not be longer than the term of office of the Board of Commissioners. Committee members can be re-elected for only one term.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE PEMANTAU RISIKO

Berikut komposisi dan dasar hukum pengangkatan Komite Pemantau Risiko Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 061/B/DIR-KPTS/XI/2023 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 November 2023:

COMPOSITION AND BASIS FOR APPOINTMENT OF THE RISK MONITORING COMMITTEE

The following is the composition and legal basis for the appointment of the Risk Monitoring Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 061/B/DIR-KPTS/XI/2023 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated November 1, 2023:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Sartono	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 061/B/DIR-KPTS/XI/2023 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 November 2023. Board of Directors Decree No. 061/B/DIR-KPTS/XI/2023 regarding Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated 1 November 2023.	November 2023 - April 2024 November 2023 - April 2024
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. 061/B/DIR-KPTS/XI/2023 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 November 2023. Board of Directors Decree No. 061/B/DIR-KPTS/XI/2023 regarding Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated 1 November 2023.	April 2024 - Agustus 2024 April 2024 - August 2024
Amin Said Husni*)	Anggota, Komisaris Independen Member, Independent Commissioner	Surat Keputusan Direksi No. 061/B/DIR-KPTS/XI/2023 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 November 2023. Board of Directors Decree No. 061/B/DIR-KPTS/XI/2023 regarding Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated 1 November 2023.	April 2024 - Agustus 2024 April 2024 - August 2024

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Dedi Sopyan	Anggota, Pihak Independen Ahli di Bidang Manajemen Risiko Member, Independent Expert in the Field of Risk Management	Surat Keputusan Direksi No. 061/B/DIR-KPTS/XI/2023 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 November 2023. Board of Directors Decree No. 061/B/DIR-KPTS/XI/2023 regarding Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated 1 November 2023.	April 2024 - Agustus 2024 April 2024 - August 2024
Ani Murdiati	Anggota, Pihak Independen Ahli di Bidang Perbankan Syariah Member, Independent Expert in the Field of Sharia Banking	Surat Keputusan Direksi No. 061/B/DIR-KPTS/XI/2023 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 November 2023. Board of Directors Decree No. 061/B/DIR-KPTS/XI/2023 regarding Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated 1 November 2023.	April 2024 - Agustus 2024 April 2024 - August 2024

Berikut komposisi dan dasar hukum pengangkatan Komite Pemantau Risiko Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 015/B/DIR-KPTS/IV/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 April 2024:

The following is the composition and legal basis for the appointment of the Risk Monitoring Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 015/B/DIR-KPTS/IV/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated April 1, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Sartono	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. No. 015/B/DIR-KPTS/IV/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 April 2024. Board of Directors Decree No. 015/B/DIR-KPTS/IV/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated April 1, 2024.	April 2024 - Agustus 2024 April 2024 - August 2024
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. No. 015/B/DIR-KPTS/IV/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 April 2024. Board of Directors Decree No. 015/B/DIR-KPTS/IV/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated April 1, 2024.	April 2024 - Agustus 2024 April 2024 - August 2024
Amin Said Husni*)	Anggota, Komisaris Independen Member, Independent Commissioner	Surat Keputusan Direksi No. No. 015/B/DIR-KPTS/IV/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 April 2024. Board of Directors Decree No. 015/B/DIR-KPTS/IV/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated April 1, 2024.	April 2024 - Agustus 2024 April 2024 - August 2024
Hari Dewanto	Anggota, Pihak Independen Ahli di Bidang Manajemen Risiko Member, Independent Expert in the Field of Risk Management	Surat Keputusan Direksi No. No. 015/B/DIR-KPTS/IV/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 April 2024. Board of Directors Decree No. 015/B/DIR-KPTS/IV/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated April 1, 2024	April 2024 - Agustus 2024 April 2024 - August 2024
Ani Murdiati	Anggota, Pihak Independen Ahli di Bidang Perbankan Syariah Member, Independent Expert in the Field of Sharia Banking	Surat Keputusan Direksi No. No. 015/B/DIR-KPTS/IV/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 April 2024. Board of Directors Decree No. 015/B/DIR-KPTS/IV/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated April 1, 2024.	April 2024 - Agustus 2024 April 2024 - August 2024

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Berikut komposisi dan dasar hukum pengangkatan Komite Pemantau Risiko Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024:

The following is the composition and legal basis for the appointment of the Risk Monitoring Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Sartono	Anggota, Komisaris Independen Member, Independent Commissioner	Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 - Januari 2025 August 2024 - January 2025
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 - Januari 2025 August 2024 - January 2025
Amin Said Husni*)	Anggota, Komisaris Utama Independen Member, Independent President Commissioner	Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 - 11 Desember 2024 August 2024 - December 11, 2025
Hari Dewanto	Anggota, Pihak Independen Ahli di Bidang Manajemen Risiko Member, Independent Expert in the Field of Risk Management	Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 - Januari 2025 August 2024 - January 2025
Ani Murdiati	Anggota, Pihak Independen Ahli di Bidang Perbankan Syariah Member, Independent Expert in the Field of Sharia Banking	Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 - Januari 2025 August 2024 - January 2025

*) Efektif setelah mendapatkan persetujuan dari OJK dan telah berhenti menjabat sesuai keputusan RUPSLB tabggal 11 Desember 2024.
Effective after obtaining approval from OJK and has ceased to serve in accordance with the resolution of the EGMS on December 11, 2024..

PROFIL KOMITE PEMANTAU RISIKO

Berikut adalah profil Komite Pemantau Risiko Bank Muamalat Indonesia.

RISK MONITORING COMMITTEE PROFILE

The following is the profile of the Risk Monitoring Committee of Bank Muamalat Indonesia.

Sartono
Ketua
Chairman

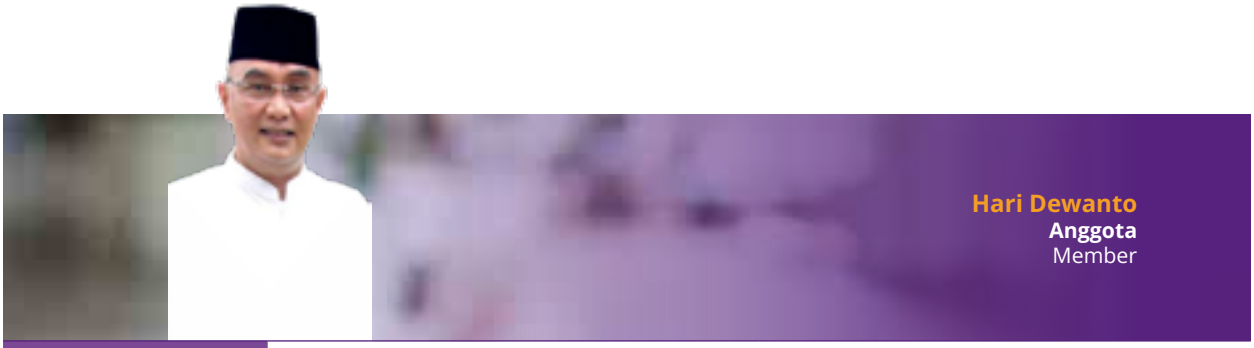
Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Andre Mirza Hartawan
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Amin Said Husni
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.



Hari Dewanto
Anggota
Member

Warga Negara Nationality	Indonesia	Indonesian
Domisili Domicile	Jakarta	Jakarta
Usia Age	66 tahun pada akhir Tahun Buku 2024	66 years old in the Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024.	Appointed as a Member of the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.
Riwayat Pendidikan Educational Background	• Magister Magister Ekonomi di University of New England (1988) • Sarjana di Institut Pertanian Bogor (1981)	• Master of Economics at the University of New England (1988) • Bachelor of Science at the Bogor Agricultural Institute (1981)
Rangkap Jabatan Concurrent Position	• Komite Pemantau Risiko dan Dewan Pengawas Dana Pensiun Bank Mandiri Empat (2019-sekarang) • Komisaris di PT Wahana Optima Permai (2021 - sekarang)	• Risk Monitoring Committee and Supervisory Board of Bank Mandiri Empat Pension Fund (2019-present) • Commissioner at PT Wahana Optima Permai (2021 - present)
Pengalaman Kerja Work Experience	• Komite Pemantau Risiko dan Dewan Pengawas Dana Pensiun Bank Mandiri Empat (2019-sekarang) • Komisaris di PT Wahana Optima Permai 2021 – sekarang) • Komite Pemantau Risiko di PT Bank Syariah Mandiri (2016 - 2019) • Komite Pemantau Risiko di PT Bank Negara Indonesia Tbk pada tahun 2016	• Risk Monitoring Committee and Supervisory Board of Bank Mandiri Empat Pension Fund (2019-present) • Commissioner at PT Wahana Optima Permai (2021 – present) • Risk Monitoring Committee at PT Bank Syariah Mandiri (2016 - 2019) • Risk Monitoring Committee at PT Bank Negara Indonesia Tbk in 2016
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali.	Does not have affiliated relationships either in terms of financial or familial relationships with members of the Board of Commissioners, members of the Board of Directors, and Main Shareholders or Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang manajemen risiko dan audit.	Independent parties who have expertise in the field of risk management and audit.

Ani Murdiati
Anggota
Member

Warga Negara Nationality	Indonesia	Indonesian
Domisili Domicile	Jakarta	Jakarta
Usia Age	62 tahun pada akhir Tahun Buku 2023	62 years old at the end of Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. No. 036/B/DIR-KPTS/VIII/2024 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024.	Appointed as a Member of the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 036/B/DIR-KPTS/VIII/2024 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.
Riwayat Pendidikan Educational Background	Sarjana biologi Universitas Gadjah Mada (UGM) tahun 1988	Bachelor of Biology from Gadjah Mada University (UGM) in 1988
Rangkap Jabatan Concurrent Position	Chairman Lembaga Sertifikasi Profesi Keuangan Syariah (LSP-KS) (2017-sekarang)	Chairman of the Sharia Financial Professional Certification Institute (LSP-KS) (2017-present)
Pengalaman Kerja Work Experience	• Chairman Lembaga Sertifikasi Profesi Keuangan Syariah (LSP-KS) (2017-sekarang) • Direktur Utama PT Bank Victoria Syariah (2013-2015) • Direktur Ritel Bank Mega Syariah (2007-2012) • Direktur Bisnis Bank Mega Syariah (2004-2007) • President Director PT Bank Victoria Syariah (2013-2015)	• Chairman of the Sharia Financial Professional Certification Institute (LSP-KS) (2017-present) • President Director of PT Bank Victoria Syariah (2013-2015) • Retail Director of Bank Mega Syariah (2007-2012) • Business Director of Bank Mega Syariah (2004-2007) • President Director of PT Bank Victoria Syariah (2013-2015)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali.	Does not have affiliated relationships either in terms of financial or familial relationships with members of the Board of Commissioners, members of the Board of Directors, and Main Shareholders or Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang manajemen risiko dan perbankan syariah.	Independent parties who have expertise in the field of risk management and Sharia banking.

INDEPENDENSI KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko Bank Muamalat Indonesia dituntut untuk dapat bekerja secara profesional dan independen dalam melaksanakan fungsi dan tugasnya. Hal itu memiliki arti pelaksanaan tugasnya tanpa campur tangan dari pihak mana pun yang tidak sesuai dengan peraturan perundang-undangan.

INDEPENDENCE OF THE RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee Members who are independent parties are required to be professional and independent in carrying out functions and duties. It means, carrying out their duties without interference from any party that is not in accordance with the laws and regulations.

Aspek Independensi Independence Aspect	Sartono	Andre Mirza Hartawan	Amin Said Husni*)	Hari Dewanto	Ani Murdiati
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Having no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Having no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a manager of political parties, officials, and government	√	√	√	√	√

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Dalam hal pembuktian independensi, anggota Komite Pemantau Risiko Bank tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In terms of proving independence, the Bank's Risk Oversight Committee members do not have family or financial relations, either directly or indirectly, relating to the Bank's business activities.

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioner		Direksi Board of Director		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioner		Direksi Board of Director		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Sartono	Ketua Chairman		√		√		√		√		√		√		√
Andre Mirza Hartawan	Anggota Member		√		√		√		√		√		√		√
Amin Said Husni*)	Anggota Member		√		√		√		√		√		√		√
Hari Dewanto	Anggota Member		√		√		√		√		√		√		√
Ani Murdiati	Anggota Member		√		√		√		√		√		√		√

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

RAPAT KOMITE PEMANTAU RISIKO

Kebijakan Rapat

Rapat Komite Pemantau Risiko Bank Muamalat Indonesia wajib diselenggarakan sedikitnya sebanyak 1 (satu) kali dalam 1 (satu) bulan. Sebagaimana Piagam Komite Pemantau Risiko, rapat dapat dinyatakan sah jika dihadiri mayoritas anggota komite.

Hasil rapat Komite Pemantau Risiko wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Pemantau Risiko yang hadir dan disampaikan kepada Dewan Komisaris.

Pelaksanaan Rapat

MEETINGS OF RISK OVERSIGHT COMMITTEE

Meeting Policy

Meetings of the Risk Monitoring Committee of Bank Muamalat Indonesia must be held at least 1 (one) time in 1 (one) month. As stipulated in the Charter of the Risk Monitoring Committee, a meeting is stated as legitimate if attended by the majority members of the committee.

The meeting resolution of the Risk Oversight Committee must be written in the minutes of the meeting and well documented, including any dissenting opinions, which are signed by all members of the Risk Oversight Committee who are present and submitted to the Board of Commissioners.

Meeting Implementation

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	5 Januari 2024 January 5, 2024	1. *Progress* Penanganan Pembiayaan LQF 2. Ketentuan Konsultasi Pembiayaan kepada BOC 1. Progress of LQF Financing Handling 2. Financing Consultation Provisions to BOC	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Dedi Sopyan • Ani Murdiati
2.	16 Februari 2024 February 16, 2024	1. Data Portofolio Kinerja Pembiayaan *Retail Consumer* 2. Ketentuan dan RAC Pembiayaan Segmen *Retail Consumer* 3. Limit Kewenangan Memutus Pembiayaan *Retail Consumer* 1. Consumer Retail Financing Performance Portfolio Data 2. Consumer Retail Segment Financing Provisions and RAC 3. Limits of Authority to Decide on Consumer Retail Financing	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Dedi Sopyan • Ani Murdiati
3.	8 Maret 2024 March 8, 2024	1. Tindak Lanjut Temuan Audit OJK 2. Ketentuan *Financing Operations* 1. Follow-up on OJK Audit Findings 2. Financing Operations Provisions	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Dedi Sopyan • Ani Murdiati
4.	19 April 2024 April 19, 2024	1. Kinerja Portofolio Pembiayaan EB 2. Alur Pembiayaan Segmen EB 3. *Update* Proses Pembiayaan Nasabah 1. EB Financing Portfolio Performance 2. EB Segment Financing Flow 3. Customer Financing Process Update	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
5.	20 Mei 2024 May 20, 2024	Pengelolaan *Human Capital* di BMI Human Capital Management at BMI	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
6.	7 Juni 2024 June 7, 2024	Portofolio Pembiayaan *Retail Banking* Retail Banking Financing Portfolio	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
7.	12 Juli 2024 July 12, 2024	Pengembangan dan Penerapan Tata Kelola IT termasuk *Digital Banking* Development and Implementation of IT Governance, including Digital Banking	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
8.	16 Agustus 2024 August 16, 2024	1. Risiko Konsentrasi di *Enterprise Banking* 2. Risiko Operasional di Pengadaan Barang dan Jasa 1. Concentration Risk in Enterprise Banking 2. Operational Risk in Procurement of Goods and Services	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
9.	20 September 2024 September 20, 2024	1. *Review* Pelaksanaan Risiko Kepatuhan Bank Muamalat 2. *Update* Profil Risiko Bank Muamalat 1. Review of Bank Muamalat's Compliance Risk Implementation 2. Bank Muamalat's Risk Profile Update	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
10.	30 Oktober 2024 October 30, 2024	1. Progres Perbaikan IT 2. *Review* Perkembangan Pembiayaan Segmen *Islamic* 3. Perkembangan Produk *Digital Banking* 1. IT Improvement Progress 2. Review of Islamic Segment Financing Development 3. Development of Digital Banking Products	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
11.	15 November 2024 November 15, 2024	1. Manajemen Risiko Kredit Bank (Sisi *Financing Risk* dan SKMR) 2. Kinerja dan Kondisi Likuiditas Bank 1. Bank Credit Risk Management (Financing Risk and SKMR Side) 2. Bank Performance and Liquidity Conditions	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati
12.	6 Desember 2024 December 6, 2024	Pembahasan 10 Nasabah LQF Discussion of 10 LQF Customers	• Sartono • Andre Mirza Hartawan • Amin Said Husni*) • Hari Dewanto • Ani Murdiati

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

The level of attendance of each committee member is as follows:

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1.	Sartono	Ketua Chairman	12	12	100
2.	Andre Mirza Hartawan	Anggota Member	12	12	100
3.	Amin Said Husni*)	Anggota Member	12	12	100
4.	Dedi Sopyan**)	Anggota Member	3	3	100
5.	Ani Murdiati	Anggota Member	12	12	100
6.	Hari Dewanto	Anggota Member	9	9	100

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
**) Telah berhenti menjabat sejak tanggal 1 April 2024.
Has stopped serving since April 1, 2024.

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Pemantau Risiko untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2024. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT RISK OVERSIGHT COMMITTEE

The Bank continuously encouraged the Risk Oversight Committee to develop competency through training in 2023. Complete information regarding competency development is available in the chapter "Company Profile".

SERTIFIKASI PROFESI
Certification of Profession

No.	Sertifikasi Profesi Professional Certification	Nama Name	Lembaga Penerbit Certification Body
1.	Sertifikasi Manajemen Risiko Risk Management Certification	1. Sartono	1. Badan Nasional Sertifikasi Profesi (BNSP) National Agency for Certification of Profession (BNSP)
		2. Andre Mirza Hartawan	2. Badan Nasional Sertifikasi Profesi (BNSP) National Agency for Certification of Profession (BNSP)
		3. Amin Said Husni*)	3. Badan Nasional Sertifikasi Profesi (BNSP) National Agency for Certification of Profession (BNSP)
		4. Dedi Sopyan**)	4. Badan Nasional Sertifikasi Profesi (BNSP) dan Enterprise Risk Management Academy National Agency for Certification of Profession (BNSP) and Enterprise Risk Management Academy
		5. Ani Murdiati (Asesor)	5. Lembaga Sertifikasi Profesi Keuangan Syariah (LSPKS), ASBISINDO, dan BNSP Islamic Finance Professional Certification Institute (LSPKS, ASBISINDO, and BNSP
		6. Hari Dewanto	6. IBI, Banking Competency Center IBI, Banking Competency Center
2.	Sertifikasi Internal Auditor Internal Auditor Certification	Dedi Sopyan**)	Dewan Sertifikasi Qualified Internal Aditor Qualified Internal Auditor Certification Board
3.	Sertifikasi Profesional Pengawas Tata Kelola Bersertifikasi	Dedi Sopyan**)	Badan Nasional Sertifikasi Profesi (BNSP) dan PPA&K National Certification of Profession Agency (BNSP) and PPA&K

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
**) Telah berhenti menjabat sejak tanggal 1 April 2024.
Has stopped serving since April 1, 2024.

PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko telah melaksanakan tugas dan fungsinya sebagaimana diatur dalam Piagam Komite Pemantau Risiko dengan senantiasa menerapkan prinsip GCG sesuai peraturan yang berlaku. Adapun aktivitas Komite Pemantau Risiko selama tahun 2024 adalah sebagai berikut:

1. Menyelenggarakan rapat secara rutin setiap bulannya, termasuk menyusun dan mendokumentasikan Risalah Rapat.
2. Memberikan masukan/rekomendasi kepada Dewan Komisaris antara lain terkait perbaikan profil risiko, penanganan pembiayaan LQF, alur pembiyaaan segmen EB, RAC pembiayaan segmen retail consumer, ketentuan limit kewenangan memutus pembiayaan retail consumer, risiko konsentrasi di enterprise banking, risiko operasional pada proses pengadaan barang dan jasa, ketentuan financing operations, pengelolaan SDM, pengembangan dan penerapan tata kelola IT termasuk digital banking, perbaikan IT, serta kinerja dan kondisi likuiditas Bank.
3. Seluruh anggota Komite telah mengikuti minimal 1 (satu) kali kegiatan pengembangan kompetensi terkait dengan Manajemen Risiko atau Perbankan.

IMPLEMENTATION OF DUTIES OF RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee has carried out its duties and function as regulated in the Risk Oversight Committee Charter by continuously implementing GCG principles according to applicable regulations. Activities of Risk Monitoring Committee during the year 2024 are as follows:

1. Held regular meetings every month, including on the preparation and documentation of Minutes of Meetings.
2. Providing input/recommendations to the Board of Commissioners, among others, related to improving risk profiles, handling of LQF financing, EB segment financing flows, RAC financing of the retail consumer segment, provisions on limits on authority to decide on retail consumer financing, concentration risk in enterprise banking, operational risk in the procurement process of goods and services, provisions on financing operations, HR management, development and implementation of IT governance including digital banking, IT improvements, and the Bank's performance and liquidity conditions.
3. All Committee members have joined competency development activities related to Banking/Risk Management at least 1 (one) time.

Komite Tata Kelola Perusahaan
Corporate Governance Committee

Dewan Komisaris telah membentuk Komite Tata Kelola Perusahaan untuk membantu pelaksanaan pengawasan dan evaluasi Dewan Komisaris terhadap penyelenggaraan Tata Kelola yang baik dalam setiap aktivitas usaha Bank pada seluruh jenjang atau tingkatan organisasi.

The Board of Commissioners established the Corporate Governance Committee to assist in the implementation of supervision and evaluation on the implementation of Governance in each of the Bank's business activities at all ranks or levels of the organization.

DASAR HUKUM

Pembentukan Komite Tata Kelola Perusahaan oleh Bank mengacu pada peraturan perundang-undangan sebagai berikut:

1. Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum
2. Peraturan OJK Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Surat Edaran Otoritas Jasa Keuangan (OJK) No 15/SEOJK.03/2024 tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

LEGAL BASIS

The Bank established Corporate Governance Committee by referring to the following laws and regulations:

1. OJK Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks
2. OJK Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
3. Circular Letter of the Financial Services Authority (OJK) No. 15/SEOJK.03/2024 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
4. The Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia telah memiliki pedoman kerja atau piagam sebagai panduan dalam menjalankan perannya, yang mengatur prinsip-prinsip *Good Corporate Governance*, struktur dan keanggotaan, persyaratan keanggotaan, masa tugas, tugas dan tanggung jawab, wewenang, tata cara dan prosedur penyelenggaraan rapat serta pelaporan kepada Dewan Komisaris. Piagam dan susunan keanggotaan komite telah diperbarui sesuai dengan ketentuan Peraturan OJK Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

CORPORATE GOVERNANCE COMMITTEE CHARTER

The Bank Muamalat Indonesia Corporate Governance Committee has a working guideline or charter as a guide in carrying out its role, which regulates the principles of Good Corporate Governance, structure and membership, membership requirements, term of office, duties and responsibilities, authority, procedures and procedures for holding meetings and reporting to the Board of Commissioners. The charter and membership composition of the committee have been updated in accordance with the provisions of OJK Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks and will continue to be updated in accordance with the development of applicable regulations and the current conditions of the Bank.

KRITERIA ANGGOTA KOMITE TATA KELOLA PERUSAHAAN

Kriteria keanggotaan Komite Tata Kelola Perusahaan telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Tata Kelola Perusahaan Kriteria tersebut di antaranya:

1. Wajib berintegritas dan memiliki reputasi keuangan yang baik.
2. Wajib memiliki kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
3. Wajib mematuhi kode etik yang ditetapkan oleh Bank.
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
5. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa non-*assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
6. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
7. Tidak mempunyai saham langsung maupun tidak langsung pada Bank Muamalat Indonesia.
8. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
9. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Komite Tata Kelola Perusahaan yang telah diatur oleh Bank:

1. Melakukan evaluasi atas struktur, kerangka tata kelola dan *kebijakan Good Corporate Governance* Bank Muamalat Indonesia.
2. Memastikan pelaksanaan kebijakan *Good Corporate Governance* dalam kegiatan Bank Muamalat Indonesia.
3. Melakukan kajian dan menilai prinsip-prinsip pelaksanaan *Good Corporate Governance* Bank Muamalat Indonesia secara berkala dan menyampaikan rekomendasi perbaikan kepada Dewan Komisaris.

MEMBERSHIP CRITERIA FOR CORPORATE GOVERNANCE COMMITTEE

The Bank regulates membership criteria for Corporate Governance Committee. The regulation is stated in the Corporate Governance Committee Charter, including:

1. Required to have integrity and a good financial reputation.
2. Required to have the ability, knowledge, and experience based on the field of work and being able to communicate well.
3. Required to comply with the code of conduct established by the Bank.
4. Willing to improve competence continuously through education and training.
5. Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Firm, or any other party that provides assurance, non-assurance services, appraisal services, and/or other consulting services to the Issuer or Public Company within 6 (six) times last month.
6. Unless for the Independent Commissioner, there is no one who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months.
7. Having no direct or indirect shares in Bank Muamalat Indonesia.
8. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
9. Having no business relationship, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Corporate Governance Committee regulated by the Bank.

1. Evaluating the structure, governance framework, and Good Corporate Governance policies of Bank Muamalat Indonesia.
2. Ensuring the implementation of Good Corporate Governance policies in the activities of Bank Muamalat Indonesia.
3. Reviewing and assessing the principles of Good Corporate Governance implementation of Bank Muamalat Indonesia on a regular basis and submitting recommendations for improvements to the Board of Commissioners.

4. Menyampaikan laporan kepada Dewan Komisaris kegiatan Bank yang tidak sesuai dengan pelaksanaan *Good Corporate Governance*.
5. Melakukan kajian atas laporan *Self-Assessment Good Corporate Governance* dan laporan tahunan *Good Corporate Governance* yang diterbitkan oleh Bank Muamalat Indonesia guna memastikan transparansi dan akurasi laporan serta merekomendasikan perbaikan kepada Direksi.
6. Menyampaikan rekomendasi dalam rangka pemberian endorsement Dewan Komisaris atas laporan *Good Corporate Governance* dan kebijakan *Good Corporate Governance* Bank Muamalat Indonesia.
7. Menyusun dan memutakhirkan piagam Komite Tata Kelola secara berkala.
8. Menjaga kerahasiaan seluruh dokumen, data dan informasi Bank Muamalat Indonesia.

WEWENANG KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia juga memiliki wewenang di samping tugas dan tanggung jawabnya, sebagaimana diatur dalam Piagam Komite Tata Kelola Perusahaan, yakni:

1. Diperbolehkan mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Diperbolehkan berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak-pihak lain yang berkaitan dengan tugas dan tanggung jawab Komite Tata Kelola Perusahaan.
3. Diperbolehkan melibatkan pihak independen di luar anggota Komite Tata Kelola Perusahaan yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

KETENTUAN MASA JABATAN

Berikut beberapa ketentuan atas masa jabatan anggota Komite Tata Kelola Perusahaan:

1. Masa tugas anggota Komite Tata Kelola Perusahaan tidak boleh lebih lama dari masa jabatan Dewan Komisaris.
2. Anggota Komite dapat dipilih kembali hanya untuk satu periode berikutnya.

4. Submitting reports to the Board of Commissioners on Bank activities that are not in line with the implementation of Good Corporate Governance.
5. Reviewing the Good Corporate Governance Self-Assessment report and the Good Corporate Governance annual report published by Bank Muamalat Indonesia to ensure the transparency and accuracy of the report and recommend improvements to the Board of Directors.
6. Delivering recommendations in the context of endorsing the Board of Commissioners on the Good Corporate Governance reports and Good Corporate Governance policies of Bank Muamalat Indonesia.
7. Periodically preparing and updating the Governance Committee charter.
8. Maintaining the confidentiality of all documents, data, and information of Bank Muamalat Indonesia.

CORPORATE GOVERNANCE COMMITTEE AUTHORITIES

The Corporate Governance Committee of Bank Muamalat Indonesia also has the authority apart from its duties and responsibilities, as stipulated in the Corporate Governance Committee Charter, namely:

1. Being allowed to access the Bank documents, data and information regarding the Bank employees, funds, assets, and required resources.
2. Being allowed to communicate directly with employees, including the Board of Directors and other parties related to duties and responsibilities of Corporate Governance Committee.
3. Being allowed to involve independent parties other than the Corporate Governance Committee members who are needed to assist in running duties.
4. Exercising other authorities delegated by the Board of Commissioners.

TERM OF OFFICE

The following are provisions in the term of office for Corporate Governance Committee members:

1. The term of office for Corporate Governance Committee members shall not exceed the term of office of the Board of Commissioners.
2. Committee members may be reelected only for one subsequent period.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE TATA KELOLA PERUSAHAAN

Berikut komposisi dan dasar hukum pengangkatan Komite Tata Kelola Perusahaan Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 006/B/DIR-KPTS/I/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024:

COMPOSITION AND BASIS OF APPOINTMENT OF CORPORATE GOVERNANCE COMMITTEE

The following is the composition and legal basis for the appointment of the Corporate Governance Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 006/B/DIR-KPTS/I/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Amin Said Husni*)	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 006/B/DIR-KPTS/I/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024. Board of Directors Decree No. 006/B/DIR-KPTS/I/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024.	Januari - Agustus 2024 January - August 2024
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. 006/B/DIR-KPTS/I/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024. Board of Directors Decree No. 006/B/DIR-KPTS/I/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024.	Januari - Agustus 2024 January - August 2024
Dinan Supendi RAE	Anggota, Pihak Independen Member, Independent Party	Surat Keputusan Direksi No. 006/B/DIR-KPTS/I/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 5 Januari 2024. Board of Directors Decree No. 006/B/DIR-KPTS/I/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated January 5, 2024.	Januari - Agustus 2024 January - August 2024

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Berikut komposisi dan dasar hukum pengangkatan Komite Tata Kelola Perusahaan Bank Muamalat Indonesia berdasarkan Surat Keputusan Direksi No. 037/B/DIR-KPTS/VIII/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024:

The following is the composition and legal basis for the appointment of the Corporate Governance Committee of Bank Muamalat Indonesia based on the Decree of the Board of Directors No. 037/B/DIR-KPTS/VIII/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis of Appointment	Periode Jabatan Period of Office
Amin Said Husni*)	Ketua, Komisaris Independen Chairman, Independent Commissioner	Surat Keputusan Direksi No. 037/B/DIR-KPTS/VIII/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 037/B/DIR-KPTS/VIII/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 - 11 Desember 2024 August 2024 - December 11, 2025
Andre Mirza Hartawan	Anggota, Komisaris Member, Commissioner	Surat Keputusan Direksi No. 037/B/DIR-KPTS/VIII/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 037/B/DIR-KPTS/VIII/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 – Januari 2025 August 2024 – January 2025
Saiful Anwar	Anggota, Pihak Independen Members, Independent Party	Surat Keputusan Direksi No. 037/B/DIR-KPTS/VIII/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024. Board of Directors Decree No. 037/B/DIR-KPTS/VIII/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.	Agustus 2024 – Januari 2025 August 2024 – January 2025

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

PROFIL KOMITE TATA KELOLA PERUSAHAAN

Berikut adalah profil Komite Tata Kelola Perusahaan Bank Muamalat Indonesia.

CORPORATE GOVERNANCE COMMITTEE PROFILE

The following is the profile of the Corporate Governance Committee of Bank Muamalat Indonesia.

Amin Said Husni
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Andre Mirza Hartawan
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".
The complete profile is presented in the "Company Profile" chapter.

Saiful Anwar
Anggota
Member

Warga Negara Nationality	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	47 tahun pada akhir Tahun Buku 2024	47 years old at the end of Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Surat Keputusan Direksi No. 037/B/DIR-KPTS/VIII/2024 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 1 Agustus 2024.	Board of Directors Decree No. 037/B/DIR-KPTS/VIII/2024 concerning the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated August 1, 2024.
Riwayat Pendidikan Educational Background	• Doctor of Information Science di Nagaoka University of Technology (2012) • Master of Islamic Banking & Finance di Universitas Indonesia (2008) • Sarjana Akuntansi di Universitas Indonesia (2001)	• Doctor of Information Science at Nagaoka University of Technology (2012) • Master of Islamic Banking & Finance at University of Indonesia (2008) • Bachelor of Accounting at University of Indonesia (2001)
Rangkap Jabatan Concurrent Position	Komite Pemantau Risiko di PT Bank KB Bukopin Syariah (2022 –sekarang)	Risk Monitoring Committee at PT Bank KB Bukopin Syariah (2022 – present)
Pengalaman Kerja Work Experience	• Komite Pemantau Risiko di PT Bank KB Bukopin Syariah (2022 –sekarang) • Komite Audit di PT Bank BRI Syariah (2018-2021) • Komite Pemantau Risiko di PT Bank BRI Syariah (2013 sd 2018) • Section Head of Quality Assurance di PT Bank Syariah Mandiri (2005-2008) • Junior Auditor di Ernst&Young Indonesia (2004-2005)	• Risk Monitoring Committee at PT Bank KB Bukopin Syariah (2022 – present) • Audit Committee at PT Bank BRI Syariah (2018-2021) • Risk Monitoring Committee at PT Bank BRI Syariah (2013 to 2018) • Section Head of Quality Assurance at PT Bank Syariah Mandiri (2005-2008) • Junior Auditor at Ernst & Young Indonesia (2004-2005)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali.	Does not have affiliated relationships either in terms of financial or familial relationships with members of the Board of Commissioners, members of the Board of Directors, and Main Shareholders or Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang hukum dan bisnis.	Independent parties who have expertise in the fields of law and business.

RAPAT KOMITE TATA KELOLA PERUSAHAAN

Kebijakan Rapat

Rapat Komite Tata Kelola Perusahaan Bank Muamalat Indonesia diselenggarakan paling sedikit sebanyak 4 (empat) kali dalam 1 (satu) tahun. Rapat dinyatakan sah apabila dihadiri oleh lebih dari ½ (satu per dua) dari jumlah keseluruhan anggota Komite Tata Kelola Perusahaan, yang diatur dalam Piagam Komite Tata Kelola Perusahaan. Hasil rapat Komite Tata Kelola Perusahaan wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Tata Kelola Perusahaan yang hadir dan disampaikan kepada Dewan Komisaris.

Pelaksanaan Rapat

CORPORATE GOVERNANCE COMMITTEE MEETING

Meeting Policy

The Corporate Governance Committee of Bank Muamalat Indonesia holds meetings at least 1 (one) time in 6 (six) months. Meetings can be declared valid if attended by more than ½ (one-half) of the total members of the Corporate Governance Committee, which is regulated in the Corporate Governance Committee Charter. The results of the Corporate Governance Committee meeting must be written into the minutes of the meeting and well documented, including any dissenting opinions, which are signed by all members of the Corporate Governance Committee who are present and submitted to the Board of Commissioners.

Meeting Implementation

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1.	19 April 2024 April 19, 2024	Sosialisasi POJK No. 2 tahun 2024 Tentang Tata Kelola Syariah Socialization of POJK No. 2 of 2024 Concerning Sharia Governance	• Amin Said Husni*) • Andre Mirza Hartawan
2.	27 September 2024 September 27, 2024	Laporan *Self Assessment* GCG periode Juni 2024 GCG Self Assessment Report for June 2024	• Andre Mirza Hartawan • Amin Said Husni*) • Saiful Anwar

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
3.	8 November 2024 November 8, 2024	Rencana *Enhancement* Kondisi GCG Bank untuk *Support* RBB 2025-2027 Bank GCG Condition Enhancement Plan to Support RBB 2025-2027	• Andre Mirza Hartawan • Amin Said Husni*) • Saiful Anwar

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Adapun tingkat kehadiran masing-masing anggota komite pada tahun 2024 adalah sebagai berikut:

The attendance level of each committee member in 2024 is as follows:

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1.	Andre Mirza Hartawan	Ketua Chairman	3	3	100
2.	Amin Said Husni*)	Anggota Member	3	3	100
3.	Dinan Rae Sufendi**)	Anggota Member	1	0	0
4.	Saiful Anwar	Anggota Member	2	2	100

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
**) Telah berhenti menjabat sejak tanggal 1 Agustus 2024.
Has stopped serving since August 1, 2024.

PENGEMBANGAN KOMPETENSI

Kebijakan

Bank senantiasa mendorong Komite Tata Kelola Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2024. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT

Policy

The Bank continuously encourages the Corporate Governance Committee to conduct competency development through training in 2024. Complete information regarding this is presented in the "Company Profile" chapter.

SERTIFIKASI PROFESI
Certification of Profession

No.	Sertifikasi Profesi Professional Certification	Nama Name	Lembaga Penerbit Certification Body
1.	Sertifikasi Manajemen Risiko Risk Management Certification	1. Amin Said Husni*) 2. Andre Mirza Hartawan 3. Dinan Supandi RAE**)	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.
**) Telah berhenti menjabat sejak tanggal 1 Agustus 2024.
Has stopped serving since August 1, 2024.

PELAKSANAAN TUGAS KOMITE TATA KELOLA PERUSAHAAN

Untuk tahun 2024, Komite Tata Kelola menjalankan aktivitas sebagai berikut:

1. Menyelenggarakan 3 (tiga) kali Rapat Komite Tata Kelola, termasuk menyusun Risalah Rapat.
2. Memberi masukan terhadap implementasi POJK No. 2 tahun 2024 tentang Tata Kelola Syariah dan dampak pemberlakuannya terhadap Bank.
3. Memberikan masukan enhancement kondisi GCG Bank yang dituangkan dalam RBB Bank.

IMPLEMENTATION OF CORPORATE GOVERNANCE COMMITTEE DUTIES

In 2024, the Governance Committee carried out the following activities:

1. Organizing 3 (three) Governance Committee Meetings, including preparing Minutes of Meetings.
2. Providing input on the implementation of POJK No. 2 of 2024 concerning Sharia Governance and the impact of its implementation on Banks.
3. Providing input to enhance the Bank's GCG conditions as outlined in the Bank's RBB.

Komite di Bawah Direksi
Committees Under the Board of Directors

Pada tahun 2024, Direksi Bank Muamalat Indonesia membentuk 5 (lima) Komite Tingkat Direksi yang dipimpin langsung oleh Direktur Utama dan/atau Direktur terkait, yaitu sebagai berikut:

1. Komite Pengarah Teknologi Informasi.
2. Komite Aset dan Liabilitas.
3. Komite Manajemen Risiko.
4. Komite Kebijakan Pembiayaan.
5. Komite Pembiayaan.

In 2024, the Board of Directors of Bank Muamalat Indonesia formed 5 (five) Board of Directors-Level Committees led directly by the President Director and/or related Directors, namely:

1. Information Technology Steering Committee.
2. Asset and Liability Committee.
3. Risk Management Committee.
4. Financing Policy Committee.
5. Financing Committee.

Komite Pengarah Teknologi Informasi
Information Technology Steering Committee

DASAR HUKUM

Pembentukan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia merujuk pada ketentuan Pasal 62 ayat 2 Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum serta Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia.

LEGAL BASIS

The establishment of the Information Technology Steering Committee of Bank Muamalat Indonesia refers to the provisions in Article 62 paragraph 2 of Financial Services Authority Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks and Financial Services Authority Regulation No. 11/POJK.03/2022 regarding Implementation of Information Technology by Commercial Banks as well as the Charter of the Information Technology Steering Committee of Bank Muamalat Indonesia.

PIAGAM KOMITE PENGARAH TEKNOLOGI INFORMASI

Bank Muamalat telah memiliki Piagam Komite Pengarah Teknologi Informasi sebagai pedoman anggota komite dalam menjalankan perannya, yang mengatur mengenai tujuan pembentukan komite; tugas, tanggung jawab, dan wewenang komite; struktur dan keanggotaan komite; rapat komite, kuorum, dan pengambilan keputusan; masa tugas anggota komite dari Pihak Independen; mekanisme evaluasi kinerja; dan periode reviu pedoman dan tata tertib kerja komite secara berkala. Piagam Komite Pengarah Teknologi Informasi mengalami pembaruan terakhir pada tanggal 14 Agustus 2024 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus serta struktur organisasi terkini Bank.

CHARTER OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

Bank Muamalat retains the Charter of the Information Technology Steering Committee as guidelines for members to perform the committee's role, which regulates the purpose of establishing the committee; duties, responsibilities and authorities of the committee; the structure and membership of the committee; committee meeting, quorum, and decision-making; term of office of members of the committee from Independent Party; performance assessment mechanism; and review period of the committe's work guidelines and procedures on periodically. The Charter of the Information Technology Steering Committee was last updated on August 14, 2024 and will be updated on its membership composition, and the committee's charter follows changes in the management composition as well as the latest organizational structure of the Bank.

STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Bank mengatur struktur keanggotaan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia yang terdiri dari Direktur yang membawahi satuan kerja teknologi informasi, Direktur yang membawahi satuan kerja manajemen risiko, pejabat tertinggi yang membawahi satuan kerja penyelenggara teknologi informasi, dan pejabat tertinggi yang membawahkan satuan kerja pengguna teknologi informasi. Komite dimaksud diketuai oleh Direktur Utama yang merangkap sebagai anggota.

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The Bank regulates the membership structure of the Information Technology Steering Committee of Bank Muamalat Indonesia that consists of a Director who supervises the risk management work unit, the highest officer who supervises the work unit responsible for information technology implementation, and the highest officer who supervises the work unit of information technology user. The committee is chaired by the director who supervises the information technology work unit concurrently as member.

Berikut adalah komposisi keanggotaan Komite Pengarah Teknologi Informasi per 31 Desember 2024:

The following is the composition of the Information Technology Steering Committee membership as of December 31, 2024:

Fungsi/Jabatan dalam Komite Function/Position in Committee	Pelaksanaan/Pejabat dalam Organisasi Implementation/Officials in the Organization	Dasar Pengangkatan Basis of Appointment
Ketua merangkap anggota tetap dengan hak suara Chairman concurrently permanent member with voting rights	Direktur Operasi, Teknologi Informasi dan Sumber Daya Manusia Director of Operations, Information Technology and Human Resources	Surat Keputusan No. 034/B/DIR-KPTS/VIII/2024 tentang Komite Pengarah Teknologi Informasi PT Bank Muamamalat Indonesia Tbk tanggal 2 Agustus 2024. Decree No. 034/B/DIR-KPTS/VIII/2024 concerning the Information Technology Steering Committee of PT Bank Muamamalat Indonesia Tbk dated August 2, 2024.
Wakil Ketua merangkap anggota tetap dengan hak suara Deputy Chairman concurrently permanent member with voting rights	Direktur Kepatuhan, Risiko dan Hukum Director of Compliance, Risk and Legal	Surat Keputusan No. 034/B/DIR-KPTS/VIII/2024 tentang Komite Pengarah Teknologi Informasi PT Bank Muamamalat Indonesia Tbk tanggal 2 Agustus 2024 Decree No. 034/B/DIR-KPTS/VIII/2024 concerning the Information Technology Steering Committee of PT Bank Muamamalat Indonesia Tbk dated August 2, 2024
Sekretaris merangkap anggota tetap tanpa hak suara Secretary concurrently permanent member without voting rights	Head of Information Technology	Surat Keputusan No. 034/B/DIR-KPTS/VIII/2024 tentang Komite Pengarah Teknologi Informasi PT Bank Muamamalat Indonesia Tbk tanggal 2 Agustus 2024 Decree No. 034/B/DIR-KPTS/VIII/2024 concerning the Information Technology Steering Committee of PT Bank Muamamalat Indonesia Tbk dated August 2, 2024
Anggota tetap dengan hak suara Permanent member with voting rights	• Direktur Utama merangkap Direktur Keuangan dan Direktur Risiko Bisnis Pembiayaan. • SEVP Retail Banking • SEVP Enterprise Banking • President Director concurrently Finance Director and Finance Business Risk Director. • SEVP Retail Banking • SEVP Enterprise Banking	Surat Keputusan No. 034/B/DIR-KPTS/VIII/2024 tentang Komite Pengarah Teknologi Informasi PT Bank Muamamalat Indonesia Tbk tanggal 2 Agustus 2024 Decree No. 034/B/DIR-KPTS/VIII/2024 concerning the Information Technology Steering Committee of PT Bank Muamamalat Indonesia Tbk dated August 2, 2024
Anggota tetap tanpa hak suara Permanent members without voting rights	• Head of SOE & Corporate Banking • Head of SME & Commercial Banking • Head of Retail Funding & Transaction • Head of Operation Strategy & Development • Head of Compliance • Head of Integrated Risk Management • Head of Business Finance & Performance • Head of Financial Control • Head of Digital Banking • Head of Consumer Financing Business • Head of Retail Funding & Transaction • Head of Hajj & Umroh Solution • Head of Global Market • Head of Transaction Banking	Surat Keputusan No. 034/B/DIR-KPTS/VIII/2024 tentang Komite Pengarah Teknologi Informasi PT Bank Muamamalat Indonesia Tbk tanggal 2 Agustus 2024 Decree No. 034/B/DIR-KPTS/VIII/2024 concerning the Information Technology Steering Committee of PT Bank Muamamalat Indonesia Tbk dated August 2, 2024

TUGAS DAN TANGGUNG JAWAB

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab yang tertuang dalam Piagam Komite Pengarah Teknologi Informasi, yaitu sebagai berikut:

Ketua dan Wakil Ketua

1. Mengusulkan agenda untuk setiap rapat dengan masukan dari anggota komite.
2. Memastikan bahwa agenda rapat dan bahan pembahasan yang relevan didistribusikan kepada semua anggota komite setidaknya satu hari kerja sebelum rapat.

DUTIES AND RESPONSIBILITIES

Information Technology Steering Committee has the duties and responsibilities set out in the Information Technology Steering Committee Charter, including:

Chairman and Deputy Chairman

1. Proposing agenda for each meeting with input from committee members.
2. Ensuring that the meeting agenda and relevant discussion material is distributed to all committee members at least one working day prior to the meeting.

3. Menjaga fokus topik pembahasan dalam rapat.
4. Memastikan rapat dimulai dan diakhiri tepat waktu.
5. Berperan sebagai penghubung antara satuan kerja Teknologi Informasi (TI) dengan satuan kerja pengguna TI dengan Direksi

Sekretaris

1. Menyelenggarakan rapat sesuai jadwal yang telah ditetapkan, termasuk menyiapkan daftar hadir peserta rapat.
2. Menyiapkan materi rapat kepada peserta rapat yang diundang selambat-lambatnya 1 (satu) hari kerja sebelum rapat diselenggarakan.
3. Mengundang peserta rapat termasuk melakukan koordinasi untuk persiapan materi yang akan dibahas dalam rapat.
4. Menyiapkan risalah rapat selambat-lambatnya 5 (lima) hari kerja setelah rapat diselenggarakan dan mengirimkan risalah kepada seluruh anggota komite dan seluruh peserta rapat yang hadir berdasarkan kepentingannya untuk ditindaklanjuti.
5. Memantau tindaklanjut atas hasil rapat Komite.

Anggota

1. Menghadiri rapat Komite Pengarah Teknologi Informasi tepat waktu.
2. Menjaga kerahasiaan atas pembahasan topik yang sensitif yang dibahas dalam rapat komite.
3. Menjaga kerahasiaan informasi yang bersifat rahasia yang dibahas dalam rapat.
4. Menindaklanjuti keputusan rapat Komite Pengarah Teknologi Informasi.
5. Anggota Komite diharapkan untuk menghadiri setiap pertemuan dan menginformasikan apabila tidak dapat hadir dalam rapat komite.

PROFIL KOMITE PENGARAH TEKNOLOGI INFORMASI

Profil ketua Komite Pengarah Teknologi Informasi disajikan pada bab “Profil Perusahaan”.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI KOMITE PENGARAH TEKNOLOGI INFORMASI TAHUN 2024

Pelatihan dan/atau peningkatan kompetensi dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Laporan Tahunan ini.

3. Maintaining the focus of the discussion topics in the meeting.
4. Ensureing the meetings to start and end on time.
5. Acting as a liaison between Information Technology (IT) work unit with IT user work unit and the Board of Directors.

Secretary

1. Hold meetings according to set schedule, including the preparation of the meetings’ participant attendance list.
2. Prepare meeting materials for the invited meeting participants at the latest by 1 (one) working day prior to the meeting schedule.
3. Invite meeting participant including coordination for preparing meeting materials to be discussed in the meeting.
4. Prepare the minutes of meeting at the laltest by 5 (five) working days following the meeting and send the minutes of meeting to all committee members and all meeting participants who attended the meeting based on priority for follow-ups.
5. Monitor follow-ups of Committee meeting results.

Members

1. Attending Information Technology Steering Committee meetings on time.
2. Maintaining confidentiality of the discussion of sensitive topics discussed in committee meetings.
3. Maintaining the confidentiality of information discussed in meetings.
4. Following up the decisions of Information Technology Steering Committee meeting.
5. Committee members are expected to attend every meeting and inform the organizer in case they are unable to attend the Committee meetings.

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE

Profile of the Chairman of Information Technology Steering Committee is available in the “Company Profile” chapter.

TRAINING AND/OR COMPETENCY IMPROVEMENT OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE IN 2024.

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

PELAKSANAAN KEGIATAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah melaksanakan tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Menetapkan Rencana Strategis IT 2024 & Realisasi Anggaran Tahun 2024
2. Menetapkan Rencana Pengembangan Teknologi Informasi (RPTI) 2025 & Rencana Anggaran 2025
3. Menetapkan Rencana Pengembangan Teknologi Informasi (RPTI).
4. Mengkaji Hasil Penilaian Tingkat Risiko Keamanan Siber Tahun 2023.
5. Mitigasi *Mail Phishing.*
6. Melakukan pembahasan *Security Operation Center Report*.
7. Bank Memantau dan memberikan arahan terhadap masalah-masalah TI
8. Melakukan monitoring status teknologi *existing*.

IMPLEMENTATION OF INFORMATION TECHNOLOGY STEERING COMMITTEE ACTIVITIES

Throughout 2024, the Information Technology Steering Committee has carried out its duties and responsibilities with the following details:

1. Establishing the 2024 IT Strategic Plan & 2024 Budget Realization
2. Establishing the 2025 Information Technology Development Plan (RPTI) & 2025 Budget Plan
3. Establishing the Information Technology Development Plan (RPTI).
4. Reviewing the Results of the 2023 Cyber security Risk Level Assessment.
5. Mitigating Phishing Mail.
6. Discussing the Security Operation Center Report.
7. The Bank Monitors and provides direction on IT issues
8. Monitoring the status of existing technology.

RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Kebijakan

Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia mengatur rapat Komite Pengarah Teknologi Informasi yang wajib diselenggarakan paling kurang 2 (dua) kali dalam 1 (satu) tahun.

Realisasi

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah menyelenggarakan 3 (tiga) kali rapat dengan agenda sebagai berikut.

MEETING OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

Policy

The Charter of the Information Technology Steering Committee of Bank Muamalat Indonesia regulates the meetings of the Information Technology Steering Committee which are required to be held at least 4 (four) times within 1 (one) year.

Realization

Throughout 2024, the Information Technology Steering Committee has held 3 (three) meetings with the following agenda.

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	12 January 2024 January 12, 2024	1. Rencana Perubahan *Information Technology Strategy Plan* (ITSP) 2. Hasil Penilaian Tingkat Risiko Keamanan Siber Tahun 2023 3. Rekomendasi dan Permohonan Persetujuan 1. Information Technology Strategy Plan (ITSP) Change Plan 2. Results of the 2023 Cybersecurity Risk Level Assessment 3. Recommendations and Requests for Approval	**Board of Management** 1. Bapak Indra Falatehan, Direktur Utama*) Mr. Indra Falatehan, President Director 2. Bapak Wahyu Avianto, Direktur Operasional dan Digital*) Mr. Wahyu Avianto, Director of Operations and Digital 3. Bapak Karno, Direktur Kepatuhan, Risiko dan Hukum Mr. Karno, Director of Compliance, Risk and Legal 4. Bapak Suhendar, Direktur Keuangan dan Strategi*) Mr. Suhendar, Director of Finance and Strategy 5. Bapak Dedy Suryadi Dharmawan, SEVP *Retail Banking* Mr. Dedy Suryadi Dharmawan, SEVP Retail Banking **Head of Division** 6. Bapak Sandhy Sofian, *Head of Information Technology* Mr. Sandhy Sofian, Head of Information Technology 7. Ibu Wita Hanayori, *Head of Retail Funding and Transaction* Mrs. Wita Hanayori, Head of Retail Funding and Transaction 8. Ibu Dyah Ekawati, *Head of Compliance* Mrs. Dyah Ekawati, Head of Compliance 9. Ibu Catur Andayani, *Head of Integrated Risk Management* Ms. Catur Andayani, Head of Integrated Risk Management

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
			10. Bapak Aznovri Kurniawan, *Head of Business Financing & Planning* Mr. Aznovri Kurniawan, Head of Business Financing & Planning 11. Bapak Muhammad Ilham, *Head of Financial Control* Mr. Muhammad Ilham, Head of Financial Control 12. Bapak Dadang Rohadi, *Head of Digital Banking* Mr. Dadang Rohadi, Head of Digital Banking 13. Bapak Tegar Sangga Barkah, *Head of Internal Audit* Mr. Tegar Sangga Barkah, Head of Internal Audit 14. Bapak Demmy Rizkiadhy, *Head of Strategy & Transformation* Mr. Demmy Rizkiadhy, Head of Strategy & Transformation **Head of Department/Others** 15. Bapak Adi Sutrisna, *Information Technology* Mr. Adi Sutrisna, Information Technology 16. Bapak Dimas Teguh, *Information Technology* Mr. Dimas Teguh, Information Technology 17. Ibu Ummi Makhalina, *Information Technology* Mrs. Ummi Makhalina, Information Technology 18. Bapak Affandi, *Integrated Risk Management* Mr. Affandi, Integrated Risk Management 19. Bapak Imam H, *SME & Commercial Banking* Mr. Imam H, SME & Commercial Banking 20. Bapak M.Aldy Sadikin, *Operation Services* Mr. M. Aldy Sadikin, Operation Services 21. Bapak Harindra, *Internal Audit* Mr. Harindra, Internal Audit 22. Bapak Virlendi, *Internal Audit* Mr. Virlendi, Internal Audit 23. Bapak Heri Chairul Damanik, *CEO Office* Mr. Heri Chairul Damanik, CEO Office 24. Bapak Ahmad Fathi, *Operation Strategy & Development* Mr. Ahmad Fathi, Operation Strategy & Development 25. Bapak Sastha, *Financial Operation* Mr. Sastha, Financial Operation 26. Bapak Faisal Femanda, *Financial Operation* Mr. Faisal Femanda, Financial Operation 27. Bapak Rizky Sabili Firdaus, *Strategy & Transformation* Mr. Rizky Sabili Firdaus, Strategy & Transformation
2.	8 May 2024 May 8, 2024	1. *Executive Summary Mail Phishing Exercise* 2. *Security Operation Center Report* 3. *Cost Efficiency* OPEX 4. Rekomendasi dan Permohonan Persetujuan 1. Executive Summary Mail Phishing Exercise 2. Security Operation Center Report 3. Cost Efficiency OPEX 4. Recommendations and Requests for Approval	**Board of Management** 1. Bapak Indra Falatehan, Direktur Utama*) Mr. Indra Falatehan, President Director 2. Bapak Wahyu Avianto, Direktur Operasional dan Digital*) Mr. Wahyu Avianto, Director of Operations and Digital 3. Bapak Karno, Direktur Kepatuhan, Risiko dan Hukum Mr. Karno, Director of Compliance, Risk and Legal 4. Bapak Suhendar, Direktur Keuangan dan Strategi*) Mr. Suhendar, Director of Finance and Strategy 5. Bapak Dedy Suryadi Dharmawan, SEVP *Retail Banking* Mr. Dedy Suryadi Dharmawan, SEVP Retail Banking **Head of Division** 6. Bapak Sandhy Sofian, *Head of Information Technology* Mr. Sandhy Sofian, Head of Information Technology 7. Ibu Dyah Ekawati, *Head of Compliance* Mrs. Dyah Ekawati, Head of Compliance 8. Ibu Catur Andayani, *Head of Integrated Risk Management* Ms. Catur Andayani, Head of Integrated Risk Management 9. Bapak Aznovri Kurniawan, *Head of Business Financing & Performance* Mr. Aznovri Kurniawan, Head of Business Financing & Performance 10. Bapak Muhammad Ilham, *Head of Financial Control* Mr. Muhammad Ilham, Head of Financial Control 11. Bapak Tegar Sangga Barkah, *Head of Internal Audit* Mr. Tegar Sangga Barkah, Head of Internal Audit 12. Bapak Ibnu Umar, *Head of Financing Operations* Mr. Ibnu Umar, Head of Financing Operations 13. Bapak Nanang Basuki, *Head of Operation Services* Mr. Nanang Basuki, Head of Operation Services 14. Ibu Supriati Nugroho Pernamawati, *Head of Marketing Communication* Mrs. Supriati Nugroho Pernamawati, Head of Marketing Communication **Head of Department/Others** 15. Bapak Adi Sutrisna, *Information Technology* Mr. Adi Sutrisna, Information Technology 16. Bapak Fuad Mohamad Fachrudin, *Information Technology* Mr. Fuad Mohamad Fachrudin, Information Technology

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
			17. Bapak Andres Eko H., *Information Technology* Mr Andres Eko H., Information Technology 18. Ibu Ummi Makhalina, *Information Technology* Mrs. Ummi Makhalina, Information Technology 19. Bapak Herindra Nurbuana, *Internal Audit* Mr. Herindra Nurbuana, Internal Audit 20. Ibu Mustikawati, *Compliance* Mrs. Mustikawati, Compliance 21. Ibu Lentina Salsabila, *Integrated Risk Management* Mrs. Lentina Salsabila, Integrated Risk Management 22. Bapak Affandi, *Integrated Risk Management* Mr. Affandi, Integrated Risk Management 23. Bapak Ahmad Fathi, *Opeartion Strategy & Development* Mr. Ahmad Fathi, Operations Strategy & Development 24. Ibu Hertamawati, *Operation Strategy & Development* Mrs. Hertamawati, Operation Strategy & Development 25. Bapak Rizky Sabili Firdaus, *Strategy & Transformation* Mr. Rizky Sabili Firdaus, Strategy & Transformation 26. Bapak Muh. Syaekhan Thamrin, *Digital Banking* Mr. Muh. Syaekhan Thamrin, Digital Banking 27. Bapak Heri Chairul Damanik, *CEO Office* Mr. Heri Chairul Damanik, CEO Office
3	28 November 2024 November 28, 2024	1. Realisasi RPTI 2024 & Realisasi Anggaran Tahun 2024 2. Rencana Pengembangan Teknologi Informasi (RPTI) 2025 & Rencana Anggaran 2025 3. Rekomendasi dan Permohonan Persetujuan 1. Realization of RPTI 2024 & Realization of Budget 2024 2. Information Technology Development Plan (RPTI) 2025 & Budget Plan 2025 3. Recommendations and Requests for Approval	**Board of Management** 1. Bapak Riksa Prakoso, Direktur Operasional, IT & Human Capital[**)] Mr. Riksa Prakoso, Director of Operations, IT & Human Capital 2. Bapak Karno, Direktur Kepatuhan, Risiko dan Hukum Mr. Karno, Director of Compliance, Risk and Legal 3. Bapak Dedy Suryadi Dharmawan, SEVP Retail Banking Mr. Dedy Suryadi Dharmawan, SEVP Retail Banking **Head of Division** 4. Bapak Sandhy Sofian, Head of Information Technology Mr. Sandhy Sofian, Head of Information Technology 5. Ibu Wita Hanayori, Head of Retail Funding & Transaction Mrs. Wita Hanayori, Head of Retail Funding & Transaction 6. Bapak Zefri Ananta, Head of Operation Strategy & Development Mr Zefri Ananta, Head of Operation Strategy & Development 7. Ibu Dyah Ekawati, Plt Direktur Kepatuhan, Risiko & Hukum dan Head of Compliance Mrs. Dyah Ekawati, Acting Director of Compliance, Risk & Legal and Head of Compliance 8. Ibu Catur Andayani, Head of Integrated Risk Management Mrs. Catur Andayani, Head of Integrated Risk Management 9. Bapak Demmy Rizkiadhy, Head of Business Finance & Performance Mr. Demmy Rizkiadhy, Head of Business Finance & Performance 10. Bapak Muhammad Ilham, Head of Financial Control Mr. Muhammad Ilham, Head of Financial Control 11. Bapak Dadang Rohandi, Head of Digital Banking Mr. Dadang Rohandi, Head of Digital Banking 12. Bapak Agung Bayu Sulistiono, Head of Consumer Financing Business Mr. Agung Bayu Sulistiono, Head of Consumer Financing Business 13. Bapak Moh. Madina Hendrik Soe'oed, Head of Global Market Mr. Moh. Madina Hendrik Soe'oed, Head of Global Market 14. Bapak Tegar Sangga Barkah, Head of Internal Audit Mr. Tegar Sangga Barkah, Head of Internal Audit 15. Bapak Ibnu Umar, Head of Financing Operations Mr. Ibnu Umar, Head of Financing Operations 16. Bapak Andi Suryawan, HC Digitalization & Analytics Mr. Andi Suryawan, HC Digitalization & Analytics 17. Bapak Adi Setiadi, Remedial Strategy & Development Mr. Adi Setiadi, Remedial Strategy & Development 18. Bapak Prasetyo Utomo, Consumer Business Improvement Mr. Prasetyo Utomo, Consumer Business Improvement 19. Bapak Herindra Nurbuana, Internal Audit Mr. Herindra Nurbuana, Internal Audit 20. Bapak Danny Yudha Nugroho, Fixed Asset & Facilities Management Mr. Danny Yudha Nugroho, Fixed Asset & Facilities Management 21. Bapak Aljufri Alparisi, Cash Management Mr. Aljufri Alparisi, Cash Management 22. Ibu Dian Luhur Budhiningtyas, Cash Management Mrs. Dian Luhur Budhiningtyas, Cash Management 23. Bapak Dicky Zakiudin, Retail Collection Management Mr. Dicky Zakiudin, Retail Collection Management 24. Ibu Siti Nurhidayah Yetty, Retail Collection Management Mrs. Siti Nurhidayah Yetty, Retail Collection Management

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
			25. Ibu Putri R., Retail Collection Management Mrs. Putri R., Retail Collection Management 26. Ibu Adlimatul Putri Ilmiyah, Global Market Product Specialist Mrs. Adlimatul Putri Ilmiyah, Global Market Product Specialist 27. Bapak Aznil Rahmat, Trade & Value Chain Product Mr. Aznil Rahmat, Trade & Value Chain Product 28. Bapak Affandi, Integrated Risk Management Mr. Affandi, Integrated Risk Management 29. Bapak Muhammad Aldy Sadikin, Payment Service & Development Mr. Muhammad Aldy Sadikin, Payment Service & Development 30. Bapak R. Nurman Purnomo, Enterprise Banking Product Mr. R. Nurman Purnomo, Enterprise Banking Product 31. Bapak Adi Sutrisna, Information Technology Mr. Adi Sutrisna, Information Technology 32. Bapak Andres Eko H., Information Technology Mr Andres Eko H., Information Technology

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the resolution of the AGMS dated June27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Asset & Liability Committee (ALCO)
Asset & Liability Committee (ALCO)

DASAR HUKUM

Bank Muamalat Indonesia membentuk Aset & Liability Committee (ALCO) dengan mengacu pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Piagam ALCO Bank Muamalat Indonesia.
5. Ketentuan perundang-undangan lainnya.

PIAGAM KOMITE ALCO

Komite ALCO telah memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur mengenai tujuan pembentukan komite; tugas, tanggung jawab, dan wewenang komite; struktur dan keanggotaan komite; rapat komite, kuorum, dan pengambilan keputusan; masa tugas anggota komite dari Pihak Independen; mekanisme evaluasi kinerja; dan periode reviu pedoman dan tata tertib kerja komite secara berkala. Piagam Komite ALCO mengalami pembaruan terakhir pada tanggal 6 Agustus 2024 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus serta struktur organisasi terkini Bank.

LEGAL BASIS

Bank Muamalat Indonesia established the Asset & Liability Committee (ALCO) by referring to the laws and regulations as follows:

1. Financial Services Authority Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks.
2. Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
3. Financial Services Authority Regulation No. 65/POJK.03/2016 regarding Risk Management Implementation for Sharia Commercial Banks and Sharia Business Units.
4. ALCO Charter of Bank Muamalat Indonesia.
5. Other regulatory provisions.

ALCO COMMITTEE CHARTER

ALCO Committee retains its Charter as guidelines to carry out its role, which regulates on the purpose of its estbablishment; duties, responsibilities, and authorities of the committee; structure and membership of the committee; committee meetings, quorum, and decision-making; term of office of members of the committee from Independent Party; performane assessment mechanism; and review period of the work guidelines and procedures of the committee on periodic basis. The ALCO Committee's Charter was last updated on August 6, 2024 and will be updated on the membership composition, and the committee charter follows changes that occur in the management composition as well as in the latest organizational structure of the Bank.

STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite ALCO per 31 Desember 2024:

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

Following is the composition of ALCO Committee's membership as of December 31, 2023.

Fungsi/Jabatan dalam Komite Functions/Positions in the Committee	**Pelaksanaan/Pejabat dalam Organisasi** Implementation/Officials in the Organization	**Dasar Pengangkatan** Basis of Appointment
Ketua Chairman	Direktur Utama merangkap Direktur Keuangan dan Direktur Risiko Bisnis Pembiayaan. President Director concurrently Finance Director and the Financing Business Risk Director.	Surat Keputusan Direksi No. 029/B/DIR-KPTS/VII/2024 tentang Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) PT Bank Muamalat Indonesia Tbk tanggal 30 Juli 2024. Decree of the Board of Directors No. 029/B/DIR-KPTS/VII/2024 concerning the Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) of PT Bank Muamalat Indonesia Tbk dated July 30, 2024.
Wakil Ketua Deputy Chairman	Direktur Operasi, Teknologi Informasi dan Sumber Daya Manusia Director of Operations, Information Technology and Human Resources	Surat Keputusan Direksi No. 029/B/DIR-KPTS/VII/2024 tentang Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) PT Bank Muamalat Indonesia Tbk tanggal 30 Juli 2024. Decree of the Board of Directors No. 029/B/DIR-KPTS/VII/2024 concerning the Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) of PT Bank Muamalat Indonesia Tbk dated July 30, 2024.
Sekretaris Secretary	Head of Treasury	Surat Keputusan Direksi No. 029/B/DIR-KPTS/VII/2024 tentang Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) PT Bank Muamalat Indonesia Tbk tanggal 30 Juli 2024. Decree of the Board of Directors No. 029/B/DIR-KPTS/VII/2024 concerning the Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) of PT Bank Muamalat Indonesia Tbk dated July 30, 2024.
Anggota Tetap dengan Hak Suara Permanent Members with Voting Rights	• Direktur Kepatuhan, Risiko dan Hukum • SEVP Retail Banking • SEVP Enterprise Banking • Head of Global Market • Director of Compliance, Risk and Legal • SEVP Retail Banking • SEVP Enterprise Banking • Head of Global Market	Surat Keputusan Direksi No. 029/B/DIR-KPTS/VII/2024 tentang Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) PT Bank Muamalat Indonesia Tbk tanggal 30 Juli 2024. Decree of the Board of Directors No. 029/B/DIR-KPTS/VII/2024 concerning the Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) of PT Bank Muamalat Indonesia Tbk dated July 30, 2024.
Anggota Tetap Tanpa Hak Suara Permanent Member Without Voting Rights	• Head of Consumer Financing Business • Head of Distrution Network Management • Head of Business Finance & Performance • Head of Strategy & Transformation • Head of Integrated Risk Management • Head of SOE & Corporate Banking • Head of SME & Commercial Banking • Head of Transactional Banking • Head of Retail Funding & Transaction • Head of Enterprise Banking Business Development	Surat Keputusan Direksi No. 029/B/DIR-KPTS/VII/2024 tentang Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) PT Bank Muamalat Indonesia Tbk tanggal 30 Juli 2024. Decree of the Board of Directors No. 029/B/DIR-KPTS/VII/2024 concerning the Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) of PT Bank Muamalat Indonesia Tbk dated July 30, 2024.
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Members Without Voting Rights	• Kepala Unit Bisnis atau Unit Kerja yang terkait dengan materi pembahasan dalam Rapat ALCO. • Regional CEO atau Branch Manager yang terkait dengan materi pembahasan dalam rapat ALCO • Head of Business Unit or Work Unit related to the discussion material in the ALCO Meeting. • Regional CEO or Branch Manager related to the discussion material in the ALCO meeting	Surat Keputusan Direksi No. 029/B/DIR-KPTS/VII/2024 tentang Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) PT Bank Muamalat Indonesia Tbk tanggal 30 Juli 2024. Decree of the Board of Directors No. 029/B/DIR-KPTS/VII/2024 concerning the Asset & Liability Committee (ALCO) and ALCO Support Group (ASG) of PT Bank Muamalat Indonesia Tbk dated July 30, 2024.

TUGAS DAN TANGGUNG JAWAB KOMITE ALCO

ALCO memiliki tugas dan tanggung jawab yang tertuang dalam Piagam ALCO, yang mencakup:

1. Bertanggung jawab atas pencapaian rentabilitas bank sesuai dengan target keuntungan (laba), pertumbuhan neraca dan beberapa ukuran rentabilitas yang telah ditetapkan dalam anggaran.
2. Melakukan evaluasi kebijakan dan strategi pengelolaan aset dan liabilitas.
3. Melakukan evaluasi tentang kesesuaian antara kebijakan manajemen aset dan liabilitas dengan pelaksanaan kebijakan tersebut.
4. Melakukan evaluasi kinerja Komite Aset dan Liabilitas.
5. Mengevaluasi langkah-langkah yang diambil oleh Komite Aset dan Liabilitas dalam rangka memenuhi peraturan BI/OJK dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip.
6. Memberikan rekomendasi kepada Direksi terkait kebijakan dan strategi pengelolaan aset dan liabilitas.

DUTIES AND RESPONSIBILITIES OF ALCO COMMITTEE

ALCO is tasked with the duties and responsibilities as contained in ALCO Charter which covers the following:

1. Responsible for achieving the bank's profitability in accordance with the set targets, balance sheet growth and several profitability measures setforth in the budget.
2. Conduct assessment on asset and liability management policies and management strategies.
3. Conduct assessment on the suitability between asset and liability management policies and implementation of the policies.
4. Conduct assessment on the performance of the Asset and Liability Committee.
5. Evaluate steps taken by the Asset and Liability Committee in the context of complying with BI/OJK regulations and other applicable laws and regulations within the implementation of the principle.
6. Provide recommendations to the Board of Directors related to asset and liability management policies and strategies.

PROFIL KOMITE ALCO

Profil ketua Komite ALCO disajikan pada bab "Profil Perusahaan".

PROFILE OF ALCO COMMITTEE

The profile of the Chairman of ALCO Committee is presented in the chapter on "Company Profile".

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI KOMITE ALCO TAHUN 2024

Pelatihan dan/atau peningkatan kompetensi dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Laporan Tahunan ini.

TRAINING AND/OR COMPETENCY DEVELOPMENT OF ALCO COMMITTEE IN 2023

Information on training and/or competency development can be found in the section on Training and/or Competency Development of the Board of Directors in this Annual Report.

PELAKSANAAN KEGIATAN KOMITE ALCO

Sepanjang tahun 2024, Komite ALCO telah melaksanakan tugas dan tanggungjawabnya dengan rincian sebagai berikut:

1. Menyelenggarakan 12 (dua belas) kali rapat dalam 1 (satu) tahun dan membuat seluruh risalah rapat komite.
2. Melakukan pembahasan mengenai kondisi market terkini.
3. Melakukan optimisasi neraca melalui penyesuaian biaya dana dan pinjaman serta melakukan penempatan aset alternatif pada surat berharga dengan tingkat likuidasi baik dan risiko yang dapat diterima.
4. Memastikan tingkat likuiditas Bank Muamalat selalu berada pada level yang optimum.

IMPLEMENTATION OF ACTIVITIES OF ALCO COMMITTEE

Throughout the year 2023, ALCO Committee carried out its duties and responsibilities with details as follows:

1. Held 12 (twelve) meetings in 1 (one) year and completed all the minutes of meetings.
2. Ensured Bank Muamalat's liquidity level is always within optimum level.
3. Optimized the balance sheet through adjustments in the cost of funds and loans as well as through placements of alternative assets in securities with good liquidation levels and acceptable risks.
4. Ensure the liquidity level of Bank Muamalat is always at an optimum level.

5. Memberikan rekomendasi kepada Direksi Bank Muamalat terkait pengelolaan aset dan liabilitas, serta pengambilan keputusan yang terkait melalui perumusan kebijakan, strategi dan sasaran untuk mengelola aset dan liabilitas Bank secara terintegrasi.
6. Mengkaji dan memastikan bahwa kerangka kerja *Fund Transfer Pricing* (FTP) sesuai dan berfungsi sebagai penjembatan antara lini bisnis dan mengedepankan konsistensi dalam kinerja Bank
7. Memastikan bahwa *Early Warning Indicators* relevan dengan kondisi terkini.

RAPAT KOMITE ALCO

Kebijakan

Mengacu pada Piagam ALCO Bank Muamalat Indonesia, rapat ALCO wajib diselenggarakan paling sedikit 1 (satu) kali rapat dalam 1 (satu) bulan dengan jadwal dan agenda yang telah ditetapkan. Adapun ketentuan mengenai rapat ALCO adalah sebagai berikut:

1. Keputusan dalam Rapat Komite Komite Aset dan Liabilitas diupayakan secara musyawarah untuk mufakat. Namun Apabila musyawarah untuk mufakat tidak tercapai, maka keputusan dianggap sah apabila disetujui oleh lebih dari setengah (1/2 n + 1) Direksi dan Senior Executive Vice President (SEVP) yang menjadi anggota tetap Komite Aset dan Liabilitas dan memiliki hak suara, yang hadir dan atau diwakili dalam rapat tersebut dan disetujui oleh Ketua Komite atau Wakil Ketua Komite atau penggantinya.

2. Rapat ALCO dilaksanakan paling sedikitnya 1 (satu) kali dalam 1 (satu) bulan pada jadwal dan agenda yang telah ditetapkan oleh sekretaris ALCO.
3. Rapat ALCO didahului oleh rapat ASG. Namun, dalam keadaan tertentu Rapat ALCO dapat langsung dilaksanakan tanpa didahului oleh rapat ASG dan dapat pula dilaksanakan di luar jadwal rapat ALCO yang telah ditetapkan dengan menyesuaikan jadwal Direksi.

4. Setiap anggota ALCO diwajibkan untuk menghadiri rapat ALCO. Apabila anggota ALCO berhalangan untuk menghadiri Rapat ALCO, maka harus diwakili oleh Senior Officer dalam subordinatnya.
5. Rapat ALCO hanya dapat dilaksanakan apabila dihadiri oleh lebih dari setengah (1/2 n + 1) Direksi dan Senior Executive Vice President (SEVP) yang menjadi anggota tetap dan memiliki hak suara. Selain itu Rapat juga harus dihadiri oleh dihadiri oleh Ketua atau Wakil Ketua Komite Aset dan Liabilitas atau penggantinya.
6. Rapat ALCO dipimpin oleh Ketua ALCO atau Wakil Ketua ALCO apabila Ketua ALCO berhalangan untuk menghadiri rapat.
7. Materi rapat ALCO disiapkan oleh Sekretaris ALCO.

5. Provided recommendations to the Board of Directors of Bank Muamalat related to asset and liability management, as well as related decision-making through formulation of policies, strategies and targets to integratedly manage the Bank's assets and liabilities.
6. Reviewed and ensured that Fund Transfer Pricing (FTP) framework is in accordance with and functional in bridging between business lines and prioritizing on consistency in the Bank's performance.
7. Ensured that Early Warning Indicators are relevant with the latest conditions.

MEETING OF ALCO COMMITTEE

Policy

Referring to ALCO Charter of Bank Muamalat Indonesia, ALCO meetings are required to be held at least 1 (one) time within 1 (one) month with predetermined schedule and agenda. Provisions on ALCO meetings are as follows:

1. Decisions made in Asset and Liability Committee Meetings are sought by deliberation to reach consensus. However, in the event deliberation to reach consensus is not reached, then decisions are legitimate if agreed by more than half (1/2 n +1) of the Board of Directors and Senior Executive Vice President (SEVP) who are permanent members of the Asset and Liability Committee and holding voting rights, attended and/or represented in the concerned meeting and approved by the Committee Chairman or Committee Vice Chairman or the replacement.
2. ALCO meetings are held at least 1 (one) time in 1 (one) month according to predetermined schedule and agenda setforth by the secretary of ALCO.
3. ALCO meeting is preceded by the ASG meeting. However, under certain circumstances, ALCO meeting can be held immediately without being preceded by ASG meeting and can also be held outside of ALCO meeting schedule that has been determined by adjusting the schedule of the Board of Directors.
4. Each ALCO member is required to attend the ALCO meeting. If ALCO members are unable to attend the ALCO Meeting, they must be represented by a Senior Officer in their subordinates.
5. ALCO meetings can only be held if attended by more than half (1/2 n + 1) of the Directors and Senior Executive Vice President (SEVP) who are permanent members and have voting rights. In addition, the meeting must also be attended by the Chairman or Vice Chairman of the Asset and Liability Committee or his/her alternate.
6. The ALCO meeting is chaired by the Chairman of ALCO or Deputy Chairman of ALCO if the Chairman of ALCO is unable to attend the meeting.
7. The Secretary of ALCO prepares ALCO materials.

8. Setiap rapat ALCO dan hasil keputusannya dituangkan ke dalam risalah rapat ALCO yang dibuat dan disampaikan oleh Sekretaris ALCO kepada Ketua ALCO dan Wakil Ketua ALCO untuk ditandatangani oleh Ketua ALCO, Wakil Ketua ALCO dan Sekretaris ALCO untuk selanjutnya didistribusikan oleh Sekretaris ALCO kepada unit kerja terkait.
9. Sekretaris ALCO mendokumentasikan seluruh dokumen rapat ALCO.
10. Hasil keputusan rapat ALCO yang terkait dengan seluruh unit bisnis ditindaklanjuti oleh ALCO dengan menyampaikan memorandum kepada seluruh unit bisnis, Region CEO, Branch Manager, dan Operation Manager serta diketahui oleh Direksi. Sementara hasil keputusan rapat ALCO yang harus ditindaklanjuti oleh unit bisnis terkait disampaikan melalui memorandum khusus.

8. Each ALCO meeting and the results of its decisions are written into the minutes of the ALCO meeting, which is prepared and submitted by the Secretary of ALCO to the Chairman of ALCO and the Deputy Chairman of ALCO to be signed by the Chairman of ALCO, Deputy Chairman of ALCO and the Secretary of ALCO for further distrMrs. tion by the Secretary of ALCO to related work units.
9. Secretary of ALCO documents all ALCO meeting documents.
10. The results of ALCO meeting decisions related to all business units are followed up by ALCO by submitting a memorandum to all business units, Region Heads, Branch Managers and Operations Manager and are acknowledged by the Board of Directors. Meanwhile, the decision of the ALCO meeting which must be followed up by the related business unit is conveyed through a special memorandum.

Realisasi

Sepanjang tahun 2024, Komite ALCO telah menyelenggarakan 12 (dua belas) kali rapat dengan agenda sebagai berikut.

Realization

Throughout 2024, the ALCO Committee has held 12 (twelve) meetings with the following agenda.

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	25 Januari 2024 January 25, 2024	1. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 2. *Market Update* - *Global Market Update* - *Local Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - FDR IDR & Valas - COF dan *Yield Financing* - *Repricing Gap* - *Yield* & COF *Treasury* - NIM *Performance* 4. *Liquidity Update* - *Cash Flow Projection* - Proyeksi DPK *Movement* Bulan Ramadhan 2024 - Penyesuaian Jadwal Lelang OPT Bank Indonesia 2024 - Rencana Sekuritisasi Aset KPR - EBAS SP SMF - *Borrowing Capacity* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* 5. *Recommendation* - Ketentuan Spesial Nisbah IDR - Perpanjangan Kuota *Funding* segmen *Enterprise Banking* - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA Retail & *Enterprise* - Ketentuan FTP - *Pricing* Pembiayaan - *Pricing Trade Finance* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 6. Usulan Program - Program Hadiah Komitmen CASA - Program *Pricing* KPR Hijrah - Program *Pricing* Cicil Emas 2024	1. Indra Falatehan*) 2. Suhendar*) 3. Karno 4. Hery Syafril**) 5. Irvan Yulian Noor 6. Moh. Madina Hendrik Soe'oed 7. Citra Kurniawati 8. Agung Bayu Sulistiono 9. Aznovri Kurniawan 10. Elisa Ratnawardani 11. Wita Hanayori 12. Demmy Rizkiadhy 13. Supriati Nugroho Pernamawati 14. Muhammad Lutfi 15. Marissa Widyanti 16. Hafni Marfu'ah Muhidin 17. Hari C Damanik 18. Marina Oceanty 19. Muhammad Aria Pratama 20. Moch Irfan Muhazir 21. Gunarko 22. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
		1. IRM Materials - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 2. Market Update - Global Market Update - Local Market Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR IDR & Valas - COF and Yield Financing - Repricing Gap - Yield & COF Treasury - NIM Performance 4. Liquidity Update - Cash Flow Projection - TPF Movement Projection for the Month of Ramadhan 2024 - Adjustment of Bank Indonesia's 2024 OPT Auction Schedule - KPR Asset Securitization Plan - EBAS SP SMF - Borrowing Capacity - Enterprise Banking Pipeline - Retail Banking Pipeline 5. Recommendation - Provisions for Special IDR Ratio - Extension Enterprise Banking Segment Funding Quota - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non-Mudharabah Contract - Provisions for DOC Deposit Pricing (Breakable Monthly Deposit) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Financing Pricing - Trade Finance Pricing - Provisions for Back to Back in Cash-Backed Financing Products - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism 6. Program Proposals - CASA Commitment Reward Program - KPR Hijrah Pricing Program - 2024 Gold Installment Pricing Program	

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
2.	21 Februari 2024 February 21, 2024	1. Materi IRM - *Funding & Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 2. *Market Update* - *Global Market Update* - *Local Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - FDR IDR & Valas - COF dan *Yield Financing* - *Repricing Gap* - *Yield* & COF *Treasury* - NIM *Performance* 4. *Liquidity Update* - *Cash Flow Projection* - Proyeksi DPK *Movement* Bulan Ramadhan 2024 - *Borrowing Capacity* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* - COF & *Yield Projection* 5. *Recommendation* - Ketentuan Spesial Nisbah IDR - Persetujuan Kuota *Funding Ad Hoc* ALCO Feb 2024 - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Pricing* Pembiayaan - *Pricing Trade Finance* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. IRM Materials - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 2. Market Update - Global Market Update - Local Market Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR IDR & Valas - COF and Yield Financing - Repricing Gap - Yield & COF Treasury - NIM Performance 4. Liquidity Update - Cash Flow Projection - TPFK Movement Projection for the Month of Ramadhan 2024 - Borrowing Capacity - Enterprise Banking Pipeline - Retail Banking Pipeline - COF & Yield Projection 5. Recommendation - Provisions for Special IDR Ratio - ALCO Ad Hoc Funding Quota Approval Feb 2024 - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non-Mudharabah Contract - Provisions for DOC Deposits Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Financing Pricing - Trade Finance Pricing - Provisions for Back to Back in Cash - backed Financing Products - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Indra Falatehan*) 2. Suhendar*) 3. Hery Syafril**) 4. Irvan Yulian Noor 5. Dedy Sryadi Dharmawan 6. Riksa Prakoso**) 7. Moh. Madina Hendrik Soe'oed 8. Citra Kurniawati 9. Agung Bayu Sulistiono 10. Aznovri Kurniawan 11. Elisa Ratnawardani 12. Wita Hanayori 13. Catur Andayani 14. Muhammad Fachry Maulana 15. Yudha Surya Nugraha 16. Muhammad Lutfi 17. Marissa Widyanti 18. Hafni Marfu'ah Muhidin 19. Hari C Damanik 20. Marina Oceanty 21. Gunarko 22. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
3.	21 Maret 2024 March 21, 2024	1. Materi IRM - *Funding* & Financing Trend - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 2. *Market Update* - *Global Market Update* - *Local Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - FDR IDR & Valas - COF dan *Yield Financing* - *Repricing Gap* - *Yield* & COF *Treasury* - NIM *Performance* 4. *Liquidity Update* - *Cash Flow Projection* - Komposisi Saldo Giro BI - *Borrowing Capacity* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* - COF & *Yield Projection* 5. *Recommendation* - Ketentuan Spesial Nisbah IDR - Perpanjangan Kuota Funding ALCO Maret 2024 - Ketentuan Spesial Nisbah USD - Ketentuan Spesial Price USD Cabang KL dengan Akad Non Mudharabah - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Pricing* Pembiayaan - *Required Yield Financing* - *Pricing Trade Finance* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 6. Isu Tambahan - Penurunan Nisbah *Counter* - *Review* Tarif *Transactional Banking* 1. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 2. Market Update - Global Market Update - Local Market Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR IDR & Valas - COF and Yield Financing - Repricing Gap - Yield & COF Treasury - NIM Performance 4. Liquidity Update - Cash Flow Projection - BI Giro Balance Composition - Borrowing Capacity - Enterprise Banking Pipeline - Retail Banking Pipeline - COF & Yield Projection 5. Recommendation - Provisions for Special IDR Ratio - ALCO Funding Quota Extension March 2024 - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non-Mudharabah Contract - Provisions for DOC Deposit Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Financing Pricing - Required Yield Financing - Trade Finance Pricing - Provisions for Back to Back in cash - backed financing products - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism 6. Additional Issues - Counter Ratio Decrease - Review of Transactional Banking Rates	1. Indra Falatehan*) 2. Suhendar*) 3. Hery Syafril**) 4. Karno 5. Irvan Yulian Noor 6. Dedy Suryadi Dharmawan 7. Wahyu Avianto*) 8. Moh. Madina Hendrik Soe'oed 9. Citra Kurniawati 10. Agung Bayu Sulistiono 11. Aznovri Kurniawan 12. Demmy Rizkiadhy 13. Wita Hanayori 14. Catur Andayani 15. Muhammad Fachry Maulana 16. Siti Nurhidayah Yetty 17. Muhammad Lutfi 18. Marissa Widyanti 19. Hafni Marfu'ah Muhidin 20. Hari C Damanik 21. Prima Ekalisanti 22. Gunarko 23. Muhammad Alviza 24. Randi Rohandi 25. Aljufri Alparisi 26. Aznil Rahmat 27. Eko Dermawan

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
4.	25 April 2024 April 25, 2024	1. *Market Update* - *Global Market Update* - *Local Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Financial Highlights* - BS - *Asset Growth* - *Funding Structure* - *Top Movemnet* - TD *Profile* - *Financing Structure* - *Financial Highlights* - PL - Monitoring NIM - *Forecast* NIM - *Financial Highlights - Key Ratios* - *Cost of Fund* & *Yield Financing* 4. *Liquidity Update* - *Cash Flow Projection* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Kuota *Funding* ALCO April 2024 - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - *Pricing Trade Finance* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 5. Isu Tambahan - *Yield Enhancement* & *Pricing Strategy Consumer Business* 2024 1. Market Update - Global Market Update - Local Market Update 2. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Financial Highlights - BS - Asset Growth - Funding Structure - Top Movemnet - TD Profile - Financing Structure - Financial Highlights - PL - NIM Monitoring - NIM Forecast - Financial Highlights - Key Ratios - Cost of Fund & Yield Financing 4. Liquidity Update - Cash Flow Projection - Enterprise Banking Pipeline - Retail Banking Pipeline 5. Recommendation - Provisions for Special IDR Ratio and Special Rate - ALCO Funding Quota Extension April 2024 - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non-Mudharabah Contract - Provisions for DOC Deposits Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Trade Finance Pricing - Provisions for Back to Back in Cash- backed Financing Products - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism 5. Additional Issues - Yield Enhancement & 2024 Consumer Business Pricing Strategy	1. Indra Falatehan*) 2. Suhendar*) 3. Hery Syafril**) 4. Karno 5. Irvan Yulian Noor 6. Dedy Suryadi Dharmawan 7. Moh. Madina Hendrik Soe'oed 8. Gunarko 9. Agung Bayu Sulistiono 10. Aznovri Kurniawan 11. Demmy Rizkiadhy 12. Wita Hanayori 13. Catur Andayani 14. Elisa Ratnawardani 15. Supriati Nugroho Pernamawati 16. Muhammad Lutfi 17. Marissa Widyanti 18. Hafni Marfu'ah Muhidin 19. Hari C Damanik 20. Prima Ekalisanti 21. Randi Rohandi 22. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
5.	27 Mei 2024 May 27, 2024	1. *Market Update* - *Global Market Update* - *Local Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) - NSFR (*Net Stable Funding Ratio*) 3. ALM *Performance* - *Financial Highlights* - BS - *Asset Growth* - *Funding Structure* - *Top Movemnet* - TD *Profile* - *Financing Structure* - *Financial Highlights* - PL - Monitoring NIM - *Forecast* NIM - *Financial Highlights - Key Ratios* - *Cost of Fund* & *Yield Financing* 4. *Liquidity Update* - *Cash Flow Projection* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Kuota *Funding* ALCO April 2024 - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - *Pricing Trade Finance* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Updates - Global Market Updates - Local Market Updates 2. IRM materials - Funding & Financing Trends - Liquidity Risk & Funding Concentration Indicators - Stress Testing - LCR (Liquidity Coverage Ratio) - NSFR (Net Stable Funding Ratio) 3. ALM Performance - Financial Highlights - BS - Asset Growth - Funding Structure - Top Movemnet - TD Profile - Financing Structure - Financial Highlights - PL - NIM monitoring - NIM Forecast - Financial Highlights - Key Ratios - Cost of Funds & Yield Financing 4. Liquidity Update - Cash Flow Projection - Enterprise Banking Pipeline - Retail Banking Pipeline 5. Recommendations - Provisions for Special IDR Ratio and Special Rate - Extension of April ALCO Funding Quota 2024 - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non - Mudharabah Contract - Provisions for DOC Deposit Pricing (Monthly breakable deposit) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Pricing Trade Finance - Provisions for Back to Back in cash - backed financing products - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Indra Falatehan*) 2. Suhendar*) 3. Hery Syafril**) 4. Karno 5. Irvan Yulian Noor 6. Dedy Suryadi Dharmawan 7. Riksa Prakoso**) 8. Wahyu Avianto 9. Moh. Madina Hendrik Soe'oed 10. Gunarko 11. Aznovri Kurniawan 12. Catur Andayani 13. Wita Hanayori 14. Elisa Ratnawardani 15. Supriati Nugroho Pernamawati 16. Muhammad Lutfi 17. Marissa Widyanti 18. Hafni Marfu'ah Muhidin 19. Moch Irfan Muhazir 20. Prima Ekalisanti 21. Randi Rohandi 22. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
6.	26 Juni 2024 June 26, 2024	1. *Market Update* - *Global Market Update* - *Local Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Financial Highlights* - BS - *Asset Growth* - *Funding Structure* - *Trend Funding Financing* Muhammadiyah - *Top Movement* - TD *Profile* - *Financing Structure* - *Financial Highlights* - PL - Monitoring NIM - *Forecast* NIM - *Financial Highlights - Key Ratios* - *Cost of Fund* & *Yield Financing* 4. *Liquidity Update* - *Cash Flow Projection* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Kuota *Funding* ALCO April 2024 - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - *Pricing Trade Finance* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Updates - Global Market Updates - Local Market Updates 2. IRM materials - Funding & Financing Trends - Liquidity Risk & Funding Concentration Indicators - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Financial Highlights - BS - Asset Growth - Funding Structure - Muhammadiyah Funding Financing Trends - Top Movemnet - TD Profile - Financing Structure - Financial Highlights - PL - NIM monitoring - NIM Forecast - Financial Highlights - Key Ratios - Cost of Funds & Yield Financing 4. Liquidity Update - Cash Flow Projection - Enterprise Banking Pipeline - Retail Banking Pipeline 5. Recommendations - Provisions for Special IDR Ratio and Special Rate - Extension of ALCO Funding Quota April 2024 - Provision for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non- Mudharabah Contract - Provisions for DOC Deposits Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Trade Finance Pricing - Provisions for Back to Back in Cash- backed Financing Products - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Indra Falatehan*) 2. Hery Syafril**) 3. Karno 4. Irvan Yulian Noor 5. Dedy Suryadi Dharmawan 6. Riksa Prakoso**) 7. Moh. Madina Hendrik Soe'oed 8. Gunarko 9. Aznovri Kurniawan 10. Elisa Ratnawardani 11. Muhammad Lutfi 12. Marissa Widyanti 13. Hafni Marfu'ah Muhidin 14. Imam Haryanto 15. Siti Nurhidayah Yetty 16. Prima Ekalisanti 17. Randi Rohandi 18. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
7.	18 Juli 2024 July 18, 2024	1. *Market Update* - *Local Market Update* - *Global Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Executive Summary* - *Financing Structure* - *Funding Structure* - *Asset* - *Trend* NIM & *Forecast* - *Margin Expense Funding* - TD *Profile* - *Margin Expense Securities* & *Borrowings* - *Cost of Fund* & *Yield Financing* - *Conclussion* - *Yield* & COF *Treasury* 4. *Liquidity Update* - *Cash Flow Projection* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* - Perpanjangan PYD SMF 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Program *Special Funding* - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Persetujuan Kriteria Nasabah *Income Smoothing* - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - *Pricing Trade Financing* - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Update - Local Market Update - Global Market Update 2. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Executive Summary - Financing Structure - Funding Structure - Asset - NIM Trend & Forecast - Margin Expense Funding - TD Profile - Margin Expense Securities & Borrowings - Cost of Fund & Yield Financing - Conclusion - Yield & COF Treasury 4. Liquidity Update - Cash Flow Projection - Enterprise Banking Pipeline - Retail Banking Pipeline - SMF PYD Extension 5. Recommendation - Provisionsfor Special IDR Ratio and Special Rate - Special Funding Program Extension - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non - Mudharabah Contract - Approval of Income Smoothing Customer Criteria - Provisions for DOC Deposits Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Provisions for Back to Back in Cash - backed Financing Products - Trade Financing Pricing - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Hery Syafril[**)] 2. Karno 3. Irvan Yulian Noor 4. Dedy Suryadi Dharmawan 5. Citra Kurniawati 6. Moh. Madina Hendrik Soe'oed 7. Catur Andayani 8. Agung Bayu Sulistiono 9. Aznovri Kurniawan 10. Elisa Ratnawardani 11. Demmy Rizkiadhy 12. Wita Hayanori 13. Hafni Marfuah 14. Muhammad Lutfi 15. Marissa Widyanti 16. Prima Ekalisanti 17. Siti Nurhidayah Yetty 18. Randi Rohandi 19. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
8.	19 Agustus 2024 August 19, 2024	1. *Market Update* - *Local Market Update* - *Global Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Financial Highlights - Balance Sheet* - *Asset* - *Financing Structure* - *Funding Structure* - *Trend* NIM & *Forecast* - *Margin Expense Funding* - *Margin Expense Securities* & *Borrowing* - *Reprofiling Funding* - TD *Profile* - *Cost of Fund* & *Yield Financing* - NIM *Projection - Treasury* 4. *Liquidity Update* - *Cash Flow Projection* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Program *Special Funding* - *Propose* Program Deposit *On Call Special* September 2024 - Ketentuan Spesial Nisbah USD - Ketentuan Spesial Price USD Cabang KL dengan Akad Non Mudharabah - Persetujuan Kriteria Nasabah *Income Smoothing* - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Perubahan Ketentuan FTP - *Required Yield Financing* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - *Pricing Trade Financing* - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD - *Approval* Pengajuan *Adjustment* Bonus Deposito - *Approval* Pengajuan *Review Pricing* Pembiayaan Muhammadiyah 1. Market Updates - Local Market Updates - Global Market Updates 2. IRM materials - Funding & Financing Trends - Liquidity Risk & Funding Concentration Indicators - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Financial Highlights - Balance Sheet - Assets - Financing Structure - Funding Structure - NIM Trend & Forecast - Margin Expense Funding - Margin Expense Securities & Borrowing - Reprofiling Funding - TD Profile - Cost of Funds & Yield Financing - NIM projection - Treasury 4. Liquidity Update - Cash Flow Projection - Enterprise Banking Pipeline - Retail Banking Pipeline 5. Recommendations - Provisions for Special IDR Ratio and Special Rate - Special Funding Program Extension - Proposal of Special Deposit on Call Program September 2024 - Special USD Ratio Terms - Provisions for Special USD Price for KL Branch with Non-Mudharabah Contract - Approval of Income Smoothing Customer Criteria - Provisions for DOC Deposit Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - Changes to FTP Provisions - Required Yield Financing - Provisions for Back to Back in Cash - backed Financing Products - Trade Financing Pricing - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism - Approval of Deposit Bonus Adjustment Submission - Approval of Muhammadiyah Financing Pricing Review Submission	1. Hery Syafril[**)] 2. Karno 3. Riksa Prakoso[**)] 4. Irvan Yulian Noor 5. Moh. Madina Hendrik Soe'oed 6. Citra Kurniawati 7. Aznovri Kurniawan 8. Catur Andayani 9. Agung Bayu Sulistiono 10. Elisa Ratnawardani 11. Muhammad Fachry Maulana 12. Demmy Rizkiadhy 13. Wita Hayanori 14. Hafni Marfuah 15. Muhammad Lutfi 16. Marissa Widyanti 17. Prima Ekalisanti 18. Dhimas 19. M. Haviz 20. Randi Rohandi 21. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
9.	23 September 2024 September 23, 2024	1. *Market Update* - *Local Market Update* - *Global Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Financial Highlights - Balance Sheet* - *Asset* - *Financing Structure* - *Funding Structure* - *Trend* NIM & *Forecast* - TD *Profile* - *Cost of Fund* & *Yield Financing* - NIM *projection - Treasury* 4. *Liquidity Update* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* - *Cash Flow Projection* 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Program *Special Funding* - *Propose Pricing* Penempatan Dana SMF - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Persetujuan Kriteria Nasabah *Income Smoothing* - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - *Pricing Trade Financing* - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Update - Local Market Update - Global Market Update 2. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Financial Highlights - Balance Sheet - Asset - Financing Structure - Funding Structure - NIM Trend & Forecast - TD Profile - Cost of Fund & Yield Financing - NIM projection - Treasury 4. Liquidity Update - Enterprise Banking Pipeline - Retail Banking Pipeline - Cash Flow Projection 5. Recommendation - Provisions for Special IDR Ratio and Special Rate - Special Funding Program Extension - Pricing Proposal for SMF Fund Placement - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non- Mudharabah Contract - Approval of Income Smoothing Customer Criteria - Provisions for DOC Deposit Pricing (Breakable monthly deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Provisions for Back to Back in cash - backed financing products - Trade Financing Pricing - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Karno 2. Riksa Prakoso**) 3. Irvan Yulian Noor 4. Dedy Suryadi Dharmawan 5. Moh. Madina Hendrik Soe'oed 6. Citra Kurniawati 7. Aznovri Kurniawan 8. Catur Andayani 9. Agung Bayu Sulistiono 10. Muhammad Fachry Maulana 11. Demmy Rizkiadhy 12. Wita Hayanori 13. Hafni Marfuah 14. Muhammad Lutfi 15. Marissa Widyanti 16. Prima Ekalisanti 17. Yusuf Iman Dewanto 18. Candra Kusumo Putro 19. Randi Rohandi 20. Muhammad Alviza

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
10.	22 Oktober 2024 October 22, 2024	1. *Market Update* - *Local Market Update* - *Global Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Financial Highlights - Balance Sheet* - *Financing Structure* - *Funding Structure* - *Trend* NIM & *Forecast* - TD *Profile* - *Cost of Fund* & *Yield Financing* - NIM *projection - Treasury* 4. *Liquidity Update* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* - *Cashflow Projection*; *Approval* Strategi Likuiditas a. *Approval* Perpanjangan Program Kuota *Funding* Oktober b. Pengajuan *Approval* Pembelian SUKUK Inklusif AFS 2024 sebesar maks. 250 miliar– Konteks Pemenuhan Rasio RPIM c. *Propose Pricing* Penempatan Dana PYD maks.setara 6,70 d. *Approval* Pemberian Wewenang Penjualan Sukuk HPD Untuk Kebutuhan Likuiditas 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Program *Special Funding* - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Persetujuan Kriteria Nasabah *Income Smoothing* - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - *Pricing Trade Financing* - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Update - Local Market Update - Global Market Update 2. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Financial Highlights - Balance Sheet - Financing Structure - Funding Structure - NIM Trend & Forecast - TD Profile - Cost of Fund & Yield Financing - NIM projection - Treasury 4. Liquidity Update - Enterprise Banking Pipeline - Retail Banking Pipeline - Cashflow Projection; Liquidity Strategy Approval a. Approval for Extension of October Funding Quota Program b. Submission for Approval of Purchase of Inclusive SUKUK AFS 2024 of max. 250 billion– RPIM Ratio Fulfillment Context c. Pricing Proposal of PYD Fund Placement max. equivalent to 6.70 d. Approval of Authorization for Selling Sukuk HPD for Liquidity Needs 5. Recommendation - Provisions for Special IDR Ratio and Special Rate - Special Funding Program Extension - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non- Mudharabah Contract - Approval of Income Smoothing Customer Criteria - Provisions for DOC Deposit Pricing (Monthly Breakable Deposit) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Provisions for Back to Back in Cash- backed Financing Products - Trade Financing Pricing - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Karno 2. Riksa Prakoso**) 3. Dedy Suryadi Dharmawan 4. Moh. Madina Hendrik Soe'oed 5. Citra Kurniawati 6. Aznovri Kurniawan 7. Catur Andayani 8. Agung Bayu Sulistiono 9. Wita Hanayori 10. Demmy Rizkiadhy 11. Hafni Marfuah 12. Muhammad Lutfi 13. Marissa Widyanti 14. Prima Ekalisanti 15. Supriati Nugroho Pernamawati 16. Muhammad Alviza 17. Randi Rohandi

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
11.	14 November 2024 November 14, 2024	1. *Market Update* - *Local Market Update* - *Global Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan - *Stress Testing* - LCR (*Liquidity Coverage Ratio*) 3. ALM *Performance* - *Financial Highlights - Balance Sheet* - *Financing Structure* - *Funding Structure* - *Trend* NIM & *Forecast* - TD *Profile* - *Trend* HI- 1000 - *Cost of Fund* & *Yield Financing* - NIM *projection - Treasury* 4. *Liquidity Update* - *Pipeline Enterprise Banking* - *Pipeline Retail Banking* - *Cashflow Projection* - Proyeksi Insentif GWM - Pengajuan Perpanjangan Program Kuota *Funding* November 2024 5. *Recommendation* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Program *Special Funding* - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Persetujuan Kriteria Nasabah *Income Smoothing* - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP - *Required Yield Financing* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - *Pricing Trade Financing* - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Update - Local Market Update - Global Market Update 2. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration - Stress Testing - LCR (Liquidity Coverage Ratio) 3. ALM Performance - Financial Highlights - Balance Sheet - Financing Structure - Funding Structure - NIM Trend & Forecast - TD Profile - HI - 1000 Trend - Cost of Fund & Yield Financing - NIM projection - Treasury 4. Liquidity Update - Enterprise Banking Pipeline - Retail Banking Pipeline - Cashflow Projection - GWM Incentive Projection - Submission for Extension of Funding Quota Program November 2024 5. Recommendation - Provisions for Special IDR Ratio and Special Rate - Special Funding Program Extension - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non- Mudharabah Contract - Approval of Income Smoothing Customer Criteria - Provisions for DOC Deposits Pricing (Breakable Monthly Deposits) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions - Required Yield Financing - Provisions for Back to Back in Cash- backed Financing Products - Trade Financing Pricing - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Hery Syafril**) 2. Karno 3. Riksa Prakoso**) 4. Dedy Suryadi Dharmawan 5. Moh. Madina Hendrik Soe'oed 6. Citra Kurniawati 7. Catur Andayani 8. Agung Bayu Sulistiono 9. Wita Hanayori 10. Demmy Rizkiadhy 11. Hafni Marfuah 12. Muhammad Lutfi 13. Marissa Widyanti 14. Prima Ekalisanti 15. Supriati Nugroho Pernamawati 16. Heri Sugiri 17. Ary Parikesit 18. Muhammad Alviza 19. Randi Rohandi

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
12.	5 Desember 2024 December 5, 2024	1. *Market Update* - *Local Market Update* - *Global Market Update* 2. Materi IRM - *Funding* & *Financing Trend* - Indikator Risiko Likuiditas & Konsentrasi Pendanaan 3. *Liquidity Update* - *Pipeline* Bisnis Desember - *Cashflow Projection* - Simulasi RIM 4. *Recommendation* - *Propose* Program *Special* DP2 Terkait RIM - *Propose* Program Kuota DPK Desember 2024 - *Propose Special Fresh Fund* UIN dan Perpanjangan *Special Pricing* segmen *Retail* - Ketentuan Spesial Nisbah dan *Special Rate* IDR - Perpanjangan Program *Special Funding* - Ketentuan Spesial Nisbah USD - Ketentuan Spesial *Price* USD Cabang KL dengan Akad Non Mudharabah - Persetujuan Kriteria Nasabah *Income Smoothing* - Ketentuan *Pricing* Deposito DOC (Deposito bulanan *breakable*) - *Pricing Counter* Deposito Bulanan IDR dan USD - Spesial Nisbah CASA *Retail* & *Enterprise* - Ketentuan FTP; *Propose New* FTP - *Required Yield Financing* - Ketentuan *Back to Back* dalam produk pembiayaan beragun tunai - *Pricing Trade Financing* - Mekanisme persetujuan *disburse* dan dana keluar IDR - Mekanisme persetujuan *disburse* USD 1. Market Update - Local Market Update - Global Market Update 2. IRM Material - Funding & Financing Trend - Liquidity Risk Indicators & Funding Concentration 3. Liquidity Update - December Business Pipeline - Cashflow Projection - RIM Simulation 4. Recommendation - Proposal of Special DP2 Program Related to RIM - Proposal of December 2024 DPK Quota Program - Proposal of Special UIN Fresh Fund and Extension of Special Pricing Retail segment - Provisions for Special IDR Ratio and Special Rate - Special Funding Program Extension - Provisions for Special USD Ratio - Provisions for Special USD Price for KL Branch with Non- Mudharabah Contract - Approval of Income Smoothing Customer Criteria - Provisions of DOC Deposit Pricing (Breakable Monthly Deposit) - Pricing for IDR and USD Monthly Counter Deposit - Special Ratio for Retail & Enterprise CASA - FTP Provisions; Propose New FTP - Required Yield Financing - Provisions for Back to Back in cash - backed financing products - Trade Financing Pricing - IDR Disburse and Outflow Funds Approval Mechanism - USD Disburse Approval Mechanism	1. Karno 2. Dedy Suryadi Dharmawan 3. Moh. Madina Hendrik Soe'oed 4. Citra Kurniawati 5. Catur Andayani 6. Agung Bayu Sulistiono 7. Muhammad Fachry Maulana 8. Teguh Nugroho 9. Wita Hanayori 10. Ilham Wahyudin 11. Demmy Rizkiadhy 12. Aruddy 13. Bambang Rudi Hariyanto 14. Hafni Marfuah 15. Muhammad Lutfi 16. Marissa Widyanti 17. Prima Ekalisanti 18. Randi Rohandi 19. Muhammad Alviza

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the resolution of the AGMS dated June27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Komite Manajemen Risiko
Risk Management Committee

DASAR HUKUM

Pembentukan Komite Manajemen Risiko, Bank Muamalat Indonesia didasari pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Peraturan Otoritas Jasa Keuangan No. 65/ POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Peraturan Otoritas Jasa Keuangan No. 42/ POJK.03/2017 tanggal 12 Juli 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.
5. Kebijakan Umum Manajemen Risiko PT Bank Muamalat Indonesia Tbk.
6. Piagam Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk.

LEGAL BASIS

The establishment of the Risk Management Committee of Bank Muamalat Indonesia is based on the following laws and regulations:

1. Financial Services Authority Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks.
2. Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
3. Financial Services Authority Regulation No. 65/ POJK.03/2016 dated 23 December 2016 on Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
4. Financial Services Authority Regulation No. 42/ POJK.03/2017 dated 12 July 2017 on Requirement to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks.
5. General Risk Management Policy of PT Bank Muamalat Indonesia Tbk.
6. The Charter of the Risk Management of PT Bank Muamalat Indonesia Tbk.

PIAGAM KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko telah memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur mengenai tujuan pembentukan komite; tugas, tanggung jawab, dan wewenang komite; struktur dan keanggotaan komite; rapat komite, kuorum, dan pengambilan keputusan; masa tugas anggota komite dari Pihak Independen; mekanisme evaluasi kinerja; dan periode reviu pedoman dan tata tertib kerja komite secara berkala. Piagam Komite Manajemen Risiko mengalami pembaruan terakhir pada tanggal 15 Februari 2023 dan akan dilakukan pembaruan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus serta struktur organisasi terkini Bank.

RISK MANAGEMENT COMMITTEE CHARTER

The Risk Management Committee retains the Charter as guidelines to perform its role, which regulates the purpose of establishing the committee; duties, responsibiblities, and authorities of the committee; structure and membership of the committee; committee meetings, quorum, and decision making; term of office of committee members from Independent Party; performance assessment mechanism; and review period on the work guidelines and procedures of the committee periodically. The Risk Management Committee Charter was last updated on 15 February 2023 and will be updated on the membership composition, and the committee charter follows occurring changes in the management structure as well as the Bank's latest organizational structure.

STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite Manajemen Risiko per 31 Desember 2024:

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The following is the composition of the Risk Management Committee membership as of December 31, 2024:

Fungsi/Jabatan dalam Komite Functions/Positions in the Committee	**Pelaksanaan/Pejabat dalam Organisasi** Implementation/Officials in the Organization	**Dasar Pengangkatan** Basis of Appointment
Ketua merangkap anggota tetap dengan hak suara Chairman concurrently permanent member with voting rights	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal	Surat Keputusan Direksi No. 025/B/DIR-KPTS/VII/2024 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree of the Board of Directors No. 025/B/DIR-KPTS/VII/2024 concerning the Risk Management Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Wakil Ketua merangkap anggota tetap dengan hak suara Deputy Chairman concurrently permanent member with voting rights	Direktur Operasi, Teknologi Informasi dan Sumber Daya Manusia Director of Operations, Information Technology and Human Resources	Surat Keputusan Direksi No. 025/B/DIR-KPTS/VII/2024 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree of the Board of Directors No. 025/B/DIR-KPTS/VII/2024 concerning the Risk Management Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Anggota Tetap dengan Hak Suara Permanent Members with Voting Rights	• Direktur Utama merangkap Direktur Keuangan dan Direktur Risiko Bisnis Pembiayaan. • SEVP Enterprise Banking • SEVP Retail Bnaking • President Director concurrently Finance Director and Financing Business Risk Director. • SEVP Enterprise Banking • SEVP Retail Banking	Surat Keputusan Direksi No. 025/B/DIR-KPTS/VII/2024 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree of the Board of Directors No. 025/B/DIR-KPTS/VII/2024 concerning the Risk Management Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Sekretaris merangkap anggota tetap tanpa hak suara Secretary concurrently permanent member without voting rights	Head of Integrated Risk Management	Surat Keputusan Direksi No. 025/B/DIR-KPTS/VII/2024 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree of the Board of Directors No. 025/B/DIR-KPTS/VII/2024 concerning the Risk Management Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Anggota tetap tanpa hak suara Permanent member without voting rights	• Head of Internal Audit • Head of Compliance	Surat Keputusan Direksi No. 025/B/DIR-KPTS/VII/2024 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree of the Board of Directors No. 025/B/DIR-KPTS/VII/2024 concerning the Risk Management Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Anggota tidak tetap tanpa hak suara Non-permanent members without voting rights	Kepala Unit Kerja (Head of Level 1) sesuai dengan agenda pembahasan, yang mewakili fungsi operasional, bisnis dan financing risk Head of Work Unit (Head of Level 1) in accordance with the discussion agenda, representing operational, business and financing risk functions	Surat Keputusan Direksi No. 025/B/DIR-KPTS/VII/2024 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree of the Board of Directors No. 025/B/DIR-KPTS/VII/2024 concerning the Risk Management Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.

WEWENANG DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko dalam menjalankan fungsinya memiliki kewenangan dan tanggung jawab sebagaimana tertuang dalam Piagam Komite Manajemen Risiko, sebagai berikut:

1. Melaksanakan rapat berkala Komite Manajemen Risiko, termasuk menetapkan agenda pembahasan rapat dan peserta rapat khusus yang perlu menghadiri rapat dimaksud.

AUTHORITIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee in carrying out its functions has the authority and responsibilities as stated in the Risk Management Committee Charter, as follows:

1. Holding the Risk Management Committee periodic meetings, including determining the meeting agenda as well as special meeting participants who need to attend the meeting.

2. Melaksanakan wewenang dan tanggung jawab Komite Manajemen Risiko untuk memberikan rekomendasi kepada Direktur Utama dan seluruh Jajaran Direksi yaitu:
   a. Melaksanakan kewenangan Komite Kebijakan Pembiayaan serta penyusunan kebijakan, strategi, dan pedoman penerapan Manajemen Risiko Bank Muamalat antara lain:
      (1) Melakukan penyusunan kebijakan, startegi dan ketentuan terkait penerapan Manajemen Risiko dan tata kelola perusahaan.
      (2) Melakukan pemantauan dan perbaikan dan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi antara lain atas:
         - Penilaian atas perkembangan profil risiko bank dan tingkat kesehatan bank.
         - Penetapan strategi dan limit risiko sebagai bagian dari *risk appetite* Bank.
         - Pemantauan dan kajian risiko Bank terhadap *risk appetite* dan startegi pengelolaan risiko.
         - Ketaatan terhadap ketentuan limit-limit risiko yang dihadapi Bank secara umum.
         - Implementasi budaya manajemen risiko pada seluruh level organisasi Bank.
      (3) Memastikan komitmen seluruh jajaran manajemen dan karyawan, dalam menerapkan prinsip-prinsip transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran dalam pengelolaan Bank.
      (4) Penetapan *(justification)* hal-hal yang terkait dengan keputusan bisnis yang tidak sesuai dengan prosedur normal (*irregularities)* termasuk dalam keputusan bisnis yang tidak sesuai dengan prosedur normal antara lain pelampuan ekspansi usaha yang signifikan dibandingkan rencana bisnis Bank dan pengambilan posisi atau eksposur risiko yang tidak sesuai dengan limit yang telah ditetapkan.
      (5) Melakukan pemantauan, perbaikan dan/atau penyempurnaan terkait proses tata kelola, analisis risiko, Kepatuhan dan evaluasi dalam kerangka *Governance, Compliance & Risk* (GRC).
3. Memberikan saran dan Langkah perbaikan kepada Direksi terkait dengan tembusan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan butir 2 di atas.
4. Dalam hal terdapat penyimpangan dalam pelaksanaan Kebijakan Pembiayaan Bank Muamalat terkait dengan pemenuhan prinsip syariah, maka laporan disampaikan kepada Dewan Pengawas Syariah.

2. Carry out its authorities and responsibilities to provide recommendations to the President Director and all levels of the Board of Directors, namely as follows:
   a. Carry out the authority of the Financing Policy Committee as well as prepare polilcies, strategies and guidelines for implementing Bank Muamalat Risk Management, including the following
      (1) Prepare policies, strategies and provisions related to the implementation of Risk Management and corporate governance.
      (2) Monitor and improve and/or refine the implementation of Risk Management based on assessment results including:
         - Assessment on the development of the Bank's risk profile and the Bank's sound level.
         - Determining risk strategies and limits as part of the Bank's risk appetite.
         - Monitoring and review of the Bank's risks on risk appetite and risk management strategy
         - Compliance with the provisions on risk limits generally faced by the Bank.
         - Implementation of risk management culture at all levels of the Bank's organization.
      (3) Ensure the commitment of all levels of the management and employees in implementing the principles of transparency, accountability, responsibility, independency and fairness in managing the Bank.
      (4) Determine (justification) matters related to business decisions that are not in line with normal procedures (irregularities), among others, the possibility of significant business expansion compared to the Bank's business plan and taking the positions or risk exposures that do not comply with set limits.
      (5) Carry out monitoring, improvement and/or enhancement related to governance processes, risk analysis, compliance and assessment within the Governance, Compliance & Risk (GRC) framework.
3 Providing suggestions and corrective measures to the Board of Directors related to a copy to the Board of Commissioners regarding matters related to point 2 above.
4 In the event of deviations in the implementation of Bank Muamalat's Financing Policy related to the fulfillment of sharia principles, the report is submitted to the Sharia Supervisory Board.

SEKRETARIS KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko memiliki sekretaris yang ditunjuk dan ditetapkan melalui Surat Keputusan Direksi. Adapun tanggung jawab dari Sekretaris Komite antara lain:

1. Menyelenggarakan rapat Komite Manajemen Risiko sesuai dengan jadwal yang telah ditetapkan sebelumnya atau berdasarkan *calendar of events* Bank Muamalat Indonesia, termasuk menyiapkan daftar hadir peserta rapat Komite Manajemen Risiko.
2. Menyampaikan materi rapat Komite Manajemen Risiko kepada peserta rapat yang diundang selambat-lambatnya 1 (satu) hari kerja sebelum rapat diselenggarakan.
3. Mengundang peserta rapat Komite Manajemen Risiko termasuk melakukan koordinasi untuk persiapan materi yang akan dibahas dalam rapat Komite Manajemen Risiko.
4. Menyusun risalah rapat Komite Manajemen Risiko selambat-lambatnya dalam waktu 5 (lima) hari kerja setelah rapat diselenggarakan untuk ditandatangani oleh Ketua atau Wakil Ketua Manajemen Risiko, atau penggantinya.
5. Mengirimkan risalah rapat kepada seluruh anggota tetap Komite Manajemen Risiko dan seluruh peserta yang hadir berdasarkan kepentingannya untuk ditindaklanjuti.
6. Melaporkan penyelenggaraan rapat Komite Manajemen Risiko kepada Direksi dan/atau untuk kepentingan lainnya.
7. Memantau tindak lanjut atas hasil rapat Komite Manajemen Risiko.

SECRETARIAT OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee has a secretary who is appointed and determined by a Decree of the Board of Directors. The responsibilities of the Committee Secretary include the following:

1. Holding Risk Management Committee meeting according to a predetermined schedule or based on the calendar of events of Bank Muamalat Indonesia, including preparing a list of attendees for the Risk Management Committee meeting.
2. Submitting materials for the Risk Management Committee meeting to the invited meeting participants no later than 1 (one) working day before the meeting is held.
3. Inviting participants to the Risk Management Committee meeting, including coordinating the preparation of material to be discussed in the Risk Management Committee meeting.
4. Preparing minutes of the Risk Management Committee meeting no later than 5 (five) working days after the meeting is held to be signed by the Chairman or Deputy Chairman of Risk Management Committee, or their replacement.
5. Distributing the minutes of meetings to all permanent members of the Risk Management Committee and all attendees based on their interests to be followed up.
6. Reporting the implementation of the Risk Management Committee meeting to the Board of Directors and/or for other purposes.
7. Monitoring follow-up to the Risk Management Committee meeting resolution.

PROFIL KOMITE MANAJEMEN RISIKO

Profil ketua Komite Manajemen Risiko disajikan pada bab "Profil Perusahaan".

RISK MANAGEMENT COMMITTEE PROFILE

The profile of the chairman of the Risk Management Committee is presented in the "Company Profile" chapter.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI KOMITE MANAJEMEN RISIKO TAHUN 2024

Pelatihan dan/atau peningkatan kompetensi dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Laporan Tahunan ini.

TRAINING AND/OR COMPETENCY IMPROVEMENT OF THE RISK MANAGEMENT COMMITTEE IN 2024.

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

PELAKSANAAN KEGIATAN KOMITE MANAJEMEN RISIKO

Sepanjang tahun 2024, Komite Manajemen Risiko telah melaksanakan tugas dan memberikan rekomendasi kepada Direksi antara lain sebagai berikut:

1. Menyelenggarakan 5 (lima) kali rapat dalam satu (1) tahun dan membuat seluruh risalah rapat komite.
2. Membahas Hasil Penilaian Tingkat Kesehatan Bank Periode Semester II tahun 2023 dan Semester I tahun 2024.
3. Memberikan masukan atas usulan Risk Appetite & Risk Tolerance Risiko Operasional Tahun 2024.
4. Membahas mengenai Hasil *Assesment* Penilaian Profil Risiko Keamanan Siber.
5. Melakukan pembahasan mengenai laporan profil risiko dan RBBR
6. Membahas mengenai skenario dan hasil dari beberapa *stress test.*
7. Membahas pemenuhan Rasio Pembiayaan Inklusif Makroprudensial (RPIM).
8. Mengkaji usulan produk Tempat Penyimpanan Emas Terkait Produk Cicil Emas (Cilem).
9. Mengkaji dampak Berakhirnya Stimulus Restrukturisasi COVID-19 pada Kinerja Pembiayaan BMI

RAPAT KOMITE MANAJEMEN RISIKO

Kebijakan

Mengacu pada Piagam Komite Manajemen Risiko Bank Muamalat Indonesia, rapat komite wajib diselenggarakan sedikitnya 4 (empat) kali dalam setahun. Rapat dapat diselenggarakan apabila dihadiri oleh lebih dari setengah dari Direksi yang menjadi anggota tetap dan memiliki hak suara.

Direksi yang menjadi anggota tetap dan memiliki hak suara yang berhalangan hadir dapat mewakilkan suaranya kepada Direktur lain yang menjadi anggota tetap dan memiliki hak suara, serta disampaikan kepada Sekretaris Komite Manajemen Risiko minimal 1 (satu) hari kerja sebelum pelaksanaan rapat. Direktur yang menjadi anggota tetap Komite Manajemen Risiko dan memiliki hak suara hanya dapat mewakili 1 (satu) suara anggota tetap dan memiliki hak suara lainnya, yang berhalangan hadir.

Selain itu, Komite Manajemen Risiko juga wajib dihadiri oleh Ketua atau Wakil Ketua Komite Manajemen Risiko atau penggantinya. Komite Manajemen Risiko dapat mengambil keputusan atas kebijakan, metodologi, limit dan strategi terkait dengan manajemen risiko.

IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE ACTIVITIES

Throughout 2024, the Risk Management Committee has carried out its duties and its responsibility to provide recommendations to the Board of Directors includes the following:

1. Organizing 5 (five) meetings in one (1) year and preparing all minutes of committee meetings.
2. Discuss the Results of the Bank Health Level Assessment for Semester II of 2023 and Semester I of 2024.
3. Providing input on the proposed Risk Appetite & Risk Tolerance for Operational Risk in 2024.
4. Discussing the Results of the Cyber security Risk Profile Assessment.
5. Conducting discussions on risk profile reports and RBBR
6. Discussing scenarios and results of several stress tests.
7. Discussing the fulfillment of the Macroprudential Inclusive Financing Ratio (RPIM).
8. Reviewing the proposal of the Gold Storage Product Related to the Gold Installment Product (Cilem).
9. Reviewing the impact of the End of the COVID-19 Restructuring Stimulus on BMI Financing Performance

MEETINGS OF RISK MANAGEMENT COMMITTEE

Policy

Referring to the Risk Management Committee Charter of Bank Muamalat Indonesia, committee meetings are required to be held at least 6 (six) times within 1 (one) year. Meetings may be held if attended by more than half of the Board of Directors who are permanent members and holding the rights to vote.

Members of the Board of Directors who are permanent members and holding voting rights are unable to attend can represent their votes to their Directors who are permanent members and have voting rights, and submit to the Secretary of the Risk Management Committee at least 1 (one) working day prior to the meeting implementation. Directors who are permanent members of the Risk Management Committee and have voting rights can only represent 1 (one) permanent member's vote and have other voting rights who are unable to attend.

Moreover, the Risk Management Committee must also be attended by the Chairman or Vice Chairman of the Risk Management Committee or the replacement. The risk Management Committee may make decisions on policies, methodologies, limits and strategies related to risk management.

Keputusan yang diambil oleh menjadi rekomendasi yang perlu memperoleh keputusan lebih lanjut dari Direksi. Pengambilan keputusan dalam rapat komite diambil berdasarkan mufakat. Apabila tidak terjadi mufakat, maka keputusan dianggap sah apabila disetujui oleh lebih dari setengah anggota tetap Komite Manajemen Risiko dan memiliki hak suara, yang hadir dan/atau diwakili dalam rapat tersebut dan disetujui oleh Ketua Komite atau Wakil Ketua Komite.

Decisions taken may serve as recommendations that require further decisions from the Board of Directors. Decision-making in the committee meetings may be carried out based on deliberation to reach consensus. In the event consensus is not reached, then decisions are regarded as legitimate if approved by more than half of the members of the Risk Management Committee holding voting rights, attendant and/or represented in the meetings and approved by the Committee Chairman or Vice Chairman.

Realisasi

Sepanjang tahun 2024, Komite Manajemen Risiko telah menyelenggarakan 5 (lima) kali rapat dengan agenda sebagai berikut.

Realization

Throughout 2024, the Risk Management Committee has held 5 (five) meetings with the following agenda.

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	23 Januari 2024 January 23, 2024	1. Penilaian Tingkat Kesehatan Bank (*Risk Based Bank Rating*) Periode Desember 2023 2. Usulan *Risk Appetite* dan *Risk Tolerance* Risiko Operasional Tahun 2024 1. Bank Soundness Level Assessment (Risk Based Bank Rating) Period December 2023 2. Proposal of Risk Appetite and Risk Tolerance for Operational Risk in 2024	1. Indra Falatehan*) 2. Karno 3. Hery Syafril**) 4. Suhendar*) 5. Irvan Yulian Noor 6. Riksa Prakoso**) 7. Wahyu Avianto*) 8. Deddy Suryadi Dharmawan
2.	29 Februari 2024 February 29, 2024	1. Usulan Tempat Penyimpanan Emas Terkait Produk Cicil Emas (Cilem) 2. Usulan *Risk Appettite* dan *Risk Tolerance* Risiko Siber 1. Proposal of Gold Storage Place Related to Gold Installment Products (Cilem) 2. Proposal of Risk Appetit and Risk Tolerance for Cyber Risk	1. Indra Falatehan*) 2. Karno 3. Hery Syafril**) 4. Suhendar*) 5. Irvan Yulian Noor 6. Riksa Prakoso**) 7. Wahyu Avianto*) 8. Deddy Suryadi Dharmawan
3.	22 April 2023 April 22, 2024	1. Penilaian Profil Risiko Periode Triwulan I Tahun 2024 2. Tindak Lanjut Pemenuhan Rasio Pembiayaan Inklusif Makroprudensial (RPIM) 3. Dampak Berakhirnya Stimulus Restrukturisasi COVID-19 pada Kinerja Pembiayaan BMI 1. Risk Profile Assessment for the First Quarter of 2024 2. Follow-up on Fulfillment of the Macroprudential Inclusive Financing Ratio (RPIM) 3. Impact of the End of the COVID-19 Restructuring Stimulus on BMI Financing Performance	1. Indra Falatehan*) 2. Karno 3. Wahyu Avianto*) 4. Suhendar*) 5. Irvan Yulian Noor 6. Deddy Suryadi Dharmawan
4.	17 Juli 2024 July 17, 2024	1. Penilaian Tingkat Kesehatan Bank/*Risk Based Bank Rating* (RBBR) Periode Semester I 2024 2. Usulan Keanggotaan Direksi dan SEVP pada Komite Level Direksi 1. Assessment of Bank Soundness Level/Risk Based Bank Rating (RBBR) for Semester I 2024 2. Proposal of Membership of the Board of Directors and SEVP on the Board of Directors Level Committee	1. Karno 2. Hery Syafril**) 3. Riksa Prakoso**) 4. Irvan Yulian Noor 5. Dedy Suryadi Dharmawan
5.	10 Oktober 2024 October 10, 2024	Penilaian Profil Risiko Bank Muamalat Periode Triwulan III tahun 2024 Risk Profile Assessment of Bank Muamalat for the Third Quarter of 2024	1. Karno 2. Hery Syafril**) 3. Irvan Yulian Noor 4. Dedy Suryadi Dharmawan

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the resolution of the AGMS dated June27, 2024.
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

KEPUTUSAN DI LUAR RAPAT KOMITE MANAJEMEN RISIKO

Selain di dalam rapat, keputusan dalam Komite Manajemen Risiko juga bisa terjadi di luar rapat, yakni secara sirkuler kepada seluruh anggota tetap dan memiliki hak suara, berdasarkan persetujuan terlebih dahulu dari Ketua Komite Manajemen Risiko. Keputusan Komite Manajemen Risiko yang dilakukan secara sirkuler mengikat semua anggota atau unit kerja di Bank Muamalat Indonesia terkait dengan risiko. Keputusan di luar rapat Komite Manajemen Risiko berlaku apabila telah disetujui oleh seluruh anggota tetap Komite dan memiliki hak suara, secara bulat atas usulan yang diajukan.

TINDAK LANJUT KEPUTUSAN KOMITE MANAJEMEN RISIKO

Apabila Komite Manajemen Risiko memberikan masukan dan rekomendasi yang perlu memperoleh keputusan lebih lanjut dari Direksi, maka masukan dan rekomendasi Komite Manajemen Risiko harus ditindaklanjuti dengan memo usulan yang ditujukan kepada Direksi untuk memperoleh keputusan lebih lanjut. Memo usulan disusun oleh unit kerja yang menyampaikan usulan tersebut dalam rapat Komite Manajemen Risiko. Jika terdapat Unit Kerja yang melakukan presentasi dalam Rapat Komite Manajemen Risiko, maka rapat wajib dihadiri oleh Kepala Unit Kerja Level 1 (L1) atau pejabat yang setingkat.

DECISIONS OUTSIDE THE RISK MANAGEMENT COMMITTEE MEETING

Decisions in the Risk Management Committee can also take place outside the meeting, namely in a circular manner, to all permanent members with voting rights to the Risk Management Committee, based on prior approval from the Chairman of the Risk Management Committee. The Risk Management Committee's decision, carried out in a circular manner, binds all members or work units at Bank Muamalat Indonesia regarding risks. Decisions outside the Risk Management Committee meeting shall be effective if all permanent committee members with voting rights have approved unanimously on the submitted proposal.

FOLLOW-UP TO THE RISK MANAGEMENT COMMITTEE MEETING RESOLUTION

In the event that the Risk Management Committee provides input and recommendations that require further decisions from the Board of Directors, the input and recommendations of the Risk Management Committee must be followed up with a proposal memo addressed to the Board of Directors to obtain further decisions. The proposal memo is prepared by the work unit that submits the proposal at the Risk Management Committee meeting. In the event that there is a Work Unit that makes the presentation at the Risk Management Committee Meeting, the meeting must be attended by the Head of the Level 1 Work Unit (L1) or an official at the same level.

Komite Kebijakan Pembiayaan
Financing Policy Committee

DASAR HUKUM

Pembentukan Komite Kebijakan Pembiayaan Bank Muamalat Indonesia merujuk pada ketentuan:

1. Peraturan Otoritas Jasa Keuangan No.16/POJK.03/2022 tentang Bank Umum Syariah.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 26/POJK. 03/2021 Tentang Batas Maksimum Penyaluran Dana dan Penyaluran Dana Besar Bagi Bank Umum Syariah.
4. Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum
5. Piagam Komite Kebijakan Pembiayaan Bank Muamalat Indonesia.

LEGAL BASIS

The establishment of the Financing Policy Committee of Bank Muamalat Indonesia refers to the following provisions:

1. Financial Services Authority Regulation No. 16/POJK.03/2022 regarding Sharia Commercial Banks.
2. Financial Services Authority Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks.
3. Regulation of the Financial Services Authority of the Republic of Indonesia Number 26/POJK. 03/2021 Concerning the Maximum Limit of Fund Distribution and Large Fund Distribution for Sharia Commercial Banks.
4. Financial Services Authority Regulation No. 42/POJK.03/2017 regarding Obligation for the Preparation and Implementation of Bank Credit or Financing Policies for Commercial Banks.
5. Charter of the Financing Policy Committee of Bank Muamalat Indonesia.

PIAGAM KOMITE KEBIJAKAN PEMBIAYAAN

Bank Muamalat telah memiliki Piagam Komite Kebijakan Pembiayaan sebagai pedoman anggota komite dalam menjalankan perannya, yang mengatur mengenai tujuan pembentukan komite; tugas, tanggung jawab, dan wewenang komite; struktur dan keanggotaan komite; rapat komite, kuorum, dan pengambilan keputusan; masa tugas anggota komite dari Pihak Independen; mekanisme evaluasi kinerja; dan periode reviu pedoman dan tata tertib kerja komite secara berkala. Piagam Komite Kebijakan Pembiayaan mengalami pembaruan terakhir pada tanggal 20 Februari 2023 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus serta struktur organisasi terkini Bank.

FINANCING POLICY COMMITTEE CHARTER

Bank Muamalat retains the Charter of the Financing Policy Committee as guidelines for committee members to carry out committee's role, which regulates the purpose of establishing the committee; duties, responsibilities, and authorities of the committee; structure and membership of the committee; committee meetings, quorum, and decision making; term of office of committee members from Independent Party; performance assessment mechanism; and review period on the work guidelines and procedures of the committee periodically. The Financing Policy Committee Charter was last updated on February 20, 2023 and will be updated on the membership composition, and the committee charter follows occurring changes in the management structure as well as the Bank's latest organizational structure.

STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Per 31 Desember 2024, komposisi Komite Kebijakan Pembiayaan adalah sebagai berikut:

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

As of December 31, 2024, the composition of the Financing Policy Committee is as follows:

Fungsi/Jabatan dalam Komite Functions/Positions in the Committee	**Pelaksanaan/Pejabat dalam Organisasi** Implementation/Officials in the Organization	**Dasar Pengangkatan** Basis of Appointment
Ketua merangkap anggota tetap dengan hak suara. Chairman concurrently permanent member with voting rights.	Direktur Utama merangkap Direktur Keuangan dan Direktur Risiko Bisnis Pembiayaan. President Director concurrently Finance Director and the Financing Business Risk Director.	Surat Keputusan No. 024/B/DIR-KPTS/VII/2024 tentang Komite Kebijakan Pembiayaan PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree No. 024/B/DIR-KPTS/VII/2024 concerning the Financing Policy Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Wakil Ketua merangkap anggota tetap dengan hak suara. Deputy Chairman concurrently permanent member with voting rights.	Direktur Kepatuhan, Risiko dan Hukum Director of Compliance, Risk and Legal	Surat Keputusan No. 024/B/DIR-KPTS/VII/2024 tentang Komite Kebijakan Pembiayaan PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree No. 024/B/DIR-KPTS/VII/2024 concerning the Financing Policy Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Sekretaris merangkap anggota tetap tanpa hak suara. Secretary concurrently permanent member without voting rights.	Head of Integrated Risk Management	Surat Keputusan No. 024/B/DIR-KPTS/VII/2024 tentang Komite Kebijakan Pembiayaan PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree No. 024/B/DIR-KPTS/VII/2024 concerning the Financing Policy Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024
Anggota tetap dengan hak suara. Permanent member with voting rights.	· Direktur Operasi, Teknologi Informasi dan Sumber Daya Manusia · SEVP Enterprise Banking · SEVP Retail Banking · Director of Operations, Information Technology and Human Resources · SEVP Enterprise Banking · SEVP Retail Banking	Surat Keputusan No. 024/B/DIR-KPTS/VII/2024 tentang Komite Kebijakan Pembiayaan PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree No. 024/B/DIR-KPTS/VII/2024 concerning the Financing Policy Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Anggota tetap tanpa hak suara. Permanent members without voting rights.	· Head of Internal Audit · Head of Compliance	Surat Keputusan No. 024/B/DIR-KPTS/VII/2024 tentang Komite Kebijakan Pembiayaan PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree No. 024/B/DIR-KPTS/VII/2024 concerning the Financing Policy Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.
Anggota tidak tetap tanpa hak suara Non-permanent members without voting rights	Kepala unit kerja (head of level 1) sesuai dengan agenda pembahasan, yang mewakili fungsi operasional, bisnis, dan *financing risk*. Head of work unit (head of level 1) in accordance with the discussion agenda, representing operational, business and financing risk functions.	Surat Keputusan No. 024/B/DIR-KPTS/VII/2024 tentang Komite Kebijakan Pembiayaan PT Bank Muamalat Indonesia Tbk tanggal 11 Juli 2024. Decree No. 024/B/DIR-KPTS/VII/2024 concerning the Financing Policy Committee of PT Bank Muamalat Indonesia Tbk dated July 11, 2024.

TUGAS DAN TANGGUNG JAWAB

Komite Kebijakan Pembiayaan memiliki tugas dan tanggung jawab yang tertuang dalam Piagam Komite Kebijakan Pembiayaan, yaitu sebagai berikut:

1. Memberikan masukan kepada direksi dalam penyusunan Kebijakan Pembiayaan Bank (KPB), terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam pembiayaan.
2. Mengawasi agar KPB dapat diterapkan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya Komite juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi dalam hal diperlukan perubahan dan perbaikan.
3. Memantau dan mengevaluasi:
   a. Perkembangan dan kualitas portofolio pembiayaan secara keseluruhan.
   b. Kebenaran pelaksanaan kewenangan memutus pembiayaan.
   c. Kebenaran proses pemberian, perkembangan, dan kualitas pembiayaan yang diberikan kepada pihak terkait dengan Bank Muamalat Indonesia dan nasabah pembiayaan besar tertentu.
   d. Kebenaran pelaksanaan BMPD (Batas Maksimum Penyaluran Dana).
   e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian pembiayaan.
   f. Penyelesaian pembiayaan bermasalah sesuai dengan yang ditetapkan KPB.
   g. Upaya Bank Muamalat Indonesia dalam memenuhi kecukupan jumlah pencadangan pembiayaan.

DUTIES AND RESPONSIBILITIES

The Financing Policy Committee is tasked with the duties and responsibilities as contained in the Charter of the Financing Policy Committee, namely as follows:

1. To provide feedback to the Board of Directors in formulating the Bank's Financing Policies (KPB), especially which relate to the formulation of the prudence principle in financing.
2. To oversee to ensure that KPB is applicable consequently and consistently as well as to formulate solutions in the event there are obstacles or constraints in implementing KPB. Subsequently, the Committee also periodically reviews KPB and provides recommendations to the Board of Directors when changes and improvements are required.
3. To monitor and evaluate:
   a. Development quality of the overall financing portfolio.
   b. Appropriate implementation of authority to decline/excise financing.
   c. Appropriate process of providing, developing, , and quality financing extended to parties related to Bank Muamalat Indonesia and to certain large financing customers.
   d. Appropriate implementation of BMPD (Maximum Fund Distribution Limit).
   e. Compliance with the provisions of laws and other regulations in the implementation of providing financing.
   f. Settlement of problematic financing as determined by KPB.
   g. Bank Muamalat Indonesia's efforts to ensure adequate financing reserves.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI KOMITE KEBIJAKAN PEMBIAYAAN TAHUN 2024

Pelatihan dan/atau peningkatan kompetensi dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Laporan Tahunan ini.

TRAINING AND/OR COMPETENCY IMPROVEMENT OF THE FINANCING POLICY COMMITTEE IN 2024

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

PROFIL KOMITE KEBIJAKAN PEMBIAYAAN

Profil ketua Komite Kebijakan Pembiayaan disajikan pada bab "Profil Perusahaan".

FINANCING POLICY COMMITTEE PROFILE

The profile of the chairman of the Financing Policy Committee is presented in the "Company Profile" chapter.

PELAKSANAAN KEGIATAN KOMITE KEBIJAKAN PEMBIAYAAN

Sepanjang tahun 2024, Komite Kebijakan Pembiayaan telah melaksanakan tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Menyelenggarakan 6 (enam) kali rapat dalam satu (1) tahun dan membuat seluruh risalah rapat komite.
2. Melakukan pembahasan mengenai *Target Market & Risk Acceptance Criteria* (TMRAC) Pembiayaan *Enterprise*.
3. Melakukan kajian usulan Kewenangan Memutus Pembiayaan Segmen *Consumer*.
4. Pembahasan RAC pembiayaan Segmen Consumer
5. Mengkaji *Politically Exposed Person* (PEP) – Usulan Penentuan *Risk Appettite* Bank pada Akuisisi Pembiayaan Consumer.
6. Memberikan masukan terhadap perumusan Kewenangan Memutus Pembiayaan dan perumusan Mitigasi Risiko Konsentrasi Pembiayaan.
7. Mengkaji usulan produk dan layanan diantaranya: Program Pembiayaan Multiguna untuk Profesi Dokter, Penyimpanan Agunan Emas di Khasanah FOP Lantai 5, dan Pembiayaan Maktab Haji Khusus.
8. Mengkaji Pelunasan Piutang Murabahah Sebelum Jatuh Tempo.
9. Membahas *Financing Origination System* (FOS) Produk *Consumer*.
10. Penyesuaian Keanggotaan Komite Pembiayaan Masa Transisi Segmen *Enterprise Banking* dan IBS.

IMPLEMENTATION OF FINANCING POLICY COMMITTEE ACTIVITIES

Throughout 2024, the Financing Policy Committee has carried out its duties and responsibilities with the following details:

1. Organizing 6 (six) meetings in one (1) year and preparing all minutes of committee meetings.
2. Discussing the Target Market & Risk Acceptance Criteria (TMRAC) for Enterprise Financing.
3. Reviewing the proposal of Authority to Decide on Consumer Segment Financing.
4. Discussion of RAC financing for the Consumer Segment
5. Reviewing Politically Exposed Person (PEP) - Proposal for Determining Bank Risk Appetite in Consumer Financing Acquisitions.
6. Provide input to the formulation of the Authority to Decide Financing and the formulation of Financing Concentration Risk Mitigation.
7. Reviewing product and service proposals, including the Multipurpose Financing Program for the Doctor Profession, Gold Collateral Storage at the FOP Treasury, 5th Floor, and Special Hajj Office Financing.
8. Reviewing Murabahah Receivables Settlement Before Due Date.
9. Discussing the Financing Origination System (FOS) for Consumer Products.
10. Adjustment of the Membership of the Transition Period Financing Committee for the Enterprise Banking and IBS Segments.

RAPAT KOMITE KEBIJAKAN PEMBIAYAAN

Kebijakan

Piagam Komite Kebijakan Pembiayaan Bank Muamalat Indonesia mengatur rapat Komite Kebijakan Pembiayaan yang wajib diselenggarakan paling kurang 6 (enam) kali dalam 1 (satu) tahun.

MEETING OF THE FINANCING POLICY COMMITTEE

Policy

The Charter of the Financing Policy Committee of Bank Muamalat Indonesia regulates the Financing Policy Committee meetings, required to be held at least 6 (six) times in 1 (one) year.

Realisasi

Sepanjang tahun 2024, Komite Kebijakan Pembiayaan telah menyelenggarakan 6 (enam) kali rapat dengan agenda sebagai berikut:

Realization

During the year 2024, the Financing Policy Committee held 6 (six) meetings with the following agenda:

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	29 Januari 2024 January 29, 2024	1. Penyampaian Informasi & Permintaan Rekomendasi Pembiayaan kepada Dewan Komisaris 2. Kinerja Pembiayaan (*Booking* Tahun 2023) & Penyempurnaan Ketentuan Produk Consumer 1. Submission of Information & Request for Financing Recommendations to the Board of Commissioners 2. Financing Performance (Book Year 2023) & Improvement of Consumer Product Provisions	1. Indra Falatehan*) 2. Karno 3. Hery Syafril**) 4. Suhendar*) 5. Irvan Yulian Noor 6. Riksa Prakoso**) 7. Wahyu Avianto*) 8. Deddy Suryadi Dharmawan
2.	29 Februari 2024 February 29, 2024	1. *Target Market & Risk Acceptance Criteria* (TMRAC) Pembiayaan Enterprise 2. *Politically Exposed Person* (PEP) – Usulan Penentuan *Risk Appettite Bank* pada Akuisisi Pembiayaan Consumer 3. Kehadiran Unit Kerja Compliance, Risk & Legal dalam Rapat Komite Pembiayaan 1. Target Market & Risk Acceptance Criteria (TMRAC) for Enterprise Financing 2. Politically Exposed Person (PEP) – Proposal for Determining Bank Risk Appetit in Consumer Financing Acquisitions 3. Attendance of Compliance, Risk & Legal Work Unit in Financing Committee Meetings	1. Indra Falatehan*) 2. Karno 3. Hery Syafril**) 4. Suhendar*) 5. Irvan Yulian Noor 6. Riksa Prakoso**) 7. Wahyu Avianto*) 8. Deddy Suryadi Dharmawan
3.	25 Maret 2024 March 25, 2024	1. Perbaikan Proses Pembiayaan 2. Kajian dan Usulan Kewenangan Memutus Pembiayaan Segmen *Consumer* *3.* Program Pembiayaan Multiguna untuk Profesi Dokter 1. Financing Process Improvement 2. Review and Proposal of Authority to Decide on Consumer Segment Financing 3. Multipurpose Financing Program for the Doctor Profession	1. Indra Falatehan*) 2. Karno 3. Suhendar*) 4. Irvan Yulian Noor 5. Riksa Prakoso**) 6. Deddy Suryadi Dharmawan
4.	27 Mei 2024 May 27, 2024	1. Pelunasan Piutang Murabahah Sebelum Jatuh Tempo 2. Perkembangan Scoring Pembiayaan Consumer 1. Settlement of Murabahah Receivables Before Due Date 2. Development of Consumer Financing Scoring	1. Indra Falatehan*) 2. Karno 3. Hery Syafril**) 4. Suhendar*) 5. Irvan Yulian Noor 6. Riksa Prakoso**) 7. Wahyu Avianto*) 8. Deddy Suryadi Dharmawan
5.	9 September 2024 September 9, 2024	1. Usulan Penyesuaian Keanggotaan Komite Pembiayaan Masa Transisi Segmen Enterprise Banking dan IBS 2. Pembahasan RAC Produk Unggulan Segmen Consumer 3. Update atas Financing Origination System (FOS)Produk Consumer 1. Proposal of Adjustment of Membership of Transitional Financing Committee for Enterprise Banking and IBS Segments 2. Discussion of RAC for Leading Consumer Segment Products 3. Update on Financing Origination System (FOS) for Consumer Products	1. Karno 2. Hery Syafril**) 3. Riksa Prakoso**) 4. Irvan Yulian Noor 5. Dedy Suryadi Dharmawan
6.	2 Desember 2024 December 2, 2024	1. Permohonan Persetujuan atas Usulan *Target Market* dan *Financing Allocation Limit* (FAL) Tahun 2025 2. *Target Market* dan *Risk Acceptance Criteria* (TMRAC) Segmen Enterprise Banking 3. Produk/ Pembiayaan Consumer Banking 4. Penyimpanan Agunan Emas di Khasanah FOP Lantai 5 5. Pembiayaan Maktab Haji Khusus 1. Request for Approval of the Proposal for Target Market and Financing Allocation Limit (FAL) for 2025 2. Target Market and Risk Acceptance Criteria (TMRAC) for the Enterprise Banking Segment 3. Consumer Banking Products/Financing 4. Storage of Gold Collateral at the FOP Treasury, 5th Floor 5. Financing of the Special Hajj Office	1. Karno 2. Dedy Suryadi Dharmawan 3. Riksa Prakoso**)

*) Telah berhenti menjabat sesuai keputusan RUPST tanggal 27 Juni 2024.
Has stopped serving in accordance with the resolution of the AGMS dated June27, 2024.

**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

Komite Pembiayaan
Financing Committee

DASAR HUKUM

Pembentukan Komite Kebijakan Pembiayaan Bank Muamalat Indonesia merujuk pada ketentuan:

1. Peraturan Otoritas Jasa Keuangan No.16/POJK.03/2022 tentang Bank Umum Syariah.
2. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum
5. Piagam Komite Kebijakan Pembiayaan Bank Muamalat Indonesia.

PIAGAM KOMITE PEMBIAYAAN

Bank Muamalat telah memiliki tata tertib kerja mengenai Komite Pembiayaan, yang mengatur mengenai tujuan pembentukan komite; tugas, tanggung jawab, dan wewenang komite; struktur dan keanggotaan komite; rapat komite, kuorum, dan pengambilan keputusan; masa tugas anggota komite dari Pihak Independen; mekanisme evaluasi kinerja; dan periode reviu pedoman dan tata tertib kerja komite secara berkala. Prosedur Komite Pembiayaan mengalami pembaruan terakhir pada tanggal 9 Oktober 2024 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus serta struktur organisasi terkini Bank.

LEGAL BASIS

The establishment of the Financing Committee of Bank Muamalat Indonesia refers to the following provisions:

1. Financial Services Authority Regulation No. 16/POJK.03/20 regarding Sharia Commercial Banks.
2. Financial Services Authority Regulation No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks.
3. Financial Services Authority Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.
4. Financial Services Authority Regulation 42/POJK.03/2017 regarding Obligations for the Preparation and Implementation of Credit or Bank Financing Policies for Commercial Banks.
5. Charter of the Financing Committee of Bank Muamalat Indonesia.

FINANCING COMMITTEE CHARTER

Bank Muamalat retains the work procedures of the Financing Committee which regulate the purpose of establishing the committee; duties, responsibiblities, and authorities of the committee; structure and membership of the committee; committee meetings, quorum, and decision-making; term of office of committee members from Independent Party; performance assessment mechanism; and review period on the work guidelines and procedures of the committee periodically. The procedures of the Financing Committee were last updated on October 9, 2024 and will be updated on the membership composition, and the committee charter follows occurring changes in the management structure as well as the Bank's latest organizational structure.

STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Per 31 Desember 2024, komposisi Komite Pembiayaan segmen enterprise banking berdasarkan Surat Edaran Direksi No. IRM/P/II/297/2024 tentang Komite Pembiayaan Segmen Enterprise Banking dan Segmen Islamic Business & SME Banking (IBS) Masa Transisi adalah sebagai berikut:

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

As of December 31, 2024, the composition of the Financing Committee for the enterprise banking segment based on the Board of Directors' Circular No. IRM/P/II/297/2024 concerning the Financing Committee for the Enterprise Banking Segment and the Islamic Business & SME Banking (IBS) Segment Transition Period is as follows:

ANGGOTA KOMITE PEMBIAYAAN SEGMEN ENTERPRISE BANKING
Member of the Enterprise Banking Segment Financing Committee

No.	Pelaksanaan/Pejabat dalam Organisasi Implementation/Officials in the Organization
1.	Direktur Utama President Director
2.	Enterprise Banking Director/SEVP
3.	Retail Banking Director/SEVP
4.	Head of L1 Global Market, Head of Ll Client Relationship (CLR), Head of LI Enterprise Financing Risk (EFR), L2 Financing Risk Manager (FRM) – EFR, L2 Financing Risk Manager {FRM) – EFR, Head of L2 SOE, Corporate Banking 1 & Syndication, Head of L2 SOE &. Corporate Banking 2, Head of L2 SOE & Corporate Banking 3, Head ot L2 Commercial Banking, Head of L2 Global Markets (GLM) Financial Institution, dan Head of L2 Global Markets (GLM) General Manager Kl.

ANGGOTA KOMITE PEMBIAYAAN BERMASALAH SEGMEN ISLAMIC BANKING DAN SME BANKING (IBS)
Member of the Islamic Banking and SME Banking (IBS) Segment Non-Performing Financing Committee

No.	Pelaksanaan/Pejabat dalam Organisasi Implementation/Officials in the Organization
1.	Direktur Utama President Director
2.	Retail Banking Director/SEVP
3.	Head of l 1 Islamic Business & SME Banking (IBS), Head of L 1 Retail Financing Risk (RFR), Head of L2 RFR-IBS, Head of L2 Islamic Business & SME Banking (IBS), Head of L2 Islamic Business & SME Banking (IBS), dan Region Head Islamic Business & SME Banking (IBS)

ANGGOTA KOMITE PEMBIAYAAN BERMASALAH SEGMEN ENTERPRISE BANKING
Member of the Enterprise Banking Segment Financing Committee

No.	Pelaksanaan/Pejabat dalam Organisasi Implementation/Officials in the Organization
1.	Direktur Utama President Director
2.	Enterprise Banking Director/SEVP
3.	Head of L1 Special Asset Management (SAM) dan Head of L1 Enterprise Financing Risk (EFR).

ANGGOTA KOMITE PEMBIAYAAN BERMASALAH SEGMEN ISLAMIC BUSINESS & SME BANKING
Member of the Islamic Business & SME Banking Segment Non-Performing Financing Committee

No.	Pelaksanaan/Pejabat dalam Organisasi Implementation/Officials in the Organization
1.	Direktur Utama President Director
2.	Retail Banking Director/SEVP
3.	Head of L1 Retail Collection Management (RCM), Head of L1 Retail Financing Risk (RFR), Head of Asset Liquidation & Big Balance, Head of Tele Calling & Retail Network Collection, Head of Collection Strategy & Support, Region Collection Manager-Jakarta & Jabar, Region Collection Manager- Jateng DIV & Jatim. Bali & Nusra, Region Collection Manager- Sulampua & Kalimantan dan Region Collection Manager – Sumatera.

TUGAS DAN TANGGUNG JAWAB

Komite Pembiayaan memiliki tugas dan tanggung jawab yang tertuang dalam Piagam Komite Pembiayaan, yaitu sebagai berikut:

1. Mengevaluasi dan memberikan persetujuan atas proposal pembiayaan yang diajukan sesuai dengan batas kewenangan memutus pembiayaan yang telah ditetapkan.
2. Mengevaluasi pengelolaan portofolio pembiayaan yang diberikan dan kecukupan agunan atau jaminan bagi setiap debitur, termasuk tetapi tidak terbatas terhadap hal-hal berikut: pertumbuhan dan kualitas portofolio kredit yang diberikan secara keseluruhan maupun per jenis kredit dan target market; efektivitas pelaksanaan kewenangan memutus kredit; serta kepatuhan pelaksanaan peraturan perundang-undangan yang berlaku antara lain peraturan BMPD (Batas Maksimum Penyaluran Dana) dan Penilaian Kualitas Aset.
3. Mengevaluasi *watch list* atau *early alert* dan menetapkan langkah penanganan atas pembiayaan dalam *watch list* tersebut agar kualitas pembiayaan tidak memburuk.
4. Menetapkan kualitas pembiayaan (kolektibilitas) dari setiap debitur yang diajukan oleh unit bisnis.
5. Mengevaluasi dan menetapkan debitur yang harus direstrukturisasi

DUTIES AND RESPONSIBILITIES

The Financing Committee retains the duties and responsibilities as contained in the Financing Committee Charter, namely as follows:

1. To evaluate and provide approval on financing proposals submitted in accordance with the limits of authority to decide/excise predetermined financing.
2. To evaluate the management of the financing portfolio provided and the adequacy of collateral or guarantees for each debtor, including but not limited to the following: growth and quality of the credit portfolio provided as a whole and as per type of credit and target market, effectiveness of the implementation of credit decision authority, as well as compliance with the implementation of applicable laws and regulations, including BMPD (Maximum Fund Disbursement Limit) regulation and Asset Quality Assessment.
3. To evaluate the watchlist or early alert and determine the steps to handle financing in the watchlist so that the quality of financing will not get worse.
4. To determine financing quality (collectability) from each debtor proposed by business unit.
5. To evaluate and determine debtors requiring restructuring.

PELATIHAN DAN/ATAU PENINGKATAN KOMPETENSI KOMITE PEMBIAYAAN TAHUN 2024

Pelatihan dan/atau peningkatan kompetensi dapat dilihat pada bagian Pelatihan dan/atau Peningkatan Kompetensi Direksi dalam Laporan Tahunan ini.

TRAINING AND/OR COMPETENCY DEVELOPMENT OF BUSINESS COMMITTEE IN 2024

Information on training and/or competency development can be found in the section on Training and/or Competency Development of the Board of Directors in this Annual Report.

PROFIL KOMITE PEMBIAYAAN

Profil ketua Komite Pembiayaan disajikan pada bab “Profil Perusahaan”.

PROFILE OF FINANCING COMMITTEE

The profile of the Financing Committee is presented in the chapter on “Company Profile”.

PELAKSANAAN KEGIATAN KOMITE PEMBIAYAAN

Sepanjang tahun 2024, Komite Kebijakan Pembiayaan telah melaksanakan tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Menyelenggarakan 28 (dua puluh delapan) kali rapat dalam satu (1) tahun dan membuat seluruh risalah rapat komite.
2. Melakukan pembahasan mengenai proposal pembiayaan yang diajukan unit sesuai dengan batas kewenangan memutus pembiayaan yang telah ditetapkan. Sekaligus menetapkan kualitas pembiayaan (kolektibilitas) dari setiap debitur yang diajukan oleh unit bisnis.
3. Melakukan pembahasan terkait *watch list* atau *early* alert beberapa nasabah dan menetapkan langkah penanganan atas pembiayaan dalam *watch list* tersebut agar kualitas pembiayaan tidak memburuk.
4. Menetapkan debitur yang harus direstrukturisasi.
5. Melakukan tindak lanjut atas temuan audit baik internal maupun eksternal.

IMPLEMENTATION OF ACTIVITIES OF FINANCING COMMITTEE

Throughout the year 2024, the Financing Committee conducted its duties and responsibilities, with details as follows:

1. Held 28 (twenty eight) meetings in 1 (one) year and completed all of the committee's minutes of meetings.
2. Conducted discussions on financing proposals submitted by units in accordance with the limits of authority to decide/excise on the predetermined financing. And at the same, determined the quality of financing (collecatibility) of each debtor proposed by business units.
3. Discussed the watchlist or early alert of several customers and determined the steps for handling financing on the watchlist so that the quality of financing would not get worse.
4. Determined debtors that require restructuring.
5. Followed-up on audit findings both internal and external.

RAPAT KOMITE PEMBIAYAAN

Kebijakan

Rapat Komite Pembiayaan Bank Muamalat Indonesia diselenggarakan secara *ad hoc* atau sesuai dengan kebutuhan Bank Muamalat.

Realisasi

Sepanjang tahun 2024, Komite Pembiayaan telah menyelenggarakan ..... kali rapat.

MEETING OF FINANCING COMMITTEE

Policy

Meetings of the Financing Committee of Bank Muamalat Indonesia are held on ad-hoc basis or as required by Bank Muamalat.

Realization

Throughout 2024, the Financing Committee held ..... meetings.

KOMITE PEMBIAYAAN SEGMEN SME
SME Segment Financing Committee

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	24 Juli 2024 July 24, 2024	Komite Pembiayaan Nasabah Segmen SME Usulan Annual *review*, penambahan fasilitas pembiayaan SME Segment Customer Financing Committee Proposal of Annual review, additional financing facilities	1. Hery Syafril*) 2. Irvan Yulian Noor 3. Deddy Suryadi Dharmawan
2.	20 Agustus 2024 August 20, 2024	Komite Pembiayaan Nasabah Segmen SME: 1. Usulan Annual Review an KWSG 2. Usulan Penambahan Fasilitas Pembiayaan an UMK 3. Usulan banding *pricing*, jangka waktu pembiayaan dan perubahan covenan IMB nasabah 4. Usulan Pembiayaan nasabah SME Segment Customer Financing Committee: 1. Annual Review Proposal for KWSG 2. Proposal for Addition of UMK Financing Facilities 3. Proposal for pricing comparison, financing period and changes to customer IMB covenants 4. Customer Financing Proposal	1. Karno 2. Irvan Yulian Noor 3. Deddy Suryadi Dharmawan

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
3.	17 September 2024 September 17, 2024	Komite Pembiayaan Nasabah Segmen SME an: 1. Usulan Pembiayaan nasabah 2. Usulan Pelunasan Sebagian, Pengambilan dan Roya Sebagian Jaminan nasabah SME Segment Customer Financing Committee: 1. Customer Financing Proposal 2. Proposal of Partial Repayment, Withdrawal and Partial Repayment of Customer Collateral	1. Karno 2. Irvan Yulian Noor 3. Deddy Suryadi Dharmawan
4.	14 November 2024 November 14, 2024	Komite Pembiayaan Nasabah Segmen SME: 1. Yayasan Rumah Sakit Al Irsyad Surabaya 2. Yayasan PDHI SME Segment Customer Financing Committee: 1. Al Irsyad Hospital Foundation Surabaya 2. PDHI Foundation	1. Karno 2. Deddy Suryadi Dharmawan

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

KOMITE PEMBIAYAAN SEGMEN ENTERPRISE BANKING
Enterprise Banking Segment Financing Committee

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	9 Juli 2024 July 9, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Hery Syafril - President Director*) 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Aruddy-Head of EFR
2.	18 Juli 2024 July 18, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Hery Syafril - President Director*) 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy - Head of EFR
3.	26 Juli 2024 July 26, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Hery Syafril - President Director* 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR
4.	13 August 2024 August 13, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR
5.	22 Agustus 2024 August 22, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR
6.	3 September 2024 September 3, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR
7.	6 September 2024 September 6, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno – Plt/Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking
8.	17 September 2024 September 17, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
9.	24 September 2024 September 24, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR
10.	3 Oktober 2024 October 3, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Aruddy-Head of EFR
11.	10 Oktober 2024 October 10, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Irvan Yulian Noor - SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Aruddy-Head of EFR
12.	29 Oktober 2024 October 29, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Dedy Suryadi Dharmawan - Alt. SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking - 4. Aruddy-Head of EFR
13.	14 November 2024 November 14, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Dedy Suryadi Dharmawan - Alt. SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Bambang Rudi Haryanto - Alt. Head of EFR-
14.	24 Desember 2024 December 24, 2024	Agenda Komite Pembiayaan Nasabah Customer Financing Committee Agenda	1. Karno - Plt./Acting President Director 2. Dedy Suryadi Dharmawan - Alt. SEVP Enterprise Banking 3. Dedy Suryadi Dharmawan - SEVP Retail Banking 4. Bambang Rudi Haryanto - Alt. Head of EFR

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

KOMITE PEMBIAYAAN SAM
SAM Financing Committee

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	9 Agustus 2024 August 9, 2024	Pembahasan Restrukturisasi Nasabah Customer Restructuring Discussion	1. Karno 2. Irvan Yulian Noor 3. Aruddy 4. Teguh Nugroho 5. Dyah Ekowati 6. Catur Andayani 7. Khusnudhon 8. Tim SAM/ SAM Team
2.	19 September 2024 September 19, 2024	Pembahasan Restrukturisasi Nasabah Customer Restructuring Discussion	1. Karno 2. Irvan Yulian Noor 3. Aruddy 4. Teguh Nugroho 5. Dyah Ekowati 6. Susviarto 7. Khusnudhon 8. Ibnu Umar 9. Tim SAM/ SAM Team
3.	21 Oktober 2024 October 21, 2024	Pembahasan Restrukturisasi Nasabah Customer Restructuring Discussion	1. Karno - Plt./Acting President Director 2. Dedy Suryadi Dharmawan - SEVP Retail Banking 3. Teguh N 4. Aruddy 5. CPL 6. IRM 7. GLG 8. FOP

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
4.	22 November 2024 November 22, 2024	Pembahasan Restrukturisasi Nasabah Customer Restructuring Discussion	1. Karno - Plt./Acting President Director 2. Dedy Suryadi Dharmawan - SEVP Retail Banking 3. Teguh N 4. Aruddy 5. CPL 6. IRM 7. CLG 8. FOP
5.	10 Desember 2024 December 10, 2024	Pembahasan Restrukturisasi Nasabah Customer Restructuring Discussion	1. Karno - Plt./Acting President Director 2. Dedy Suryadi Dharmawan - SEVP Retail Banking 3. Teguh N 4. Aruddy 5. CPL 6. IRM 7. CLG 8. FOP

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 11 Desember 2024.
Has stopped serving in accordance with the resolution of the EGMS dated December 11, 2024.

KOMITE PEMBIAYAAN RCM
RCM Financing Committee

No.	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participant
1.	9 Agustus 2024 August 9, 2024	Komite *Badbank* Badbank Committee	1. Bapak Karno, *Plt.President Director* 2. Bapak Dedy Suryadi Dharmawan, *SEVP Retail Banking* 3. Bapak Bambang Rudi Hariyanto, *Head of Retail Financing Risk* 4. Bapak Dicky Zakiudin, *Head of Retail Collection Management* 5. Bapak Yudha Surya Nugraha, *Head of Tele Calling & Retail Network Collection* 1. Mr. Karno, Acting President Director 2. Mr. Dedy Suryadi Dharmawan, SEVP Retail Banking 3. Mr. Bambang Rudi Hariyanto, Head of Retail Financing Risk 4. Mr. Dicky Zakiudin, Head of Retail Collection Management 5. Mr. Yudha Surya Nugraha, Head of Tele Calling & Retail Network Collection

Sekretaris Perusahaan
Corporate Secretary

DASAR HUKUM

Dasar hukum pembentukan Sekretaris Perusahaan ialah Peraturan Otoritas Jasa Keuangan (POJK) No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep00001/BEI/01-2014 perihal Perubahan Peraturan No. I-A: tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan Oleh Perusahaan Tercatat serta Surat Keputusan No. 010/HCE/KEP/XII/2018 dan efektif sejak tanggal 14 Desember 2018

LEGAL BASIS

The legal basis for the establishment of the Corporate Secretary is the Financial Services Authority Regulation (POJK) No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, Decree of the Board of Directors of PT Bursa Efek Indonesia No. Kep00001/BEI/01-2014 regarding Amendments to Regulation No. I-A: concerning the Listing of Shares and Equity Securities Other than Shares Issued by Listed Companies as well as Decree No. 010/HCE/KEP/XII/2018 and effective since December 14, 2018.

PROFIL SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY PROFILE

Hayunaji
Sekretaris Perusahaan
Corporate Secretary

Warga Negara Nationality	Indonesia	Indonesian
Domisili Domicile	Jakarta	Jakarta
Usia Age	53 tahun pada akhir Tahun Buku 2024	53 years as of Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Surat Keputusan No. 010/HCE/KEP/XII/2018 dan efektif sejak tanggal 14 Desember 2018	Decree No. 010/HCE/KEP/XII/2018 effective since December 14, 2018
Riwayat Pendidikan Educational Background	Sarjana Ekonomi, Fakultas Ekonomi, Universitas Indonesia (1996)	Bachelor in Economics, Faculty of Economics University of Indonesia, 1996
Rangkap Jabatan Concurrent Position	Tidak memiliki rangkap jabatan	Does not have concurrent positions

Pengalaman Kerja Work Experience	• Head of Corporate Affairs PT Bank Muamalat Indonesia Tbk (Desember 2018-sekarang) • Vice President, Board Office Head PT Bank CIMB Niaga Tbk (April 2015-Desember 2018) • Vice President, CEO Office Head PT Bank CIMB Niaga Tbk (Januari 2015-April 2015) • Vice President, Strategy & Performance Management Head PT Bank CIMB Niaga Tbk (Maret 2014-Januari 2015) • Vice President, Investor Relations & Reporting Head PT Bank CIMB Niaga Tbk (September 2006-Maret 2014) • Senior Manager, Investor Relations Development PT Bank Permata Tbk (Januari 2003-Agustus 2006) • Change Management, Merger Integration Office, 5 Banks Merger (Indonesian Bank Restructuring Agency and Accenture) (September 2002-Januari 2003) • Senior Assistant Manager, Investor Relations Development PT Bank Universal Tbk (Desember 1999-Agustus 2002) • Assistant Manager, Priority Banking PT Bank Duta Tbk (Maret 1998-Desember 1999)	• Head of Corporate Affairs PT Bank Muamalat Indonesia Tbk (December 2018-Present) • Vice President, Board Office Head PT Bank CIMB Niaga Tbk (April 2015-December 2018) • Vice President, CEO Office Head PT Bank CIMB Niaga Tbk (January 2015-April 2015) • Vice President, Strategy & Performance Management Head PT Bank CIMB Niaga Tbk (March 2014-January 2015) • Vice President, Investor Relations & Reporting Head PT Bank CIMB Niaga Tbk (September 2006-March 2014) • Senior Manager, Investor Relations Development PT Bank Permata Tbk (January 2003-August 2006) • Change Management, Merger Integration Office, 5 Banks Merger (Indonesian Bank Restructuring Agency and Accenture) (September 2002-January 2003) • Senior Assistant Manager, Investor Relations Development PT Bank Universal Tbk (December 1999-August 2002) • Assistant Manager, Priority Banking PT Bank Duta Tbk (March 1998-December 1999)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali	Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders

TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan Bank Muamalat memiliki tugas dan tanggung jawab sebagai berikut:

1. Menyusun dan melaksanakan strategi humas (*public relations/investor relations*) untuk meningkatkan citra positif dan reputasi Bank.
2. Mengelola kegiatan dan kebutuhan dinas Direksi, Komisaris, dan Dewan Pengawas Syariah.
3. Melakukan koordinasi dengan Divisi Keuangan (Financial Control) dalam penatausahaan pembagian Dividen dan pembuatan laporan keuangan secara periodik serta laporan atas setiap perubahan modal kepada regulator.
4. Mewakili Direksi dalam hubungannya dengan lembaga/institusi baik pemerintah maupun swasta.
5. Bekerja sama dengan Divisi Kepatuhan memantau kepatuhan Bank Muamalat Indonesia terhadap ketentuan dan peraturan tentang perbankan.
6. Memastikan penerapan dan pelaksanaan *Good Corporate Governance* (GCG) di Bank Muamalat Indonesia.
7. Menyusun daftar pemegang saham termasuk kepemilikan saham 5% atau lebih.
8. Mengawasi berbagai kegiatan kesekretariatan korporasi dan protokoler, dan korespondensi, yang terkait dengan Direksi dan Dewan Komisaris.
9. Mengimplementasikan dan mengawasi peraturan-peraturan yang berkaitan dengan aksi korporasi, GCG, dan kepatuhan terhadap peraturan pasar modal.
10. Menggelar RUPS Tahunan, RUPS Luar Biasa dan Aksi Korporasi, bekerjasama unit kerja terkait dan lembaga profesi dan penunjang pasar modal.

DUTIES AND RESPONSIBILITIES OF THE CORPORATE SECRETARY

The Corporate Secretary of Bank Muamalat has the following duties and responsibilities:

1. Prepare and implement public relations (investor relations) strategies to improve the Bank's positive image and reputation.
2. Manage the activities and needs of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board.
3. Coordinate with the Finance Division (Financial Control) in administering Dividend distribution and preparing periodic financial statements as well as reports on any changes in capital to regulators.
4. Represent the Board of Directors in its relations with government and private institutions.
5. Cooperate with the Compliance Division to monitor Bank Muamalat Indonesia's compliance with banking provisions and regulations.
6. Ensure the application and implementation of Good Corporate Governance (GCG) at Bank Muamalat Indonesia.
7. Prepare a list of shareholders, including those with 5% or more share ownership.
8. Supervise various corporate secretarial and protocol activities and correspondence related to the Board of Directors and Board of Commissioners.
9. Implement and supervise regulations related to corporate actions, GCG, and compliance with capital market regulations.
10. Hold Annual GMS, Extraordinary GMS, and Corporate Actions in collaboration with related work units and professional institutions and capital market supporters.

11. Berkoordinasi dengan unit kerja internal terkait dan pihak eksternal dalam upaya melancarkan kegiatan korporasi dan meningkatkan efektivitas tata kerja yang terkait dengan kegiatan Direksi dan Dewan Komisaris.
12. Mengkoordinasikan/memonitor kegiatan yang berkaitan dengan penerimaan dan penyampaian informasi korporasi serta pelaksanaan rapat Direksi dan Dewan Komisaris.
13. Memberikan pelayanan kepada para pemangku kepentingan (*stakeholders*) atas setiap informasi yang dibutuhkan terkait dengan kondisi Bank Muamalat.
14. Menjadi penghubung atau *contact person* antara Bank dengan Otoritas Jasa Keuangan, Bursa Efek Indonesia, otoritas pasar modal lainnya, dan masyarakat.
15. Melaksanakan kegiatan yang mendukung pelaksanaan prinsip keterbukaan terutama menyangkut kinerja Bank melalui komunikasi kepada pihak-pihak yang berkepentingan.
16. Mengelola dan mengadministrasikan dokumen perusahaan.

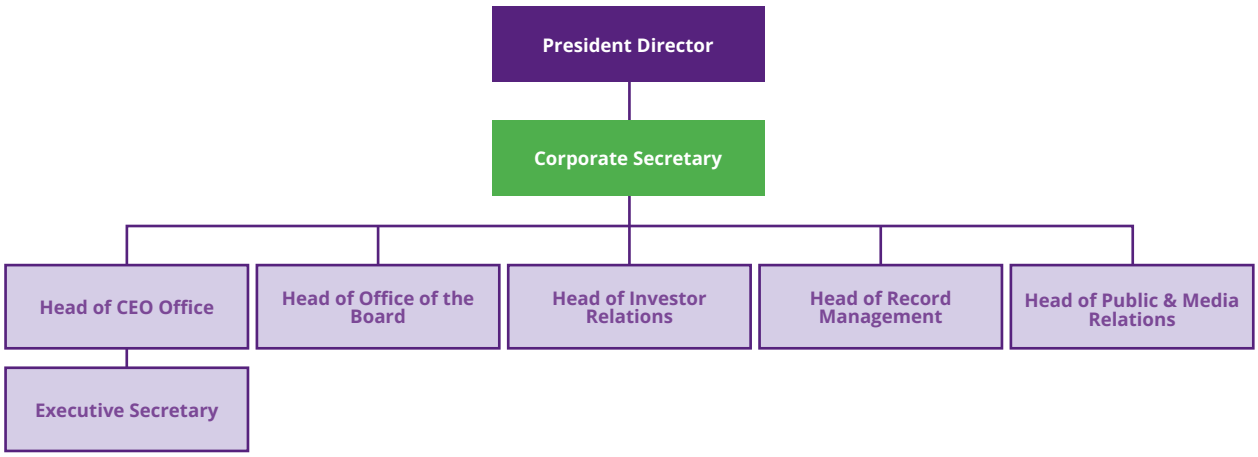
11. Coordinate with related internal work units and external parties in an effort to facilitate corporate activities and improve the effectiveness of work procedures related to the activities of the Board of Directors and Board of Commissioners.
12. Coordinate/monitor activities related to the receipt and delivery of corporate information and the implementation of meetings of the Board of Directors and Board of Commissioners.
13. Provide services to stakeholders for any information needed related to the condition of Bank Muamalat.
14. Become a liaison or contact person between the Bank and the Financial Services Authority, the Indonesia Stock Exchange, other capital market authorities, and the public.
15. Carry out activities that support the implementation of the principle of transparency, especially concerning the Bank's performance through communication to interested parties.
16. Manage and administer company documents.

STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan Bank Muamalat Indonesia membawahi beberapa unit kerja yang dijelaskan dalam bagan berikut ini.

CORPORATE SECRETARY ORGANIZATIONAL STRUCTURE

The Corporate Secretary of Bank Muamalat Indonesia oversees several work units as described in the following chart.



PELAKSANAAN TUGAS 2024

Sepanjang tahun 2024, Sekretaris Perusahaan Bank Muamalat bersama seluruh unit kerja di bawahnya telah merealisasikan tugas dan fungsinya. Di antaranya adalah:

IMPLEMENTATION OF DUTIES IN 2024

Throughout 2024, the Corporate Secretary of Bank Muamalat, together with all work units under it, has realized their duties and functions. Among them are:

1. Menyelenggarakan dan menghadiri pelaksanaan Rapat Direksi serta membuat risalah hasil Rapat Direksi, Rapat Dewan Komisaris, dan Rapat Gabungan antara Dewan Komisaris serta Direksi. Secara keseluruhan telah dilaksanakan 56 Rapat sepanjang tahun 2024.

2. Menyelenggarakan RUPS Tahunan dan RUPS lainnya (RUPS Luar Biasa) yang telah diselenggarakan secara fisik, masing-masing pada tanggal 27 Juni 2024 dan 11 Desember 2024 di Ballroom BJ Habibie, Muamalat Tower, Jakarta.
3. Melaksanakan penyampaian pelaporan yang menjadi kewajiban Bank sebagai perusahaan terbuka kepada regulator perbankan dan pasar modal (Otoritas Jasa Keuangan, Bank Indonesia dan Otoritas terkait lainnya) secara tepat waktu sesuai ketentuan diantaranya penyampaian laporan keuangan, risalah RUPS, perubahan Anggaran Dasar, perubahan Komite-Komite dibawah Dewan Komisaris, dan lainnya. Secara keseluruhan terdapat 64 laporan yang disampaikan sepanjang tahun 2024.
4. Menyusun Laporan Tahunan (*Annual Report)* dan Laporan Keberlanjutan *(Sustainability Report)* serta memastikan seluruh informasi yang disampaikan adalah akurat dan *disclosure* informasi terpenuhi dan penyampaian kepada regulator sesuai ketentuan. Kedua laporan tersebut disampaikan kepada regulator dan dipublikasikan pada situs *web* Bank Muamalat pada tanggal 30 April 2024. Melakukan kewajiban publikasi Bank dalam bentuk materi keterbukaan informasi melalui situs *web* Bank dan/atau media cetak sesuai ketentuan. Secara keseluruhan terdapat 25 publikasi yang dilakukan sepanjang tahun 2024, termasuk publikasi laporan keuangan, risalah RUPS, dan lainnya,
5. Melakukan penatausahaan Daftar Pemegang Saham Bank Muamalat bekerjasama dengan Biro Administrasi Efek, serta melayani permintaan pemegang saham dalam pembayaran dividen, pengalihan hak atas saham, pengkinian sertifikat saham, dan lainnya.
6. Menerbitkan siaran pers, memberikan hak jawab, dan berkomunikasi dengan para wartawan media cetak dan elektronik. Secara keseluruhan terdapat 92 siaran pers dan 5.944 artikel / berita yang dipublikasikan pada situs web BMI dan didistribusikan kepada media.
7. Melakukan *training* dan *sharing knowledge* dengan materi dan regulasi terkait pasar modal dan tugas terkait kesekretariatan
8. Melakukan pengaturan protokoler untuk mendampingi dan memenuhi kebutuhan dari Direksi dan Dewan Komisaris.
9. Mengelola penyimpanan dokumen aktif dan inaktif Perusahaan.
10. Berkoordinasi dengan unit kerja lain dalam melakukan kegiatan Tanggung Jawab Sosial Perusahaan/*Corporate Social Responsibility* (CSR).

1. Organizing and attending the implementation of the Board of Directors Meeting and preparing minutes of the results of the Board of Directors Meeting, Board of Commissioners Meeting, and Joint Meeting between the Board of Commissioners and the Board of Directors. Overall, 56 meetings have been held throughout 2024.
2. Organizing the Annual GMS and other GMS (Extraordinary GMS), which have been held physically, respectively, on June 27, 2024, and December 11, 2024, at the BJ Habibie Ballroom, Muamalat Tower, Jakarta.

3. Carrying out the submission of reports that are the Bank's obligations as a public company to banking and capital market regulators (Financial Services Authority, Bank Indonesia, and other relevant authorities) in a timely manner according to the provisions, including submission of financial statements, minutes of GMS, changes to the Articles of Association, changes to Committees under the Board of Commissioners, and others. In total, there were 64 reports submitted throughout 2024.
4. Prepare the Annual Report and Sustainability Report and ensure that all information submitted is accurate and that disclosure of information is fulfilled and submission to regulators is in accordance with the provisions. Both reports were submitted to regulators and published on the Bank Muamalat website on April 30, 2024. Carry out the Bank's publication obligations in the form of information disclosure materials through the Bank's website and/or print media in accordance with the provisions. Overall, there were 25 publications made throughout 2024, including the publication of financial statements, minutes of the GMS, and others.

5. Administer the Bank Muamalat Shareholders Register in collaboration with the Securities Administration Bureau, and serve shareholder requests for dividend payments, transfer of share rights, updating share certificates, and others.
6. Publish press releases, provide the right of respond, and communicate with print and electronic media journalists. Overall, there were 92 press releases and 5,944 articles/news published on the BMI website and distributed to the media.
7. Conduct training and knowledge sharing with materials and regulations related to capital markets and secretarial tasks.
8. Arrange protocols to assist and meet the needs of the Board of Directors and Board of Commissioners.

9. Manage the storage of active and inactive Company documents.
10. Coordinate with other work units in carrying out Corporate Social Responsibility (CSR) activities.

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Sekretaris Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2024. Informasi lengkap mengenai hal ini disampaikan dalam tabel di bawah ini.

COMPETENCY DEVELOPMENT

The Bank continues to encourage Corporate Secretaries to develop their competencies through training in 2024. Complete information regarding this is presented in the table below.

Nama Name	Jabatan Position	Jenis Pelatihan Type of Traning	Waktu dan Tempat Penyelenggara Time and Place of Event	Penyelenggara Organizer
Hayunaji	Sekretaris Perusahaan Corporate Secretary	Regulatory Framework; Carbon Trading Compliance for Listed Companies	16 Februari 2024 February 16, 2024	ICSA
		Strategi Pengembangan SJK melalui Penguatan Perbankan Syariah dan Market Conduct SJK Development Strategy through Strengthening Sharia Banking and Market Conduct	13 Maret 2024 March 13, 2024	OJK Institute
		Strategi Mengakselerasi Pangsa Pasar Keuangan Syariah Strategy to Accelerate Sharia Financial Market Share	21 Maret 2024 March 21, 2024	OJK Institute
		Peran Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission Indonesia The Role of Taxonomy for Indonesian Sustainable Finance (TKBI) in Driving Energy Transition Towards Net Zero Emission Indonesia	4 April 2024 April 4, 2024	SWA
		The Importance of Government Relations In Organization	2 Mei 2024 May 2, 2024	ICSA
		Annual Report Awards: Setting Standard for Corporate Disclosure	19 Juni 2024 June 19, 2024	ICSA
		Strategi Implementasi Market Conduct: Membangun Kepercayaan dan Meningkatkan Kinerja Industri Jasa Keuangan Market Conduct Implementation Strategy: Building Trust and Improving Financial Services Industry Performance	8 Agustus 2024 August 8, 2024	OJK Institute
		Membangun Kepemimpinan Berbasis Spritiual: Pendekatan Holistik untuk Pertumbuhan dan Keberlanjutan Bisnis Building Spiritual-Based Leadership: A Holistic Approach to Business Growth and Sustainability	22 Agustus 2024 August 22, 2024	OJK Institute
		How to Prevent Money Laundering and Terrorism Financing	5 September 2024 September 5, 2024	OJK Institute
		The Future of Data Analytics in The Financial Industry: Trends and Innovations	12 September 2024 September 12, 2024	OJK Institute
		Program Pemeliharaan 8 UK Skema Sertifikasi Kualifikasi Jenjang 5 Bidang Manajemen risiko Perbankan Maintenance Program of 8 UK Level 5 Qualification Certification Scheme in Banking Risk Management Field	6-7 November 2024 November 6-7, 2024	Muamalat Institute
		Pendalaman POJK No. 15/POJK.04/2022 tentang Pemecahan Saham dan Penggabungan Saham oleh Perusahaan Terbuka In depth of of POJK No. 15/POJK.04/2022 concerning Stock Splits and Share Mergers by Public Companies	29 November 2024 November 29, 2024	ICSA
		The 2nd OJK International Research Forum 2024: Driving Financial Innovations to Enhance a Better Financial Life	18 November 2024 November 18, 2024	OJK Institute
		Sertifikat Kompentensi Manajemen Risiko Kualifikasi 5 Bidang Manajemen Risiko Perbankan, Badan Nasional Sertifikasi Profesi – Lembaga SertifikasiProfesi Keuangan Syariah Risk Management Competency Certificate Qualification 5 of Banking Risk Management Fields, National Professional Certification Agency – Sharia Financial Professional Certification Institute	13 Desember 2024 December 13, 2024	BNSP

Satuan Kerja Audit Internal (SKAI)
Internal Audit Work Unit (IAU)

Satuan Kerja Audit Internal (SKAI) adalah unit kerja dalam Bank yang menjalankan fungsi audit intern, yakni suatu kegiatan pemberian keyakinan dan konsultasi yang bersifat independen dan objektif, dengan tujuan untuk meningkatkan nilai dan memperbaiki operasional perusahaan, melalui pendekatan sistematis, dengan cara mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian dan proses tata kelola perusahaan.

Dalam melaksanakan aktivitas audit, SKAI Bank Muamalat menggunakan pendekatan Audit Berbasis Risiko (*Risk Based Audit*), yaitu melalui analisa risiko berdasarkan kondisi Bank dalam 1 (satu) hingga 3 (tiga) tahun terakhir. Penggunaan penilaian risiko dilakukan untuk menentukan obyek dan frekuensi pemeriksaan khususnya frekuensi pemeriksaan terhadap kantor-kantor cabang Bank Muamalat.

The Internal Audit Work Unit (IAU) is a work unit within the Bank that performs the internal audit function, which is namely an activity to provide confidence and consultation independently and objectively, with the aim to increase and improve the value of the company's operations, through a systematic approach, by evaluating and improving the effectiveness of risk management, control and corporate governance processes.

In performing audit activities, IAU of Bank Muamalat uses a Risk-Based Audit approach, namely through risk analysis based on the Bank's condition in the last 1 (one) to 3 (three) years. The use of risk assessment is carried out to determine the object and frequency of inspection, especially the frequency of inspection on Bank Muamalat branch offices.

PIAGAM AUDIT INTERNAL

Menindaklanjuti kewajiban terhadap regulasi OJK, pelaksanaan audit di Bank Muamalat Indonesia telah dilengkapi dengan Piagam Audit Intern yang menjadi dasar pelaksanaan audit Bank yang berisi pernyataan formal dan penegasan atas visi dan misi, struktur dan kedudukan, ruang lingkup, tugas dan tanggung jawab, kewenangan, kualifikasi serta kode etik auditor, independensi dan obyektifitas, pembatasan aktivitas auditor internal, penggunaan jasa pihak ekstern, kewajiban pelaporan kepada Otoritas Jasa Keuangan, kebijakan masa tunggu, hubungan audit internal dengan pihak internal/eksternal serta program asurans dan peningkatan kualitas.

Piagam Audit Intern Bank Muamalat senantiasa dilakukan kaji ulang dan diperbaharui secara berkala untuk memastikan kesesuaiannya dengan regulasi OJK dan International *Professional Practices Framework* (IPPF) 2017. Pemutakhiran terakhir Piagam Audit Intern dilakukan pada bulan November tahun 2023 dan telah mendapatkan persetujuan dari Direktur Utama dan Dewan Komisaris berdasarkan pertimbangan rekomendasi dari Komite Audit.

THE INTERNAL AUDIT CHARTER

Following up on the obligations towards OJK regulations, the audit implementation at Bank Muamalat Indonesia is equipped with an Internal Audit Charter which is the foundation to carry out the Bank audits containing formal statements and confirmation of vision and mission, structure and position, scope, duties and responsibilities, authorities, qualifications as well as the auditor's code of ethics, independency and objectivity, restrictions on internal auditor activities, use of external party services, reporting obligations to the Financial Services Authority, waiting period policy, internal audit relationship with internal/external parties as well as quality assurance and improvement programs.

The Bank Muamalat Internal Audit Charter is constantly reviewed and updated periodically to keep its compliance to OJK regulations and the 2017 International Professional Practices Framework (IPPF). The latest update of the Internal Audit Charter was carried out in November 2023 and was approved by the President Director and Board of Commissioners based on the consideration of recommendations from the Audit Committee.

PENGANGKATAN DAN PEMBERHENTIAN KEPALA SKAI

Merujuk kepada Peraturan OJK No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, Kepala SKAI Bank Muamalat diangkat dan diberhentikan oleh Direktur Utama setelah mendapatkan persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit. Berdasarkan SK Direksi No. 0336/HSE/KEP/VIII/2023 tanggal 29 Agustus 2023 dan Persetujuan Dewan Komisaris yang tertuang dalam Surat No. 016/R/BOC-SRT/VII/2023 tanggal 18 Juli 2023, terhitung efektif sejak tanggal 1 September 2023, Tegar Sangga Barkah menjabat sebagai Kepala SKAI Bank Muamalat dan pengangkatannya telah dilaporkan kepada OJK berdasarkan surat Bank Muamalat No. 202/B/PRD-SRT/VIII/2023 tanggal 31 Agustus 2023 perihal Laporan Penggantian Head of internal Audit PT Bank Muamalat Indonesia Tbk.

THE APPOINTMENT AND DISMISSAL OF THE HEAD OF IAU

Referring to OJK Regulation No. 01/POJK.03/2019 regarding the Implementation of the Internal Audit Function in Commercial Banks, the Head of IAU of Bank Muamalat is appointed and dismissed by the President Director after receiving the approval from the Board of Commissioners based on consideration of the recommendations from the Audit Committee. Based on the Board of Directors Decree No. 0336/HSE/KEP/VIII/2023 dated 29 August 2023 and approval from the Board of Commissioners as stated in Letter No. 016/R/BOC-SRT/VII/2023 dated 18 July 2023, effective as of 1 September 2023, Tegar Sangga Barkah served as Head of SKAI of Bank Muamalat and his appointment was reported to OJK based on Bank Muamalat letter No. 202/B/PRD-SRT/VIII/2023 dated 31 August 2023 concerning Report on the Replacement of Head of the Internal Audit of PT Bank Muamalat Indonesia Tbk.

STRUKTUR ORGANISASI SKAI

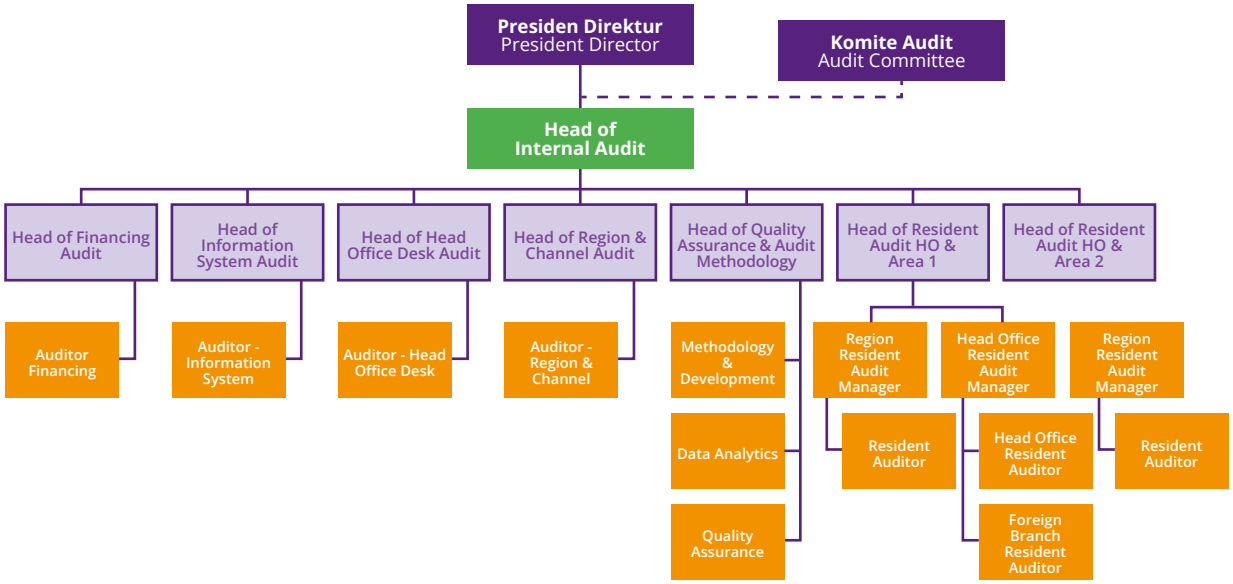
Untuk mencapai tingkat independensi yang dibutuhkan dalam melaksanakan tanggung jawab aktivitas audit internal, Kepala Audit Internal secara fungsional bertanggung jawab kepada Dewan Komisaris melalui Komite Audit. Namun dalam melaksanakan tanggung jawab pada level organisasi, Kepala Audit Internal bertanggung jawab langsung kepada Direktur Utama.

Berdasarkan keputusan Manajemen per tanggal 1 November 2023, terdapat perubahan Struktur Organisasi Satuan Kerja Audit Intern dimana dilakukan penggabungan fungsi *Operation Control* ke dalam fungsi Audit Intern sehingga struktur organisasi SKAI ditetapkan sebagai berikut:

THE IAU ORGANIZATIONAL STRUCTURE

To reach the level of independence required in carrying out the responsibilities of the internal audit activities, the Head of Internal Audit is functionally responsible to the Board of Commissioners through the Audit Committee. However, in carrying out responsibilities at the organizational level, the Head of Internal Audit is directly responsible to the President Director.

Based on Management's decision as of 1 November 2023, there was a change in the Organizational Structure of the Internal Audit Work Unit where the Operation Control function was merged into the Internal Audit function so that the IAU organizational structure was set out as follows:



JUMLAH PEGAWAI DAN SERTIFIKASI PROFESI

Jumlah anggota SKAI pada posisi 31 Desember 2024 berjumlah 99 orang. Berbagai kompetensi dan sertifikasi yang dimiliki Auditor SKAI Bank Muamalat Indonesia yaitu sertifikasi auditor perbankan, sertifikasi manajemen risiko dan sertifikasi kompetensi profesional lainnya seperti seperti Certified Fraud Investigator Professional, Certified Bank Internal Audit, Internal Audit Practitioner, Certified IT Auditor Professional, Certified Information System Auditor dan Certified Forensic Auditor.

NUMBER OF EMPLOYEES AND PROFESSIONAL CERTIFICATIONS

The number of SKAI members as of December 31, 2024, is 99 people. Various competencies and certifications held by SKAI Auditors of Bank Muamalat Indonesia are banking auditor certification, risk management certification, and other professional competency certifications such as Certified Fraud Investigator Professional, Certified Bank Internal Auditor, Internal Audit Practitioner, Certified IT Auditor Professional, Certified Information System Auditor, and Certified Forensic Auditor.

KUALIFIKASI SERTIFIKASI
CERTIFICATION QUALIFICATION

No.	Sertifikasi Certification	Jumlah Pemilik Number of Owners
1	Audit Intern Bank Bank Internal Audit	11 orang 11 people
2	Internal Audit Practioner	1 orang 1 person
3	Asesor Kompetensi Competency Assessor	1 orang 1 person
4	Certified Forensic Auditor	1 orang 1 person
5	Sertifikasi Manajemen Risiko Jenjang 7 Risk Management Certification Level 7	1 orang 1 person
6	Sertifikasi Manajemen Risiko Jenjang 6 Risk Management Certification Level 6	2 orang 2 people
7	Sertifikasi Manajemen Risiko Jenjang 5 Risk Management Certification Level 5	31 orang 31 people
8	Sertifikasi Manajemen Risiko Jenjang 4 Risk Management Certification Level 4	1 orang 1 person
9	Sertifikasi Audit Teknologi Informasi dan pendukung a. Certified Information Technology Auditor Professional b. Certified Information System Auditor c. Cobit 5 d. IT-IL IT Service Management Information Technology Audit Certification and Support a. Certified Information Technology Auditor Professional b. Certified Information System Auditor c. Cobit 5 d. IT-IL IT Service Management	 1 orang - 1 person 1 orang - 1 person 1 orang - 1 person 1 orang - 1 person
10	Certified Fraud Investigator Professional	1 orang 1 person

PROFIL KEPALA SKAI

PROFILE OF HEAD OF IAU

Tegar Sangga Barkah
Kepala Satuan Kerja Audit Internal
Head of Internal Audit Work Unit

Warga Negara Nationality	Indonesia	Indonesian
Domisili Domicile	Jakarta	Jakarta
Usia Age	47 tahun pada Tahun Buku 2024	47 years as of Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat sebagai Kepala SKAI PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan No. 0336/HSE/KEP/VIII/2023 tanggal 29 Agustus 2023	Appointed as the Head of SKAI of PT Bank Muamalat Indonesia Tbk based on the Decree No. 0336/HSE/KEP/VIII/2023 dated 29 August 2023
Riwayat Pendidikan Educational Background	Sarjana Akuntansi	Bachelor (Sarjana) in Accounting
Rangkap Jabatan Concurrent Position	-	-
Pengalaman Kerja Work Experience	• Internal Audit Group Head, PT Bank Jabar Banten Syariah Tbk (Februari 2018-Agustus 2023) • Accounting Group Head, PT Bank Jabar Banten Syariah Tbk (November 2016-Februari 2018) • Audit Committee, PT Bank Jabar Banten Syariah Tbk (November 2015-November 2016) • Risk Management Committee, PT Bank Jabar Banten Syariah Tbk(Mei-November 2015) • Department Head of Accounting Policy, PT Bank Syariah Mandiri Tbk (April 2011-Agustus 2015) • Department Head of Special Audit, PT Bank Syariah Mandiri Tbk (February 2010-April 2011) • Team Leader of Auditor Investigator, PT Bank Syariah Mandiri Tbk (Januari 2009-Januari 2010) • Operation Manager, PT Bank Syariah Mandiri Tbk (Mei 2007-Oktober 2008) • Team Leader of Internal Audit, PT Bank Syariah Mandiri Tbk (Juli 2003-Mei 2007)	• Internal Audit Group Head, PT Bank Jabar Banten Syariah Tbk (February 2018-August 2023) • Accounting Group Head, PT Bank Jabar Banten Syariah Tbk (Nov 2016-February 2018) • Audit Committee, PT Bank Jabar Banten Syariah Tbk (November 2015-November 2016) • Risk Management Committee, PT Bank Jabar Banten Syariah Tbk(May-November 2015) • Department Head of Accounting Policy, PT Bank Syariah Mandiri Tbk (April 2011-August 2015) • Department Head of Special Audit, PT Bank Syariah Mandiri Tbk (Februari 2010-April 2011) • Team Leader of Auditor Investigator, PT Bank Syariah Mandiri Tbk (January 2009-January 2010) • Operation Manager, PT Bank Syariah Mandiri Tbk (May 2007-October 2008) • Team Leader of Internal Audit, PT Bank Syariah Mandiri Tbk (July 2003 – May 2007)
Sertifikasi Certification	• Chartered Accountant from IAI • Internal Audit Practitioner (IAP) from Institute of Internal Auditors IIA • Certified Fraud Investigator Professional (CFIP) • Certified Information Technology Auditor Professional (CITAP) • Sertifikasi Audit Internal Bank • Level 5 certification of risk management from BSMR & LSPP • Management System (ISMS) Audit Course implementation • Manager Certification for 4DX (4 Disciplines of Execution) from FranklinCovey • Signature of 7 Habits for Highly Effective People from FranklinCovey • Certified TS (Targeted Selection) Interviewer	• Chartered Accountant from IAI • Internal Audit Practitioner (IAP) from Institute of Internal Auditors IIA • Certified Fraud Investigator Professional (CFIP) • Certified Information Technology Auditor Professional (CITAP) • Sertifikasi Audit Internal Bank • Level 5 certification of risk management from BSMR & LSPP • Management System (ISMS) Audit Course implementation • Manager Certification for 4DX (4 Disciplines of Execution) from FranklinCovey • Signature of 7 Habits for Highly Effective People from FranklinCovey • Certified TS (Targeted Selection) Interviewer

Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali	Does not have affiliated relationships either in terms of financial or familial relationships with members of the Board of Commissioners, members of the Board of Directors, and Main Shareholders or Controlling Shareholders
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang hukum dan bisnis.	Independent parties who have expertise in the fields of law and business.

TUGAS DAN TANGGUNG JAWAB SKAI

Tugas Pokok

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional dan kegiatan lain melalui audit;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

Tanggung Jawab

Kepala SKAI memiliki tanggung jawab sebagai berikut:

1. Memastikan pelaksanaan fungsi audit intern sesuai dengan Standar Profesional Audit Intern dan Kode Etik Audit Intern;
2. Memilih sumber daya manusia yang kompeten sesuai dengan kebutuhan dalam pelaksanaan fungsi Internal Audit;
3. Memastikan seluruh karyawan unit kerja Internal Audit mengikuti pengembangan profesional berkelanjutan serta pelatihan lain sesuai dengan perkembangan kompleksitas dan kegiatan usaha Bank sesuai Standar Profesi Audit Intern;
4. Menyusun dan mengkaji Piagam Audit Intern secara periodik;
5. Menyusun rencana audit tahunan untuk pelaksanaan fungsi audit intern;
6. Memastikan pelaksanaan rencana audit tahunan sesuai dengan rencana audit intern;
7. Melaporkan temuan yang signifikan kepada Direksi untuk dilakukan tindakan perbaikan dalam waktu yang cepat;
8. Memantau tindakan perbaikan atas temuan yang signifikan;
9. Melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direksi dan Dewan Komisaris dengan tembuskan kepada Komite Audit dan Direktur Kepatuhan;
10. Menyampaikan temuan audit terkait pelaksanaan pemenuhan prinsip syariah kepada Dewan Pengawas Syariah;

IAU DUTIES AND RESPONSIBILITIES

Main Duties

1. Assisting the President Director, and the Board of Commissioners in carrying out supervision by operationally describing the planning, implementation, and monitoring of audit results;
2. Assessing and evaluating the efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
3. Identifying all possibilities to improve and increase the efficiency in leveraging resources and funds;
4. Providing improvement suggestions and objective information on activities audited at the entire management level.

Responsibilities

The Head of IAU has the following responsibilities:

1. Ensure that the implementation of the internal audit function is in accordance with the Internal Audit Professional Standards and the Internal Audit Code of Ethics;
2. Select competent human resources according to the needs in implementing the Internal Audit function;
3. Ensure that all employees of the Internal Audit work unit participate in continuous professional development and other training in accordance with developments in the complexity and business activities of the Bank in accordance with the Internal Audit Professional Standards;
4. Prepare and review the Internal Audit Charter periodically;
5. Prepare the annual audit plan for the implementation of the internal audit function;
6. Ensure that the implementation of the annual audit plan is in accordance with the internal audit plan;
7. Report significant findings to the Board of Directors for immediate corrective action;
8. Monitor corrective actions for significant findings;
9. Report results of monitoring follow-up improvements on significant findings to the Board of Directors and the Board of Commissioners with a copy to the Audit Committee and Compliance Director;
10. Submit audit findings related to the implementation of compliance with sharia principles to the Sharia Supervisory Board;

PELAKSANAAN KEGIATAN TAHUN 2024

Hingga posisi 31 Desember 2024, realisasi penugasan audit berdasarkan Rencana Kerja Audit Tahun 2024 sebagai berikut:

- Audit tematik mencapai 107,50% atau sejumlah 43 (empat puluh tiga) penugasan audit dari total 40 (empat puluh) penugasan audit yang direncanakan, Pencapaian melebihi 100% disebabkan adanya tambahan/replacement penugasan audit sejumlah 3 (tiga) penugasan audit.
- Audit Reguler yang dilakukan Resident Audit mencapai 100% (*on schedule*) dengan jumlah audit sebanyak 1.555 penugasan

IMPLEMENTATION OF ACTIVITIES IN 2024

As of December 31, 2024, the realization of audit assignments based on the 2024 Audit Work Plan is as follows:

- Thematic audits reached 107.50% or 43 (forty-three) audit assignments out of a total of 40 (forty) planned audit assignments. Achievement exceeding 100% was due to the addition/replacement of 3 (three) audit assignments.

- Regular Audits conducted by Resident Audit reached 100% (on schedule) with a total of 1,555 audit assignments.

PELAKSANAAN RAPAT

Kebijakan

Tidak terdapat kebijakan khusus terkait pelaksanaan Rapat SKAI, rapat berkala yang dilakukan unit Internal Audit adalah dengan Komite Audit (sesuai konfirmasi jadwal dari Komite Audit).

MEETING IMPLEMENTATION

Policy

There is no specific policy regarding the implementation of SKAI meetings; periodic meetings conducted by the Internal Audit unit are with the Audit Committee (according to the schedule confirmation from the Audit Committee).

FREKUENSI RAPAT
Meeting Frequency

Keterangan Description	Rapat dengan Meeting with		
	Direksi Board of Directors	**Dewan Komisaris** Board of Commissioners	**Komite Audit** Audit Committee
Jumlah Rapat Number of Meetings	0	0	12

RENCANA KERJA AUDIT TAHUN 2025

Rencana Kerja Audit Tahun 2025 disusun melalui pendekatan berbasis risiko yang terdiri beberapa parameter risiko seperti strategi bisnis bank, profil risiko bank, aktivitas kritikal di kantor cabang, arahan Manajemen dan pemenuhan permintaan atau kewajiban dari regulator. Parameter tersebut digunakan baik dalam menentukan ruang lingkup audit maupun frekuensi pemeriksaan.

Berdasarkan hasil penilaian risiko maka rencana pemeriksaan audit untuk tahun 2025 terbagi ke dalam beberapa cakupan yaitu:

a. Operasional dan Teknologi
b. Kepatuhan dan Manajemen Risiko
c. Kinerja dan Efisiensi
d. Fungsi Pembiayaan

Termasuk menjadi bagian dari Rencana Kerja Audit Tahun 2025 yaitu penyelenggaraan pelatihan dan pengembangan auditor dalam rangka peningkatan dan pemeliharaan kompetensi yang dilakukan melalui koordinasi dengan unit kerja yang menangani pelatihan SDM.

AUDIT WORK PLAN FOR 2025

The Audit Work Plan for 2025 is prepared through a risk-based approach consisting of several risk parameters such as the bank's business strategy, bank risk profile, critical activities at branch offices, Management's direction and fulfillment of requests or obligations from regulators. These parameters are used both in determining the scope of the audit and the frequency of the audit.

Based on the results of the risk assessment, the audit examination plan for 2025 is divided into several scopes, namely:

a. Operations and Technology
b. Compliance and Risk Management
c. Performance and Efficiency
d. Financing Function

Included as part of the Audit Work Plan for 2025, namely the implementation of auditor training and development in order to improve and maintain competency, which is carried out through coordination with the work unit that handles HR training.

Sistem Pengendalian Internal
Internal Control System

Penerapan mekanisme pengendalian di lingkungan Bank Muamalat Indonesia ditetapkan oleh manajemen secara berkesinambungan (*on going basis*) untuk mengidentifikasi dan mengelola risiko agar tetap berada dalam batas toleransi (*risk appetite*) serta memberikan keyakinan yang memadai dalam rangka pencapaian tujuan kegiatan usaha Bank. Penerapan pengendalian berpedoman pada Surat Edaran Otoritas Jasa Keuangan Nomor 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

Bank Muamalat has implemented a control mechanism established by management on an ongoing basis to identify and manage risks to remain within the risk appetite and to provide adequate assurance in order to achieve the objectives of the Bank's business activities. The control is guided by Financial Services Authority Circular No. 35/SEOJK.03/2017 concerning Standard Guidelines on Internal Control Systems for Commercial Banks.

TUJUAN PENERAPAN SISTEM PENGENDALIAN INTERNAL

Penerapan sistem pengendalian internal di Bank Muamalat bertujuan untuk memastikan:
1. Kepatuhan terhadap ketentuan internal dan peraturan perundang-undangan.
2. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu.
3. Efektivitas dan efisiensi dalam kegiatan usaha Bank.
4. Meningkatkan efektivitas budaya risiko (*risk culture*) pada organisasi Bank secara menyeluruh.

PURPOSE OF THE INTERNAL CONTROL SYSTEM IMPLEMENTATION

The implementation of the internal control system at Bank Muamalat is intended to ensure the following:
1. Compliance with internal provisions and laws and regulations.
2. Availability of complete, accurate, appropriate and timely financial and management information.
3. Effectiveness and efficiency in the Bank's business activities.
4. Improvement in the effectiveness of risk culture in the Bank's organization as a whole.

KERANGKA SISTEM PENGENDALIAN INTERNAL

Penerapan Sistem Pengendalian Intern menjadi tanggung jawab semua pihak yang terlibat di dalam organisasi Bank Muamalat, antara lain:
1. Dewan Komisaris
2. Dewan Pengawas Syariah
3. Komite Audit
4. Direksi
5. Kepala Unit Kerja dan Pegawai terkait
6. Satuan Kerja Manajemen Risiko (SKMR) dan unit kerja kepatuhan
7. Satuan Kerja Audit Intern (SKAI)

INTERNAL CONTROL SYSTEM FRAMEWORK

The Implementation of the Internal Control System is the responsibility of all parties involved in Bank Muamalat organization, including the following:
1. Board of Commissioners
2. Sharia Supervisory Board
3. Audit Committee
4. Board of Directors
5. Head of Work Units and related Employees
6. Risk Management Work Unit (SKMR) and Compliance Work Unit
7. Internal Audit Work Unit (IAU)

PENERAPAN SISTEM PENGENDALIAN INTERNAL

Penerapan Sistem Pengendalian Internal Bank Muamalat meliputi:

1. Lingkungan Pengendalian (*Control Environment*)
2. *Objective Setting*
3. *Event Identification*
4. Penilaian Risiko (*Risk Assessment*)
5. *Risk Response*
6. Aktivitas Pengendalian (*Control Activities*)
7. Sistem Akuntansi, Informasi, dan Komunikasi (*Accountancy*, *Information and Communication*)
8. Aktivitas Pemantauan (*Monitoring Activities*)

Kesesuaian dengan *The Committee of Sponsoring Organization of the Treadway Commission* (COSO).

Komponen Pengendalian Internal Bank Muamalat yang sejalan dengan COSO Internal *Control Integrated Framework*:

1. **Lingkungan Pengendalian**
   Merupakan dasar dari semua komponen pengendalian internal mencakup pembentukan dan pemeliharaan sistem pengendalian internal yang efektif serta kegiatan untuk memastikan bahwa sistem tersebut berjalan secara aman dan andal sesuai dengan tujuan.

   Direksi menciptakan sistem pengendalian internal, antara lain melalui penetapan kebijakan pengendalian intern dan prosedur operasional. Dewan Komisaris melalui komite di bawah koordinasinya antara lain Komite Audit melakukan penilaian terhadap kecukupan pengendalian internal.

2. **Penilaian Risiko**
   Merupakan suatu rangkaian tindakan yang dimulai dari identifikasi, analisis dan pengukuran risiko Bank untuk mencapai sasaran yang ditetapkan. Penilaian risiko dilakukan terhadap seluruh jenis risiko yang melekat pada setiap proses/aktivitas yang berpotensi merugikan Bank. Pelaksanaan identifikasi dan penilaian risiko, antara lain melalui penetapan kebijakan manajemen risiko dan pembentukan SKMR yang bertujuan untuk meyakinkan Bank Muamalat melakukan mitigasi risiko dengan benar melalui identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko sesuai kerangka kerja manajemen risiko, serta mampu menghadapi situasi darurat yang mengancam kelangsungan usaha Bank.

IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM

Implementation of Bank Muamalat's Internal Control System covers the following:

1. Control Environment
2. Objective Setting
3. Event Identification
4. Risk Assessment
5. Risk Response
6. Control Activities
7. Accountancy, Information and Communication
8. Monitoring Activities

Compliance with The Committee of Sponsoring Organizations of the Treadway Commission (COSO).

Bank Muamalat's Internal Control Components are in line with the COSO Internal Control Integrated Framework:

1. **Environmental Control**
   The basis of overall internal control components includes establishing and maintaining effective internal control systems and activities to ensure that the system operates safely and reliably following the objectives.

   The Board of Directors established the Internal Control System, including the internal control policy and operational procedures. The Board of Commissioners, through committees under their coordination, including the Audit Committee, assessed the adequacy of internal control.

2. **Risk Assessment**
   Risk assessment is a set of actions starting from identifying, analyzing and measuring the Bank's risks to achieve the established goals. Risk assessment is carried out on all types of risks associated with each process/activity that has the potential to impact the Bank. Implementation of risk identification and assessment, including the establishment of risk management policy and SKMR aimed at ensuring that Bank Muamalat mitigates risks properly through identification, measurement, monitoring, control, and reporting of risks according to the risk management framework and is able to deal with emergencies that threaten business continuity of the Bank.

3. **Aktivitas Pengendalian**
Merupakan kegiatan pengendalian yang direncanakan dan diterapkan guna mengendalikan risiko yang telah diidentifikasi, serta penetapan kebijakan dan prosedur pengendalian termasuk memastikan bahwa kebijakan dan prosedur tersebut secara konsisten dipatuhi. Bank Muamalat mengembangkan kebijakan dan prosedur operasional sebagai pedoman pelaksanaan kerja pada masing-masing unit kerja. Kebijakan serta prosedur operasional senantiasa dikaji secara berkala sesuai dengan ketentuan yang berlaku. Pelaksanaan aktivitas pengendalian oleh unit kerja dipantau dan diuji oleh SKMR dan SKAI sebagai unit kerja independen. SKAI menyampaikan hasil audit dan pengujian penerapan aktivitas pengendalian kepada Dewan Komisaris, Komite Audit dan Direksi. Pemisahan fungsi diterapkan pada seluruh jenjang organisasi dan kegiatan operasional agar setiap orang di dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugas.

3. **Control Activities**
The activities include the planned and implemented control activities to the identified control risk as well as the establishment of control policy and procedures, including ensuring that the Policy and Procedure consistently adhered to the Bank Muamalat developed operational policy and procedures as guidelines for the work in each work unit. Operational policy and procedures are reviewed periodically based on the applicable regulations. The control is monitored and tested by RMU and IAU as independent work units. IAU reports the audit and testing results of the implementation of control activities to the Board of Commissioners, the Audit Committee, and the Board of Directors. Separation of functions is applied at all organizational levels and operational activities so that every person in their position has no opportunities to commit and hide errors or irregularities in running duties.

4. **Sistem Akuntansi, Informasi, dan Komunikasi**

Merupakan sistem akuntansi, informasi dan komunikasi yang dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing Penerapan sistem akuntansi, informasi dan komunikasi, antara lain melalui penetapan kebijakan akuntansi yang didukung dengan tersedianya sistem informasi yang dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko, dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris.

4. **System of Accounting, Information, and Communication**
The system includes an accounting, information, and communication system that can identify issues that may arise and is used as a facility for exchanging information in the context of carrying out duties according to their respective responsibilities. The application of accounting, information, and communication systems, including the establishment of accounting policy supported by the availability of information systems that can report the business activities, financial condition, implementation of risk management, and fulfillment of provisions that support the implementation of the duties of the Board of Directors and the Board of Commissioners.

5. **Aktivitas Pemantauan**
Merupakan kegiatan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal, serta proses pelaporan atas kelemahan dalam pengendalian internal dan langkah-langkah perbaikan yang dilakukan. SKAI memantau secara berkala kecukupan pelaksanaan tindak lanjut hasil audit oleh unit kerja dan melaporkan hasil pemantauan tindak lanjut kepada Direksi dan Dewan Komisaris. Direksi memantau serta memastikan temuan dan rekomendasi dari SKAI, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan (OJK) dan hasil pengawasan otoritas lain telah ditindaklanjuti oleh unit kerja terkait.

5. **Monitoring Activities**
Continuous monitoring of the overall effectiveness of internal control implementation, reporting the weaknesses in internal control, and the corrective measures taken. IAU periodically monitors the adequacy of the implementation of follow-up audit results by work units and reports the results of follow-up monitoring to the Board of Directors and Board of Commissioners. The Board of Directors monitors and ensures that findings and recommendations from IAU, External Auditors, supervisory results of the Financial Services Authority (FSA), and supervisory results of other authorities are followed up by the relevant work units.

PELAKSANAAN PENGENDALIAN INTERNAL

Berdasarkan kerangka dan komponen pengendalian internal yang disusun, Bank Muamalat melaksanakan pengendalian internal untuk memastikan kecukupan pengendalian keuangan, efektivitas dan efisiensi operasional, serta kepatuhan terhadap hukum dan peraturan yang berlaku.

A. Pengendalian Keuangan

Untuk menjamin keberhasilan pelaksanaan rencana strategis yang mendukung perkembangan Bank Muamalat Indonesia, Bank menerapkan hal-hal berikut:

1. Direksi telah menyusun dan mendapat persetujuan dari Dewan Komisaris atas rencana strategis Bank yang dituangkan ke dalam Rencana Bisnis Bank (RBB).
2. Penetapan strategi telah mempertimbangkan risiko strategis.
3. Direksi secara aktif melakukan diskusi/memberikan masukan serta memantau kondisi internal dan perkembangan faktor eksternal yang secara langsung maupun tidak langsung memengaruhi strategi bisnis Bank Muamalat.
4. Direksi telah melaksanakan proses pengendalian keuangan guna memantau pencapaian kinerja secara berkala.
5. Direksi telah memastikan seluruh kebijakan dan standar akuntansi diperbaharui secara berkala sesuai dengan ketentuan dan peraturan yang berlaku.

B. Pengendalian Operasional

Untuk mendukung pengendalian risiko operasional, Bank Muamalat Indonesia telah menerapkan hal-hal berikut:

1. Pemisahan fungsi sehingga tidak menimbulkan benturan kepentingan (*conflict of interest*).
2. Supervisor berfungsi melakukan pengawasan pelaksanaan pengendalian internal di Kantor Cabang dan Kantor Pusat setiap hari.
3. Pengawasan oleh unit kerja internal kontrol terhadap Kantor Cabang dan Kantor Pusat.
4. SKAI secara independen terhadap *risk taking unit* melakukan pengawasan serta penilaian kecukupan dan efektivitas proses tata kelola, manajemen risiko, dan pengendalian internal.
5. SKMR dan unit kerja kepatuhan yang independen terhadap *risk taking unit*.
6. Unit kerja *Anti Fraud* berperan meningkatkan efektivitas penerapan strategi *anti Fraud*.

IMPLEMENTATION OF INTERNAL CONTROL

Based on internal control structure and components, Bank Muamalat implements internal control to ensure the adequacy of financial control, operational effectiveness, efficiency, compliance with applicable laws and regulations.

A. Financial Control

To ensure successful implementation of strategic plans that support the development, Bank Muamalat implements the following:

1. The Board of Directors prepared and received approval from the Board of Commissioners on the Bank's strategic plan as outlined in the Bank's Business Plan (BBP).
2. Strategy setting has considered strategic risks.
3. The Board of Directors actively discusses/provides input and monitores internal conditions and the development of external factors that directly or indirectly affected business strategy of Bank Muamalat.
4. The Board of Directors has implemented financial control process to monitor performance achievement on a regular basis.
5. The Board of Directors has ensured that all accounting policy and standards are updated regularly following the rules and regulations.

B. Operational Control

To support operational risk control, Bank Muamalat has implemented the following:

1. Function division to avoid conflict of interests.
2. Supervisor provides supervised implementation of internal controls at Branch Offices and Head Office every day.
3. Supervision by internal control unit to the Branch Office and Head Office.
4. IAU independently supervises the risk taking units and assesses the adequacy and effectiveness of governance, risk management and internal control processes.
5. RMU and compliance unit are independent of the risk taking unit.
6. Anti Fraud work unit takes in role in improving the effectiveness of anti fraud strategy implementation.

C. Kepatuhan terhadap Peraturan Perundang-Undangan yang Berlaku

Untuk memastikan kepatuhan Bank Muamalat terhadap peraturan perundang-undangan yang berlaku, Bank Muamalat menerapkan hal-hal berikut:

1. Direksi telah membentuk unit kerja kepatuhan yang independen terhadap risk taking unit dan bertanggung jawab untuk memantau kepatuhan terhadap terhadap peraturan perundang-undangan yang berlaku
2. Unit kerja kepatuhan melakukan pemantauan kepatuhan pelaporan kepada BI/OJK/regulator lainnya.

TINJAUAN EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

Direksi bertanggung jawab memastikan atas efektivitas penerapan sistem pengendalian internal untuk mencapai tujuan Bank Muamalat Indonesia. Sedangkan Dewan Komisaris melalui komite di bawah koordinasinya, antara lain Komite Audit melakukan penilaian terhadap kecukupan pengendalian internal.

Pemeriksaan yang dilakukan oleh SKAI mencakup kecukupan desain pengendalian intern dan efektifitas implementasinya melalui serangkaian proses identifikasi dan analisa risiko serta pengujian dan evaluasi atas aktivitas operasional bank untuk memberikan hasil penilaian, wawasan, dan pandangan ke depan yang independen, berbasis risiko dan objektif kepada Manajemen Bank dalam hal ini Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah.

Sebagai dasar bagi Manajemen dalam melakukan evaluasi kecukupan dan efektivitas pengendalian risiko yang berjalan pada lingkungan internal Bank serta untuk memberikan perhatian khusus terhadap pemenuhan komitmen perbaikan atas hasil audit sesuai tingkat risiko yang melekat pada hasil audit, SKAI telah mengimplementasikan internal audit rating yang efektif berlaku mulai pelaporan hasil penugasan audit intern yang diterbitkan tahun 2023.

KAJIAN ULANG (REVIEW) ATAS PELAKSANAAN SISTEM PENGENDALIAN INTERNAL

Pelaksanaan kegiatan audit dalam rangka evaluasi kecukupan dan efektivitas sistem pengendalian internal selama tahun 2024 difokuskan terhadap beberapa ruang lingkup di antaranya:

1. Aktivitas Pembiayaan: Segmen Corporate Banking, Segmen SME & Commercial Banking, Mortgage Business Financing dan Pengelolaan Dokumen Jaminan (*Collateral*) & Dokumen Pembiayaan (*Non Collateral*) dan Nasabah Pembiayaan Bermasalah (*Sampling*);

C. Compliance with Applicable Laws and Regulations

To ensure Bank Muamalat compliance with applicable laws and regulations, Bank Muamalat implements the following:

1. The Board of Directors established compliance unit that is independent towards risk taking unit and is in charge of monitoring compliance with applicable laws and regulations.

2. The compliance work unit monitors reporting compliance to BI/FSA/other regulators.

EVALUATION OF THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM

The Board of Directors is responsible for ensuring the effectiveness of the implementation of the internal control system to achieve Bank Muamalat Indonesia's objectives. Meanwhile, the Board of Commissioners, through committees under its coordination, including the Audit Committee, assesses the adequacy of internal control.

The audit conducted by SKAI includes the adequacy of internal control design and the effectiveness of its implementation through a series of risk identification and analysis processes as well as testing and evaluation of the bank's operational activities to provide independent, risk-based, and objective assessment results, insights, and forward-looking views to the Bank's Management in this case the Board of Directors, Board of Commissioners and Sharia Supervisory Board.

As basis for Management in evaluating the adequacy and effectiveness of risk control operating in the Bank's internal environment and to pay special attention to fulfilling commitments to improve audit results according to the level of risk inherent in audit results, IAU has implemented an internal audit rating which is effective starting from the reporting of results of internal audit assignments published in 2023.

REVIEW OF THE IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM

The implementation of audit activities in order to evaluate the adequacy and effectiveness of the internal control system in 2024 is focused on several areas, including:

1. Financing Activities: Corporate Banking Segment, SME & Commercial Banking Segment, Mortgage Business Financing and Collateral Document Management & Financing Documents (Non-Collateral) and Non-Performing Financing Customers (Sampling);

2. Aktivitas Operasional: Operasional Kantor Cabang, Layanan Kantor Cabang, Layanan Prioritas, Layanan Transaksi Teller, Pemasaran Produk dan Layanan, Aset Tetap, Inventaris & Barang Persediaan, Pengembangan dan Pelatihan Sumber Daya Manusia; Rencana Bisnis Bank; Kinerja Regional Office; Biaya Dana (*Cost of Fund*), Pengelolaan Perpajakan Kantor Cabang, Kerjasama Bank Muamalat & PT POS Indonesia dan *Surprise Cash Count* & *Stock Opname* Jaminan Fisik Emas;
3. Teknologi/Sistem Informasi: Muamalat Corebanking (MCB) dan Sistem Layanan Informasi Keuangan (SLIK), Sistem Bank terkait Kependudukan dan Pencatatan Sipil (Dukcapil), Layanan Transfer Valuta Asing/ Remmittance pada aplikasi Mobile Banking (Muamalat DIN), Ketahanan dan Keamanan Siber dan Pengelolaan Pengembangan Sistem;
4. Anak Perusahaan: Dana Pensiun Lembaga Keuangan (DPLK) Syariah Muamalat;
5. Kewajiban Audit dari Regulator: Sistem Manajemen Anti Penyuapan (SMAP), Simpanan Berbasis Nasabah (SCV) dan Sistem Informasi Layanan Standar Nasional Open API (SNAP) Bank Indonesia.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Sistem pengendalian internal pada Bank Muamalat Indonesia dibangun dengan mengacu pada standar pengendalian internal yang berlaku umum dan sesuai dengan *best practices* di industri. Sistem tersebut dibentuk untuk mengendalikan dan mencegah terjadinya risiko dalam usaha yang dijalankan oleh Bank.

Terkait sistem pengendalian internal yang diterapkan oleh BMI, Dewan Komisaris dan Direksi memandang bahwa implementasi sistem pengendalian internal yang dilakukan sepanjang tahun 2024 sudah cukup baik. Kendati demikian, manajemen menilai, hasil evaluasi tersebut tetap menjadi dasar perbaikan dan pengembangan sistem pengendalian internal agar pelaksanaannya dapat berjalan efektif dan efisien, serta diharapkan dapat mendorong pertumbuhan dan keberlangsungan usaha Bank.

2. Operational Activities: Branch Office Operations, Branch Office Services, Priority Services, Teller Transaction Services, Product and Service Marketing, Fixed Assets, Inventory & Supplies, Human Resource Development and Training, Bank Business Plan, Regional Office Performance, Cost of Funds, Branch Office Tax Management, Bank Muamalat & PT POS Indonesia Cooperation, and Surprise Cash Count & Stock Opname of Physical Gold Collateral;
3. Information Technology/Systems: Muamalat Corebanking (MCB) and Financial Information Service System (SLIK), Bank System related to Population and Civil Registration (Dukcapil), Foreign Exchange Transfer/ Remittance Services on the Mobile Banking application (Muamalat DIN), Cyber Resilience and Security, and System Development Management;
4. Subsidiaries: Muamalat Syariah Financial Institution Pension Fund (DPLK);
5. Audit Obligations from Regulators: Anti-Bribery Management System (SMAP), Customer-Based Deposits (SCV), and Bank Indonesia's National Standard Open API (SNAP) Service Information System.

Statement by the Board of Directors and/or Board of Commissioners on the Adequacy of Internal Control System

The internal control system at Bank Muamalat was developed with reference to generally accepted internal control standards and in line with industry best practices. The system is formed to control and prevent risks in the business run by the Company.

Regarding the internal control system implemented by the Company, the Board of Commissioners and the Board of Directors consider that the implementation carried out throughout 2023 was fairly good. However, the Bank still uses the evaluation result of the internal control system as a basis for Management to improve and develop the internal control system. Thus, the implementation can run effectively and efficiently and is expected to encourage business growth and sustainability of the Company.

Audit Eksternal
External Audit

Bank Muamalat Indonesia menunjuk Kantor Akuntan Publik sebagai bagian dari penerapan pengawasan independen serta audit terhadap pelaporan Laporan Keuangan Bank. Kantor Akuntan Publik sebagai auditor eksternal berfungsi memastikan pencatatan akuntansi Bank telah disusun sesuai dengan ketentuan Pernyataan Standar Akuntansi dan Keuangan (PSAK) dengan opini yang wajar.

Pada tahun 2024, Laporan Keuangan Konsolidasian Bank Muamalat Indonesia telah diaudit oleh Kantor Akuntan Publik (KAP) Doli, Bambang, Sulistiyanto, Dadang dan Ali (DBSD&A) yang telah terdaftar di Otoritas Jasa Keuangan, dengan biaya audit sebesar 1.300.000.000 (satu miliar tiga ratus juta rupiah) belum termasuk Pajak Pertambahan Nilai (PPN) 11%, biaya operasional lainnya dan diluar OPE dan pencetakan laporan.

Penunjukan KAP tersebut dilakukan melalui persetujuan pada Rapat Umum Pemegang Saham Tahunan tanggal 27 Juni 2024. Akuntan Publik dan KAP dimaksud telah menyelesaikan tugas secara independen sesuai dengan pedoman standar profesi akuntan publik serta sesuai dengan persyaratan kerja dan ruang lingkup audit yang telah ditentukan.

Bank Muamalat appointed an external audit as part of independent supervision and audit of the Company's Financial Statement reporting. As part of GCG implementation, the Bank appointed Public Accounting Firm. Public Accounting Firm as an external auditor function to ensure that the Bank's accounting records have been prepared following the provisions of the Statement of Accounting and Financial Standards (SAFS) with a fair opinion.

In 2024, the Consolidated Financial Statements of Bank Muamalat Indonesia have been audited by the Public Accounting Firm (KAP) Doli, Bambang, Sulistiyanto, Dadang, and Ali (DBSD&A), which has been registered with the Financial Services Authority, with an audit fee of Rp 1,300,000,000 (one billion three hundred million rupiah) excluding Value Added Tax (VAT) of 11%, other operational costs, outside OPE, and printing of reports.

The appointment of the KAP was made through approval at the Annual General Meeting of Shareholders on June 27, 2024. The Public Accountant and KAP in question have completed their duties independently in accordance with the guidelines for the public accountant profession standards and in accordance with the work requirements and audit scope that have been determined.

AKUNTAN PUBLIK BANK MUAMALAT INDONESIA TAHUN BUKU 2024
Public Accountant of Bank Muamalat Indonesia for the 2024 Financial Year

Nama Name	Doli Diapary Siregar, CPA
Nomor Registrasi AP dari Menteri Keuangan AP Registration Number from the Minister of Finance	AP.0396
Nomor Surat Tanda Terdaftar AP AP Registration Certificate Number	Perbankan | Banking STTD.AP-194/PB.122/2018 Perbankan Syariah | Islamic Bank STTD.APS-53/PB.122/2018 Pasar Modal | Capital Market STTD.AP-314/PM.22/2018
Tahun Penugasan Year of Assignment	2024

Berikut adalah KAP yang telah mengaudit Laporan Keuangan Bank Muamalat dalam 5 (lima) tahun terakhir:

The following are the KAPs that have audited Bank Muamalat's Financial Statements in the last 5 (five) years:

Tahun Pemeriksaan Examination Year	Signing Partner	Kantor Akuntan Publik Public accounting firm	Kantor Akuntan Asing Foreign Accounting Firm	Biaya (Rp) Fee (Rp)
2024	Triyanto, Ak.,M.Si.,CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (DBSD&A)	BKR Internasional	1.300.000.000
2023	Doli Diapary Siregar, CPA	Doli Diapary Siregar, CPA	BKR Internasional	1.100.000.000
2022	Doli Diapary Siregar, CPA	Doli Diapary Siregar, CPA	BKR Internasional	1.250.000.000
2021	Doli Diapary Siregar, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (DBSD&A)	BKR Internasional	1.100.000.000
2020	Bambang Sulistiyanto, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (DBSD&A)	BKR Internasional	1.300.000.000

JASA LAIN YANG DIBERIKAN

Tidak terdapat jasa lain yang diberikan, selain audit atas laporan keuangan.

OTHER SERVICES PROVIDED

There were no other services provided, other than the audit on the financial statements.

Sistem Manajemen Risiko
Risk Management System

Penjelasan mengenai Manajemen Risiko disajikan pada Bab Fungsi Penunjang Bisnis pada sub bab Manajemen Risiko.

Description of Risk Management is presented in the Business Support Functions Chapter in the Risk Management sub-chapter.

Satuan Kerja Kepatuhan
Compliance Unit

Bank Muamalat Indonesia membentuk Satuan Kerja Kepatuhan dengan merujuk pada peraturan terkait fungsi kepatuhan yang terkini, yaitu Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Fungsi kepatuhan merupakan serangkaian tindakan atau langkah-langkah yang bersifat preventif untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan lainnya, termasuk prinsip syariah.

Berdasarkan tujuannya tersebut, Satuan Kerja Kepatuhan bersama Direktur yang membawahkan fungsi kepatuhan, wajib selalu berkoordinasi dengan Dewan Pengawas Syariah dalam pelaksanaan fungsi kepatuhan terhadap prinsip syariah.

Direktur Kepatuhan Bank Muamalat Indonesia telah memenuhi persyaratan sesuai dengan peraturan perundangan yang berlaku dan telah efektif lulus Penilaian Kemampuan dan Kepatutan dari OJK tanggal 24 Juni 2022. Berikut adalah tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017:

1. Menyusun strategi untuk mendorong terciptanya Budaya Kepatuhan Bank.
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank.
4. Memastikan seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, termasuk prinsip syariah bagi bank umum syariah dan unit usaha syariah.
5. Meminimalisasi dan menekan risiko kepatuhan Bank.
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari Bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

The establishment of the Compliance Unit of Bank Muamalat has referred to the latest regulations related to the compliance function, namely Regulations the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 on the Implementation of Commercial Bank Compliance Functions. The compliance function is a series of preventive actions or measures to ensure that the policies, provisions, systems, and procedures, as well as business activities carried out by the Bank, are in line with the provisions of the Financial Services Authority and the provisions of other laws and regulations, including sharia principles.

Based on these objectives, the Compliance Unit and the Director in charge of the compliance function are required to always coordinate with the Sharia Supervisory Board in implementing the compliance function with sharia principles.

The Compliance Director of Bank Muamalat Indonesia has met the requirements based on applicable laws and regulations and effectively passed the Fit and Proper Test from the FSA dated 24 June 2022. The followings are the duties and responsibilities of the Director in charge of the Compliance Function following the Financial Services Authority Regulation No. 46/POJK.03/2017:

1. Developing a strategy to encourage the creation of the Bank Compliance Culture.
2. Proposing compliance policies or principles to be approved by the Board of Directors.
3. Establishing compliance systems and procedures that are used to formulate internal provisions and guidelines of the Bank.
4. Ensuring that all policies, regulations, systems, procedures, and business activities conducted by the Bank comply with the provisions of the Financial Services Authority and laws and regulations, including sharia principles for sharia commercial banks and sharia business units.
5. Minimizing and depressing the Bank's compliance risk.
6. Taking preventive measures to ensure that policies and/or decisions taken by the Bank's Directors or the head of the branch office domiciled overseas do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations.
7. Performing other duties related to the compliance function.

Dalam melaksanakan tugasnya, Direktur Kepatuhan dibantu oleh Satuan Kerja Kepatuhan Bank Muamalat Indonesia yang dibentuk secara tersendiri dan bebas dari pengaruh satuan kerja lainnya. Satuan Kerja tersebut memiliki akses langsung kepada Direktur yang membawahkan fungsi kepatuhan.

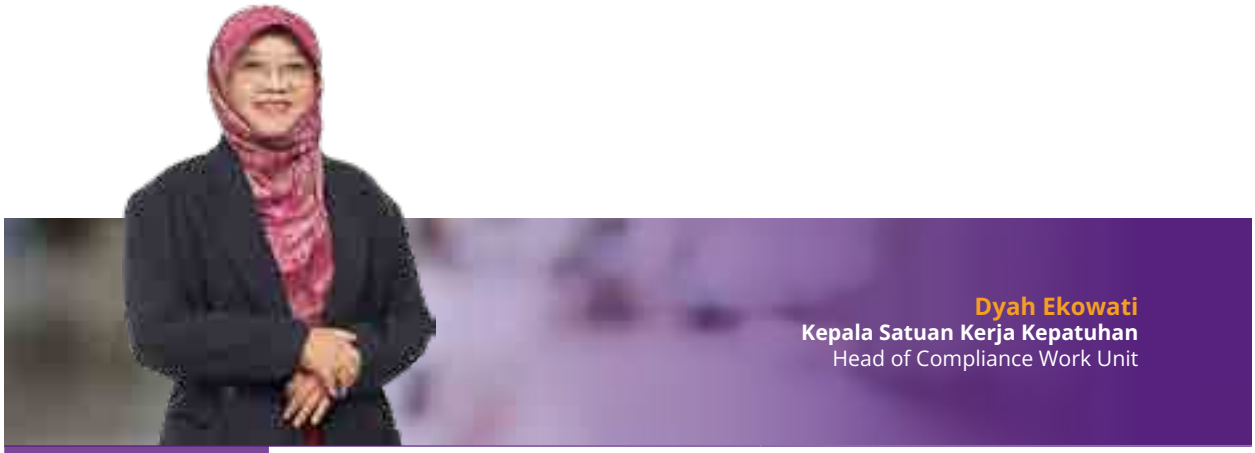
Kepala Satuan Kerja Kepatuhan Bank Muamalat telah memenuhi kriteria yang ditetapkan oleh regulasi, antara lain persyaratan independensi, menguasai ketentuan Otoritas Jasa Keuangan (OJK)/Bank Indonesia dan peraturan perundang-undangan yang berlaku dan tidak melaksanakan tugas lainnya di luar fungsi kepatuhan.

In running duties, the Compliance Director is assisted by the Compliance Unit of Bank Muamalat Indonesia, which is established separately and free from other work units' influence. The Compliance Unit has direct access to the Director in charge of the compliance function.

The Head of the Compliance Unit has met the criteria set by the regulations, including the independence requirements, mastering the provisions of the Financial Services Authority (FSA)/ Bank Indonesia and the prevailing laws and regulations, as well as not carrying out other duties outside the compliance function.

PROFIL KEPALA SATUAN KERJA KEPATUHAN

PROFILE OF HEAD OF COMPLIANCE WORK UNIT



Dyah Ekowati
Kepala Satuan Kerja Kepatuhan
Head of Compliance Work Unit

Warga Negara Nationality	Indonesia	
Domisili Domicile	Jakarta	
Usia Age	53 tahun pada akhir Tahun Buku 2024	53-year-old at the end of Financial Year 2024
Dasar Hukum Pengangkatan Legal Basis of Appointment	1. Surat Keputusan Direksi PT Bank Muamalat Indonesia Tbk No. 053/DIR-KPTS/XII/2024 tanggal 20 Desember 2024 tentang Mekanisme Pengaturan Tugas Board of Management dan Pelaksanaan Pemberian Kuasa PT Bank Muamalat Indonesia Tbk. 2. Surat Keputusan Direksi PT Bank Muamalat Indonesia Tbk No. 080/DIR/KPTS/VIII/2009 tanggal 25 Agustus 2009 tentang Mutasi dan Penyempurnaan Penetapan Pejabat Compliance Division Head	1. Decree of the Board of Directors of PT Bank Muamalat Indonesia Tbk No. 053/DIR-KPTS/XII/2024 dated December 20, 2024 concerning the Mechanism for Arranging the Duties of the Board of Management and the Implementation of the Granting of Power of Attorney of PT Bank Muamalat Indonesia Tbk. 2. Decree of the Board of Directors of PT Bank Muamalat Indonesia Tbk No. 080/DIR/KPTS/VIII/2009 dated August 25, 2009 concerning the Transfer and Improvement of the Appointment of the Compliance Division Head
Riwayat Pendidikan Educational Background	• Sarjana Pertanian Institut Pertanian Bogor (1996) • Muamalat Officer Development Program (1997) • Sertifikasi Manajemen Risiko Level 4, Lembaga Sertifikasi Profesi Perbankan • Sertifikasi Manajemen Kepatuhan Level 2, Lembaga Sertifikasi Profesi Perbankan	• Bachelor of Agriculture, Bogor Agricultural University (1996) • Muamalat Officer Development Program (1997) • Level 4 Risk Management Certification, Banking Professional Certification Institute • Level 2 Compliance Management Certification, Banking Professional Certification Institute

Rangkap Jabatan Concurrent Position	Plt. Direktur Kepatuhan	Acting Director of Compliance
Pengalaman Kerja Work Experience	• Kepala Satuan Kerja Kepatuhan (2009-sekarang) • Compliance & Risk Management Group Head (2009) • Kebijakan dan Produk Pembiayaan Divisi Pembiayaan (2003-2009) • Account Manager Cabang Bumi Serpong Damai (1997-2002)	• Head of Compliance Work Unit (2009-present) • Compliance & Risk Management Group Head (2009) • Financing Policy and Products of Financing Division (2003-2009) • Account Manager of Bumi Serpong Damai Branch (1997-2002)
Hubungan Afiliasi Affiliated Relationship	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali.	Does not have any affiliated relationship either in terms of financial or family relationships with members of the Board of Commissioners, members of the Board of Directors and Main Shareholders or Controlling Shareholders.
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang hukum dan bisnis.	Independent parties who have expertise in the fields of law and business.

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Satuan Kerja Kepatuhan, yang mencakup:

1. Membantu menetapkan langkah-langkah yang diperlukan untuk memastikan kepatuhan Bank dalam memenuhi seluruh peraturan internal dan eksternal serta peraturan perundang-undangan lain yang berlaku dalam rangka prinsip kehati-hatian.
2. Membantu memantau dan menjaga kegiatan usaha Bank agar tidak menyimpang dari ketentuan yang berlaku.
3. Menyusun langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi,
4. Mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Memantau dan mengevaluasi secara berkala terhadap perkembangan risiko-risiko kepatuhan dan pengendalian internal untuk kepentingan Bank sesuai dengan perkembangan bisnis.
6. Menilai dan mengevaluasi atas efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
7. Mengkaji ulang dan/atau merekomendasikan pemutakhiran dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan, termasuk prinsip syariah.
8. Mengupayakan untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan.

DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Compliance Unit:

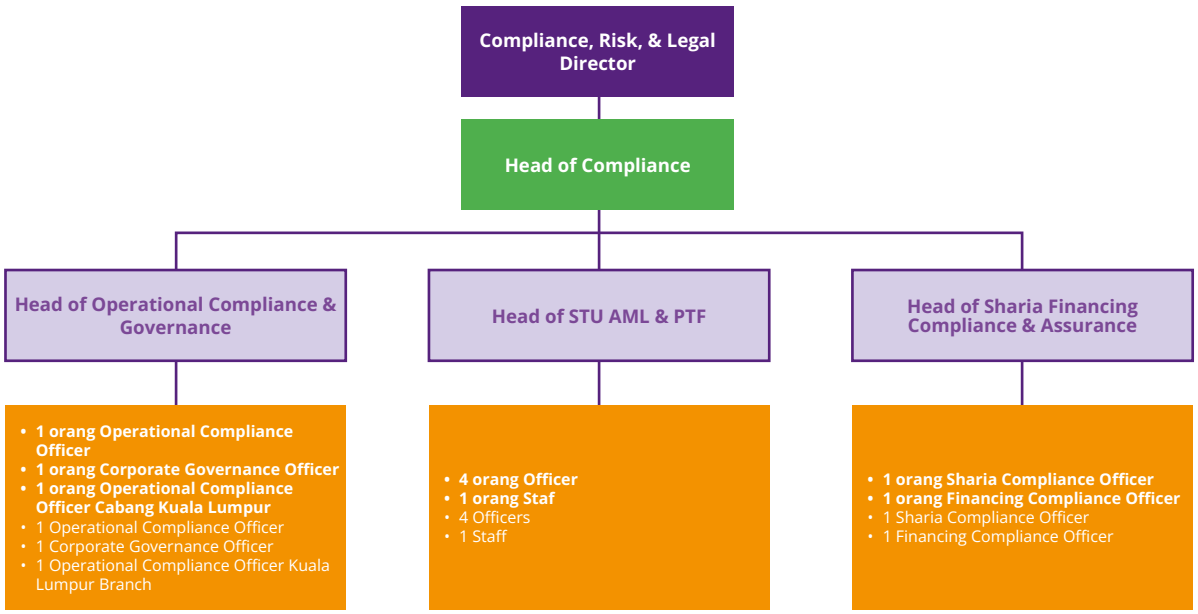
1. Assisting in determining the necessary measures to ensure the Bank's compliance in fulfilling the overall internal and external regulations as well as other applicable laws and regulations in the context of the prudence principle.
2. Providing assistance in monitoring and maintaining the Bank's business activities to not deviate from the applicable regulations.
3. Formulating steps in order to support the creation of Compliance Culture in the entire Bank business activities at every organizational level
4. Identifying, measuring, monitoring, and controlling Compliance Risk by referring to the Financial Services Authority regulations on the Risk Management Implementation for Sharia Commercial Banks and Sharia Business Units.
5. Periodically monitoring and evaluating the development of compliance risks and internal control for the Bank's interests based on business development.
6. Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures with the laws and regulations.
7. Reviewing and/or recommending updates and refinement of policies, regulations, systems, and procedures currently applied by the Bank to comply with the provisions of the Financial Services Authority and laws and regulations, including sharia principles.
8. Striving to ensure that the Bank's policies, regulations, systems, and procedures, as well as business activities, are in line with the rules of the Financial Services Authority as well as the laws and regulations.

9. Memastikan Bank telah patuh terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/ atau otoritas pengawas lain yang berwenang.
10. Melakukan sosialisasi hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku kepada seluruh karyawan Bank.
11. Menjalankan peran konsultatif sebagai *strategic business* partner guna pencegahan dalam rangka mitigasi risiko kepatuhan dan memberikan rekomendasi untuk perbaikan serta peningkatan efektivitas kepatuhan, pengendalian internal dan GCG.
12. Menjalankan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

9. Ensuring the Bank has complied with the commitments to the Financial Services Authority and/or other competent supervisory authorities.
10. Disseminating matters related to the Compliance Function, especially regarding the applicable regulations to all Bank employees.
11. Carrying out a consultative role as a strategic business partner for prevention to mitigate compliance risk and providing recommendations for improving and enhancing compliance effectiveness, internal control, and GCG.
12. Carrying out other duties related to the compliance function.

STRUKTUR ORGANISASI UNIT KERJA KEPATUHAN

COMPLIANCE WORK UNIT ORGANIZATIONAL STRUCTURE



KUALIFIKASI DAN SERTIFIKASI

Sumber Daya Manusia (SDM) Satuan Kerja Kepatuhan BMI memiliki kompetensi yang memadai dan sesuai dengan tugas dan tanggung jawabnya. Terutama, kompetensi pada bidang Kepatuhan dan Manajemen Risiko.

QUALIFICATION AND CERTIFICATION

Human Resources (HR) of the BMI Compliance Work Unit have adequate competency and are in accordance with their duties and responsibilities. Especially, competency in areas of Compliance and Risk Management.

PENGELOLAAN DAN MITIGASI RISIKO KEPATUHAN

Bank Muamalat Indonesia sebagai entitas yang bergerak pada industri perbankan sarat dengan pemenuhan peraturan perundang-undangan, sehingga kepatuhan menjadi salah satu risiko penting yang harus diantisipasi oleh Bank. Risiko kepatuhan dapat bersumber antara lain

COMPLIANCE RISK MANAGEMENT AND MITIGATION

Bank Muamalat Indonesia as an entity operating in the banking industry that is full of statutory regulations on compliance that compliance is one of the important risks that must be anticipated by the Bank. Compliance risk can originate from, among others, legal behavior, namely

dari perilaku hukum yaitu perilaku atau aktivitas Bank yang menyimpang atau melanggar dari ketentuan dan/atau peraturan perundang-undangan dan perilaku organisasi, yaitu perilaku atau aktivitas Bank yang menyimpang atau bertentangan dari standar yang berlaku secara umum.

Dalam rangka mengantisipasi dan menyikapi pembaharuan dan perubahan peraturan-peraturan tersebut, pihak manajemen dituntut untuk dapat melakukan penyesuaian. Kegagalan dalam melakukan penyesuaian berdampak pada kegiatan usaha dan kinerja Bank. Memperhatikan kondisi tersebut, Bank Muamalat Indonesia senantiasa berupaya untuk memaksimalkan upaya untuk dapat melaksanakan ketentuan dan peraturan yang berlaku dengan baik. Bank juga secara terus menerus melakukan langkah-langkah perbaikan dalam kualitas manajemen risiko, sistem pengendalian internal dan pelaksanaan tata kelola yang baik serta memperhatikan prinsip kehati-hatian maupun prinsip syariah dalam menjalankan kegiatan operasional bank.

Dalam menilai risiko kepatuhan, salah satu parameter yang ditetapkan adalah denda yang berasal dari Bank Indonesia dan Otoritas Jasa Keuangan serta denda dari otoritas lain (non BI dan OJK). Adapaun untuk upaya mitigasi risiko, Bank Muamalat menyelenggarakan rapat *Risk Management Committee* (RMC) secara berkala untuk membahas pengelolaan risiko kepatuhan dan pembahasannya disajikan dalam Laporan Profil Risiko Bank yang disampaikan kepada Otoritas Jasa Keuangan secara triwulanan maupun Laporan Tingkat Kesehatan Bank secara semesteran. Sebagai upaya pengelolaan risiko kepatuhan, sepanjang tahun 2024, Bank telah melakukan mitigasi risiko kepatuhan di antaranya:

1. Membangun compliance awareness melalui *email blast*:
2. Melakukan *sharing information* terhadap semua ketentuan baru kepada Unit Bisnis dan/atau Unit Kerja terkait baik secara tertulis maupun meeting koordinasi.
3. Memberikan opini terhadap kegiatan operasional Bank baik dari aspek kepatuhan umum maupun kepatuhan Syariah sehingga diharapkan kegiatan usaha Bank *comply* dengan regulasi dan prinsip syariah.
4. Melakukan *review* terhadap ketentuan internal baik Kebijakan Umum, Prosedur/Panduan Produk dan Petunjuk Teknis serta Surat Edaran Direksi yang sedang disusun dan/atau dikinikan oleh fungsi terkait.
5. Melakukan *compliance checklist* dan memberikan *support* kepada fungsi terkait dalam rangka pengajuan produk dan aktivitas baru, jaringan kantor termasuk melakukan *follow up* atas pengajuan izin ke OJK/BI agar persetujuan produk dan aktivitas baru serta jaringan kantor segera diterbitkan oleh OJK/BI.
6. Menyampaikan data debitur *group* kepada Unit Kerja terkait secara rutin bulanan sebagai acuan dalam pemberian pembiayaan kepada Nasabah *group*.
7. Menyampaikan laporan kepatuhan kepada Manajemen secara triwulanan.

Bank behavior or activities that deviate or violate statutory provisions and/or regulations and organizational behavior, namely Bank behavior or activities that deviate or conflict with generally accepted standards.

In order to anticipate and respond to updates and changes to these regulations, management is required to make adjustments. Failure to make adjustments causes impact on the Bank's business activities and performance. Taking into consideration to these conditions, Bank Muamalat Indonesia always strives to maximize efforts to be able to implement applicable rules and regulations properly. The Bank also continuously takes steps to improve the quality of risk management, internal control systems and implementation of good governance as well as paying attention to the principle of prudence as well as sharia principles in carrying out bank operational activities.

In assessing compliance risk, one of the determined parameters is the fines from Bank Indonesia and the Financial Services Authority as well as fines from other authorities (non-BI and OJK). As for risk mitigation efforts, Bank Muamalat holds regular Risk Management Committee (RMC) meetings to discuss compliance risk management and the discussion is presented in the Bank Risk Profile Report which is submitted to the Financial Services Authority on a quarterly basis and in the Bank Health/Soundness Level Report on a semi-annual basis. As an effort to manage compliance risk, throughout 2023, the Bank mitigated compliance risk which among others are as follows:

1. Established compliance awareness through e-mail blast.
2. Shared information on all new provisions with the relevant Business Units and/or Work Units, either in writing or at coordination meetings.
3. Provided opinion on the Bank's operational activities both from the aspects of general compliance and Sharia compliance so that it is hoped that the Bank's business activities comply with Sharia regulations and principles.
4. Reviewed internal provisions including General Policies, Procedures/Product Guidelines and Technical Instructions as well as Directors' Circulars being prepared and/or updated by the relevant functions.
5. Carried out compliance checklist and provided support to related functions in the context of submitting new products and activities, office networks including following up on permit applications to OJK/BI so that approval for new products and activities as well as office networks are immediately issued by OJK/BI.
6. Submitted data on group debtors to the relevant Work Unit on a monthly basis as reference in providing financing to group customers.
7. Submitted compliance reports to the Management on a quarterly basis.

Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM)

Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction (APU, PPT & PPPSPM)

Dalam menjalankan kegiatan usaha, Bank Muamalat Indonesia senantiasa mematuhi peraturan perundang-undangan terkait Prinsip Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM). Bank juga telah membentuk Unit Kerja Pelaksana serta menunjuk Pejabat Bank yang bertanggung jawab atas penerapan program APU, PPT & PPPSPM yakni *Compliance Head*.

Implementasi APU, PPT & PPPSPM pada Bank Muamalat Indonesia mendapat perhatian khusus dan peran aktif dari Direksi dan Dewan Komisaris. Peran Direksi dan Dewan Komisaris bertujuan untuk memotivasi karyawan dan unit kerja dalam mendorong terbentuknya budaya kepatuhan di seluruh jajaran organisasi.

Bank Muamalat Indonesia telah memiliki beragam program yang sejalan dengan peraturan perundangan yang berlaku. Penerapan Program APU, PPT & PPPSPM Bank dilakukan secara efektif dan efisien mengacu pada Kebijakan Penerapan APU, PPT & PPPSPM yang paling kurang mencakup 5 (lima) pilar yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi
2. Kebijakan dan Prosedur
3. Pengendalian Internal
4. Sistem Informasi Manajemen
5. Sumber Daya Manusia dan Pelatihan

Bank Muamalat Indonesia juga melakukan *Customer Due Diligence* (CDD) yang sebelumnya dikenal dengan Prinsip Mengenal Nasabah (*Know Your Customer*). CDD adalah kegiatan identifikasi, verifikasi, dan pemantauan yang dilakukan Bank untuk memastikan bahwa transaksi tersebut sesuai dengan profil calon nasabah, *walk in customer*, atau pun nasabah. Dengan begitu, diharapkan mampu mencegah dijadikannya Bank Muamalat Indonesia sebagai sarana pencucian uang, pendanaan kegiatan terorisme serta pendanaan proliferasi senjata pemusnah massal.

In carrying out its business activities, Bank Muamalat Indonesia always complies with laws and regulations related to the Principles of Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction (APU, PPT & PPPSPM). The Bank has also formed an Implementing Work Unit and appointed a Bank Official who is responsible for implementing the APU, PPT & PPPSPM program, namely the Compliance Head.

The implementation of APU, PPT & PPPSPM at Bank Muamalat Indonesia receives special attention and an active role from the Board of Directors and Board of Commissioners. The role of the Board of Directors and Board of Commissioners aims to motivate employees and work units in encouraging the formation of a culture of compliance throughout the organization.

Bank Muamalat Indonesia has various programs that are in line with applicable laws and regulations. The implementation of the Bank's APU, PPT & PPPSPM Program is carried out effectively and efficiently, referring to the APU, PPT & PPPSPM Implementation Policy, which includes at least 5 (five) pillars, namely:

1. Active Supervision of the Board of Commissioners and the Board of Directors
2. Policies and Procedures
3. Internal Control
4. Management Information System
5. Human Resources and Training

Bank Muamalat Indonesia also conducts Customer Due Diligence (CDD), which was previously known as the Know Your Customer Principle. CDD is an identification, verification, and monitoring activity carried out by the Bank to ensure that the transaction is in accordance with the profile of prospective customers, walk-in customers, or customers. Accordingly, it is expected to be able to prevent Bank Muamalat Indonesia from being used as a means of money laundering, financing terrorist activities, and financing the proliferation of weapons of mass destruction.

Bank Muamalat Indonesia senantiasa melakukan pengkinian data nasabah. Untuk tahun 2024, target pengkinian data nasabah adalah sebesar 3.786 nasabah yang terdiri dari 3.001 nasabah individu dan 785 nasabah non individu. Progress realisasi pengkinian yang telah dilakukan oleh seluruh Cabang sampai dengan posisi bulan Desember 2024 mencapai 3.786 nasabah (100%). Secara rutin Unit Kerja *Compliance* juga melaporkan hasil *monitoring* terkait APU, PPT & PPPSPM kepada BOD dan BOC sebagai salah satu bentuk pengawasan aktif BOD dan BOC.

Sepanjang 2024, Bank telah melakukan kegiatan terkait penerapan program APU, PPT & PPPSPM antara lain sebagai berikut:

1. Pengawasan implementasi Kebijakan Umum Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, Dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal.
2. Melakukan *sharing* informasi atau *reminder* terkait dengan penerapan Program APU, PPT & PPPSPM kepada seluruh unit kerja terkait.
3. Menyusun dan menyampaikan laporan *Individual Risk Assesment* (IRA) kepada OJK.
4. Menyusun dan menyampaikan laporan (TKM, TKT, TKL, SIPESAT, SIPENDAR, PEDAL dan PUSAKA) serta melakukan kegiatan pengkinian dan pemantauan data nasabah.
5. Melakukan Pemeliharaan Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) serta Daftar Pendanaan Proliferasi Senjata Pemusnah Massal.
6. Melakukan kegiatan AML *Testing* terhadap UKK Cabang untuk memastikan pemahaman serta implementasi kegaiatan APU PPT & PPPSPM di Cabang.
7. Memantau implementasi penggolongan risiko nasabah menggunakan metode *Risk Based Approach* (RBA), indikasi Transaksi Keuangan Mencurigakan (*alert* TKM), dan orang/badan usaha yang ditetapkan sebagai Tersangka atau terdakwa kasus korupsi/pencucian uang.
8. Melakukan *review* Kebijakan, Pedoman, Prosedur Pelaksanaan, Produk atau Aktivitas Baru yang terkait dengan penerapan program APU, PPT & PPPSPM.
9. Pemenuhan permintaan data/informasi/dokumen dari pihak eksternal terutama Aparat Penegak Hukum (APGAKUM) atau Lembaga Pengawas dan Pengatur (LPP).
10. Pemenuhan permintaan data/informasi/dokumen dari (PPATK) dalam rangka FIR.
11. Melakukan *review* dan/atau memberikan opini APU, PPT & PPPSPM terkait dengan produk, operasional maupun aktivitas Bank.
12. Menyampaikan proses kegiatan pengikinian data nasabah dengan skala prioritas antara lain untuk nasabah dengan kategori *high risk*, aktif bermutasi dan bersaldo cukup besar.

Bank Muamalat Indonesia always updates customer data. In 2024, the target for updating customer data is 3,786 customers, consisting of 3,001 individual customers and 785 non-individual customers. The progress of the realization of updates that have been carried out by all Branches until the position of December 2024 reached 3,786 customers (100%). The Compliance Work Unit also routinely reports the results of monitoring related to APU, PPT & PPPSPM to the BOD and BOC as a form of active supervision of the BOD and BOC.

Throughout 2024, the Bank has carried out activities related to the implementation of the APU, PPT & PPPSPM programs, including the following:

1. Supervision of the implementation of the General Policy on Anti-Money Laundering, Counter-Terrorism Financing, and Prevention of Proliferation Financing of Weapons of Mass Destruction.
2. Sharing information or reminders related to the implementation of the APU, PPT & PPPSPM Programs to all related work units.
3. Compiling and submitting Individual Risk Assessment (IRA) reports to the OJK.
4. Compiling and submitting reports (TKM, TKT, TKL, SIPESAT, SIPENDAR, PEDAL, and PUSAKA) and carrying out customer data updating and monitoring activities.
5. Maintaining the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Proliferation Financing of Weapons of Mass Destruction.
6. Conducting AML Testing activities on UKK's Branch to ensure understanding and implementation of APU PPT & PPPSPM activities at the Branch.
7. Monitor the implementation of customer risk classification using the Risk Based Approach (RBA) method, indications of Suspicious Financial Transactions (TKM alerts), and individuals/business entities designated as Suspects or Defendants in corruption/ money laundering cases.
8. Reviewing Policies, Guidelines, Implementation Procedures, New Products, or Activities related to the implementation of the APU, PPT & PPPSPM programs.
9. Fulfilling requests for data/information/documents from external parties, especially Law Enforcement Officers (APGAKUM) or Supervisory and Regulatory Institutions (LPP).
10. Fulfilling requests for data/information/documents from (PPATK) in the context of FIR.
11. Reviewing and/or providing opinions on APU, PPT & PPPSPM related to the Bank's products, operations, and activities.
12. Delivering the process of updating customer data with a priority scale, including for customers in the high-risk category, active mutations, and with a fairly large balance.

13. Pengisian KYC/AML *Questionnaire* yang merupakan bagian dari kegiatan *correspondent banking* guna memastikan penerapan AML/KYC dilaksanakan sesuai dengan ketentuan.
14. Penyampaian Informasi kepada Komisi Pemberantasan Korupsi Republik Indonesia (KPK-RI) dan Laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
15. Melakukan *monitoring* CIF dalam rangka memastikan Bank memelihara profil Nasabah secara terpadu (*Single* CIF) untuk mengurangi data-data CIF yang *duplicate*.
16. Pelatihan/sosialisasi/*coaching* terkait penerapan Program APU, PPT & PPPSPM kepada karyawan terkait.
17. Mengikuti pelatihan/*workshop* terkait APU, PPT & PPPSPM dari PPATK, OJK dan FKDKP.
18. Menyelenggarakan program sertifikasi APU, PPT & PPPSPM yang dilaksanakan secara internal bekerja sama dengan *Learning* & *Talent Management* dalam rangka meningkatkan pemahaman seluruh karyawan terhadap penerapan Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU, PPT & PPPSPM).
19. Pelaksanaan MHP Survei Kepuasan Pelayanan APU PPT 2024.

13. Completing the KYC/AML Questionnaire, which is part of correspondent banking activities, to ensure that the implementation of AML/KYC is carried out in accordance with the provisions.
14. Submission of Information to the Corruption Eradication Commission of the Republic of Indonesia (KPK-RI) and Reports to the Financial Transaction Reports and Analysis Center (PPATK).
15. Conducting CIF monitoring in order to ensure that the Bank maintains an integrated Customer profile (Single CIF) to reduce duplicate CIF data.
16. Training/socialization/coaching related to the implementation of the APU, PPT & PPPSPM Programs for related employees.
17. Attending training/workshops related to APU, PPT & PPPSPM from PPATK, OJK, and FKDKP.
18. Organizing APU, PPT & PPPSPM certification programs implemented internally in collaboration with Learning & Talent Management in order to improve the understanding of all employees regarding the implementation of Anti-Money Laundering, Counter-Terrorism Financing and Prevention of Proliferation Financing of Weapons of Mass Destruction (APU, PPT & PPPSPM).
19. Implementation of MHP APU PPT Service Satisfaction Survey 2024.

Perkara Penting
Important Cases

PERKARA PENTING YANG DIHADAPI PERUSAHAAN, ENTITAS ANAK, ANGGOTA DEWAN KOMISARIS, DAN ANGGOTA DIREKSI

Sebagai perusahaan yang aktif menjalankan aktivitas bisnisnya, Bank Muamalat Indonesia memiliki risiko menghadapi permasalahan hukum, baik di bidang perdata maupun pidana. Hingga akhir 2024, berikut permasalahan hukum Bank Muamalat Indonesia sebagaimana digambarkan dalam tabel berikut:

IMPORTANT CASES FACED BY THE COMPANY, SUBSIDIARIES, MEMBERS OF THE BOARD OF COMMISSIONERS, AND MEMBERS OF THE BOARD OF DIRECTORS

As a company that actively carries out its business activities, Bank Muamalat Indonesia is at risk of facing legal problems, both in the civil and criminal fields. Until the end of 2023, the following are Bank Muamalat Indonesia's legal problems as depicted in the following table:

Tindak Lanjut Tindak Lanjut	Jumlah Total	
	Perdata Civil	Pidana Crime
Telah selesai (telah mempunyai kekuatan hukum yang tetap) Has been completed (has permanent legal force)	54	3
Dalam proses penyelesaian In the process of being completed	88	22

No	Nomor Register Perkara Case Register Number	Nilai Tuntutan (Rp) Lawsuit Value (Rp)	Status Terakhir Last Status	Dampak terhadap Bank Impact on Banks
1	1244/Pdt.G/2023/PN.Tng	110.000.000.000	Perkara dinyatakan selesai karena Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai dengan putusan menyatakan gugatan tidak dapat diterima, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed with a decision stating that the lawsuit cannot be accepted, so there are no further lawsuit against the Bank.
2	1161/Pdt.G/2024/PN.Jkt.Sel	110.000.000.000	Perkara masih berjalan, agenda berikutnya 4 Februari 2025 terkait panggilan para pihak Tergugat The case is still ongoing, the next agenda is February 4, 2025 regarding the summons of the Defendant parties	Terdapat tuntutan materiil dan imateriil, yang jika pada putusan tingkat akhir posisi Bank kalah, maka berdampak pada penghukuman Bank untuk membayar total tuntutan sesuai putusan. There are material and immaterial lawsuits, which if in the final decision is not in favor of the Bank's, this will have an impact on the Bank's punishment to pay the total lawsuits according to the decision.
3	2486/Pdt.G/2021/PA.JB	51.045.989.251	Perkara dinyatakan selesai karena Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai dengan putusan menolak gugatan untuk seluruhnya, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed with a decision to reject the lawsuit in its entirety, so there are no further lawsuits against the Bank.
4	95/Pdt.G/2023/PN.Mpw	47.772.500.000	Perkara dinyatakan selesai karena Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai karena dicabut oleh Penggugat, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed because it was withdrawn by the Plaintiff, so there are no more lawsuits against the Bank.

No	Nomor Register Perkara Case Register Number	Nilai Tuntutan (Rp) Lawsuit Value (Rp)	Status Terakhir Last Status	Dampak terhadap Bank Impact on Banks
5	26/Pdt.G/2024/ PN.Mpw	47.772.500.000	Perkara dinyatakan selesai Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai dengan putusan menyatakan gugatan tidak dapat diterima, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed with a decision stating that the lawsuit cannot be accepted, so there are no further lawsuits against the Bank.
6.	518/Pdt.G/2023/ PN.Jkt.Brt	30.000.000.000	Perkara dinyatakan selesai karena Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai dengan putusan menolak gugatan untuk seluruhnya, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed with a decision to reject the lawsuit in its entirety, so there are no further lawsuits against the Bank.
7.	519/Pdt.G/2023/ PN.Jkt.Brt	30.000.000.000	Perkara dinyatakan selesai Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai dengan putusan menyatakan gugatan tidak dapat diterima, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed with a decision stating that the lawsuit cannot be accepted, so there are no further lawsuits against the Bank.
8.	1301/Pdt.G/2024/ PA.Wsb	25.500.000.000	Perkara dinyatakan selesai Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai karena dicabut oleh Penggugat, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed because it was withdrawn by the Plaintiff, so there are no more lawsuits against the Bank.
9.	5917/Pdt.G/2022/ PA.Bdg	22.560.350.000	Perkara dinyatakan selesai Penggugat tidak mengajukan upaya hukum (inkracht) The case was declared closed because the Plaintiff did not file a legal action (inkracht)	Perkara telah dinyatakan selesai dengan putusan menyatakan gugatan tidak dapat diterima, sehingga tidak ada lagi tuntutan terhadap Bank. The case has been declared closed with a decision stating that the lawsuit cannot be accepted, so there are no further lawsuits against the Bank.
10.	1016/Pdt.G/2024/ PA.JS	21.507.488.738	Perkara telah diputus di tingkat pertama dengan amar putusan *Ne bis in idem,* namun Penggugat mengajukan upaya hukum tingkat banding, dan masih dalam proses pemeriksaan tingkat banding. The case has been decided at first instance with a verdict of Ne bis in idem, however the Plaintiff has filed an appeal and is still in the appeal examination process.	Terdapat tuntutan materiil dan imateriil, yang jika pada putusan tingkat akhir posisi Bank kalah, maka berdampak pada penghukuman Bank untuk membayar total tuntutan sesuai putusan. There are material and immaterial lawsuits, which if at the final instance decision is not in favor of the Bank's, this will have an impact on the Bank's punishment to pay the total lawsuits according to the decision.

Sanksi Administratif
Administrative Sanction

Hingga berakhirnya tahun buku 2024, baik Bank Muamalat Indonesia, anggota Dewan Pengawas Syariah, anggota Dewan Komisaris, dan Direksi tidak mendapatkan sanksi administratif dari regulator yang berdampak signifikan kepada kegiatan bisnis dan operasional Bank.

As of the end of the 2024 financial year, Bank Muamalat Indonesia, members of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors never received administrative sanctions from from the Banking Authority which has a significant effect on the Bank's operations.

Akses Informasi dan Data Perusahaan
Access to Company Data and Information

Bank Muamalat Indonesia berkomitmen untuk mewujudkan prinsip-prinsip tata kelola yang baik, termasuk transparansi, yang salah satunya diwujudkan melalui penyediaan akses informasi bagi para pemegang saham dan pemangku kepentingan. BMI berkomitmen untuk senantiasa memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data perusahaan yang tidak dapat dipublikasikan/rahasia.

Transparansi informasi secara internal dan eksternal diharapkan dapat membantu, menjaga dan meningkatkan pengetahuan, pemahaman, dan persepsi positif dari para pemangku kepentingan terhadap kebijakan dan kegiatan Bank. Untuk menyediakan informasi terkini bagi seluruh pemangku kepentingan. Bank Muamalat Indonesia menyediakan sarana portal informasi melalui situs website Bank pada alamat www.bankmuamalat.co.id dan media social resmi milik Bank Muamalat.

Bank juga menyediakan informasi lebih lanjut bagi Pemegang Saham dan pemangku kepentingan yang dapat diakses melalui:

a. Media Elektronik

Penggunaan teknologi informasi dan komunikasi (*Information & Communication Technology*/ICT) yang andal sangat dibutuhkan untuk mendukung penyampaian informasi kepada publik baik internal maupun eksternal sehubungan dengan perkembangan teknologi dan arah penyajian informasi yang cepat serta singkat namun jelas.

Akses *database* elektronik menjadi salah satu alternatif yang penting dalam pemenuhan kebutuhan masyarakat akan informasi sehingga penggunaan TI berbasis digital menjadi sebuah keharusan belakangan ini. Oleh karena itu, Teknologi Informasi (TI) menjadi tuntutan mutlak dan penting dalam pengembangan media komunikasi Bank Muamalat Indonesia saat ini dan di masa mendatang.

Bank menyediakan beberapa saluran media elektronik yang dapat diakses yaitu:

Telepon	: (021) 80666000
Faksimile	: (021) 80666001
E-mail	: corporate.affairs@bankmuamalat.co.id
Website	: www.bankmuamalat.co.id
Facebook	: Bank Muamalat
X	: @BankMuamalat
Instagram	: @bankmuamalat
Youtube	: Bank Muamalat
Linked In	: PT Bank Muamalat Indonesia Tbk

Bank Muamalat is committed to actualizing GCG principles, including transparency, which is manifested by providing access to information for the stakeholders. Bank Muamalat strives to provide actual and useful information by considering the provisions regarding company data that cannot be published/confidential.

The manifestation of internal and external transparency principles in the information is expected to assist, maintain and increase the stakeholders' knowledge, understanding, and positive perception toward the Bank's policies and activities. To provide the latest information for all stakeholders, Bank Muamalat Indonesia provides an information portal facility through the Bank's website at www.bankmuamalat.co.id and official social media by Bank Muamalat.

The Bank also provides further information for the shareholders and stakeholders, which can be accessed through the following:

a. Electronic Media

The use of reliable Information & Communication Technology (ICT) is highly required to support information delivery to the public, both internally and externally in connection with technological developments and the direction of presenting information in a quick and brief but clear manner.

Access to electronic databases is an important alternative in meeting the public's needs for information, thus the use of digital-based IT has become a necessity these days. Therefore, Information Technology (IT) is an absolute and important demand in the development of communication media for Bank Muamalat Indonesia today and in the future.

The Bank provides several electronic media channels that can be accessed, namely:

Phone	: (021) 80666000
Facsimile	: (021) 80666001
E-mail	: corporate.affairs@bankmuamalat.co.id
Website	: www.bankmuamalat.co.id
Facebook	: Bank Muamalat
X	: @BankMuamalat
Instagram	: @bankmuamalat
YouTube	: Bank Muamalat
Linked In	: PT Bank Muamalat Indonesia Tbk

b. Siaran Pers

Bank Muamalat secara aktif mempublikasikan siaran pers melalui berita dan informasi terkini yang tersedia di situs Bank sebagai upaya penyebarluasan informasi dari setiap aksi korporasi dan kegiatan penting Bank lainnya.

c. Salamuamalat

Bank Muamalat memiliki layanan phone banking 24 jam melalui nomor 1500016 yang dinamakan Salamuamalat. Salamuamalat juga menjangkau nasabah yang berada di luar negeri melalui nomor +6221 8066 8000. Salamuamalat memberikan kemudahan kepada nasabah setiap saat dan di mana pun nasabah berada.

Dengan menghubungi Salamuamlat, nasabah dapat melakukan pengecekan informasi saldo, cek mutasi, pemindahbukuan, transfer antar rekening Bank Muamalat hingga Rp50 juta. Nasabah juga bisa membayar Zakat Infak Sedekah, mendapatkan informasi produk pendanaan, informasi produk pembiayaan, layanan pengaduan dan kehilangan kartu, layanan *virtual account* dan layanan untuk berbicara dengan Salamuamalat officer.

d. Sekretaris Perusahaan

Untuk dapat mengakses informasi mengenai Bank, masyarakat dapat menghubungi Sekretaris Perusahaan dengan alamat Jl. Prof. Dr. Satrio, Kav. 18 Kuningan Timur, Setiabudi Jakarta Selatan 12940 di nomor telepon 021-80666000 ext. 117023 dan e-mail corporate.affairs@bankmuamalat.co.id atau investor.relations@bankmuamalat.co.id di samping sarana-sarana yang telah diurai sebelumnya.

Bank Muamalat Indonesia juga senantiasa membagikan informasi mengenai aktivitas bisnis yang dilakukan kepada publik melalui keterbukaan informasi. Berikut adalah keterbukaan informasi yang dirilis Bank sepanjang tahun 2024 .

b. Press Releases

Bank Muamalat actively publishes press releases through the latest news and information available on the Bank's website as the effort to disseminate information on every corporate action and other important Bank activities.

c. Salamuamalat

Bank Muamalat has 24-hour phone banking service through the number 1500016 called Salamuamalat. Salamuamalat also reaches overseas customers via the number +6221 8066 8000. Salamuamalat provides convenience to customers whenever and wherever they are.

By contacting Salamuamalat, the customers may check balance information, check transactions, book transfers, transfer between Bank Muamalat accounts up to Rp50 million. Customers can also pay Zakat Infaq Alms, obtain information on funding products, information on financing products, complaint services and lost cards, virtual account services, and services to talk to Salamuamalat officers.

d. Corporate Secretary

To be able to access information on the Bank, the public can contact the Corporate Secretary at the address Jl. Prof. Dr. Satrio, Kav. 18 Kuningan Timur, Setiabudi South Jakarta 12940 at telephone number 021-80666000 ext. 117023 and e-mail corporate.affairs@bankmuamalat.co.id or investor.relations@bankmuamalat.co.id apart from the previously described facilities

Bank Muamalat Indonesia also continues to share information regarding its business activities to the public through information disclosure. The following is information disclosure released by the Bank during 2023.

Aktivitas Activity	Klasifikasi Classification	Media	Tanggal Date
Laporan Pengangkatan Komite Audit PT Bank Muamalat Indonesia Report on the Appointment of the Audit Committee of PT Bank Muamalat Indonesia	PELAPORAN REPORTING	SPE OJK PM	09 January 2024 January 9, 2024
Laporan Pengangkatan Komite Audit PT Bank Muamalat Indonesia Report on the Appointment of the Audit Committee of PT Bank Muamalat Indonesia	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	09 January 2024 January 9, 2024
Laporan Pengangkatan Komite Audit PT Bank Muamalat Indonesia Report on the Appointment of the Audit Committee of PT Bank Muamalat Indonesia	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	09 January 2024 January 9, 2024
Komposisi Pemegang Saham Setelah Reverse Stock Split Shareholder Composition After Reverse Stock Split	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	25 January 2024 January 25, 2024

Aktivitas Activity	Klasifikasi Classification	Media	Tanggal Date
Penyampaian Laporan Tahunan PT Bank Muamalat Indonesia Tbk Tahun 2023 Submission of PT Bank Muamalat Indonesia Tbk Annual Report 2023	PELAPORAN REPORTING	SPE OJK PM	30 April 2024 April 30, 2024
Penyampaian Laporan Tahunan PT Bank Muamalat Indonesia Tbk Tahun 2023 Submission of PT Bank Muamalat Indonesia Tbk Annual Report 2023	PELAPORAN REPORTING	SIPENA	30 April 2024 April 30, 2024
Penyampaian Laporan Keberlanjutan PT Bank Muamalat Indonesia Tbk Tahun 2023 Submission of Sustainability Report of PT Bank Muamalat Indonesia Tbk 2023	PELAPORAN REPORTING	SPE OJK PM	30 April 2024 April 30, 2024
Penyampaian Laporan Keberlanjutan PT Bank Muamalat Indonesia Tbk Tahun 2023 Submission of Sustainability Report of PT Bank Muamalat Indonesia Tbk 2023	PELAPORAN REPORTING	SIPENA	30 April 2024 April 30, 2024
Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Tahunan ("RUPST") PT Bank Muamalat Indonesia Tbk ("Perseroan") Notification of Plan to Hold Annual General Meeting of Shareholders ("AGM") of PT Bank Muamalat Indonesia Tbk ("Company")	PELAPORAN REPORTING	SPE OJK PM	13 May 2024 May 13, 2024
Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Tahunan ("RUPST") PT Bank Muamalat Indonesia Tbk ("Perseroan") Notification of Plan to Hold Annual General Meeting of Shareholders ("AGM") of PT Bank Muamalat Indonesia Tbk ("Company")	PELAPORAN REPORTING	MAILING ROOM PM PM MAILING ROOM	13 May 2024 May 13, 2024
Pengumuman Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Announcement of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	20 May 2024 May 20, 2024
Pengumuman Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Announcement of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	20 May 2024 May 20, 2024
Pengumuman RUPS - Penyampaian Bukti Publikasi Pengumuman Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Announcement of GMS - Submission of Proof of Publication of Announcement of Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	20 May 2024 May 20, 2024
Penyampaian Bukti Iklan - Penyampaian Bukti Publikasi Pengumuman Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Advertisement Proof - Submission of Publication Proof of Announcement of Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	20 May 2024 May 20, 2024
Penyampaian Bukti Publikasi Pengumuman Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Announcement of Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM PM PM MAILING ROOM	20 May 2024 May 20, 2024
Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Summon to the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	04 June 2024 June 4, 2024
Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Summon to the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	04 June 2024 June 4, 2024
Penyampaian Bukti Publikasi Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summon to Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	04 June 2024 June 4, 2024

Aktivitas Activity	Klasifikasi Classification	Media	Tanggal Date
Penyampaian Bukti Publikasi Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summon to Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	04 June 2024 June 4, 2024
Penyampaian Bukti Publikasi Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summon to Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	04 June 2024 June 4, 2024
Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Summary of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	01 July 2024 July 1, 2024
Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Summary of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	01 July 2024 July 1, 2024
Pembidangan Tugas Anggota Direksi PT Bank Muamalat Indonesia Tbk Division of Duties of Members of the Board of Directors of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	02 July 2024 July 2, 2024
Penyampaian Bukti Publikasi Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summary of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	01 July 2024 July 1, 2024
Penyampaian Bukti Publikasi Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summary of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	01 July 2024 July 1, 2024
Penyampaian Bukti Publikasi Ringkasan Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summary of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	02 July 2024 July 2, 2024
Penyampaian Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	26 July 2024 July 26, 2024
Penyampaian Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Minutes of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	26 July 2024 July 26, 2024
Laporan Keuangan PT Bank Muamalat Indonesia Tbk Kuarter 2 - 30 Juni 2024 Financial Statement of PT Bank Muamalat Indonesia Tbk Quarter 2 - June 30, 2024	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	31 July 2024 July 31, 2024
Laporan Keuangan PT Bank Muamalat Indonesia Tbk Kuarter 2 - 30 Juni 2024 Financial Statement of PT Bank Muamalat Indonesia Tbk Quarter 2 - June 30, 2024	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	31 July 2024 July 31, 2024
Laporan Keuangan PT Bank Muamalat Indonesia Tbk Kuarter 2 - 30 Juni 2024 Financial Statement of PT Bank Muamalat Indonesia Tbk Quarter 2 - June 30, 2024	PELAPORAN REPORTING	SPE OJK PM	01 August 2024 August 1, 2024
Laporan Pengangkatan Komite Audit PT Bank Muamalat Indonesia Report on the Appointment of the Audit Committee of PT Bank Muamalat Indonesia	PELAPORAN REPORTING	SPE OJK PM	20 August 2024 August 20, 2024
Laporan Pengangkatan Komite Audit PT Bank Muamalat Indonesia Report on the Appointment of the Audit Committee of PT Bank Muamalat Indonesia	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	20 August 2024 August 20, 2024

Aktivitas Activity	Klasifikasi Classification	Media	Tanggal Date
Profil Komite Audit PT Bank Muamalat Indonesia Profile of Audit Committee of PT Bank Muamalat Indonesia	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	20 August 2024 August 20, 2024
KI Komite Audit PT Bank Muamalat Indonesia KI Audit Committee of PT Bank Muamalat Indonesia	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	20 August 2024 August 20, 2024
Pengangkatan Komite Pemantau Risiko Appointment of Risk Monitoring Committee	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	21 August 2024 August 21, 2024
Pengangkatan Komite Tata Kelola Perusahaan Appointment of Corporate Governance Committee	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	21 August 2024 August 21, 2024
Pengangkatan Komite Remunerasi dan Nominasi Appointment of Remuneration and Nomination Committee	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	10 October 2024 October 10, 2024
Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") Notification of Plan to Hold Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company")	PELAPORAN REPORTING	SPE OJK PM	18 October 2024 October 18, 2024
Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") Notification of Plan to Hold Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company")	PELAPORAN REPORTING	MAILING ROOM PM PM MAILING ROOM	18 October 2024 October 18, 2024
Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	28 October 2024 October 28, 2024
Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	28 October 2024 October 28, 2024
Pengumuman RUPS - Penyampaian Bukti Publikasi Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Announcement of GMS - Submission of Proof of Publication of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	28 October 2024 October 28, 2024
Penyampaian Bukti Iklan - Penyampaian Bukti Publikasi Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Submission of Proof of Advertisement - Submission of Proof of Publication of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	28 October 2024 October 28, 2024
Penyampaian Bukti Publikasi Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Submission of Evidence of Publication of the Announcement of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM PM PM MAILING ROOM	28 October 2024 October 28, 2024
Ralat Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Correction of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	04 November 2024 November 4, 2024
Ralat Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Correction of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	04 November 2024 November 4, 2024
Ralat Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Correction of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	04 November 2024 November 4, 2024

Aktivitas Activity	Klasifikasi Classification	Media	Tanggal Date
Ralat Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Correction of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	04 November 2024 November 4, 2024
Ralat Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Correction of Announcement of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	04 November 2024 November 4, 2024
Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Summon to the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	19 November 2024 November 19, 2024
Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Summon to the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	19 November 2024 November 19, 2024
Penyampaian Bukti Publikasi Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summon to Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	19 November 2024 November 19, 2024
Penyampaian Bukti Publikasi Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summon to Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	19 November 2024 November 19, 2024
Penyampaian Bukti Publikasi Pemanggilan Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk Submission of Proof of Publication of Summon to Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	MAILING ROOM MRP MRP MAILING ROOM	19 November 2024 November 19, 2024
Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Summary of Minutes of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	MEDIA MASSA MASS MEDIA	13 December 2024 December 13, 2024
Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Summary of Minutes of Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	KETERBUKAAN INFORMASI INFORMATION DISCLOSURE	WEBSITE BMI BMI WEBSITE	13 December 2024 December 13, 2024
Penyampaian Susunan Pengurus dan Bukti Publikasi Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Submission of the Composition of the Management and Proof of Publication of the Summary of Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	13 December 2024 December 13, 2024
Penyampaian Susunan Pengurus dan Bukti Publikasi Ringkasan Risalah Rapat Umum Pemegang Saham Luar Biasa PT Bank Muamalat Indonesia Tbk Submission of the Composition of the Management and Proof of Publication of the Summary of Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk	PELAPORAN REPORTING	SPE OJK PM	13 December 2024 December 13, 2024
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Kode Etik Perusahaan
Corporate Code of Conduct

Kode Etik (*Code of Conduct*) Bank Muamalat Indonesia menjadi nilai dasar dan pedoman bagi seluruh insan sekaligus merupakan wujud dari komitmen Bank untuk menjalankan fungsi kepatuhan. Kode Etik tersebut menjadi dasar dalam bersikap dan beretika seluruh Insan Muamalat di setiap kegiatan usahanya.

Penyusunan Kode Etik Bank Muamalat mengacu pada Kode Etik Bankir Indonesia, *Core Values* Bank Muamalat Indonesia dan Ittifaq serta berdasarkan pada best practice penerapan *Good Corporate Governance*. Kode Etik Bank Muamalat mengatur mengenai standar perilaku, sistem nilai, etika bisnis, etika kerja, komitmen, dan penegakan terhadap peraturan-peraturan yang berlaku bagi anggota Direksi, anggota Dewan Komisaris dan karyawan.

The Code of Conduct of Bank Muamalat Indonesia is the basic value and guideline for all people as well as a manifestation of the Bank's commitment to carry out the compliance function. The Code of Conduct is the basis for the behavior and ethics of all Muamalat personnel in every business activity.

The preparation of the Bank Muamalat Code of Ethics refers to the Indonesian Bankers Code of Ethics, the Core Values of Bank Muamalat Indonesia and Ittifaq and is based on the best practice of implementing Good Corporate Governance. Bank Muamalat Code of Ethics regulates the standards of behavior, value system, business ethics, work ethics, commitment, and enforcement of applicable regulations for members of the Board of Directors, members of the Board of Commissioners and employees.

POKOK-POKOK KODE ETIK BANK

Bank Muamalat Indonesia telah mengatur pokok-pokok Kode Etik di lingkungan Bank yaitu:
1. Kepatuhan terhadap ajaran Islam dan peraturan perundang-undangan yang berlaku.
2. Memastikan kehalalan sumber, proses, dan hasil dari pekerjaan, yaitu mencakup pengaturan benturan kepentingan, hubungan dengan *stakeholder*, kegiatan politik karyawan.
3. Menunjukkan perilaku disiplin dalam bekerja dan menjalankan ibadah.
4. Menjunjung tinggi etika moral dan sopan santun.
5. Menjaga amanah yang diberikan, termasuk pengaturan perilaku untuk menjaga nama baik Bank, menjaga fasilitas Bank, melayani nasabah dengan baik, dan mencegah tindakan pelanggaran.
6. Menjaga kerahasiaan Informasi nasabah dan Bank.

PRINCIPLED OF THE BANK'S CODE OF CONDUCT

Bank Muamalat regulated the main principles of the Code of Conducts within the Bank, including:
1. Compliance with Islamic teachings as well as applicable laws and regulations.
2. Ensuring halal sources, processes, and results of work, including regulation of conflicts of interest, relationships with the stakeholders, and employees' political activities.
3. Demonstrating discipline behavior in working and practicing worship.
4. Upholding moral ethics and courtesy.
5. Maintaining the delegated mandate, including regulating behavior to maintain the Bank's good reputation, care for Bank facilities, serve customers well, and prevent violations.
6. Maintain the confidentiality of customer and bank information.

SOSIALISASI KODE ETIK DAN UPAYA PENEGAKAN

Bank Muamalat Indonesia melakukan sosialisasi Kode Etik secara berkala, yakni dalam bentuk serangkaian pelatihan, penayangan materi Kode Etik melalui media *Muamalat Human Power* yang dapat diakses oleh seluruh karyawan serta melalui HC *News*. Seluruh karyawan Bank wajib memberikan pernyataan kesanggupan menjalankan Kode

DISSEMINATION OF THE CODE OF CONDUCTS AND ENFORCEMENT EFFORTS

The Bank constantly carries out periodical socialization from year to year through a series of training and display of Code of Conducts material through the Muamalat Human Power media, which can be accessed by all employees, as well as socialization via HC News. The entire Bank employees are required to provide an online statement of ability to

Etik secara *online* melalui aplikasi *Muamalat Human Power* sebagai bentuk implementasi *Good Corporate Governance*.

implement the Code of Ethics through the Muamalat Human Power application as a manifestation of Good Corporate Governance implementation.

PERNYATAAN KODE ETIK BERLAKU BAGI SELURUH LEVEL ORGANISASI

Kode etik yang dimiliki oleh Bank Muamalat berlaku bagi seluruh karyawan serta level organisasi. Khusus untuk karyawan, Bank telah memiliki surat pernyataan kode etik yang menegaskan bahwa karyawan Bank Muamalat telah membaca, mempelajari dan memahami keseluruhan isi Kode Etik Bank Muamalat dan bersedia untuk selalu menaati dan melaksanakannya dengan sebaik-baiknya. Dalam pernyataan tersebut juga terdapat kesediaan untuk dikenakan sanksi apabila dikemudian hari karyawan melakukan pelanggaran atas Kode Etik Bank Muamalat.

STATEMENT OF CODE OF CONDUCTS APPLICABLE TO ALL ORGANIZATION LEVELS

Bank Muamalat's code of conduct applies to all employees. For employees in particular, the Bank has a statement of code of conduct, which confirms that Bank Muamalat employees have read, studied, and understood the entire contents of Bank Muamalat Code of Conduct and are always willing to comply and implement it as well as possible. In the statement, there is also a willingness to be subject to sanctions if the employee violates the Bank Muamalat Code of Conduct in the future.

SANKSI PELANGGARAN

Pemberian sanksi dilakukan sebagai suatu tindakan korektif, pembinaan dan memberikan arahan kepada karyawan agar dapat memperbaiki diri, mengubah sikap dan tingkah laku serta berbuat sesuatu secara benar sesuai aturan yang berlaku atau meningkatkan motivasi dan kinerja. Bank dapat memberikan sanksi sebagai konsekuensi atas pelanggaran yang dilakukan karyawan terhadap Kode Etik sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

SANCTIONS FOR VIOLATIONS

Sanctions are imposed as a corrective and coaching measure, as well as providing direction to employees to ensure that they can improve themselves, change attitudes and behavior, and do things correctly according to applicable rules or increase motivation and performance. The Bank may impose sanctions due to violations committed by employees against the Code of Conduct as long as they do not conflict with the applicable laws and regulations.

Jumlah Pelanggaran dan Sanksi yang Diberikan

Berikut adalah jumlah pelanggaran dan sanksi yang diberikan oleh Bank hingga berakhirnya tahun buku 2024.

Total Violations and Sanctions Imposed

The following are total violations and sanctions imposed by the Bank until the end of the 2024 financial year.

No.	Jenis Sanksi Type of Sanction	Jumlah Sanksi Number of Sanctions	Status Karyawan Saat Ini Current Employee Status	
			Aktif Active	Non Aktif Non-Active
1	Surat Teguran Reprimand letter	15	10	5
2	SP1 1st Warning Letter	19	16	3
3	SP2 2nd Warning Letter	26	17	9
4	SP3 3rd Warning Letter	14	10	4
5	Pemutusan Hubungan Kerja Work Termination	22	0	22
Total		**96**	**53**	**43**

Penerapan Kebijakan Anti Korupsi dan Strategi Anti *Fraud*

Anti-Corruption/Fraud Policy and Its Socialization

Bank Muamalat Indonesia berkomitmen penuh untuk mencegah terjadinya tindakan penyimpangan (fraud) termasuk di dalamnya korupsi (gratifikasi) dengan menerapkan aturan yang ketat. Sebagai bukti komitmen ini pada tanggal 20 Maret 2023 telah dilakukan penandatanganan Pakta Integritas yang dihadiri dan ditandatangani oleh Jajaran Komisaris, Jajaran Board of Management, Senior Management Team, seluruh karyawan serta Pimpinan Perusahaan Mitra Kerja Bank Muamalat. Dan setiap tahun dilakukan penandatanganan Pakta Integritas yang ditandatangani oleh seluruh karyawan. Sebagai komitmen PT Bank Muamalat Indonesia Tbk yang telah mendapatkan sertifikat ISO 37001:2016 Sistem Manajemen Anti Penyuapan Bank (SMAP) pada bulan November 2023, Bank konsisten menerapkan kebijakan yang secara tegas menyatakan bahwa Insan Muamalat tidak diperbolehkan mendorong terjadinya korupsi (gratifikasi) termasuk di dalamnya tindakan untuk memberi dan atau menerima gratifikasi.

Bank mengatur kebijakan mengenai anti fraud yang dituangkan dalam Prosedur Strategi Anti-Fraud. Dan untuk mendukung penerapan kebijakan Anti Korupsi (Gratifikasi), Bank juga memiliki Prosedur Sistem Manajemen Anti Penyuapan dan Prosedur Pengedalian Gratifikasi. Untuk layanan pelaporan (Whistleblowing System) atas adanya indikasi fraud, kejadian penyalahgunaan wewenang/jabatan, pelanggaran terhadap ketentuan perundang-undangan dan peraturan internal lainnya.

Bank Muamalat Indonesia is fully committed to prevent fraud, including corruption (gratification), by implementing strict rules. As proof of this commitment, on 20 March 2023, the signing of the Integrity Pact was attended and signed by the Board of Commissioners, Board of Management, Senior Management Team, all employees and Heads of Bank Muamalat Partner Companies. Subsequently as follow-up, in November 2023, PT Bank Muamalat Indonesia Tbk succeeded in achieving ISO 37001:2016 certification for its commitment to implementing the Bank Anti-Bribery Management System (SMAP). The Bank implements a policy which explicitly states that Bank Muamalat personnel are not permitted to encourage corruption (gratuity) including actions to give and/or receive gratuity.

The Bank regulates anti-fraud policies as outlined in the Anti-Fraud Implementation Procedures and the Personnel Code of Ethics & Behavior. In order to support the implementation of anti-fraud policies, the Bank also has a reporting service (Whistleblowing System) for indications of fraud, incidents of abuse of authority/position, violations of statutory provisions and other internal regulations.

FUNGSI DAN PROSEDUR ANTI KORUPSI/ *FRAUD*

Merujuk kepada Peraturan Otoritas Jasa Keuangan Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan, Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 perihal Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Otoritas Jasa Keuangan Nomor 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah. Bank Muamalat Indonesia telah menyusun Prosedur Penerapan Anti-Fraud yang secara umum mengatur antara lain tugas dan tanggung jawab Fungsi Anti Fraud, wewenang Fungsi Anti Fraud, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi, dan tindak lanjut.

ANTI-CORRUPTION/FRAUD FUNCTIONS AND PROCEDURES

Referring to the Financial Services Authority Regulation No. 039/POJK.03/2019 regarding the Implementation of Anti-Fraud Strategies for Commercial Banks and POJK No. 17 of Year 2023 regarding Governance Implementation for Commercial Banks, Bank Muamalat Indonesia has prepared Anti-Fraud Implementation Procedures which generally regulate, among others, the duties and responsibilities of the Anti-Fraud Division, authority of the Anti-Fraud Division, prevention, detection, investigation, reporting, sanctions, monitoring, evaluation and follow-up.

Bank Muamalat Indonesia mematuhi Peraturan OJK Nomor 12 Tahun 2024 tanggal 31 Juli 2024 perihal Penerapan Strategi Anti-Fraud bagi Lembaga Jasa Keuangan dan sebagai wujud penyempurnaan Kebijakan Sistem Pengendalian Intern Bank. Untuk itu, melalui upaya pemantauan dan mitigasi risiko fraud, Bank Muamalat Indonesia telah menyusun Strategi Anti Fraud yang berlandaskan pada empat pilar, yakni: (1) Pencegahan, (2) Deteksi, (3) Investigasi Pelaporan dan Sanksi, (4) Pemantauan, Evaluasi dan Tindak Lanjut, dengan melibatkan seluruh jajaran karyawan (*line of defense*).

Bank Muamalat Indonesia complies with OJK Regulation No.39/POJK.03/2019 dated 19 December 2019 regarding the Implementation of Anti-Fraud Strategies for Commercial Banks and as a form of improvement in the Bank's Internal Control System Policy. Therefore, through monitoring and mitigation of fraud risks, Bank Muamalat Indonesia developed an Anti-Fraud Strategy based on four pillars, namely: (1) Prevention, (2) Detection, (3) Investigation, Reporting and Sanctions, (4) Monitoring, Evaluation and Follow-up, involving all levels of employees (line of defense).

Strategi Anti *Fraud* Bank Muamalat mengatur 4 Pilar, yaitu:

Bank Muamalat's Anti Fraud Strategy organizes 4 Pillars, namely:

Pilar 1 Pencegahan Pillar 1 Prevention		
Melakukan langkah-langkah dalam rangka mengurangi potensi risiko terjadinya *Fraud*, antara lain *anti-fraud awereness*, identifikasi kerawanan, dan *know your employee*. Taking measures in order to reduce the potential risk of fraud, including anti-fraud awareness, identification of vulnerabilities, and know your employee.	***Anti-fraud Awereness*** dilakukan dengan cara: **1. Program *Employee Awareness*** Secara konsisten melaksanakan program kampanye/sosialisasi anti-*fraud* serta *e-mail blast* melalui *employee relations* ke seluruh karyawan di kantor kas, kantor cabang pembantu dan kantor cabang. Program kampanye tersebut juga dilaksanakan bekerja sama dengan HC Learning. **2. Program *Customer Awareness*** Menyampaikan informasi anti-*fraud* di media elektronik Bank: ATM, *mobile banking*, *internet banking*, dan juga melalui media sosial. **3. Pelaksanaan *Training*** Mengikutsertakan karyawan dalam *training/ workshop* eksternal. **4. Sosialisasi Anti-*fraud*** Sosialisasi anti-*fraud* dilakukan minimal satu kali dalam satu semester di seluruh seluruh area serta cabang se-Indonesia dan disampaikan oleh Branch Manager atau Branch Operation Service Manager.	**Anti-fraud Awereness** are carried out by: **1. Employee Awareness Program** Consistently implementing anti-fraud campaign/socialization programs and e-mail blasts through employee relations to all employees in cash, sub-branch, and branch offices. The campaign program is also implemented in collaboration with HC Learning. **2. Customer Awareness Program** Conveying anti-fraud information on the Bank's electronic media: ATMs, mobile banking, internet banking, and also through social media **3. Training Implementation** Engaging employees in external training/ workshops. **4. Anti-fraud Socialization** Anti-fraud socialization is conducted at least once a semester in all areas and branches across Indonesia and further communicated by the branch manager or branch operation service manager.
	Identifikasi Kerawanan Mengacu pada pengalaman kasus-kasus *fraud* yang telah terjadi, aktivitas yang memiliki tingkat kerawanan *fraud* yang tinggi antara lain bidang operasional, bidang pembiayaan, dan bidang teknologi informasi. Hasil identifikasi kerawanan telah tertuang dalam rekomendasi perbaikan masing-masing kasus dan telah disampaikan kepada pihak terkait untuk ditindaklanjuti.	**Identification of Vulnerability** Referring to the past fraud cases, activities that have a high level of fraud vulnerability include operational sector, financing sector, and information technology sector. The results of the identification of vulnerabilities have been stated in the recommendations for improvement in each case and have been submitted to related parties for follow-up
	Know Your Employee Dalam hal proses seleksi atau rekrutmen calon karyawan, divisi terkait atau kantor cabang dilakukan sesuai dengan prosedur yang berlaku, termasuk yang terkait dengan *screening*.	**Know Your Employee** In terms of the selection or recruitment process for prospective employees in related divisions or branch offices, it is carried out in accordance with applicable procedures, including those related to screening

Pilar 2 Deteksi Pillar 2 Detection		
Melakukan langkah-langkah dalam mengidentifikasi dan menemukan *fraud* dalam kegiatan usaha bank, antara lain kebijakan dan mekanisme *whistleblowing, surprise audit* dan *surveillance system*. Taking steps to identify and find fraud in bank business activities, including policies and mechanisms for whistleblowing, surprise audits, and surveillance systems	**Kebijakan dan Mekanisme *Whitsleblowing*** Kebijakan *whitsleblowing* telah tercantum dalam ketentuan internal, yakni terkait perlindungan kepada *whistleblower*, pengaduan *fraud* dan sistem pelaporan dan mekanisme tindak lanjut laporan dengan mengacu pada ketentuan dan perundang-undangan yang berlaku di mana Bank menjamin kerahasiaan identitas pelapor dan laporan yang disampaikannya dengan format bebas.	**Whistleblowing Policy and Mechanism** The whistleblowing policy has been stated in the internal regulations, which are related to the protection of whistleblowers, fraud complaints, reporting systems and report follow-up mechanisms with reference to the prevailing laws and regulations where the Bank guarantees the confidentiality of the whistleblower's identity and the report he/she submits in a free format
	***Surprise* Audit** Pemeriksaan mendadak untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugas dan tanggung jawabnya dalam rangka pencegahan *fraud* di Bank Muamalat Indonesia.	**Surprise Audit** Unannounced audits to increase employee vigilance in carrying out their duties and responsibilities in order to prevent fraud at Bank Muamalat Indonesia
	Surveillance System Pemeriksaan secara diam-diam untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugas dan tanggung jawab dalam rangka pencegahan *fraud* di Bank Muamalat Indonesia.	**Surveillance System** Secret inspection to increase employee vigilance in carrying out their duties and responsibilities in order to prevent fraud at Bank Muamalat Indonesia
Pilar 3 Investigasi, Pelaporan dan Sanksi Pillar 3 Investigation, Reporting, and Sanctions		
Melakukan langkah-langkah dalam rangka menggali informasi (investigasi), sistem pelaporan dan pengenaan sanksi atas *fraud* dalam kegiatan usaha Bank. Taking steps in order to gather information (investigation), a reporting system and impose sanctions for fraud in the Bank's business activities.	**Investigasi** Investigasi dilakukan dengan tujuan: • Mengumpulkan bukti-bukti yang terkait dengan kejadian yang patut diduga merupakan tindakan *fraud* sehingga (jika diperlukan) dapat digunakan untuk melakukan tuntutan hukum ke pengadilan. • Mengetahui bagaimana *fraud* dapat terjadi. • Mengetahui dampak atas *fraud*, pihak yang terlibat dan kelemahan dari sistem/proses yang menyebabkan terjadinya *fraud* sehingga dapat ditemukan langkah perbaikan yang efektif.	**Investigation** Investigations are carried out with the following goals: • Collecting evidence related to events that can reasonably be suspected of being an act of fraud so that (if needed) can be used to bring legal proceedings to court. • Determine how fraud can occur. • Determine the impact of fraud, the parties involved and the weaknesses of the systems/ processes that lead to fraud so that effective corrective measures can be formulated.
	Pelaporan Sistem pelaporan mencakup pelaporan secara internal kepada pihak Manajemen Bank maupun kepada Otoritas Jasa Keuangan dan Bank Indonesia.	**Reporting** The reporting system includes internal reporting to the Bank Management as well as to the Financial Services Authority and Bank Indonesia.
	Sanksi Hasil investigasi atas suatu kejadian *fraud* disampaikan pada rapat Komite Disiplin. Komite Disiplin merupakan pihak yang berwenang untuk memutuskan pengenaan sanksi. Apabila pelaku fraud berada pada level Pejab t Eksekutif keatas, maka Komite Disiplin akan merekomendasikan sanksi untuk kemudian diputuskan oleh Board of Management. Pengenaan jenis dan kadar berat ringannya sanksi kepada pelaku mengacu kepada ketentuan yang berlaku.	**Sanction** The results of an investigation into fraud are presented at the Disciplinary Committee meeting. The Disciplinary Committee is the party authorized to decide on the imposition of sanctions. If the fraud committer is at the Executive Officer level and above, the Committee will recommend sanctions but leave the decision to the Board of Management. The type and severity of sanctions are imposed according to the applicable provisions.

Pilar 4 Pemantauan, Evaluasi, dan Tindak Lanjut Pillar 4 Monitoring, Evaluation, and Follow-up		
Melakukan langkah-langkah dalam rangka memantau dan mengevaluasi *fraud*, serta mekanisme tindak lanjut. Taking steps to monitor and evaluate fraud, as well as follow-up mechanisms	**Pemantauan** Melakukan pemantauan terhadap tindakan perbaikan dalam upaya menghindari berulangnya kasus *fraud* yang sama dan memastikan bahwa rekomendasi perbaikan telah dilaksanakan secara memadai oleh unit kerja terkait.	**Monitoring** Monitor corrective measures in an effort to avoid recurring cases of the same fraud and ensure that recommendations for improvements have been implemented adequately by the relevant work unit.
	Evaluasi Mengevaluasi akar penyebab dari setiap kejadian *fraud* untuk menentukan langkah perbaikan (*corrective action*) yang perlu dilakukan, mencakup evaluasi terhadap kecukupan kontrol (sistem pengendalian) dan pelaksanaan pedoman dan prosedur kerja, proses pengelolaan risiko dan proses tata kelola di unit kerja terkait tempat terjadinya *fraud*.	**Evaluation** Evaluating the root causes of each fraud incident to determine corrective action that needs to be taken, including evaluation of the adequacy of controls (control systems) and implementation of work guidelines and procedures, risk management processes and governance processes in work units related to where the fraud occurred.
	Tindak Lanjut Memperbaiki penyebab terjadinya *fraud* dengan memperkuat sistem pengendalian internal, proses pengelolaan risiko dan proses tata kelola yang lebih baik.	**Follow-up** Rectify the causes of fraud by strengthening internal control systems, risk management processes and better governance processes.

Di samping perannya untuk menerapkan strategi pengendalian Fraud, Divisi Anti Fraud juga memiliki tugas dan tanggung jawab yang mencakup:

1. Menyusun dan melakukan kajian ulang secara berkala atas Prosedur Pelaksanaan Anti-Fraud.
2. Memberikan sosialisasi, training, ataupun kampanye dan pembinaan kepada seluruh jenjang organisasi dalam rangka antisipasi dan pencegahan terjadinya Fraud.
3. Mengkaji efektivitas Bank dalam mencegah, mendeteksi, menginvestigasi dan memperbaiki dampak Fraud yang terjadi.
4. Menyelenggarakan rapat rutin terkait tindak lanjut penanganan Fraud dan membuat laporan periodik kepada Direktur Supervisi.
5. Berkoordinasi dengan instansi dan aparatur Negara terkait untuk menindaklanjuti kasus Fraud, baik yang dilakukan oleh pihak internal maupun eksternal.
6. Berkoordinasi dengan unit kerja yang terkait dalam pelaporan kepada Bank Indonesia dan/atau Otoritas Jasa Keuangan guna menyampaikan Laporan Penerapan Strategi Anti-Fraud setiap semester yang dilakukan pada bulan Januari dan Juli setiap tahunnya.
7. Melapor kepada Otoritas Jasa Keuangan atas kejadian Fraud yang diperkirakan berdampak negatif secara signifikan terhadap Bank, paling lambat 3 (tiga) hari kerja setelah Bank mengetahui hal tersebut.
8. Berkewajiban menjaga kerahasiaan informasi.
9. Berkewajiban menyampaikan laporan hasil pemeriksaan investigatif kepada Direktur Supervisi dan pihak terkait lainnya.
10. Berkewajiban menyerahkan seluruh dokumen dan data termasuk keterangan dari pihak-pihak terkait kepada Komite Disiplin untuk selanjutnya dieskalasi ke Direksi untuk pengambilan Keputusan dan tindak lanjut penyelesaiannya.

Aside from its role to implement Fraud control strategies, the Anti-Fraud Division also has the duties and responsibilities which include the following:

1. Develop and conduct regular reviews of Anti-Fraud Implementation Procedures.
2. Provide outreach, training, or campaigns and guidance to all levels of the organization in order to anticipate and prevent fraud.
3. Review the Bank's effectiveness in preventing, detecting, investigating and correcting the impact of fraud that occurs.
4. Hold regular meetings regarding follow-up on fraud handling and make periodic reports to the Supervisory Director.
5. Coordinate with relevant state agencies and apparatus to follow up on fraud cases, whether carried out by internal or external parties.
6. Coordinate with related work units in reporting to Bank Indonesia and/or the Financial Services Authority to submit Anti-Fraud Strategy Implementation Reports every semester which are carried out in January and July each year.
7. Report to the Financial Services Authority any Fraud incident which is expected to have significant negative impact on the Bank, no later than 3 (three) working days after the Bank becomes aware of this matter.
8. Obligated to maintain the confidentiality of information.
9. Obligated to submit reports on the results of investigative examinations to the Supervisory Director and other related parties.
10. Obligated to submit all documents and data including information from related parties to the Disciplinary Committee for further escalation to the Board of Directors for decision-making and follow-up to completion.

Transparansi Kondisi Keuangan dan Non-Keuangan Perusahaan

Transparency of the Company's Financial and Non-Financial Conditions

Bank Muamalat Indonesia telah memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan nonkeuangan sesuai dengan peraturan perundang-undangan yang berlaku, melalui penyampaian dan publikasi informasi, baik melalui media cetak maupun situs web Bank yang mencakup:

Bank Muamalat Indonesia has fulfilled the obligation of transparency and publication of financial and non-financial conditions in accordance with applicable laws and regulations through the delivery and publication of information, both through print media and the Bank's website, which includes:

Jenis Publikasi Type of Publication	**Media Publikasi** Publication Media
Laporan Keuangan Bulanan kepada regulator Monthly Financial Statement to regulators	Situs web Bank Bank Website
Laporan Keuangan Triwulan kepada regulator Quarterly Financial Statement to regulators	Situs web dan Surat kabar atau media elektronik lain (opsional) Website and Newspaper or other electronic media (optional)
Laporan Keuangan Tengah Tahun dan Tahunan kepada regulator Mid-Year and Annual Financial Statements to regulators	Situs web dan Surat kabar atau media elektronik lain Website and Newspaper or other electronic media (optional)
Laporan Tahunan Bank Muamalat Indonesia yang disusun dan disajikan sesuai ketentuan dan disampaikan kepada regulator, *rating agency*, lembaga pengembangan perbankan, lembaga/institusi riset dan majalah keuangan Bank Muamalat Indonesia's Annual Report is prepared and presented in accordance with the provisions and submitted to regulators, rating agencies, banking development institutions, research institutions and financial magazines.	Situs web Bank Bank Website
Informasi Tata Kelola Perusahaan, di antaranya adalah Laporan Tahunan Tata Kelola Perusahaan, Visi, Misi, Nilai Perusahaan, Komposisi dan Profil Dewan Pengawas Syariah, Dewan Komisaris dan Direksi, serta ketentuan internal terkait tata kelola antara lain Piagam Komite-komite Corporate Governance Information, including the Annual Report on Corporate Governance, Vision, Mission, Company Values, Composition and Profile of the Sharia Supervisory Board, Board of Commissioners and Board of Directors, as well as internal provisions related to governance, including the Charter of the Committees	Situs web Bank Bank Website
Informasi Produk dan Layanan Bank, termasuk jaringan kantor Bank Product and Service Information, including office network	Situs web Bank Bank Website
Informasi Prosedur Penyampaian Pengaduan, Kebijakan Keamanan Informasi dan tips bagi Nasabah dalam menggunakan layanan perbankan sebagai bagian dari pelaksanaan ketentuan perlindungan konsumen Information on Complaint Submission Procedures, Information Security Policies and tips for Customers in using banking services as part of the implementation of consumer protection provisions	Situs web Bank Bank Website
Laporan publikasi eksposur risiko dan permodalan Publication of risk exposure and capitalization reports	Situs web Bank Bank Website
Laporan publikasi informasi atau fakta material Publication report of material information or facts	Media Cetak dan Situs Web Bank Print Media and Bank Website
Informasi lainnya yang bertujuan untuk mendukung keterbukaan informasi, edukasi keuangan dan layanan kepada masyarakat Other information aimed at supporting information disclosure, financial education and services to the public.	Situs web Bank Bank Website

Pembelian Kembali Saham dan Obligasi Bank Muamalat Indonesia

Buy Back of Bank Muamalat Indonesia Shares and Bonds

Selama tahun 2024, Bank tidak melaksanakan aksi korporasi berupa *buyback* saham maupun *buyback* obligasi yang telah beredar.

During the year 2024, the Bank did not carry out corporate action in the form of share buybacks or outstanding bond buybacks.

Pemberian Dana untuk Kegiatan Sosial dan Politik

Buy Back of Bank Muamalat Indonesia Shares and Bonds

Bank Muamalat tidak menoleransi keterlibatan Bank dan seluruh insan Bank Muamalat Indonesia tanpa terkecuali dalam kegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini bertujuan menjaga independensi dan profesionalisme Bank dan pekerja.

Merujuk ketentuan Pasal 123 Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum, Bank senantiasa memperkenankan Insan Bank Muamalat Indonesia terlibat dalam kegiatan sosial dan lingkungan karena Bank meyakini bahwa kegiatan sosial dan lingkungan memberi dampak positif kepada khalayak yang lebih luas untuk jangka panjang serta mendukung visi misi Bank dalam penerapan keuangan berkelanjutan. Bank terus berupaya untuk mendukung pelaksanaan kegiatan sosial dan lingkungan yang diwujudkan melalui program Tanggung Jawab Sosial dan Lingkungan yang secara detail dijelaskan pada Bab Tanggung Jawab Sosial dan Lingkungan pada Laporan Tahunan ini atau pada Laporan Berkelanjutan (*Sustainability Report*).

Bank Muamalat does not tolerate the involvement of the Bank and all Bank Muamalat Indonesia personnel, without exception, in political activities, including providing funds for political purposes. This policy aims to maintain the independency and professionalism of the Bank and its employees.

Referring to the provisions of Article 123 of the Financial Services Authority Regulation No. 17 of 2023 regarding the Governance Implementation for Commercial Banks, the Bank always allows Bank Muamalat Indonesia Personnel to be involved in social and environmental activities because the Bank believes that social and environmental activities have positive impact on a wider audience for long run and supports the Bank's vision and mission in implementing sustainable finance. The Bank continues to strive to support the implementation of social and environmental activities realized through the Social and Environmental Responsibility program which is explained in detail in the Social and Environmental Responsibility Chapter in this Annual Report or in the Sustainability Report.

Batas Maksimum Penyaluran Dana (BMPD)

Legal Lending Limit (LLL)

Sepanjang tahun 2024, Bank Muamalat Indonesia tidak melanggar dan/atau melampaui Batas Maksimum Penyaluran Dana (BMPD) baik kepada pihak terkait maupun pihak tidak terkait dengan Bank.

Throughout 2024, Bank Muamalat Indonesia did not violate and/ or exceed the Legal Lending Limit (LLL) for related parties and unrelated parties to the Bank.

Kebijakan Perlindungan Nasabah
Customers' Protection Policy

Bagi Bank Muamalat Indonesia, nasabah merupakan salah satu pemangku kepentingan yang memiliki peran penting bagi peningkatan kinerja dan keberlanjutan usaha Bank. Oleh karena itu, Bank berkomitmen dan terus berupaya untuk memberikan pelayanan prima dan perlindungan bagi para nasabah yang diwujudkan dengan adanya layanan pengaduan nasabah melalui email, website Bank Muamalat, SalaMuamalat, serta media sosial Bank, yang terdiri dari Facebook, Twitter dan Instagram.

Nasabah dapat langsung menghubungi dan melaporkan bila mendapatkan kendala dalam proses perbankan/transaksi keuangan di Bank Muamalat Indonesia. Bank juga senantiasa berupaya secara maksimal dalam melindungi kepentingan seluruh nasabah dan memberikan yang terbaik, sebagai bentuk pemenuhan Undang-Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi dan Peraturan Otoritas Jasa Keuangan Nomor 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan.

Informasi lebih rinci terkait dengan mekanisme prosedur dan pelaksanaan penyelesaian pengaduan nasabah dijelaskan dalam Bab Tanggung Jawab Sosial dan Lingkungan pada Laporan Tahunan ini atau pada Laporan Berkelanjutan (*Sustainability Report*).

For Bank Muamalat Indonesia, customers are one of the stakeholders who have an important role in improving the performance and sustainability of the Bank's business. Therefore, the Bank is committed and continues to strive to provide excellent services and protection for customers, which is realized by providing customer complaint services through the Bank Muamalat website, SalaMuamalat, as well as the Bank's social media, such as Facebook, X and Instagram.

Customers can immediately contact and report if they encounter problems in the banking/financial transaction process at Bank Muamalat Indonesia. The Bank also always strive with maximum efforts to protect the interests of all customers and provide the best, as a form of compliance with Law No. 27 of Year 2022 concerning Protection of Personal Data and Financial Services Authority Regulation Number 22 of 2023 concerning Consumer and Community Protection in the Financial Services Sector.

More detailed information regarding the procedures and implementation mechanisms for resolving customer complaints is explained in the Social and Environmental Responsibility Chapter of this Annual Report or in the Sustainability Report.

PERLINDUNGAN HAK KREDITUR

Dalam rangka perlindungan hak-hak kreditur, Bank Muamalat Indonesia melakukan keterbukaan informasi secara jujur dan transparan serta persamaan perlakuan (*equal treatment*) kepada seluruh kreditur tanpa adanya diskriminasi. Melalui keterbukaan informasi, seluruh kreditur, pemangku kepentingan, maupun mitra usaha memperoleh informasi yang relevan sesuai kebutuhannya sehingga masing-masing pihak dapat membuat keputusan yang objektif atas dasar pertimbangan yang adil, wajar dan akurat.

PROTECTION OF CREDITORS' RIGHTS

In order to protect creditors' rights, Bank Muamalat Indonesia provides honest and transparent information disclosure as well as equal treatment to all creditors without any discrimination. Through information disclosure, all creditors, stakeholders and business partners obtain relevant information according to their needs so that each party can make objective decisions based on fair, reasonable and accurate considerations.

Hal tersebut juga sejalan dengan implementasi GCG. Melalui kebijakan tersebut, Bank berharap hak-hak kreditur dapat terpenuhi sekaligus mampu menjaga kepercayaan kreditur terhadap Bank.

Bank menjamin hak-hak kreditur dilaksanakan dengan baik, yang dituangkan dalam perjanjian yang disepakati oleh kedua belah pihak. Sebagai bagian dari pelaksanaan dari hak-hak kreditur, Bank menjalankan kewajibannya sebagaimana yang diperjanjikan dengan tepat waktu dan berupaya untuk menghindari keterlambatan maupun kelalaian yang berpotensi menimbulkan kerugian kedua belah pihak.

This is also in line with the implementation of GCG. Through this policy, the Bank hopes that creditors' rights can be fulfilled while being able to maintain creditors' trust in the Bank.

The bank guarantees that creditors' rights are implemented properly, which is stated in the agreement agreed by both parties. As part of the implementation of creditors' rights, the Bank carries out its obligations as agreed in a timely manner and strives to avoid delays or negligence that have the potential to cause losses to both parties.

Sistem Pelaporan Pelanggaran
Whistleblowing System

Pedoman Pelaporan Pelanggaran atau *Whistleblowing System* (WBS) merupakan mekanisme pengendalian internal yang didesain untuk menjaga transparansi dan kepatuhan karyawan serta manajemen Bank Muamalat Indonesia. WBS memastikan adanya sarana komunikasi yang dipercaya oleh seluruh pihak untuk melaporkan adanya indikasi atau kejadian penyalahgunaan wewenang/jabatan atau pelanggaran terhadap aturan kedisiplinan, kode etik atau peraturan internal lainnya, *fraud* atau Tindak pidana Pencucian Uang (TPPU) atau Tindak Pidana Pendanaan Terorisme (TPPT).

Penerapan WBS bertujuan untuk menciptakan lingkungan yang transparan dan akuntabel untuk mendukung terciptanya *Good Corporate Governance* (GCG) di lingkungan Bank serta dalam rangka mencegah terjadinya tindak penyimpangan/pembiaran (*fraud*) yang dapat menimbulkan kerugian material ataupun immaterial bagi Bank di kemudian hari.

The Violation Reporting Guidelines or Whistleblowing System (WBS) is an internal control mechanism designed to keep transparency and compliance of employees and management of Bank Muamalat Indonesia. WBS ensures that there is a communication facility that is trusted by all parties to report indications or incidents of abuse of authority/position or violations of disciplinary rules, codes of ethics or other internal regulations, fraud or money laundering crimes (TPPU) or terrorist financing crimes (TPPT).

The implementation of WBS aims to create a transparent and accountable environment to support the creation of Good Corporate Governance (GCG) within the Bank and to prevent acts of deviation/omission (fraud) which can cause material or immaterial losses for the Bank in the future.

MEKANISME PELAPORAN

Sejalan dengan pilar ke 2 Strategi Anti *Fraud* yaitu deteksi, Bank Muamalat telah menyediakan sarana penerimaan laporan yang dilaksanakan melalui mekanisme *Whistleblowing System* (WBS) Bank Muamalat.

Untuk mendorong partisipasi karyawan dan masyarakat agar berani bertindak dalam mencegah terjadinya *Fraud* dengan melaporkannya kepada pihak yang dapat menanganinya (unit kerja Anti *Fraud*) maka Bank telah menyediakan sarananya yang mudah diakses, antara lain melalui :

REPORTING MECHANISM

In line with the 2nd pillar of the Anti-Fraud Strategy, namely detection, Bank Muamalat has provided a means of receiving reports, which are implemented through the Bank Muamalat Whistleblowing System (WBS) mechanism.

To encourage employee and community participation to dare to act in preventing fraud by reporting it to the party that can handle it (Anti-Fraud work unit), the Bank has provided easily accessible facilities, including through:

Contact Center WBS
PT Bank Muamalat Indonesia Tbk
Muamalat Tower Lantai 9
Jl. Prof. Dr. Satrio Kav. 18
Jakarta 12940
UP. Anti Fraud
e-mail: antifraud@bankmuamalat.co.id
Telpon/SMS/WA : 0811-1310-6000

Perlindungan bagi Pelapor

Bank juga akan memberikan bantuan perlindungan hukum kepada pelapor dari segala bentuk ancaman, intimidasi, hukuman atau tindakan yang tidak menyenangkan dari pihak manapun. Perlindungan juga diberikan kepada karyawan yang melakukan penyelidikan dan bagi yang memberikan informasi terkait dengan penyelidikan pelanggaran. Apabila terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan merujuk kepada ketentuan internal yang berlaku, maupun sesuai dengan ketentuan perundangundangan yang berlaku.

Pengelola Pengaduan

Whistleblowing System dikelola oleh Unit Kerja Anti Fraud dan difungsikan sebagai turunan dari Strategi *Anti-Fraud* (SAF) yang mencakup: Perlindungan kepada *Whistleblower*, Sistem Pelaporan dan Mekanisme Tindak Lanjut Laporan *Whistleblower*, Pengaduan Indikasi *Fraud* serta *Contact Center* WBS.

JENIS SANKSI BAGI PELANGGAR

Apabila terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan mengacu pada ketentuan yang berlaku di Bank, maupun sesuai dengan perundang-undangan yang berlaku. Bagi pelaku yang terbukti, Bank menerapkan sanksi tegas dengan mengacu pada *Ittifaq* (Perjanjian Kerjasama).

WBS Contact Center
PT Bank Muamalat Indonesia Tbk
Muamalat Tower 9th Floor
Jl. Prof. Dr. Satrio Kav. 18
Jakarta 12940
Attn. Anti Fraud
e-mail: antifraud@bankmuamalat.co.id
Phone/SMS/WA : 0811-1310-6000

Protection for Whistleblowers

The Bank will also provide legal protection assistance to the reporter from all forms of threats, intimidation, punishment or unpleasant actions from any party. Protection is also provided to employees who conduct investigations and to those who provide information related to violations investigations. If the reported party is proven to have committed a violation, the sanctions given refer to the applicable internal provisions, as well as in accordance with the applicable statutory provisions.

Complaints Management

The Wistleblowing System is managed by the Anti-Fraud Division and functions as a derivative of the Anti-Fraud Strategy (SAF) which includes: Protection for Whistleblowers, Reporting System and Follow-up Mechanism for Whistleblower Reports, Fraud Indication Complaints and WBS Contact Center.

TYPES OF SANCTION FOR VIOLATORS

If the reported party is proven to have committed a violation, the sanctions given refer to the provisions in force at the Bank, as well as in accordance with applicable laws. For proven perpetrators, the Bank applies strict sanctions by referring to the Ittifaq (Cooperation Agreement).

Kebijakan Pencegahan *Insider Trading*
Insider Trading Prevention Policy

Kebijakan GCG Bank Muamalat mengatur bahwa Bank senantiasa menyediakan informasi yang cukup, akurat, dipercaya dan tepat waktu kepada segenap pemangku kepentingan dengan mengedepankan prinsip *equal/ treatment*. Jajaran Bank dilarang untuk membeli atau menjual saham (*common stock*) atau surat berharga Bank lainnya pada saat yang bersangkutan bertanggung jawab atas informasi penting yang tidak dimaksudkan untuk konsumsi publik yang dapat mempengaruhi nilai harga saham dan surat berharga Bank. Sebagai informasi bahwa Bank Muamalat Indonesia merupakan perusahaan terbuka, namun tidak memperdagangkan sahamnya di Bursa Efek Indonesia, sehingga potensi terjadinya *insider trading* sangat rendah.

Bank Muamalat's GCG policy stipulates that the Bank always provides sufficient, accurate, reliable and timely information to all stakeholders by prioritizing the principle of equal/ treatment. Bank officials are prohibited from buying or selling shares (common stock) or other Bank securities when they are responsible for important information that is not intended for public consumption which may affect the price value of the Bank's shares and securities. For your information, Bank Muamalat Indonesia is a public company, but does not trade its shares on the Indonesian Stock Exchange, so the potential for insider trading to occur is very low.

Pendapatan Non Halal dan Penggunaannya
Non-Halal Income and Its Use

Berikut adalah rincian pendapatan non halal (kebajikan) Bank sepanjang 2024 dan penggunaannya.

The following are details of the Bank's non-halal income throughout 2023 and its use.

disajikan dalam jutaan Rupiah)
(expressed in millions of Rupiah)

No.	Sumber Dana Kebajikan Source of Benevolent Fund	Nilai Pendapatan Dana Kebajikan Benevolent Fund Income Value
1.	Infaq	481.109
2.	Denda Fine	2.540.575
3.	Penerimaan Non Halal Non-Halal Income	2.237.206
4.	Lainnya Other	454.260
	Total Penerimaan **Total Income**	**5.715.150**

MADINA
Bank Muamalat
Pertama Murni Syariah
CASH MANAGEMENT SYSTEM MADINA
Khusus Nasabah Korporasi/Perusahaan/Non Individu
BAYAR TAGIHAN VA MUAMALAT
MELALUI MADINA
BPKH
#AyoHijrah