



CODE OF CONDUCT ANNUAL GENERAL MEETING OF SHAREHOLDERS (the “Meeting”)

PT BANK MUAMALAT INDONESIA Tbk (The "Company") Jakarta, 25 June 2026 / 10 Muharam 1448 H

The Company has established these Rules of Conduct in connection with the Meeting, which shall apply to the Company's shareholders whose names are recorded in the Register of Shareholders issued by PT Datindo Entrycom, the Company's Share Registrar (the “BAE”), as of **29 May 2026 at 4:00 p.m. Western Indonesian Time (“Record Date”)**.

Meeting Information

Day/Date : Thursday, 25 June 2026 / 10 Muharam 1448 H
Waktu : 14.00 s/d 16.00 WIB (registration opens at 13.00 WIB)
Tempat : B.J. Habibie Ballroom, Muamalat Tower 2nd Floor
Jl. Prof. Dr. Satrio Kav.18, Karet Kuningan, Setiabudi, Jakarta Selatan

Meeting Agenda

1. Approval of the Company's Annual Report for the financial year ended 31 December 2025, including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the financial year 2025, and ratification of the Company's Financial Statements for the financial year 2025.
2. Determination of the use of the Company's net profit for the financial year 2025.
3. Appointment of a Public Accounting Firm to audit the Company's Financial Statements for the financial year 2026 and to perform other audits required by the Company.
4. Determination of the salaries and benefits of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board for the financial year 2026.
5. Approval of the update of the Company's Recovery Plan.

Quorum of Attendance

Pursuant to Article 86 paragraph (1) of Law No. 40 of 2007 regarding Limited Liability Companies (the “**Company Law**”), Article 41 paragraph (1) letter (a) of OJK Regulation No.

15/POJK.04/2020 regarding the Planning and Conduct of General Meetings of Shareholders of Public Companies (“**POJK 15/2020**”), and Article 11 paragraph (1) letter (a) of the Company's Articles of Association, the Meeting may be convened if attended by shareholders or their lawful proxies representing **more than one-half (1/2)** of the total shares with voting rights.

General Provisions

1. The Meeting shall be conducted in the Indonesian language.
2. All information relating to the Meeting, including the Announcement, Notice of Meeting, Rules of Conduct, Proxy Form, and Question Form, is available on the Company's website at:
<https://www.bankmuamalat.co.id/index.php/en/investor-relations/gms>
3. Participants of the Meeting consist of shareholders or their proxies, the Company's management, and invited guests, who shall not have voting rights or the right to raise questions.
4. Shareholders shall be deemed to have read these Rules of Conduct, which have been made available on the Company's website.
5. Shareholders or their proxies attending the Meeting in person shall comply with these Rules of Conduct and the security protocols applicable at the Meeting venue.
6. The Company shall provide explanations on each Meeting Agenda.
7. Shareholders shall not be charged any fees in relation to the proxy granted to the independent party designated by the Company. However, postage and stamp duty expenses shall be borne by each respective shareholder.

Grant of Proxy

1. Shareholders who are unable to attend the Meeting may **grant a proxy** either to an independent party appointed by the shareholder or to an independent party designated by the Company.
2. The independent party designated by the Company to act as proxy at the Meeting is a **representative of PT Datindo Entrycom, the Company's Share Registrar (“BAE”)**, as stated in the Proxy Form available on the Company's website.
3. Only Proxy Forms that have been validated by the BAE shall be entitled to attend the Meeting and be counted toward both quorum and voting.
4. Shareholders granting a proxy to an independent party shall:
 - a. Complete the Proxy Form;
 - b. Complete the Question Form (if any question or opinion is to be submitted);
 - c. Provide identity documents, namely:
 - For individual shareholders:
 - Indonesian Identity Card (KTP) or other valid identification documents

- For corporate shareholders or their proxies:
 - a copy of the latest Articles of Association;
 - a copy of the latest deed evidencing the composition of management or similar documents indicating the latest management composition; and
 - a Special Power of Attorney (if required under the Articles of Association of such legal entity).
- d. Submit the original Proxy Form and Question Form either directly or by registered mail to:
PT Bank Muamalat Indonesia Tbk
Attention: Corporate Affairs – Investor Relations
Jl. Prof. Dr. Satrio Kavling 18
RT.007/RW.004, Karet Kuningan
Setiabudi, South Jakarta
Special Capital Region of Jakarta 12940
- e. Submit **copies of the Proxy Form**, Question Form, and identity documents via email to:
Company : investor.relations@bankmuamalat.co.id
And
Share Registrar : dm@datindo.com
With the email subject: “Bank Muamalat AGMS 2026”

Registration of Shareholders or Their Proxies

1. Only shareholders whose names are recorded in the **Company's Register of Shareholders** as of **29 May 2026 at 16.00 WIB** shall be entitled to attend the Meeting.
2. Registration shall commence at **13.00 WIB** for shareholders and/or their proxies.
3. Shareholders and/or proxies arriving after the registration period has closed shall not be entitled to vote or submit questions or opinions during the Meeting, but may attend the Meeting as invitees.
4. Shareholders and/or their proxies who have arrived at the venue but are unable to enter the Meeting room due to space limitations may exercise their rights by granting a proxy to the independent party designated by the Company (the Company's Share Registrar representative) by completing and signing the written proxy form provided by the Company at the venue.

Conduct of the Meeting

1. The Meeting shall be chaired by a member of the Board of Commissioners appointed by the Board of Commissioners (the “**Chairman of the Meeting**”).
2. The Chairman of the Meeting shall open and adjourn the Meeting.
3. The Chairman of the Meeting shall confirm the quorum of attendance and voting

- quorum for each agenda item with the Notary.
4. The Chairman of the Meeting shall provide explanations regarding the Meeting agenda items, the procedures for addressing questions, and the voting mechanism.
 5. Prior to voting, the Chairman of the Meeting or his designated representative shall read out questions or opinions submitted by shareholders or their lawful proxies that are directly related to the relevant Meeting Agenda, in accordance with the procedures set forth under the section on Questions/Opinions.

Submission of Questions or Opinions

1. The Company shall provide eligible shareholders with the opportunity to submit questions and/or opinions during the Meeting.
2. Eligible shareholders are shareholders or their lawful proxies who have completed registration and whose attendance has been validated by the BAE.
3. Questions and/or opinions **shall be submitted in writing** using the **Question Form** provided by the Meeting Committee or downloaded from the Company's website.
4. The Question Form **must be filled completely** by stating the shareholder's name, the number of shares owned or represented, and the question or opinion to be submitted. Questions shall be concise and clear.
5. The completed Question Form must be submitted through the Meeting Committee **no later than the registration period**.
6. **Questions must be directly related to the Meeting Agenda.** Questions not directly related thereto shall not be validated and shall not be read during the Meeting.
7. Questions not related to the Meeting Agenda may be submitted in writing via email to: investor.relations@bankmuamalat.co.id
8. Prior to voting on each agenda item, the Chairman of the Meeting shall read validated questions and answer them individually. Where necessary, the Chairman may request the Board of Directors or designated Meeting Committee members to read the questions and may invite members of the Board of Directors, Board of Commissioners, supporting professionals, or other relevant Company representatives to provide responses.
9. A maximum of three (3) questioners shall be accommodated during each question-and-answer session.
10. Voting shall be conducted after questions and/or opinions have been addressed.

Voting and Resolution

1. Resolutions shall be adopted by deliberation to reach consensus. If consensus cannot be achieved, voting shall be conducted.
2. Shareholders or proxies **voting against or abstaining shall raise their hands and complete a Voting Card**, which shall be submitted to the Meeting Committee and subsequently to the BAE for tabulation. If no hand is raised, the relevant agenda item shall be deemed unanimously approved by all shareholders or proxies attending the Meeting. The Notary shall thereafter announce the voting results.
3. Pursuant to Article 11 paragraph (1) letter (b) of the Company's Articles of Association

and Article 41 paragraph (1) letter (c) of POJK 15/2020, **agenda items 1 through 5** shall be approved if **supported by more than one-half (1/2) of the valid voting shares** present or represented at the Meeting.

4. In accordance with Article 47 of POJK 15/2020, shareholders entitled to vote **who attend the Meeting but abstain** shall be deemed to cast votes identical to those cast by the majority of voting shareholders.
5. At the conclusion of each vote count, the Notary shall announce the voting results.

Miscellaneous

1. Shareholders and their lawful proxies are requested to remain seated in the designated area throughout the Meeting.
2. Meeting participants are requested to respect one another and refrain from interrupting others, including the Chairman of the Meeting.
3. Participants are requested to switch their mobile phones and other communication devices to silent or vibration mode.
4. These Rules of Conduct shall be binding upon all Meeting participants.
5. These Rules of Conduct are prepared in accordance with the Company's Articles of Association and prevailing laws and regulations.
6. These Rules of Conduct are available in both Indonesian and English. In the event of any inconsistency or discrepancy in interpretation between the Indonesian and English versions, the Indonesian version shall prevail.
7. Under certain circumstances, the Chairman of the Meeting shall be entitled to take all necessary actions to ensure the orderly and efficient conduct of the Meeting, including, without limitation, requesting any participant deemed by the Chairman to have disrupted the Meeting to leave the Meeting room.
8. Matters not provided for in these Rules of Conduct shall be determined by the Chairman of the Meeting in accordance with the Company's Articles of Association and applicable laws and regulations.

Jakarta, 25 June 2026 / 10 Muharam 1448 H
PT Bank Muamalat Indonesia Tbk
Board of Directors