



INVITATION ANNUAL GENERAL MEETING OF SHAREHOLDERS PT BANK MUAMALAT INDONESIA Tbk

Assalamualaikum Warahmatullahi Wabarakatuh.

The Board of Directors of PT Bank Muamalat Indonesia Tbk (hereinafter referred to as the "**Company**") having its domicile in South Jakarta, hereby invites the Shareholders to attend the Company's Annual General Meeting of Shareholders (hereinafter referred to as the "**AGMS**") which will be held physically insha Allah on:

Day, Date : Thursday, June 25th, 2026 / 10 Muharam 1448 H
Time : 14.00 – 16.00 Western Indonesian Time
Place : BJ Habibie Ballroom - Muamalat Tower 2nd Floor
Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940, Indonesia

The AGMS will be held with the following Agenda:

- 1. Approval of the Company's Annual Report for the Financial Year 2025, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2025, and ratification of the Company's Financial Statements for the Financial Year 2025.**

Explanation:

In accordance with the provisions of Article 9.5 and Article 9.6 of the Company's Articles of Association, as well as Article 66, Article 69, and Article 78 of the Law of the Republic of Indonesia Number 40 of 2007 on Limited Liability Companies as amended by Law of the Republic of Indonesia Number 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into Law ("**Company Law**"), the approval of the Annual Report which includes the Company's Financial Statements, the Company's Activity Report and the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board, shall be resolved at the AGMS.

Under this agenda item, the Company will also propose to the AGMS to grant full release and discharge (acquit et de charge) to the Board of Directors for management actions and to the Board of Commissioners and the Sharia Supervisory Board for supervisory actions carried out during the financial year 2025.

- 2. Determination of the Use of the Company's Net Income for the Financial Year 2025.**

Explanation:

In accordance with the provisions of Article 20.1 of the Company's Articles of Association as well as Article 70 and Article 71 of the Company Law, the allocation of the Company's net profit is decided by the AGMS.

3. Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2026 and other audits required by the Company.

Explanation:

In accordance with the provisions of Article 9.5 letter c of the Company's Articles of Association, Article 3 of POJK Number 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and Article 59 of Financial Services Authority Regulation Number 15/POJK.04/2020 ("POJK 15/2020") concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies, the appointment of a Public Accounting Firm registered with the Financial Services Authority to audit the Company's Financial Statements must be made at the General Meeting of Shareholders based on the recommendation of the Board of Commissioners. The proposal for the appointment and dismissal of the public accountant and/or public accounting firm submitted by the Board of Commissioners must consider the recommendations of the Audit Committee.

4. Determination of Salaries and Benefits of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company for the Financial Year 2026.

Explanation:

In accordance with the provisions of Article 13.8, Article 15.7 and Article 15.16, and Article 18.6 of the Company's Articles of Association and Financial Services Authority Regulation Number 59/POJK.03/2017 concerning Application of Good Corporate Governance in the Provision of Remunerations for Sharia Commercial Banks and Sharia Business Units ("POJK 59/2017") as well as POJK 2 of 2024 concerning Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units ("POJK 2/2024"), the determination of the salary and allowances of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board shall be resolved at the AGMS.

5. Approval of the Update of the Company's Recovery Plan.

Explanation:

In accordance with the provisions of Article 9.5 of the Company's Articles of Association and Article 43 of Financial Services Authority Regulation Number 5 of 2024 ("POJK 5/2024") concerning the Determination of Supervisory Status and Handling of Commercial Bank Issues, an updated Recovery Plan containing certain amendments must obtain shareholders' approval at the nearest GMS. The Company has submitted the updated Recovery Plan and obtained approval from the Financial Services Authority in September 2025, which will subsequently be submitted to and approved by the shareholders at the AGMS.

ANNOTATION:

1. The Company does not send a separate invitation to the Shareholders because this invitation is considered as an official invitation to the Company's Shareholders to attend the AGMS.



2. The Shareholders of the Company who are entitled to attend or be represented and vote at the AGMS are the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on **Friday, May 29th, 2026 at 16.00 Western Indonesian Time** (hereinafter referred to as the "**Eligible Shareholders**").
3. The Company limits the number of Shareholders physically present at the venue of the AGMS, taking into account the room capacity and the security of the building where the AGMS takes place. For this reason, Shareholders who are unable to attend or cannot enter the room, can authorise an Independent Proxy that has been provided by the Company's Securities Administration Bureau, PT Datindo Entrycom.
4. Eligible Shareholders or their proxies who will attend the AGMS are required to submit a photocopy of the Share Certificate/Collective Share Certificate and Identity Card (KTP) or other proof of identity to the officer before entering the AGMS room. Shareholders of the Company which are Legal Entities are required to bring a photocopy of the latest legal documents or Articles of Association of the company, the latest management composition accompanied by proof of authority to represent the Legal Entity and submit to the officer before entering the AGMS room.
5. Authorisation by Eligible Shareholders:
 - a. Shareholders of the Company who are not present at the AGMS can be represented by their proxies by submitting a valid power of attorney (original) affixed with a stamp duty of IDR10,000.00 as well as a photocopy of the Share Certificate/Collective Share Certificate and ID card or other proof of identity of the authoriser and proxy to the officer before entering the AGMS room. The Power of Attorney form can be downloaded from the Company's website (<https://www.bankmuamalat.co.id/index.php/hubungan-investor/rups>).
 - b. Granting power of attorney to members of the Board of Directors, members of the Board of Commissioners and Employees of the Company is permitted, but the votes they cast as proxies in the AGMS shall not be counted in the voting process.
 - c. The granting of power of attorney can be done to an Independent Proxy provided by the Company's Securities Administration Bureau, PT Datindo Entrycom.
6. The Company provides the AGMS Rules of Conduct, Power of Attorney Form, and materials related to the AGMS agenda. Shareholders and invitees may obtain such materials by downloading the relevant AGMS materials from the Company's website (<https://www.bankmuamalat.co.id/index.php/hubungan-investor/rups>).
7. To facilitate the arrangement of the AGMS, Shareholders or their proxies who attend are kindly requested to be at the venue of the AGMS no later than 30 (thirty) minutes before the event begins.

This invitation is hereby conveyed for the attention of all Shareholders.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, June 2nd, 2026 / 16 Dhul-Hijjah 1447 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS