

MATERIALS FOR THE ANNUAL GENERAL MEETING OF SHAREHOLDERS PT BANK MUAMALAT INDONESIA Tbk

Assalamualaikum Warahmatullahi Wabarakatuh.

The Board of Directors of PT Bank Muamalat Indonesia Tbk ("**Company**", "**Bank**") domiciled in South Jakarta, will hold an Annual General Meeting of Shareholders ("**AGMS**" or "**Meeting**") of the Company to be held on:

Day, Date : Thursday, June 20, 2025 / 24 Dhul Hijjah 1446 H
Time : 16.00 – 18.00 Western Indonesia Time Zone
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 2024, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2024, and ratification of the Company's Financial Statements for the Financial Year 2024**

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 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 Report on the Supervisory Duties of the Board of Commissioners and Sharia Supervisory Board, is decided at the AGMS.

Annual Report PT Bank Muamalat Indonesia Tbk 2024:

https://www.bankmuamalat.co.id/uploads/hubungan_investor/1_laporan-tahunan-2024_1.pdf

Sustainability Report PT Bank Muamalat Indonesia Tbk 2024:

https://www.bankmuamalat.co.id/uploads/hubungan_investor/1_laporan-keberlanjutan-2024_1.pdf

For this **First Agenda** Item, the Company proposes the following to the Shareholders:

- a. Approved and accepted the Company's Annual Report including the Report of Supervisory Duties performed by the Board of Commissioners and Sharia Supervisory Board for the Financial Year ended 31 December 2024 and ratified the Consolidated Financial Statements for the Financial Year ended 31 December 2024 audited by the

Public Accounting Firm Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A), an affiliate of BKR International, in accordance with report number **00001/2.0936/AU.4/07/0396-4/1/III/2025** dated 27 March 2025 with Fair Opinion in All Material Matters,

The financial position of PT Bank Muamalat Indonesia Tbk as of 31 December 2024, and financial performance, cash flows, reconciliation of income and profit sharing, sources and distribution of zakat funds and sources and uses of benevolent funds for the year then ended, in accordance with Indonesian Financial Accounting Standards.

- b. To grant full release and discharge (vollediq acquit et decharge) to the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors of the Company for the supervisory and management actions taken during the financial year ended 31 December 2024, to the extent that such actions are not criminal offences and such actions are reflected in the Company's Annual Report and Financial Statements for the financial year ended 31 December 2024.

2. Determination of the Use of the Company's Net Income for the Financial Year 2024

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 utilisation of the Company's net profit is decided by the AGMS.

Dividend Policy PT Bank Muamalat Indonesia Tbk:

https://www.bankmuamalat.co.id/uploads/hubungan_investor/1_kebijakan-dividen.pdf

For this **Second Agenda** Item, the Company proposes the following to the Shareholders: Approve the Company's net profit for the financial year 2024 after tax amounting to Rp18,457,535,000. (eighteen billion four hundred fifty-seven million five hundred thirty-five thousand rupiah), entirely utilised for the Company's reserves, so that no dividend distribution will be made on the Company's net profit for the financial year 2024.

3. Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2025 and other audits required by the Company

Explanation :

In accordance with the provisions of Article 9.5 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 POJK Number 15/POJK.04/2020 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 by considering the proposal 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.

For this **Third Agenda**, the Company proposes the following to the Shareholders:

Approve the appointment of Public Accounting Firm Doli, Bambang, Sulistiyanto, Dadang and Ali ("KAP DBSD&A") as the Public Accounting Firm that will audit the Financial Statements of PT Bank Muamalat Indonesia Tbk for the Financial Year 2025 includes all necessary audits as required by the Bank in compliance with relevant regulations..

4. **Determination of Salaries or Honoraria and Benefits of Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company for the Financial Year 2025**

Explanation :

In accordance with the provisions of Article 13 paragraph 8 and paragraph 13 and Article 15 paragraph 7 and paragraph 16 of the Company's Articles of Association, the determination of the salary or honorarium and allowances of the Board of Commissioners and the Board of Directors is determined by the GMS. As for the Sharia Supervisory Board ("SSB"), in accordance with the provisions in Article 18 paragraph 6 of the Company's Articles of Association, the remuneration ratio has been determined.

For this **Fourth Agenda**, the Company proposes the following to the Shareholders:

The GMS approved the delegation to the Board of Commissioners to determine the Salaries, Fees and Other Benefits for members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board for 2025, after consulting with BPKH as the Controlling Shareholder by taking into account the recommendations of the Remuneration and Nomination Committee (KRN).

5. **Changes in the composition of the Company's Management**

Explanation :

The term of office of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board ends at the closing of the 5th AGMS and in accordance with Article 9.5, Article 12.4 and paragraph 7, Article 15.6 and paragraph 10, and Article 18.9 of the Company's Articles of Association as well as Article 3, Article 8, Article 23, and Article 27 of POJK No.33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies ("POJK 33/2014") that changes in the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company are carried out in the GMS.

For this **Fifth Agenda**, the Company proposes the following to the Shareholders:

- a. Approved the appointment of Mr. Ricky Rikardo Mulyadi as a member of the Bank's Board of Directors effective as of the closing of this Meeting until the Annual General Meeting of Shareholders in 2029 (two thousand twenty nine), without prejudice to the right of the GMS to dismiss him at any time before his term of office in accordance with the provisions of the Bank's Articles of Association, and his appointment will be effective after obtaining a determination of passing the Fit and Proper Assessment

from OJK.

- b. Approve the authorization to the Board of Directors with the right of substitution, to restate the resolution with respect to the changes in the composition of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors in a Notarial deed and notify the competent authorities and in connection therewith to do everything necessary in accordance with the provisions of the prevailing laws and regulations.

The complete composition of the Company's Management with the term of office until the Annual General Meeting of Shareholders in 2029, will be as follows:

Syariah Supervisory Board

1. Chairman : Drs. H. Solahudin Al Aiyub
2. Member : Dr.H. Agung Danarto
3. Member : Hj. Siti Haniatunnisa

Board Of Commissioners

1. President Independent Commissioner : Amin Said Husni
2. Independent Commissioner : Sartono
3. Commissioner : Andre Mirza Hartawan

Board Of Directors

1. President Director : Hery Syafril
2. Compliance Director : Karno
3. Director : Ricky Rikardo Mulyadi

Provided that:

For prospective members of the Bank's Board of Directors who have not obtained a determination of passing the Fit and Proper Assessment from OJK, their appointment will be effective after obtaining a determination of passing the Fit and Proper Assessment from OJK

This is conveyed to be a common concern.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, June 20, 2025 / 24 Dzulhijjah 1446 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS

PROFIL CALON DIREKSI BANK



CALON DIREKTUR BISNIS



RICKY RIKARDO MULYADI

- Regional CEO Region IX Kalimantan, Bank Syariah Indonesia (2023 – 2025)
- Retail Financing Business Deputy Region IV Jakarta 1, Bank Syariah Indonesia (2023)
- Area Manager, Bank Syariah Indonesia (2019 – 2023)
- Branch Manager, Bank Syariah Mandiri (2010 – 2019)