



MATERIALS FOR THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS PT BANK MUAMALAT INDONESIA Tbk

Assalamualaikum Warahmatullahi Wabarakatuh.

The Board of Directors of PT Bank Muamalat Indonesia Tbk (the “**Company**” or the “**Bank**”), domiciled in South Jakarta, hereby announces that the Annual General Meeting of Shareholders (“**AGMS**” or the “**Meeting**”) for the 2025 financial year will be convened as follows:

Day/Date : Thursday, 25 June 2026 / 10 Muharram 1448 H
Time : 14.00 – 16.00 Western Indonesia Time
Venue : Ballroom BJ Habibie - Muamalat Tower 2nd Floor
JL. Prof. Dr. Satrio Kav. 18, Jakarta 12940, Indonesia

The AGMS agenda items are as follows:

1. Approval of the Company’s Annual Report for the 2025 Financial Year, Including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the 2025 Financial Year, and Ratification of the Company’s Financial Statements for the 2025 Financial Year

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.

Entering 2026, the national economy has continued to demonstrate resilience despite the persistence of global challenges and external risks requiring prudent anticipation. The Indonesian banking industry has likewise maintained positive growth momentum.

Throughout 2025, Bank Muamalat continued its business transformation initiatives and achieved encouraging progress. The Bank's retail transformation has begun to yield positive results, supported by product development, enhanced digital services, and strengthened synergies with the Indonesian Hajj Financial Management Agency (BPKH) as the Controlling Shareholder. The Bank also launched its Sharia Restricted Investment Account (SRIA) investment financing product in the social sector and further strengthened its digital services through the M-DIN application, including the Hajj registration feature.

The achievements recorded in 2025 serve as a source of motivation for the Bank to continue improving its performance in 2026. The Board of Directors believes that Bank Muamalat possesses a strong foundation to sustain healthy, adaptive, and sustainable growth as part of its journey of hijrah toward greater blessings.

Comprehensive information regarding the Bank's financial and operational performance is available in the Company's 2025 Annual Report and Sustainability

Report, which have been published on the Company's website since 30 April 2026.

2025 Annual Report of PT Bank Muamalat Indonesia Tbk:

https://www.bankmuamalat.co.id/uploads/hubungan_investor/Annual-Report-Bank-Muamalat-2025.pdf

2025 Sustainability Report of PT Bank Muamalat Indonesia Tbk:

https://www.bankmuamalat.co.id/uploads/hubungan_investor/Sustainability-Report-Bank-Muamalat-2025.pdf

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

Explanation:

Pursuant to Article 20.1 of the Company's Articles of Association and Articles 70 and 71 of the Company Law, the appropriation of the Company's net profit shall be determined by the AGMS.

In accordance with Article 20 paragraph (1) of the Company's Articles of Association, where the Company records a positive retained earnings balance, the Company shall allocate a certain portion of its net profit to the statutory reserve as required under prevailing laws and regulations. The utilization of the remaining net profit shall be determined by the General Meeting of Shareholders, taking into account the Company's financial condition.

The Company's Dividend Policy has also been published on the Company's website pursuant to Article 108 of OJK Regulation No. 17 of 2023.

Dividend Policy of PT Bank Muamalat Indonesia Tbk:

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

3. Appointment of a Public Accounting Firm to Audit the Company's Financial Statements for the 2026 Financial Year and Other Audits Required by the Company

Explanation:

Pursuant to Article 9.5 letter (c) of the Company's Articles of Association, Article 3 of OJK Regulation No. 9 of 2023 concerning the Engagement of Public Accountants and Public Accounting Firms in Financial Services Activities, and Article 59 of OJK Regulation No. 15/POJK.04/2020 regarding the Planning and Conduct of General Meetings of Shareholders of Public Companies ("POJK 15/2020"), the appointment of an OJK-registered Public Accounting Firm to audit the Company's Financial Statements must be approved at a General Meeting of Shareholders after taking into consideration the recommendation of the Board of Commissioners.

Any proposal regarding the appointment or dismissal of a public accountant and/or public accounting firm submitted by the Board of Commissioners shall take into account the recommendation of the Audit Committee.

4. Determination of Salaries or Honoraria and Other Benefits for Members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board for the 2026 Financial Year

Explanation:

The relevant provisions of the Company's Articles of Association concerning remuneration are as follows:

Board of Directors

Article 13 paragraph (8) of Deed No. 24 concerning the Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk dated 18 December 2024 provides:

“The salaries, fees and other benefits (if any) payable to members of the Board of Directors shall be determined by the General Meeting of Shareholders, and such authority may be delegated by the General Meeting of Shareholders to the Board of Commissioners, subject to prevailing laws and regulations.”

Board of Commissioners

Article 15 paragraphs (7) and (16) of Deed No. 24 concerning the Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk dated 18 December 2024 provide:

Article 15 paragraph (7)

“With respect to salaries, fees and other benefits (if any) payable to incumbent members of the Board of Directors or the Board of Commissioners, the General Meeting of Shareholders delegates such authority to the Board of Commissioners, following consultation with the Controlling Shareholder and taking into account the recommendation of the Remuneration and Nomination Committee (RNC), as well as prevailing laws and regulations.”

Article 15 paragraph (16)

“With respect to salaries, fees and other benefits (if any) payable to members of the Board of Commissioners whose terms have ended or who have been dismissed, the General Meeting of Shareholders delegates such authority to the Board of Commissioners, following consultation with the Controlling Shareholder and taking into account the recommendation of the Remuneration and Nomination Committee (RNC), as well as prevailing laws and regulations.”

Sharia Supervisory Board

Article 18 paragraph (6) of Deed No. 24 concerning the Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk dated 18 December 2024 provides:

“With respect to salaries, fees, benefits and/or other compensation (if any) payable to members of the Sharia Supervisory Board, the General Meeting of Shareholders delegates such authority to the Board of Commissioners, following consultation with the Controlling Shareholder and taking into account the recommendation of the Remuneration and Nomination Committee (RNC), as well as prevailing laws and regulations.”



5. Approval of the Updated Recovery Plan of the Company

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.

This material is conveyed for the attention of all Shareholders.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, 25 June 2026 / 10 Muharram 1448 H
PT BANK MUAMALAT INDONESIA Tbk