



**SUMMARY OF MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK MUAMALAT INDONESIA Tbk
20 JUNE 2025 / 24 ZULHIJAH 1446 H**

Assalamualaikum Warahmatullahi Wabarakatuh.

The Board of Directors of PT Bank Muamalat Indonesia Tbk ("**Company**"), domiciled in Jakarta, hereby announces that the Company has convened its Annual General Meeting of Shareholders ("**Meeting**") with the following details:

A. Day, Date, Place, Time, and Agenda of the Meeting

Day, Date : Friday, June 20, 2024 / 24 Zulhijah 1446 H
Time : 14.23 – 16.05 Western Indonesia Time Zone
Place : BJ Habibie Ballroom - Muamalat Tower 2nd Floor
Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940, Indonesia

Meeting Agenda :

1. Approval of the Company's Annual Report for the Financial Year 2024, including the Oversight Report of the Board of Commissioners and the Sharia Supervisory Board, and the ratification of the Company's Financial Statements for the Financial Year 2024.
 2. Determination of the Use of the Company's Net Income for the Financial Year 2024.
 3. Appointment of a Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2025 and to perform other audits as required by the Company.
 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.
 5. Changes in the composition of the Company's Management.
- B. Notification of the plan to convene the Meeting along with the Agenda** has been submitted to the Chief Executive of the Capital Market Supervisor in accordance with the provisions of Article 10 paragraph (3) letter (a) of the Company's Articles of Association in conjunction with Article 13 paragraph (1) of the Financial Services Authority Regulation Number 15/POJK.04 /2020 concerning the planning and Organization of the General Meeting of Shareholders of Public Companies ("POJK 15") through Letter Number 221/B/PRD-SRT/IV/2025 dated 25 April 2025 addressed to the Chief Executive of Capital Market, Derivatives Finance, and Carbon Exchange Supervision of the Financial Services Authority (OJK), as well as to the Head of the Sharia Banking Supervision Department of OJK (hereinafter referred to as the "OJK") regarding the Notification of the Plan to Convene the Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company").
- C. The Announcements and Invitations** for the Meeting has been carried out in accordance with the provisions of Article 14 paragraph (1) and Article 17 paragraph (1) of POJK 15 as well as Article 10 paragraph (3) and Article 10 paragraph (4) of the Company's Articles of Association, as follows:
1. **The announcement** to the shareholders regarding the upcoming Meeting was published on 9 May 2025 in one Indonesian-language daily newspaper, namely *Harian Ekonomi Neraca* and in the Company's website in both Indonesian and English.

The Company submitted proof of publication of the Announcement to OJK through letter number 065/B/CAR-SRT/V/2025 dated 9 May 2025, addressed to the Chief Executive Officer of Capital Market Supervision, Derivative Finance and Carbon Exchange, as well as to the Head of Sharia Banking Supervision Department, regarding Submission of Proof of Publication of Announcement of the Annual General Meeting of Shareholders (“AGMS”) of PT Bank Muamalat Indonesia Tbk.

2. **The Invitation** to the shareholders regarding the convening of the Meeting was published on 4 June 2024 in one Indonesian-language daily newspaper, namely *Harian Ekonomi Neraca* and in the Company's website in Indonesian and English. This publication serves as valid as an invitation to all shareholders and/or their proxies. The Company has submitted proof of publication of the Invitation to OJK through letter number 101/B/CAR-SRT/VI/2024 dated 4 June 2024, addressed to the Chief Executive Officer of Capital Market Supervision, Derivative Finance and Carbon Exchange, and to the Head of the Sharia Banking Supervision Department dated 2 June 2025, regarding Submission of Proof of Publication of the Invitation to the Annual General Meeting of Shareholders (“AGMS”) of PT Bank Muamalat Indonesia Tbk.

D. Sharia Supervisory Board, Board of Commissioners, Board of Directors, and Shareholders of the Company Present at the Meeting

Sharia Supervisory Board

Chairman	: Mr. Drs. H. SHOLAHUDIN AL AIYUB, M.Si
Member	: Mrs. Hj. SITI HANIATUNNISA, LL. B, M. H
Member	: Mr. DR. H. AGUNG DANARTO, M.AG

Board of Commissioners

Independent President Commissioner	: Mr. Drs. SAPTO AMAL DAMANDARI, Ak
Commissioner	: Mr. Dr. Ir. ANDRE MIRZA HARTAWAN, MBA

Board of Directors

President Director	: Mr. Ir. H. IMAM TEGUH SAPTONO
Compliance Director	: Mr. KARNO

Mr SARTONO as Independent Commissioners was not present at the Meeting.

Shareholders include :

- BADAN PENGELOLA KEUANGAN HAJI, domiciled in South Jakarta, located at Muamalat Tower, Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940 (“BPKH”); as the holder/owner of 27,561,372,896 (twenty-seven billion five hundred sixty-one million three hundred seventy-two thousand eight hundred ninety-six) shares or representing 82.65% (eighty-two point six five percent)) of the total shares issued by the Company represented by Mr. Dr. FADLUL IMANSYAH, SE., MM., CFP, AAK, in his capacity as Chief Executive of BPKH.
Also present :
 - Mr. Mr. Prof. Dr. H. M. Arief Mufraini, Lc., M.Si. as a Member of the Executive Board of BPKH.
- ISLAMIC DEVELOPMENT BANK, having its address at 8111 King Khalid St. Al Nuzlah Al Yamania Dist. Unit No. 1 Jeddah 22332-2444 Kingdom of Saudi Arabia; as the

holder/owner of 680,513,489 (six hundred eighty million five hundred thirteen thousand four hundred eighty-nine) shares, representing 2.04% (two point zero four percent) of the total shares issued by the Company, represented by Mrs. Any Sirapurna Putri, pursuant to a Power of Attorney dated 12 June 2025, acting as proxy of Dr. Zamir Iqbal, Vice President Finance and Chief Financial Officer of the Islamic Development Bank.

E. The meeting was chaired by Mr. SAPTO AMAL DAMANDARI in his capacity as the Company's Independent President Commissioner, based on the Minutes of the Joint Meeting of the Board of Directors & SEVP (BOM) and the Board of Commissioners (BOC) of PT Bank Muamalat Indonesia Tbk ("Meeting") dated 16 April 2025, Number 05/R/CAR-RR/BOD-BOC/IV/2025.

F. Number of Shareholders with Voting Rights Present at the Meeting

The total number of shareholders and/or shareholder proxies present at the Meeting was 30,220,428,514 (thirty billion two hundred twenty million four hundred twenty-eight thousand five hundred fourteen) shares or 90.63% (ninety point six three percent). However, after the Meeting was opened and before the decision-making on the First Agenda Item, there were additional shareholders and/or shareholder proxies who arrived, bringing the total to 30,220,438,993 (thirty billion two hundred twenty million four hundred thirty-eight thousand nine hundred ninety-three) shares, or 90.63% (ninety point six three percent) of the total issued Series A, Series B, and Series C shares with voting rights, amounting to 33,345,160,962 (thirty-three billion three hundred forty-five million one hundred sixty thousand nine hundred sixty-two) shares in total, consisting of:

- Series A shares totalling 167,568,530 (one hundred sixty-seven million five hundred sixty-eight thousand five hundred thirty) shares;
- Series B shares totalling 5,991,066,655 (five billion nine hundred ninety-one million sixty-six thousand six hundred fifty-five) shares;
- Series C shares totalling 24,061,803,708 (twenty-four billion sixty-one million eight hundred three thousand seven hundred eight) shares.

By referring to the Company's Shareholders Register as of 27 May 2025 at 4:00 p.m. Western Indonesia Time, the quorum requirements as stipulated in Article 41 paragraph 1 letter a of POJK 15 and Article 11 paragraph 1 letter a of the Company's Articles of Association have been fulfilled; therefore, the Meeting is valid and authorized to adopt legitimate and binding resolutions on the matters discussed in accordance with the Meeting Agenda.

G. Opportunity to Ask Questions and/or Express Opinions at the Meeting

In the Agenda of the Meeting, the shareholders and/or their proxies were given the opportunity to ask questions and or provide responses/suggestions related to the agenda of the Meeting.

H. Number of Shareholders and/or Proxies of Shareholders who Asked Questions and/or Opinions/Proposals at the Meeting

- During the First Agenda, 2 (two) shareholders raised questions, which were responded to by the Chairman of the Meeting, the President Director, and the Compliance Director;

- During the Second Agenda, 1 (one) shareholder raised a question, which was responded to by the Compliance Director;
- During the Third Agenda, 2 (two) shareholders raised questions, which were responded to by the Chairman of the Meeting and the Compliance Director;
- During the Fourth Agenda, there were no questions and/or responses from shareholders;
- During the Fifth Agenda, 1 (one) shareholder gave a comment and 1 (one) shareholder raised a question, both of which were responded to by the Chairman of the Meeting and the Candidate for Business Director.

I. Meeting Decision Making Mechanism

The decision-making mechanism in the Meeting is carried out by deliberation for consensus. However, if deliberation to reach a consensus is not achieved, then the decision-making in the Meeting is carried out by open voting.

J. Meeting Decision

During the meeting, the following decisions were made :

In the First Agenda of the Meeting

The meeting unanimously decided on the basis of deliberation for consensus:

1. Approved and accepted the Company's Annual Report including the Report of Supervisory Duties carried out by the Sharia Supervisory Board and the Board of Commissioners 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/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 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.
2. 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 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.

In the Second Agenda of the Meeting

The meeting unanimously decided on the basis of deliberation for consensus:

Approve the Company's net profit for the financial year 2024 amounting to Rp18,457,535,000.00 (eighteen billion four hundred fifty-seven million five hundred thirty-five thousand rupiah), after deducting the corporate zakat, to be fully allocated to the Company's reserves. Therefore, no dividend shall be distributed from the Company's net profit for the financial year 2024.

In the Third Agenda of the Meeting

The meeting unanimously decided on the basis of deliberation for consensus:

1. Approve the appointment of the Public Accounting Firm DOLI, BAMBANG, SULISTIYANTO, DADANG & ALI ("KAP DBSD&A") to audit the Company's Financial Statements for the financial year 2025 and to perform other audits as required by the Company.
2. Delegate authority to the Board of Commissioners to determine the amount of honorarium and other reasonable terms of appointment for the Public Accounting Firm, in accordance with applicable regulations.
3. In the event that KAP DBSD&A is unable to complete the assigned audit, delegate authority to the Board of Commissioners to appoint a replacement Public Accounting Firm and determine its honorarium, based on applicable audit service criteria or limitations, and taking into account the recommendation of the Audit Committee.

In the Fourth Agenda of the Meeting

The meeting unanimously decided on the basis of deliberation for consensus:

The General Meeting of Shareholders approved the delegation of authority to the Board of Commissioners to determine the salaries, service fees, and other benefits for the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board for the year 2025, following consultation with BPKH as the Controlling Shareholder and taking into account the recommendations of the Nomination and Remuneration Committee (NRC).

In the Fifth Agenda of the Meeting

The meeting unanimously decided on the basis of deliberation for consensus:

1. Approve the appointment of Mr. RICKY RIKARDO MULYADI as a member of the Board of Directors of the Bank, effective as of the closing of this Meeting until the Annual General Meeting of Shareholders in 2029, following the remaining term of office of the existing members of the Board of Directors, without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time prior to the end of his term in accordance with the Bank's Articles of Association. The effectiveness of his appointment shall be subject to the issuance of a Fit and Proper Test pass decision by the OJK.
2. Approve the granting of power of attorney to the Board of Directors, with the right of substitution, to restate the resolutions concerning the changes in the composition of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors into a notarial deed, and to notify the authorized parties, and in connection therewith, to take all necessary actions in accordance with the prevailing laws and regulations.

Accordingly, the complete composition of the Company's management with a term of office until the Annual General Meeting of Shareholders in 2029 shall be as follows:

Sharia Supervisory Board

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| - Chairman | : Mr. Drs. H. SHOLAHUDIN AL AIYUB, M.Si |
| - Member | : Mrs. Hj. SITI HANIATUNNISA, LL. B, M. H |
| - Member | : Mr. Dr. H. AGUNG DANARTO, M.Ag |



Board of Commissioners

- Independent President Commissioner : Mr. Drs. SAPTO AMAL DAMANDARI, Ak
- Independent Commissioner : Mr. SARTONO
- Commissioner : Mr. Dr. Ir. ANDRE MIRZA HARTAWAN, MBA

Board of Directors

- President Director : Mr. Bapak Ir. H. IMAM TEGUH SAPTONO
- Compliance Director : Mr. KARNO
- Business Director : M RICKY RIKARDO MULYADI*

provided that:

For candidates of the Company's Board of Directors who have not yet obtained the Fit and Proper Test pass decision from the Financial Services Authority (OJK), their appointments shall become effective only after such decision has been obtained from the OJK.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, June 24, 2025 / 28 Dhul Hijjah 1446 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS