SUMMARY OF MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK MUAMALAT INDONESIA Tbk
25 June 2026 / 10 Muharram 1448 H

Assalamualaikum Warahmatullahi Wabarakatuh.

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

A. **Date, Venue, Time, and Agenda of the Meeting**

Day/Date	: Thursday, 25 June 2026 / 10 Muharram 1448 H
Time	: 14.50 - 16.30 Western Indonesian Time (WIB)
Venue	: Ballroom BJ Habibie - Muamalat Tower 2nd Floor Jalan Prof. Dr. Satrio Kav. 18, Jakarta Selatan 12940, Indonesia

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 ended 31 December 2025, and ratification of the Company's Financial Statements for the financial year ended 31 December 2025.
2. Approval of the appropriation of the Company's net profit for the financial year ended 31 December 2025.
3. Appointment of a Public Accounting Firm to audit the Company's Financial Statements for the financial year ending 31 December 2026 and to perform such other audits as may be required by the Company.
4. Determination of the salaries or honoraria and allowances of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board for the 2026 financial year.
5. Approval of the update to the Company's Recovery Plan.

B. **The notification of the proposed Meeting, including the Meeting Agenda**, was submitted to the Chief Executive of Capital Market Supervision in accordance with Article 10 paragraph (3) letter (a) of the Company's Articles of Association in conjunction with Article 13 paragraph (1) of OJK Regulation No. 15/POJK.04/2020 concerning the Planning and Conduct of General Meetings of Shareholders of Public Companies ("**POJK 15**"), through Letter No. **203/B/PRD-SRT/V/2026** dated **4 May 2026**, addressed to:

- the Chief Executive of Capital Market, Derivative Financial Instruments and Carbon Exchange Supervision; and
- the Head of the Islamic Banking Supervision Department

of the Financial Services Authority ("**OJK**"), regarding the Notification of the Proposed Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk.

C. **The Announcement and Notice of the Meeting** were made in accordance with Article 14 paragraph (1) and Article 17 paragraph (1) of POJK 15, as well as Article 10 paragraphs (3) and (4) of the Company's Articles of Association, as follows:

1. **The Announcement** of the Meeting was published on **13 May 2026** through one Indonesian-language daily newspaper, namely Harian Ekonomi Neraca; and the Company's website in both Indonesian and English.
   Evidence of such publication was submitted to the OJK through Letter No. **099/B/CAR-SRT/V/2026** addressed to the Chief Executive of Capital Market, Derivative Financial Instruments and Carbon Exchange Supervision; and the Head of the Islamic Banking Supervision Department, dated **13 May 2026**, concerning the submission of proof of publication of the Announcement of the Company's Annual General Meeting of Shareholders.

2. **The Notice** of the Meeting was published on **2 June 2026** through one Indonesian-language daily newspaper, namely Harian Ekonomi Neraca; and the Company's website in both Indonesian and English.
   Evidence of such publication was submitted to the OJK through Letter No. **101/B/CAR-SRT/V/2026** addressed to the Chief Executive of Capital Market, Derivative Financial Instruments and Carbon Exchange Supervision; and the Head of the Islamic Banking Supervision Department, dated **2 June 2026**, concerning the submission of proof of publication of the Notice of the Company's Annual General Meeting of Shareholders.

D. **Attendance**

Sharia Supervisory Board

Chairman	: Mr. SHOLAHUDIN AL AIYUB
Member	: Mr. DR. H. AGUNG DANARTO, M.AG

Board of Commissioners

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

Direksi

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

Shareholders Present:

- BADAN PENGELOLA KEUANGAN HAJI, berkedudukan di Jakarta Selatan, beralamat di Muamalat Tower, Jalan Prof. Dr. Satrio Kav. 18, Jakarta Selatan 12940 ("BPKH"); selaku pemegang/pemilik 27.573.880.629 (dua puluh tujuh miliar lima ratus tujuh puluh tiga juta delapan ratus delapan puluh ribu enam ratus dua puluh sembilan) saham atau merupakan 82,69% (delapan puluh dua koma enam sembilan persen) dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan yang diwakili oleh Bapak Dr. FADLUL IMANSYAH, SE., MM., CIFP, AAK selaku Kepala Badan Pelaksana BPKH **Badan Pengelola Keuangan Haji (BPKH)**, domiciled in South Jakarta and having its registered address at Muamalat Tower, Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940, Indonesia, acting as the holder of **27,573,880,629 shares**, representing **82.69%** of the Company's total issued shares, represented at the Meeting by **Dr. FADLUL IMANSYAH, S.E., M.M., CIFP, AAK,** as Head of the Executive Board of BPKH.

Also in attendance from BPKH were:

- Mr. HARRY ALEXANDER – Member of the Executive Board;
- Mr. Dr. H. M., ARIEF MUFRAINI – Member of the Executive Board; and
- Mrs. SULISTYOWATI, SE – Member of the Executive Board.

E. The Meeting was chaired by **Mr. SAPTO AMAL DAMANDARI**, President Independent Commissioner of the Company, pursuant to 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 dated **15 April 2026**, No. **07/R/CAR-RR/BOD-BOC/IV/2026**.

F. **Attendance Quorum**

The Meeting was attended by shareholders and/or their duly authorized proxies representing **29,145,511,435 (twenty-nine billion one hundred forty-five million five hundred eleven thousand four hundred thirty-five) shares**, equivalent to **87.4055204% (eighty-seven point four zero five five two zero four percent)** of the total issued voting shares of the Company, consisting of:

- Series A Shares: **551,099,450 (five hundred fifty-one million ninety-nine thousand four hundred fifty) shares**
- Series B Shares: **6,254,035,440 (six billion two hundred fifty-four million thirty-five thousand four hundred forty) shares**
- Series C Shares: **26,540,026,072 (twenty-six billion five hundred forty million twenty-six thousand seventy-two) shares**

for an aggregate of **33,345,160,962 (thirty-three billion three hundred forty-five million one hundred sixty thousand nine hundred sixty-two) voting shares**.

Based on the Register of Shareholders as of **29 May 2026 at 16.00 WIB**, the attendance quorum required under Article 41 paragraph (1) letter (a) of POJK 15 and Article 11 paragraph (1) letter (a) of the Company's Articles of Association was duly satisfied. Accordingly, the Meeting was validly convened and was authorized to adopt valid and binding resolutions on all Meeting Agenda items.

G. **Opportunity to Raise Questions and/or Opinions**
For each item on the Meeting Agenda, shareholders and/or their duly authorized proxies were given the opportunity to raise questions and/or express opinions or proposals relating to the relevant agenda item.

H. **Number of Shareholders Raising Questions and/or Opinions**

- **First Agenda Item**: one shareholder raised a question, which was answered by the President Director and the Business Director, and one shareholder expressed an opinion.
- **Second Agenda Item**: no questions, opinions, and/or proposals were raised.
- **Third Agenda Item**: one shareholder raised both a question and an opinion, which were addressed by the Chairperson, the President Director, and the Compliance Director; another shareholder raised a question, which was also answered by the Chairperson, the President Director, and the Compliance Director.
- **Fourth Agenda Item**: no questions, opinions, and/or proposals were raised.
- **Fifth Agenda Item**: no questions, opinions, and/or proposals were raised.

I. **Voting Procedure**
Resolutions at the Meeting were adopted by consensus.Where consensus could not be reached, resolutions would be adopted by way of an open vote.

J. **Resolution of the Meeting**
In the meeting, the following decisions were made:

First Agenda Item
"The Meeting **unanimously resolved by consensus** to:

1. Approve and accept the Company's Annual Report, including the Supervisory Reports of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended **31 December 2025**;
   Ratify the Consolidated Financial Statements for the financial year ended **31 December 2025**, audited by **Doli, Bambang, Sulistiyanto, Dadang & Ali Public Accounting Firm (DBSD&A)**, a member firm of **BKR International**, as set out in its audit report dated **31 March 2026**, expressing an **Unqualified Opinion** ("Fairly Presented, in All Material Respects"), including the Company's financial position as of 31 December 2025, financial performance, cash flows, reconciliation of income and profit-sharing, sources and distribution of zakat funds, and sources and utilization of benevolent funds, prepared in accordance with Indonesian Financial Accounting Standards; and
   Grant **full release and discharge (acquit et de charge)** to the members of the Board of Directors for their management actions, and to the members of the Board of Commissioners and the Sharia Supervisory Board for their supervisory actions during the financial year ended 31 December 2025, insofar as such actions: did not constitute criminal acts; and were reflected in the Company's Annual Report and Financial Statements for the relevant financial year."

Second Agenda Item

"The Meeting **unanimously resolved by consensus** to approve that the Company's **2025 net profit after tax**, amounting to **Rp21,279,848,000 (twenty-one billion two hundred seventy-nine million eight hundred forty-eight thousand rupiah)**, after deducting corporate zakat, be entirely appropriated to the Company's statutory reserves. Accordingly, **no cash dividend shall be distributed** in respect of the 2025 financial year."

Third Agenda Item

"The Meeting **unanimously resolved by consensus** to:

Authorize the Board of Commissioners to:

1) Appoint, dismiss and/or replace the Public Accounting Firm to audit the Company's Financial Statements for the financial year ending 31 December 2026, and/or conduct any other audits required by the Company; and
2) Determine the audit fees and other reasonable terms and conditions of appointment in accordance with the applicable laws and regulations."

Fourth Agenda Item

"The Meeting **unanimously resolved by consensus** to approve that the salaries or honoraria and allowances of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board for **2026** shall **remain unchanged** from those approved for 2025, in accordance with the recommendation of the Remuneration and Nomination Committee."

Dalam Mata Acara Kelima Rapat

"The Meeting **unanimously resolved by consensus** to approve the Company's **2025 Updated Recovery Plan**."

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, 29 June 2026 / 14 Muharram 1448 H
PT BANK MUAMALAT INDONESIA Tbk
Board of Directors