

**SUMMARY OF MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK MUAMALAT INDONESIA Tbk
27 JUNE 2024 / 20 DZULHIJJA H 1445 H**

Assalamualaikum Warahmatullahi Wabarakatuh.

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

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

Day, Date : Thursday, June 27, 2024 / 20 Dhul Hijjah 1445 H
Time : 09.30 – 12.00 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 2023, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2023, and ratification of the Company's Financial Statements for the Financial Year 2023.
2. Determination of the Use of the Company's Net Income for the Financial Year 2023.
3. Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2024 and other audits 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 2024.
5. Changes in the composition of the Company's Management.

B. Notification of the plan to hold the Meeting and the Agenda of the Meeting 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 regarding the Plan and Implementation of the General Meeting of Shareholders of Public Companies ("POJK 15") through Letter Number 123/B/PRD-SRT/V/2024 dated 13 May 2024 to the Chief Executive of the Capital Market, Derivative Finance and Carbon Exchange Supervisor of OJK and to the Head of the Sharia Banking Supervision Department (hereinafter referred to as "OJK") regarding the Notification of the Plan to Hold the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk.

C. Announcements and Invitations to the Meeting have been made in accordance with the provisions of Article 14 paragraph (1) and Article 17 paragraph (1) of POJK 15, 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 Meeting was made on 20 May 2024 through 1 (one) Indonesian language daily newspaper, namely "Harian Ekonomi Neraca" and through the Company's website in Indonesian and English.

The Board of Directors has submitted proof of publication of the Announcement to OJK through letter number 088/S/CAR-SRT/V/2024 to the Chief Executive Officer of Capital Market Supervision, Derivative Finance and Carbon Exchange, and to the Head of Sharia Banking Supervision Department dated 20 May 2024, regarding Submission of Proof of Publication of Announcement of the Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk.

2. **The invitation** to the shareholders regarding the holding of the Meeting was made on 4 June 2024 through 1 (one) Indonesian language daily newspaper, namely "Harian Ekonomi Neraca" and through the Company's website in Indonesian and English. The invitation is valid as an invitation to all shareholders and/or their proxies.

The Board of Directors has submitted proof of publication of the Invitation to OJK through letter number 101/B/CAR-SRT/VI/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 4 June 2024, regarding Submission of Proof of Publication of the Invitation to the Annual General Meeting of Shareholders 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

Board of Commissioners

Commissioner : Mr. ANDRE MIRZA HARTAWAN

Board of Directors

President Director : Mr. INDRA FALATEHAN
Compliance Director: Mr. KARNO
Director : Mr. HERY SYAFRIL
Director : Mr. SUHENDAR

Mr. Dr. H. AGUNG DANARTO, M.Ag, Mr AMIN SAID HUSNI, Mr SARTONO and Mr WAHYU AVIANTO as Sharia Supervisory Board, Board of Commissioners and Board of Directors of the Company, respectively, were absent from 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 82.6547904%

(eighty two point six five four seven zero four per cent) of the total shares issued by the Company represented by Mr. FADLUL IMANSYAH as the Head of BPKH Executive Board.

Also present :

- Mr. ACEP RIANA JAYAPRAWIRA
- Mr. M.ARIEF MUFRAINI
- Mrs. SULISTYOWATI

All as members of the BPKH Executive Board.

- ISLAMIC DEVELOPMENT BANK, having its address at 8111 King Khalid St. Al Nuzlah Al Yaman District. 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 or representing 2.0408163% (two point zero four zero eight one six three percent) of the total shares issued by the Company, represented by Mrs. Any Sirapurna Putri, based on the "Power of Attorney" dated 12 June 2024.

- E. The meeting was chaired by Mr. ANDRE MIRZA HARTAWAN as Commissioner of the Company based on the Minutes of the Joint Meeting of the Board of Commissioners (BOC) with Directors & SEVP (BOM) of PT Bank Muamalat Indonesia Tbk Number 002/R/CAR-RR/BOD-BOC/V/2024.

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

The number of shareholders and/or proxy of shareholders present at the Meeting was 31,681,404,804 (thirty one billion six hundred eighty one million four hundred four thousand eight hundred four) shares or 95.0105019% (ninety five point zero one zero five zero one nine per cent) but after the Meeting was opened until before entering the decision making for the First Agenda there were still additional shareholders and/or proxy of shareholders present at the Meeting so that it amounted to 31,681,404,904 (thirty one billion six hundred eighty one million four hundred four thousand nine hundred four) shares or equal to 95.0105022% (ninety five point zero one zero five zero two per cent) of the total number of Series A, Series B and Series C shares with voting rights issued by the Company which totalled 33,345,160,962 (thirty three billion three hundred forty five million one hundred sixty thousand nine hundred sixty two) shares consisting of:

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

taking into account the Register of Shareholders of the Company as of 3 June 2024/25 Dhulqa'dah 1445 AH until 16.00 WIB, therefore, the quorum required in Articles 41 paragraph 1 and 42 letter a of POJK 15 as well as Article 11 paragraph 1 letter a and Article 11 paragraph 2 letter a of the Company's Articles of Association has been fulfilled and the Meeting is valid and entitled to make valid and binding decisions regarding the matters

discussed in accordance with the Meeting Agenda.

- G. Before entering the Agenda of the Meeting, there was a proposal from the shareholders regarding the procedure for questions and answers in the Meeting rules, which was agreed that the procedure for questions and answers in the Meeting could be carried out directly while still paying attention to its relevance to the Agenda of the Meeting.

H. 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.

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

- In the First Agenda, there were 2 (two) proposals and 1 (one) response from shareholders;
- In the Second Agenda, there were no questions and/or opinions/proposals from shareholders;
- In the Third Agenda, there were 1 (one) proposal and 2 (two) responses from shareholders;
- In the Fourth Agenda, there were 2 (two) responses from shareholders;
- In the Fifth Agenda, there were 4 (four) responses from shareholders.

J. 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.

K. 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 2023 and ratified the Consolidated Financial Statements for the Financial Year ended 31 December 2023 audited by the Public Accounting Firm Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A), an affiliate of BKR International, in accordance with report Number 00007/2.0936/AU.4 /07/0396-3/1/III/2024 dated 26 March 2024 with Fair Opinion in All Material Matters, the financial position of PT Bank Muamalat Tbk as of 31 December 2023, 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 2023, 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 2023."

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 2023 after tax amounting to Rp13,294,252,000.00 (Thirteen billion two hundred ninety-four million two hundred fifty-two 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 2023."

In the Third Agenda of the Meeting

"The meeting unanimously decided on the basis of deliberation for consensus: Approve the direct 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 2024."

In the Fourth Agenda of the Meeting

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

1. Approved the determination of Salaries, Fees and other Benefits for the Board of Commissioners and members of the Board of Directors for the year 2024 without change as determined for the year 2023.
2. Approve the determination of Honorarium and/or Allowances for members of the Sharia Supervisory Board of the Company for the year 2024 without change as determined for the year 2023."

In the Fifth Agenda of the Meeting

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

1. Approved the termination of the term of office of the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors of the Company for the Period of 2019 - 2024 along with gratitude and appreciation for their services so far for the progress of the Company. With the expiry of the term of office of the members of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors of the Company, and the appointment of the members of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors for the Period 2024 - 2029, the Meeting approved the provision of post-retirement insurance to the members of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors whose term of office expired, and allocated it to the members of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors appointed in this Meeting, the amount of which was delegated to the Board of Commissioners, after consulting with the Controlling Shareholders and taking into account the recommendations of the

Remuneration and Nomination Committee and the provisions of applicable laws and regulations.

2. **With regard to the recommendation of the Remuneration and Nomination Committee Number: 023/S/COM-SRT/VI/2024 dated 26 June 2024 regarding Changes in the Composition of the Company's Management at the Annual General Meeting of Shareholders ("AGM") of PT Bank Muamalat Indonesia Tbk dated 27 June 2024, the composition of the Company's Management for the Period 2024 - 2029 is as follows:**

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

- President Commissioner/ Independent Commissioner : Mr. AMIN SAID HUSNI
- Independent Commissioner : Mr. SARTONO
- Commissioner : Mr. ANDRE MIRZA HARTAWAN

Board of Directors

- President Director : Mr. HERY SYAFRIL
- Compliance Director : Mr. KARNO
- Director : M RIKSA PRAKOSO

The Meeting approved the appointment of candidates for the Sharia Supervisory Board, the Board of Commissioners and Directors of the Company for the Period of 2024 to 2029 mentioned above, effective as of the closing of this Meeting until the fifth Annual General Meeting of Shareholders since their respective appointments, which will be held in 2029, without prejudice to the right of the GMS to dismiss them at any time before their term of office in accordance with the provisions of the Company's Articles of Association.

For prospective members of the Sharia Supervisory Board, Board of Commissioners and Board of Directors of the Company who have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will be effective after obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, the appointment concerned will be cancelled, without the need for a resolution from the General Meeting of Shareholders.

In connection with the approval of the aforementioned appointments, the Meeting also resolved to approve the authorisation to the Board of Directors with the right of substitution, to restate the resolution regarding 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 it to the competent authorities and in connection therewith to do everything necessary in accordance with the provisions of the prevailing laws and regulations.

After being approved by the Meeting, the complete composition of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company for the Period 2024 - 2029 will be as follows:

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

- President Commissioner/ Independent Commissioner : Mr. AMIN SAID HUSNI
- Independent Commissioner : Mr. SARTONO
- Commissioner : Mr. ANDRE MIRZA HARTAWAN

Board of Directors

- President Director : Mr. HERY SYAFRIL
- Compliance Director : Mr. KARNO
- Director : M RIKSA PRAKOSO

provided that:

for candidates for members of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors of the Company who have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will be effective after obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, then the appointment concerned will be cancelled, without the need for a resolution from the General Meeting of Shareholders.

The announcement of this Summary of Meeting Minutes is to fulfil the provisions of Article 51 POJK 15.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, July 1, 2024 / 24 Dhul Hijjah 1445 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS