

Penjelasan Agenda dan Materi/Bahan Rapat Umum Pemegang Saham Luar Biasa (“RUPSLB”) PT Bank Muamalat Indonesia Tbk (“Perseroan”)		Agenda Description and Materials of the Extraordinary General Meeting of Shareholders (“EGMS”) of PT Bank Muamalat Indonesia Tbk (“Company”)
<b>1</b>	<b>Mata Acara ke-1</b>	<b>1st Agenda</b>
	<b>Persetujuan Perubahan Anggaran Dasar Perseroan</b>	<b>Approval for the Amendment of the Company’s Articles of Association.</b>
	<p>Mata acara ini memenuhi ketentuan Pasal 9 ayat 5 dan Pasal 11 ayat 2 Anggaran Dasar Perseroan serta Pasal 19 Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas (“Undang-Undang Perseroan Terbatas”), yang mengatur bahwa Perubahan Anggaran Dasar Perseroan harus dilakukan pada Rapat Umum Pemegang Saham. Karenanya Perseroan menjadikan mata acara tersebut sebagai mata acara RUPSLB.</p> <p>Dalam mata acara ini, Perseroan mengusulkan untuk mengubah beberapa ketentuan dalam Anggaran Dasar Perseroan, yang mencakup:</p> <ul style="list-style-type: none"> <li>• Peningkatan modal dasar Perseroan melalui penerbitan saham seri C dengan nilai nominal Rp30 per saham sebanyak-banyaknya 35.000.000.000 (tiga puluh lima miliar) lembar saham; serta</li> <li>• Penyesuaian Anggaran Dasar Perseroan terhadap ketentuan Peraturan Otoritas Jasa Keuangan (“POJK”) Nomor 14/POJK.04/2019 tentang Perubahan POJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, POJK Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan POJK Nomor 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik.</li> </ul> <p>Keterangan/informasi yang lebih rinci terkait Mata cara Rapat ke-1 dapat dilihat dalam Bahan Rapat mengenai Perubahan Anggaran Dasar.</p>	<p>This agenda complies with Article 9 paragraph 5 and Article 11 paragraph 2 of Company’s Articles of Association and Article 19 of Law. No. 40 of 2007 regarding Limited Liability Company as amended (the “Company Law”), which stipulate that the amendment of Company’s Articles of Association shall be decided on a General Meeting of Shareholders. Therefore, the Company has proposed such matter to be included in the EGMS Agenda.</p> <p>In this agenda, the Company proposes to amend several provisions in the Company’s Articles of Association, which covers:</p> <ul style="list-style-type: none"> <li>• Increase of the authorized capital of the Company through the issuance of series C shares with the nominal value of IDR 30 per share in the maximum amount of 35.000.000.000 (thirty-five billion) shares; and</li> <li>• Adjustment of the Company’s Articles of Association in order to fulfill Otoritas Jasa Keuangan Regulation (“POJK”) Number 14/POJK.04/2019 regarding the Change of the POJK No. 32/POJK.04/2015 regarding Capital Injection for Public Companies with Rights Issue and POJK No. 15/POJK.04/2020 regarding the Plan and the Implementation of a General Meeting of Shareholders of a Public Company and POJK No. 16/POJK.04/2020 on the Execution of Electronic based General Meeting of Shareholders of Public Company.</li> </ul> <p>Further details related to the First Agenda are described in the Meeting Material for the Amendment of the Articles of Association.</p>

2	<b>Mata Acara ke-2</b>  <b>Persetujuan Rencana Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (“PMHMETD”).</b>	<b>2nd Agenda</b>  <b>Approval for the Plan of Capital Increase With Pre-emptive Rights (“PMHMETD”).</b>
	<p>Perseroan telah mengumumkan Keterbukaan Informasi kepada pemegang saham dalam rangka penambahan modal dengan Hak Memesan Efek Terlebih Dahulu (“PMHMETD”) dalam surat kabar harian yang berperedaran nasional yaitu Harian Terbit pada tanggal 23 Juni 2021 (“Keterbukaan Informasi”). Keterangan atau informasi lebih lengkap terkait Mata cara Rapat Kedua dapat dilihat dalam Keterbukaan Informasi dimaksud.</p> <p>Mata acara ini memenuhi ketentuan Pasal 8 POJK No. 14/POJK.04/2019, yang mensyaratkan bahwa dalam melakukan penambahan modal dengan memberikan HMETD, Perseroan wajib memperoleh persetujuan Rapat Umum Pemegang Saham. Karenanya Perseroan menjadikan mata acara tersebut sebagai mata acara RUPSLB.</p>	<p>The Company has announced an Information Disclosure to its shareholders concerning the capital increase with Pre-emptive Rights (“PMHMETD”) in a daily newspaper with national circulation, namely Harian Terbit on 23 June 2021 (“Information Disclosure”). Further details related to the Second Agenda are described in said Information Disclosure.</p> <p>This agenda item complies with Article 8 of POJK 3 Number 14/POJK.04/2019, which stipulate that in conducting capital increase with Rights Issue the Company shall obtain the approval of its General Meeting of Shareholders. Therefore, the Company has proposed such matter to be included in the EGMS Agenda.</p>
3	<b>Mata Acara ke-3</b>  <b>Persetujuan Penerbitan Instrumen Subordinasi oleh Perseroan</b>	<b>3rd Agenda</b>  <b>Approval for Issuance of Subordinated Instruments by the Company</b>
	<p>Dalam mata acara ini, Perseroan akan mengusulkan kepada pemegang saham untuk menyetujui rencana Perseroan atas penerbitan Instrumen Subordinasi sebanyak-banyaknya sebesar Rp2.000.000.000.000 (dua triliun rupiah).</p> <p>Penerbitan instrumen subordinasi tersebut dilakukan untuk memperkuat struktur permodalan guna meningkatkan pertumbuhan bisnis Perseroan di bidang jasa perbankan syariah.</p>	<p>In this agenda, the Company proposes to the shareholders to approve the Company’s Plan of Issuance of Subordinated Instruments. with the maximum amount of IDR2.000.000.000.000 (two trillion).</p> <p>The issuance of the Subordinated Instrument is carried out to strengthen the capital structure in order to increase the Company's business growth in Islamic banking services.</p>
4	<b>Mata Acara ke-4</b>  <b>Persetujuan Perubahan Susunan Pengurus Perseroan</b>	<b>4th Agenda</b>  <b>Approval for the Changes of the Management of the Company.</b>
	<p>Mata acara ini memenuhi ketentuan Pasal 12 ayat 4, Pasal 15 ayat 6 dan Pasal 18 Ayat 9 Anggaran Dasar Perseroan, Pasal 94, Pasal 109 dan Pasal 111 Undang-Undang Perseroan Terbatas serta Pasal 3 dan Pasal 23 Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang</p>	<p>This agenda item complies with Article 12 paragraph 4, Article 15 paragraph 6 and Article 18 paragraph 9 of Company’s Articles of Association, Article 94, Article 109 and Article 111 of the Company Law and Article 3 and Article 23 of POJK No. 33/POJK.04/2014 regarding The Board of</p>

	<p>Direksi dan Dewan Komisaris Emiten Atau Perusahaan Publik, perubahan nama anggota Dewan Komisaris, anggota Dewan Pengawas Syariah dan anggota Direksi dilaksanakan dalam Rapat Umum Pemegang Saham. Karenanya Perseroan menjadikan mata acara tersebut sebagai mata acara RUPSLB.</p> <p>Keterangan/informasi lebih lengkap terkait Calon Pengurus Perseroan dapat dilihat dalam Bahan Rapat mengenai Profil Calon Pengurus Perseroan.</p>	<p>Directors and the Board of Commissioners of Public Company, any change to the member of the Board of Commissioners, Sharia Supervisory Board and Board of Directors of the Company shall be decided on a General Meeting of Shareholders. Therefore, the Company has proposed such matter to be included in the EGMS Agenda.</p> <p>Further details related to the Profile of the Candidate of the Management of the Company are described to the Meeting Material on the Profile of the Company's Management Candidate.</p>
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